

 Solution

## Card Advisory Services

Drive Portfolio Growth and Profitability With Insights and Advice From Seasoned Industry Professionals

Card Advisory Services from Fiserv gives you access to skilled credit and debit card portfolio managers with extensive card issuing experience and portfolio management insights. Their industry expertise provides a consultative touch to help you maximize the value and effectiveness of your card programs.

**Our experts understand the payments industry and will collaborate with you to meet market challenges, transform complex data into useful insights and enable a greater understanding of your cardholders. They will support you in finding the right balance between risk and reward to grow your card program in a highly competitive environment.**

### Understand Your Portfolio

Fiserv clients have access to extensive debit and credit data about their portfolio and cardholders. Interpreting that data, and turning it into actionable strategies and tactics that achieve business goals can be difficult and time consuming.

Card Advisory Services can make a difference.

Our advisors immerse themselves in your program and get to know your market and business goals. They use a data-driven approach to help you understand portfolio performance and identify key opportunities for profitable growth.

Card Advisory Services can help you:

- Evaluate your market position and current strategies
- Examine key performance indicators and other metrics
- Assess your financial performance
- Craft a life-cycle management plan based on cardholder demographics, current performance and goals

Our comprehensive approach can maximize your portfolio's performance.

## Credit Portfolio Assistance

Our portfolio advisors can help you build and grow a successful credit card program. From financial and market analysis to evaluating credit risk and product design, our team is ready to assist you in identifying and implementing concrete steps and strategies that will make your program a success. Our goal is to enable you to achieve profitable and sustainable growth by offering the right products, at the right time, to the right consumer segments.

## Debit Portfolio Support

The extensive debit card transaction processing and management experience of our advisory team can help identify program opportunities you may be missing. We can deliver performance tracking, analyze market trends, evaluate loyalty solutions or develop custom marketing campaigns. Put our industry knowledge to work – to enhance the value of your debit card program.



## Choose the Service Option That Fits Your Needs

Card Advisory Services is available as a subscription service or as an ad hoc engagement service for debit and credit programs. With our subscription service, clients receive a specific number of hours of access to an advisor each year. Each client decides how best to use hours.

### Card Advisory Services: Essentials

This option provides 24 hours of consultation and quarterly touchpoints with a portfolio growth advisor. Each meeting is generally focused on key metrics and best practices to deliver growth. Typical discussion areas include:

- Program performance
- Marketing best practices
- Card controls and loyalty
- Data and analytics reporting

### Card Advisory Services: Advanced

Building on the services of Essentials, this package includes 60 hours of consultation and monthly strategy meetings with a dedicated portfolio partner, providing tailored support and recommendations to grow your program. Discussion topics may include:

- Reviews of key performance indicators
- Best practices for card controls and rewards
- Measurement of progress toward your goals
- Peer comparison trends
- Competitive analysis
- Financial analysis
- Assistance with development of business cases to optimize and grow your program

## Ad Hoc Engagements

With an ad hoc engagement, Fiserv becomes an extension of your team, helping with specific needs. Ad hoc engagement proposals are custom developed and come complete with the cost and time to execute. We can assist with:

- Pre-conversion strategic reviews
- Portfolio reviews and financial analysis
- New product design
- Sales training and marketing audits
- Credit-risk management services
- Portfolio growth initiatives




## Key Benefits


- Provides expert advice through one-on-one consultations, real-world industry expertise and the development of tailored growth strategies
- Enhances consumer loyalty and drives product use
- Delivers deep analytics that help transform complex data into actionable insights and enable greater clarity in understanding cardholders
- Provides collaborative analysis that combines industry and consumer trends with current solutions and portfolio performance data




# Connect With Us

For more information about  
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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.

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