

# Enhanced RAPID<sup>SM</sup>

## Enhanced RAPID<sup>SM</sup> Card Redelivery

When plastics and correspondence can't be delivered, you don't want to pay the price. Let First Data track, research, re-mail and destroy materials returned by the U.S. Postal Service. Returned plastics are held in an area compliant with MasterCard and Visa security regulations and are checked daily for change of address or change of status.

In addition, First Data offers secure shredding of plastics and card carriers, and provides National Change of Address and ZIP+4<sup>®</sup> processing to help your correspondence reach its intended audience and reduce returned mail.

## Non-Receipt of Plastics Can Impact

- Portfolio profitability
- Fraud losses
- Cardholder loyalty
- Additional expense to emboss and mail non-receipt cards
- Other correspondence sent to incorrect addresses

The Enhanced RAPID<sup>SM</sup> menu approach allows you to choose actions taken on your portfolio. There are several ways in which you can benefit from the flexibility of the Enhanced RAPID service:

- Standard options include recording a returned card and researching for new address
- Sending a file to NCOA (National Change of Address) for new address matches
- Letter generation
- Outbound calling programs
- Online and offline memos
- Daily and monthly reporting

## Let Enhanced RAPID Services Boost Your Re-Mail Success Rate

On average, the success rate for re-mailing returned cards is 60 to 70 percent using the base services. As you increase your options your success percentage will also increase.

The average return rate for plastics is between 2-3%. Loss of interest income on an average \$75 transaction per month and a 55% revolving rate can create losses in excess of \$70,000 per year in interest revenue.

The Enhanced RAPID service provides a secure and effective means of processing non-deliverable plastics and can be used for all credit, debit and retail card programs. In addition, if you don't process with First Data but we do your embossing, you can take advantage of the Enhanced RAPID service to save money.

## ATM/Cash Cards

With the Enhanced RAPID service you will also be able to track returned Cash/ATM cards that are issued by your institution. Upon receipt all plastics will be logged and a report will be generated on a weekly basis. The report will contain the account number, cardholder first and last name and address and a record of disposition of the plastic. This allows you to take proactive steps to not only retain your customer but meet or exceed their expectations for customer service.

## PIN/Post Mailers

If your cardholder does not have their PIN number they cannot use their card for cash advances and you lose the revenue for cash advance fees and interest. Often banks are not aware that their cardholders have not received a PIN number or other items such as statements. The Enhanced RAPID solution offers you a way to monitor the non-receipts and take corrective action. PIN/Post mailers that are received by the Enhanced RAPID solution are logged into the system and a report is produced on a weekly basis containing the cardholder name, address and reporting hierarchy allowing you to take proactive steps to correct the cardholder file.

## Enhanced RAPID™ Saves You Money and Maintains Cardholder Satisfaction

- Processing new cards entails the substantial costs of labor, plastic, postage and often lost/stolen reports. The Enhanced RAPID system reduces these expenses with the added benefit of eliminating the need for in-house audit controls
- Respond quickly and effectively to your customer's needs, helping to sustain their level of satisfaction with your institution. Customers who feel they can depend on your prompt, uncomplicated service are likely to use their cards more frequently

## A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

**For more information, contact your  
First Data Sales Representative  
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