

Product



Credit Full-Service Processing

An Integrated, Full-Service Consumer and Commercial Credit Card Management Solution



Credit Full-Service Processing from Fiserv helps you drive revenue and increase cardholder loyalty with a complete credit card program.

Regulatory changes, cost compression and competition are pushing financial institutions to seek new avenues to generate revenue.

One clear path to new revenue is a credit card program from Fiserv. Credit cards are one of the industry's highest earning assets, and credit card programs are a critical relationship product that delivers significant cardholder loyalty, convenience and income benefits.

Fiserv can deliver credit card services that will help you differentiate your card program, increase your market share and grow revenue, regardless of your account processor or mobile provider.

Expand Your Portfolio

We provide a total solution that can help you expand your card portfolio. Adding credit solutions from Fiserv enables your institution to:

- Grow revenue – Generate interest and fee income with our customized programs that address your cardholders' needs

- Deliver an enhanced cardholder experience – Unique card number processing for each authorized user provides a better cardholder experience and reduces costs
- Appeal to affluent consumers – Offer unique benefits from Visa® Signature and World Mastercard®
- Manage effectively – Administer your program with Credit Console, our real-time tool that enhances the ease and speed of program management; Credit Console is crisp and intuitive, incorporating the newest in web-based design and style, which significantly streamlines cardholder servicing and provides an exceptional user experience for your staff
- Reduce risk – Protect your cardholders with comprehensive portfolio management and fraud detection services that enable you to manage risk and return appropriately
- Streamline your program – Improve workflow automation via real-time integration
- Move your card to top-of-wallet – Add a loyalty program that promotes cardholder usage by selecting either uChoose Rewards® from Fiserv or a standalone cash-back program

Complete Life Cycle Management for Credit Card Portfolios

Fiserv provides complete life cycle management for consumer and commercial credit card portfolios to help you maximize your portfolio growth. By using our credit processing solution, you gain a strategic partner to help you focus on building your credit portfolios.



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 and fiserv.com/speed to learn more.

We support:

- Mastercard and Visa
- Co-branded cards
- Private-label cards

An End-to-End Solution

Your organization will have full control over new account processing, cardholder billing and management, promotions, cardholder servicing and much more. Customer-focused capabilities afford your credit operation the competitive and profitable business edge you need. Our total credit management solution provides:

- Account origination
- Authorization processing
- Card controls and transaction alerts
- Statement production
- Payment processing
- Call center services
- Letter generation
- Collections
- Risk management services
- Online cardholder services
- Rewards program
- Card production and fulfillment
- Comprehensive reporting

Commercial Card Features

Commercial credit cards are a key strategy to attract and serve a potentially untapped market. Fiserv offers a robust credit card management solution that enables you to enhance existing business account relationships and begin new ones. We

support a broad array of commercial card options to meet the growing needs of your business customers.

Compete to Win

Our credit programs can benefit your institution in many ways – from generating new income streams and increasing cardholder loyalty to capturing new markets. We invite you to engage our card payments specialists to explore the opportunities available to you.

Key Benefits

- Flexible account-level and transaction-level pricing that grows revenue
- Custom program creation via flexible credit options
- Strategic assistance with management for your credit card portfolios from origination to collection
- Enhanced card options including revolving lines of credit; and authorization options, including request, validation and blocking at the card level
- Consumer self-service with online 24/7 account information and service availability
- Corporate management reports for your financial institution and company-level reports for your business customers via a web portal
- Additional services offered, including mailing, card production and fulfillment, and marketing

Connect With Us

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



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