

### Credit Card Management for DNA™

#### A Flexible, Secure Solution That Streamlines Card Management and Supports Valued Cardholder Services



To deliver the credit card products that today's consumers expect, your financial institution must be able to develop and manage a robust card program effectively. Credit Card Management for DNA from Fiserv delivers the capabilities you need to provide competitive credit card products.

Credit Card Management is a reliable, flexible and secure card portfolio management solution that supports the features you need for an effective card program—from card asset management to valued cardholder services such as balance transfer offers and reward programs. The solution enables your financial institution to manage or expand an existing card portfolio or originate a new portfolio customized to meet the needs of your customers or members. Credit Card Management extends portfolio control by giving you direct control over numerous system parameters and settings within the application itself and enabling you to customize many automated system jobs to suit your requirements. The solution enables you to maintain multiple virtual environments for secure testing, training, and so on, and provides client care support and assistance when needed.

#### Streamlined Processes

This comprehensive card solution simplifies and streamlines the most common member interactions, saving your staff time with its

service-focused, Web-based user interface. The built-in product wizard expedites new card program setup and enables you to create rewards programs to attract and retain customers or members, while intuitive screens, task automation and workflow make the solution easy to learn and use. A card editor wizard makes it easy to manage and automate card conversions, transfers and authorizations, while also expediting maintenance tasks such as card deactivation, instant issue and card information editing.

Credit Card Management provides complete back-office support for credit services, dispute resolution and card issuance; facilitates managing transaction exceptions; and automates the reissue and status of compromised cards. You can schedule when customized or system-generated reports are run and use the built-in calendar to set and maintain transactional posting periods, including regular business days and observed business holidays. Flexible reporting capabilities enable you to customize standard reports, as well as to write your own reports that you can share with the DNA user community.

#### Improved Revenue and Service

Credit Card Management helps you capitalize on revenue-generating opportunities and gain a competitive advantage in your market. The solution supports flexible rate and balance plans, a tiered late fee option, reward programs (including cash-back rewards), skip-a-pay options, custom card images and other services your cardholders expect. You can deliver even more value to



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cardholders by enabling them to use your interactive voice response (IVR) system or online banking site to access current card balance, available credit, advance activity and payment activity information using Voice Response for DNA or DNAweb™, or other IVR systems and online banking solutions.

### Tight Integration

Credit Card Management integrates with DNA and its general ledger, and leverages our fully integrated credit card gateway as well as other pass-through processors. The solution provides multiple credit card product brand support for MasterCard® and VISA® and simplifies processes through its interfaces with third-party lending and collections systems.

### Customizable Rates and Options

Use Credit Card Management to customize rates at the product or account level, setting distinct rates for purchases, advances, balance transfers, introductory periods or promotions. The solution supports promotional pricing plans, fixed payment plans, both fixed and variable interest rate calculations, and both fixed and percentage fees. You gain the flexibility to deliver standard statement output in an XML format, customize your card statement messages, or add credit insurance to your card products.

### Flexible Implementation

You can choose in-house processing for greater control over card origination and management, or deploy Credit Card Management as an outsourced

### Key Benefits

- Streamlines card management tasks
- Provides the flexibility to customize rates and fee assessment in many ways
- Increases revenue and improves your competitive position by supporting reward programs, skip-a-pay programs, custom card images and other valued services
- Enhances accountholder service with access to card account information through online banking or IVR
- Improves choice and control by offering in-house and outsourced processing options
- Streamlines back-office dispute charge-back, reissue and exception processing
- Simplifies processes through interfaces to third-party lending and collections systems

solution that shifts the administrative responsibilities to Fiserv. You can further extend the solution's capabilities by bundling it with ATM, debit and credit card solutions from Fiserv.

Built using industry-leading technologies – including Microsoft® .NET, Microsoft SQL Server, Web/REST Services, XML and C# – Credit Card Management is ready to meet your needs today and well into the future.

### Connect With Us

For more information about Credit Card Management for DNA, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com), or visit [www.fiserv.com](http://www.fiserv.com).



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