

### Credit Full-Service Processing: Online Access

#### Real-Time Account Information for Your Credit Cardholders

With Credit Full-Service Processing: Online Access from Fiserv, consumers can access real-time credit card information whenever they want it – on any device they choose.



Cardholder servicing is a critical component of your institution's service offerings. Online Access allows you to leverage the capabilities of Fiserv – a partner with an array of tools and experience that give you a competitive advantage.

#### Account Information 24/7

With Online Access, cardholders have 24/7 access to real-time account information such as:

- Open-to-buy balance
- Cycle-to-date transactions
- Pending activity
- Payment status
- Next payment due date
- Minimum payment information
- Statements (recent and historical)

They can use the self-service tools to accomplish many of the tasks your customer service representatives typically handle:

- Real-time account/card enrollment
- Enrolling consumers in an auto-payment option

- Changing personal account information
- Downloading transactions into personal financial management software
- Viewing and printing statements
- Setting up email alerts
- Locating customer service contact information
- Submitting customer service inquiries

#### Single Sign-On

Our single sign-on solution gives cardholders a secure and seamless way to manage their accounts. Once they enter their personal security credentials on your home website, they can access the Online Access site by clicking on the credit card link.

#### Mobile Response Design

Online Access lets you harness digital technology to deliver a superior experience on any preferred desktop, tablet or mobile device. Optimize cardholders' digital experience by automatically delivering the content they want, when they want it, within the device they are using.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](http://fiserv.com) to learn more.

## E-Alerts

Increase cardholder loyalty by enabling a range of self-defined alerts that are triggered when account or transaction events occur. The e-alert enhancement enables you to reach out and stay in touch.

## E-Statements

E-statements support your environmental initiatives and enable significant cost savings by eliminating printing and postage costs. E-statements give cardholders immediate, on-demand access to statement information.

## Cardholder Features

- Register and receive HTML versions of statements delivered via the online site
- Statement Available and Payment Due email alerts
- Account notification for returned emails and statements that are not actively viewed

## Customer Services Features

- Tools for managing undeliverable emails
- Content management tools to ensure correct disclosure presentation
- Ability to create online statement messages through a web-based interface
- Ability to switch an e-statement to a paper statement

## Branding

Online Access provides multiple branding features including:

- Graphics, colors and contact information
- Privacy policy, terms and conditions, and e-statement terms

## Connect With Us

For more information about Credit Full-Service Processing: Online Access, call us at 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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