Credit Card Management
Comprehensive, Online Credit Card Account Management

Give cardholders a complete, real-time view of their credit card account information while reducing your total cost of ownership.

Does your credit card business operate independently from a consumer or commercial bank? Does your website incur redundant costs, in terms of both online platform support and application development? Do you have scalability limitations for supporting a high number of credit card customers online – resulting in a poor overall user experience?

Introducing Credit Card Management from Fiserv, an online, line-of-business solution specifically designed to meet the needs of both card issuers and credit card customers. This solution can be deployed as a licensed, or as an ASP offering on the proven Corillian® platform from Fiserv, the industry-leading platform with unsurpassed scalability, performance and reliability.

Corillian seamlessly integrates multiple lines of business, such as consumer banking, small business banking, and credit card management. Credit Card Management cuts your total cost of infrastructure ownership significantly by reducing hardware, development, maintenance, implementation and administration costs, especially in comparison with in-house solutions. You can also save money by offloading work from customer service representatives through increased self-service online. Cardholders benefit when they can access all products and services seamlessly, with single sign-on capabilities.

Access to Information

Cardholders using the online channel need a broad range of real-time information about their credit card accounts, such as balances, transactions, payments, credit limits, account history, finance charges, and any applicable rewards program information, to manage their finances.

Credit Card Management gives cardholders a complete, real-time view of their account information.

For example, eStatements give cardholders comprehensive account information without waiting until the mail arrives. Alerts can notify a cardholder immediately upon any significant transaction or change in account status. This functionality drives service cost savings to the issuers by enabling cardholders to obtain required information themselves, through the lowest-unit-cost channel.
**Improved Marketing and Sales**

Issuers are opening 43 percent of all new credit card accounts online, according to Forrester Research. Prospects will be more likely to open accounts if the process is fully automated and decisions can be provided immediately. By pre-populating the credit card application with data known to you about the prospect, applicants are more likely to complete applications. You can also open more accounts if marketing and the account opening process are effectively linked. Credit Card Management addresses these needs and enables instant account opening for qualified prospects.

**Lower Costs with Self-Service**

The majority of cardholders online today manage at least one of their credit card accounts online. To address the needs of these customers, Fiserv has built many intuitive self-service functions. Providing more self-service on the website can lower the cost of cardholder servicing, by reducing calls to your customer service representatives.

Through effective self-service functionality, cardholders can submit disputes, request copies of sales slips, report lost or stolen cards, apply for credit line increases, replace or add cards, change addresses, set User Ids and passwords, add or remove authorized users, order convenience checks, and more.

**Online Bill Management**

Cardholders need an efficient way of making payments to their credit card accounts online. Credit card payments take just a couple of clicks, whether from an account within your institution or from an account at another financial institution. They may also want to use their credit card to pay other bills.

Credit Card Management leverages the industry-leading Corillian® Payments Warehouse from Fiserv. Integrated presentment, and future-dated and recurring payments give cardholders maximum bill payment flexibility, while multiple output options enable least-cost routing to maximize processing cost savings.

**Broad Product Support**

The online channel is the ideal place for you to strengthen and reinforce your brand value by presenting a breadth of credit card products and services. The online channel needs to support each of a portfolio’s products, such as the different features of business cards and affinity cards. Credit Card Management supports business cards, by enabling business owners to delegate authorization for their employees’ spending, and then to manage the spending as it occurs. A highly flexible user interface also supports any number of customized features and user experiences needed for affinity programs.
Customer Privacy and Security

Some issuers might not feel confident in their online security, and might prefer to outsource it to a company with proven experience in maintaining security at multiple high-profile sites. Concerns about security are also one of the major factors inhibiting online adoption and usage for both issuers and cardholders.

Fiserv continues to maintain the highest security standards in the industry. Fiserv sells online security products (such as Fraud Detection System™, FraudNet™ and Intelligent Authentication™) to make your sites more secure and to give consumers greater confidence. You and your customers can have every confidence in the robust security offered by Credit Card Management.

Proven Scalability, Reliability and Performance

With the broad adoption of online financial services, issuers are finding that scalability, reliability and performance of their online sites are critical attributes. As online end user sophistication continues to increase, card issuers with poorly performing sites run the risk of losing their customers to other institutions capable of delivering a superior online experience. Today, cardholders rely on their online system, and have switched service providers when frustrated by uneven performance.

Credit Card Management is deployed upon the highly scalable Corillian platform. The proven production capabilities of this platform, with the assurance of industry-leading scalability, reliability and performance, enable issuers to focus on differentiating themselves through enhanced service, features, and products.

Self-Service and Customer Care

Credit Card Management offers multiple ways of helping customers to help themselves. Cardholders can find additional product information or specific feature instructions through online help. Secure e-mail provides cardholders with another means of communicating with customer service representatives when needed.

Features and Benefits

Credit Card Management and other integrated Corillian solutions offer:

Full-Featured Account Access
• Real-Time Balance and Transaction Reporting: Provides real-time access into balances, current and historical transactions, payment due dates, credit limits, cash advance limits, finance charges, and much more

• Statement Images: Provides access to electronic copies of account statement images and relieves card-holders of the burden of storing and searching through paper statements while reducing mailing costs for the issuer
• Transaction Register: Enables cardholders to perform transaction categorization, annotation and advanced account reporting online.

• Integrated Rewards Program: Allows customers to view the record of any rewards (miles, points) earned or used, which are offered as part of the issuer’s portfolio.

**Money Movement**

• Funds Transfer: Permits real-time transfers between authorized accounts, including cash advances.

• Balance Transfer: Lets your cardholders pay off a credit card with another financial institution by transferring that balance to your card.

• Bill Payment: Gives cardholders the ability to pay their credit card bill from a checking account within an issuer (immediately) or from a checking account at another financial institution (within three days).

• Online Bill Payment and Presentment: Gives cardholders the convenience of scheduling and managing their credit card payments via the Internet, as well as the assurance of an audit trail of their payment history, and they can also pay the bills of other companies (such as, utilities) online.

• Advanced Funds Transfer: Allows real-time, future-dated or recurring funds transfers for controlled movement between authorized accounts.

**New Account Opening**

• Account Origination: Improves customer acquisition and wallet-share for the issuer by enabling customers and prospects to apply for new accounts and be notified of the decision online, after processing through an origination system and credit bureaus.

**Self-Service**

• Gives cardholders the ability to request credit line increases, request copies of sales slips, submit disputes, replace or add cards, reorder checks, stop payments, and change address, password and ID.

**Business Cards**

• Gives business owners the opportunity to manage the spending of their employees through business credit cards.

**Channel Access**

• Alerts: Provides alerts of changing balance conditions, successful or unsuccessful payments, or payment due information in e-mail messages.

• Personal Financial Management (PFM) Download Integration: Enables OFX real-time download capability for users of certain PFM software.

• Multi-Channel Alerts: Sends alerts of changing balance conditions, successful or unsuccessful payments, or payment due information in real-time to the device most convenient to the cardholder.
• PFM Full Synchronization: Enables OFX full-synchronization capability for users of certain personal financial management (PFM) software

Customer Care
• Relationship Manager: Allows customer service representatives to manage service inquiries through workflow and by providing access to customers’ account information and online activity
• Secure Messaging: Lets cardholders make electronic service inquiries, using pre-addressed and pre-filled forms – inquiries are automatically routed to support representatives using Relationship Manager from Fiserv or a third party contact-center application
• Online Reporting: Allows cardholders to create transaction history reports, for example, transactions by type

Best in Class User Experience
Fiserv offers best-in-class user experience functionality. Fiserv domain expertise has been gained through its history of delivering effective, customer focused, high-performance Internet banking sites for industry-leading financial institutions. Fiserv clients have witnessed the value of this experience through increased customer satisfaction, lower costs to serve, increased customer retention, and increased customer profitability.

• Multi-Offer Branding: Facilitates different presentations based on attributes of each card product, such as affinity programs
• Targeted Marketing: Allows issuers to make product offers specific to the financial situation of each customer
• On-the-Fly Enrollment: Allows cardholders to enroll in Internet credit card management right from the issuers’ website
• Secure Login and 128-bit SSL Encryption: Gives cardholders secure access to their issuer
• Single Sign-On: Delivers complete online financial services using one ID and password
• Friendly Account Names: Lets cardholders assign friendly names (nicknames) for their accounts
• Friendly Sign-On ID: Allows cardholders to select their sign-on ID
• Sign-On Destination: Improves the speed of the online experience by allowing cardholders to customize the page they see upon successful login
• Session Summary: Raises the cardholder’s sense of security by summarizing the user’s prior login session – allowing them to detect unauthorized activity
• Related Links: Improves productivity with a convenient display of links relevant to the current activity
Fiserv Is a Proven, Trusted Partner to Help You Optimize Your Online Channel

Fiserv has significant domain expertise in online financial services to deliver a seamless, integrated and game-changing online banking solution. Fiserv enables you to simplify the process of managing and integrating the technology that powers the online channel.

Connect With Us
For more information on Credit Card Management or our other online banking offerings, please contact us at 800-872-7882 or visit www.fiserv.com/onlinebanking.

• Quick Links: Improves retention and loyalty by allowing the user to speed navigation to a particular page they define.
• Context Sensitive Help: Offers persistent access to context-sensitive help and provides answers to frequently asked questions.
• Differentiated Branding: Facilitates the customization of site appearance and functionality by segment or by individual customer.
• Multilingual/Multicurrency: Enables the user experience to be designed in any language and with any currency displayed.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what’s next, right now.