

### Credit Full-Service Processing: Credit Decision Manager

#### Optimize Portfolio Performance With a World-Class Decisioning Engine

Business conditions can change rapidly, and not necessarily in step with your planned review and analysis cycles. Credit Full Service Processing: Credit Decision Manager from Fiserv utilizes a continuum of data inputs and outcome analyses to help you achieve optimal credit portfolio results.



Managing a credit portfolio efficiently requires continuous input and review of transaction data. Point-in-time data snapshots are no longer sufficient in a rapidly changing credit environment.

Credit Decision Manager is a managed service offering that starts with industry best practices, tests initial credit decisions, observes outcomes and learns from the results. Through a continuous cycle of learning from cardholder behaviors and strengthening credit decisions, it helps you reduce risk within individual accounts and enhance portfolio performance.



Credit Decision Manager provides continuous portfolio optimization to accelerate credit portfolio growth and mitigate risk.

#### With Credit Decision Manager, you can:

- Optimize your portfolio through industry best practices
- Increase cardholder spend through improved credit line management
- Leverage predictive capabilities to improve delinquency management

#### Gain a Competitive Advantage

No additional staff or data integration is required with Credit Decision Manager. We partner with you to provide these valuable services without additional headcount:

- Dedicated industry experts focused on portfolio performance
- Templated strategies aligned with your growth aspirations
- Writing and strategic management of rules
- Sophisticated tools such as estimators, champion/challenger testing and detailed reports
- Strategy consulting and customized strategy design

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.

The result is a cost-effective process tailored to your business goals, leveraging the best analytic resources in the industry. Credit Decision Manager enables you to compete against the largest issuers by accelerating growth and improving portfolio performance.

### Key Benefits

- Reduction of bad debt
- Revenue growth through improved credit decision
- Containment of operational expenses
- Efficient management of workloads
- Improved customer experience
- Improved regulatory compliance

### Connect With Us

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



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