



CLIENT STORY

THRIVING THROUGH TECHNOLOGY AND CUSTOMER SERVICE

PointBank Enhances Debit and Credit Services in Partnership With FIS and the NYCE Network

PointBank is the oldest bank in North Texas, serving Denton County since 1884. An independent, locally owned community bank, PointBank is headquartered in Pilot Point with an operations center in Denton and nine branches throughout the county.

Denton County is a highly competitive market. PointBank wanted to further strengthen their unique position as a customer-first financial institution by enhancing their debit and credit card services.

By partnering with FIS®, PointBank was able to implement value-added features like two-way fraud alert texts and debit card controls. In addition to helping cardholders protect against fraud, these self-service tools create efficiencies for the bank by eliminating tasks that previously required employee involvement. These services have resulted in a significant reduction in the amount of monthly fraud losses for the bank.

FIS also enabled PointBank to bring their credit card service in-house, so the bank can directly assist customers with inquiries and payments and offer premium metal credit cards – a competitive differentiator.



“We are able to combine the latest technology with our award-winning customer service and continue to thrive as a people bank”

Jonathan David, Chief Operating Officer



“The implementation was a smooth process with very little down time”

Jonathan David, Chief Operating Officer

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It made sense that PointBank would then look to NYCE to replace their existing debit network provider. The economics were superior and the implementation simple. The transition from their existing provider was smooth, thanks to the NYCE team who stood by for troubleshooting and handled all the logistics. Since making the switch to NYCE, PointBank has seen an increase in interchange revenue.

By partnering with FIS and NYCE to offer debit cards with additional services, as well as locally serviced credit cards, PointBank combines the latest technology with award-winning customer service to thrive as a people bank.

Strengthen competitive position, improve efficiencies and enhance the customer experience through value-added network, debit and credit services.

Offering debit cards with value-added services and locally serviced credit cards helped PointBank strengthen their competitive advantage.



Increased interchange revenue



Reduced loss from fraud



Higher customer engagement



Greater operational efficiencies



“PointBank puts the customer experience first in everything we do”

Jonathan David, Chief Operating Officer

Discover how comprehensive debit capabilities and in-house credit card services allowed the oldest bank in North Texas to strengthen their competitive position.

About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index.



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