

Solution

# CardHub

Drive Growth, Increase Cardholder Interactions and Lower Costs With a Next-Generation Digital Platform for Payment Cards

CardHub from Fiserv offers a single place to get, use and manage credit and debit cards. The solution is convenient for cardholders, empowering them to control their cards, clearly see spending and use cards more easily.

**CardHub enables credit and debit cardholders to digitally manage their cards and see their spending by bringing together multiple capabilities under one unified platform delivered through an online or mobile banking app. Cardholders benefit from greater control of their cards and enhanced visibility into their financial transactions, helping them make smarter spending decisions. Financial institutions benefit from higher card usage, deeper cardholder loyalty, and lower fraud and service costs.**

## Keep It Easy

CardHub makes managing credit and debit cards easier for consumers and financial institutions:

- Integrated into a cardholder’s online and mobile banking app to provide a seamless experience
- No extra apps to download or additional logins to remember
- Quick implementation of a fully branded digital tool across cards and accounts
- Secure cloud delivery means fast launch and easy maintenance

CardHub capabilities span the entire cardholder life cycle: getting a card quickly, easily using it, understanding spending, managing it on the go and engaging in real-time to build loyalty.



## Get a Card Quickly

CardHub enables consumers to apply for and get new or replacement cards quickly from their smartphones and internet-enabled devices. With an add-on service agreement, digital card issuance is available through CardHub so consumers can add your card to their digital wallets. That means they can start using their card without waiting days or weeks for a physical card to arrive by mail.

### **CardHub enables card issuers to:**

- Make a strong first impression with savvy consumers
- Increase card activation and spend for new and replaced cards
- Maintain spend momentum for replaced cards
- Lower the need for expensive rush replacements

## Use a Card Easily

Convenience is a primary driver of card preference, particularly for digital and online transactions. With CardHub, cardholders can easily add their cards to digital wallets, view their card or withdraw money from an ATM with CardFree Cash<sup>SM</sup> from Fiserv, available with an add-on service agreement. CardHub makes it easy to add and use cards in mobile wallets, online stores and card-on-file subscriptions.

CardHub helps you as the preferred card for digital purchases. The added convenience of checking out with one-click drives online spending and card preference.

## Understand Spending

CardHub lets consumers see and track where their card is being used – in person, online, in-app or card-on-file purchases – to better understand their spending. Merchant names, logos, contact information and map locations are available. At-a-glance spending trends across merchant categories, time and location are also provided, eliminating time spent analyzing and categorizing spending.

For card issuers, CardHub capabilities can reduce the number of service calls and dispute costs caused by unrecognized transactions and provide insight into recurring and card-on-file transactions.

## Manage Cards On-the-Go

CardHub puts cardholders in control of their cards and spending. Self-service options offer 24/7 assistance and information. Card controls and alerting capabilities help consumers decide when, where and how their cards are used, which adds a level of security. Cardholders can also manage travel plans or connect with their issuer in just a few taps. Credit cardholders can view statements and make one-time payments.

### **With CardHub, issuers can:**

- Promote locations, merchants and channels
- Increase consumer satisfaction and lower costs with robust self-service options
- Provide controls for cardholders' spending

## Engage in Real-Time

CardHub provides extra perks and convenient features, including real-time alerts, that are easy for cardholders to access and are relevant to their financial lives. Rewards and offers are available through an add-on service agreement.

### CardHub offers the ability to:

- Embed rewards and loyalty programs into consumers' mobile and online experiences
- Deliver interactive alerts with instant visibility to help consumers quickly detect fraudulent transactions
- Find new revenue opportunities with offers and installment payment options



### Key Benefits:

- Provides fast debit and credit card onboarding and digital card issuance
- Makes your cards convenient, fast and easy to use to promote card activation and top-of-wallet status for in-person, online, in-app and card-on-file transactions
- Builds loyalty and connects you with your cardholders wherever they go
- Lowers costs for card issuance and support by providing significant self-service options
- Provides quick insights that drive card preference and lower your service costs
- Positions your organization as an innovative and digitally minded payments provider

# Connect With Us

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