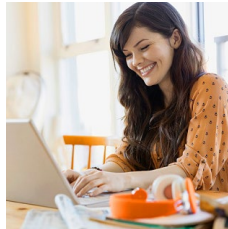


### Network Fee Advisor

## 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 program. 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 Customized Solution for Improved Decision Making

Network Fee Advisor from Fiserv improves your ability to analyze, 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 customized 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.

Customization of Network Fee Advisor includes:

- Creation of a customized cost management dashboard
- User defined reports tailored to current contract terms, fees and taxes
- Predefined or customized 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 analyze 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.



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.

Comparison of similar Visa and MC costs report - Authorisation fees						
Month	Scheme	No of Accounts	No of Authorisations	Total Authorisation Costs	Cost per Account	Generated at: Cost per Transaction
Jan		1,500,000	20,000,000	\$1,035,000	\$0.69	\$0.05
Feb		1,507,500	20,100,000	\$1,080,540	\$0.72	\$0.05
Mar		1,530,113	20,200,500	\$1,128,084	\$0.74	\$0.06
Apr		1,553,064	20,301,503	\$1,177,719	\$0.76	\$0.06
May		1,576,360	20,403,010	\$1,229,539	\$0.78	\$0.06
Jun		1,600,006	20,505,025	\$1,283,639	\$0.80	\$0.06
Jul		1,624,006	20,607,550	\$1,340,119	\$0.83	\$0.07
Aug		1,648,366	20,710,588	\$1,399,084	\$0.85	\$0.07
Sep		1,673,091	20,814,141	\$1,460,644	\$0.87	\$0.07
Oct		1,698,188	20,918,212	\$1,524,912	\$0.90	\$0.07
Nov		1,723,660	21,022,803	\$1,592,008	\$0.92	\$0.08
Dec		1,749,515	21,127,917	\$1,662,057	\$0.95	\$0.08
<b>TOTAL</b>		<b>1,615,322</b>	<b>246,711,247</b>	<b>\$15,913,345</b>	<b>\$0.82</b>	<b>\$0.06</b>

For one financial institution, the Network Fee Advisor dashboard revealed the financial impact of a Visa service fee that had risen by 60 percent while account volumes had increased by only 6 percent. This intelligence prompted the bank to introduce processes that reduced this cost.

### Improved Transparency and Cost Management

Network Fee Advisor increases the transparency of card program expenses by allowing fees and taxes to be audited and analyzed more quickly and easily. This helps management improve decisions related to operational costs and product pricing.

The solution also enables your current staff to optimize costs related to your card programs impacting customers or business performance. Cost savings enabled by Network Fee Advisor go straight to your bottom line.

### Reduced Operational Costs

Fiserv is a leading global provider of integrated technology and services that create value and results for financial institutions. Our revenue enhancement consultants have helped some of the largest banks in the world significantly reduce their card network scheme fees and expenses.

Through Network Fee Advisor, we are able to help financial institutions reduce card program fees and taxes by 5-20 percent, while improving their ability to manage operational costs going forward.

### 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](mailto:getsolutions@fiserv.com), or visit [www.fiserv.com](http://www.fiserv.com).



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