

Credit Card EssentialsSM

Increase Revenue with a Holistic Credit Card Solution That Fits Your Needs



Offering competitive products and services is vital to your continued growth and success. Credit Card Essentials from Fiserv allows you to increase revenue with a comprehensive and integrated credit card offering.

Credit Card Essentials is a processing solution that consolidates many of our leading credit card services into a single offering. Our approach is ideal for community banks and credit unions that want to increase revenue and expand their credit card portfolios while maximizing value for cardholders. Using the same credit processing platform as leading financial institutions, Credit Card Essentials provides a robust solution tailored to your needs.

Comprehensive Services

Credit Card Essentials features a complete set of services to help you optimize your portfolio income and provide exceptional service, regardless of your account processor or mobile provider. It includes the following card services:

- Mastercard[®] and Visa[®] cards issued to consumers and small businesses
- Affluent consumer offering with Visa Signature and World Mastercard support

- Account setup, authorization processing, transaction processing, statement production, call center services, back-office support, collections, fraud detection, real-time online transaction processing, integrated billing and production support services

Comprehensive Reports

Credit Card Essentials features an extensive reporting suite to keep you informed about the progress of your program. Report types include:

- Audit
- Daily operations
- Management
- Quarterly
- Balancing and settlement

Customer Correspondence

Credit Card Essentials enables quick and efficient communication with your cardholders. Services include:

- Letter Generation—Generate a standard suite of letters that represent industry best practices
- Customized Statements—Include customized messages on cardholder statements

Contact Center Services

With Credit Card Essentials, Fiserv provides 24/7 support using an Interactive Voice Response (IVR) system and live representatives to handle card activations,



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lost or stolen cards, general inquiries, disputes and other service calls. This allows your organization to increase its commitment to service without the overhead costs associated with an in-house contact center staff.

Exception Processing

Account status changes, retrievals, chargebacks, fraud reporting and other types of interchange exceptions can be costly to process with the multitude of regulations that must be applied accurately and on time. Credit Card Essentials provides automated tools to reduce costs and improve efficiencies while ensuring high service levels.

Optional Services

You can deliver additional value to your cardholders by offering a variety of optional services, including:

- Collection services
- Card Risk OfficeSM from Fiserv
- Balance transfer processing
- Convenience check processing
- Portfolio management services
- Cash advance terminals
- Credit counseling service
- Additional file transmissions

Key Benefits

- A turnkey solution for credit card portfolios up to 2,500 cards
- A flat-fee pricing model that meets your budget through predictable costs
- Reduced back-office administration costs
- Increased revenue through competitive credit card offering
- Industry-leading tools to help you achieve your business objectives

Increased Revenue and Profitability

Credit Card Essentials introduces streamlined processes and increased efficiency, enabling your institution to improve profitability while increasing your ability to grow and respond to consumer needs. With Fiserv, you can launch new products faster and tailor programs for specific segments without additional onsite resources or overhead costs. And, as your needs evolve, you can rely on our broad industry expertise to help you position your institution for growth.

Connect With Us

For more information about Credit Card Essentials call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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