Network Fee Advisor
Increase Profitability Through Improved Management of Rising Card Scheme Network Fees and Expenses

Card scheme network fees and expenses, such as Mastercard and Visa, are one of the largest costs associated with your card programme. Yet most financial institutions are unable to justify the process of reconciling and auditing the highly complex invoices they receive each month.

Network fees and expenses can increase as your card network grows, limiting profitability. As a result, you may not have a true understanding of how these fees impact your business.

A Customised Solution for Improved Decision Making

Network Fee Advisor from Fiserv improves your ability to analyse, audit and manage card network invoices by helping you view the relationships between card fees and key performance indicators (KPIs). The desktop solution, whether installed onsite or hosted by Fiserv, is customised to bank-specific contract terms and fees to pinpoint opportunities to reduce costs, improve efficiency and increase customer satisfaction.

After a review of your current contracts and invoices, Fiserv creates data inputs and business rules that allow Network Fee Advisor to break out and compare your MasterCard and Visa costs by fee type, card type, transaction type and other variables.

Customisation of Network Fee Advisor includes:
- Creation of a customised cost management dashboard
- User defined reports tailored to current contract terms, fees and taxes
- Predefined or customised report generation
- Fee validation and exception reporting, with alerts
- “What if” scenario simulators

Dashboard Provides Quick View for Deeper Analysis

The Network Fee Advisor dashboard displays all costs associated with card fees and their relationship to key performance indicators (KPIs) as defined by your institution. This enables an improved understanding of transactions or fees that are driving cost increases; cost by business line, card type or transaction type; costs in relationship to portfolio performance; and new fees and exception items.

The dashboard also improves decision making by providing early warning alerts when scheme fee costs are outside of expected or approved limits.

Network Fee Advisor allows your staff to analyse areas for cost reduction and model the savings that can be generated through improved cost control. For many institutions, even a small fee reduction can result in significant cost savings over time.
Key Benefits

- Improved auditing and control of card scheme invoices
- Reduced monthly payments through the identification of operational inefficiencies
- Ability to allocate fee and tax expenses to business and product lines
- More accurate product pricing through the identification of fees by product or transaction type
- Identification of costs that are outside of anticipated or approved ranges
- Geographic consistency through the ability to audit costs across different markets
- Improved efficiencies through the review and tracking of contracts to ensure all applicable discounts and rebates are obtained
- Quick identification of opportunities through a solution that is pre-configured, easy to implement

Connect With Us

For more information about Network Fee Advisor, email getsolutions@fiserv.com, or visit www.fiserv.com.

© 2017 Fiserv Inc. or its affiliates. All rights reserved. Fiserv is a registered trademark of Fiserv Inc. Other products referenced in this material may be trademarks or registered trademarks of their respective companies.