


Accelerating Growth

Integrated Solutions for Consumer Finance

The consumer credit market has grown by 12.7 percent per year on average over the past five years, driven by increased demand for consumer credit products and the promotion of these products by banks and retailers. How can these organisations capitalise on the opportunities and maximise the contribution to bottom-line growth?



Whether you are looking to increase the value of your existing business or enter a new market, First Data has the expertise, scale, breadth of service and flexible solutions to help ensure your success.

Breadth of product offering, speed to market and cost-efficiencies delivered through economies of scale are three key levers that can help drive business success. Whether focused on product innovation or market expansion, banks and retailers can benefit from the support of a global, commercially driven processor, with experience in the management of complex, multi-country consumer finance projects.

First Data enables rapid, cost-effective entry to new markets, at low risk, with a single, scalable platform that can operate domestically and across borders. Reduced exposure to large-scale capital outlays means greater financial flexibility for clients, allowing you to focus on innovation and business growth. New products can be brought rapidly to market, with resource on demand to deliver real competitive advantage in today's fast moving consumer finance landscape.



End-to-End Consumer Finance Solutions



First Data provides a comprehensive consumer finance solution for cards and loans, from application processing right through to collections and arrears management. Our services encompass marketing campaign planning, loyalty programs, plastics personalisation, data analytics, print and mail and call centre operations.

Select the services you need, for delivery where and when you need them.

Product Management

First Data provides support for new product launches, from initial product design through to external launch. Our services help reduce time to market for a broad range of loan products (including unsecured fixed term loans, revolving loans, secured and retailer point-of-sale loans) and all types of payment and loyalty cards.

Customer Acquisition

Our processing solutions support a multitude of distribution channels including branch, ATM, point-of-sale, Internet, telephone or direct-mail. Our network of regional processing hubs and local operations facilitates your cross-border expansion. Our products are 'soft configurable', for rapid product innovation, faster time to market for promotional campaigns and adjustment to competitive activity in the market.

Account Management

Whatever your growth strategy, our multi-product, multi-currency and multi-language processing platforms can support your business requirements locally and internationally.

Our strategic processing platform supports a comprehensive portfolio of consumer finance products including a broad range of loan types and all types of payment cards including credit, debit, prepaid, private label, co-brand, loyalty, corporate and affinity cards.

Use of a single consumer finance platform across these products enables our clients to maximise operational efficiency, improve cross-selling opportunities and enhance enterprise risk management. A common platform approach means that clients can bring new and modified products more quickly to market. Clients have the flexibility to introduce multiple, consecutive product modifications, so accelerating product acceptance and uptake with consumers. Our parameter-driven processing options mean you can control product feature changes quickly and efficiently.

We can fully integrate our solutions with your strategic systems. Using industry-standard integration tools, we provide seamless access to the processing and analytical tools you need to manage your consumer finance business effectively.



Customer Service

Our award-winning customer service teams provide a comprehensive support service, tracking the progress of an application, storing associated documents, managing payments, name and address changes, rescheduling loans and assisting with collections management.

We can deliver a fully integrated, flexible communications facility to provide your customers with the information and notices relevant to the consumer finance products attached to their account. We offer statement and loan schedule production at a frequency to suit your specific requirements.

Collections

Our high-quality service offering enables you to segment accounts to support your collections requirements. Our collections team can provide in-bound and outbound services, 7 days a week. We offer flexible support and a world-class service based on continuing investment in skilled staff, technology and the sharing of best practice from around the global First Data business. A full suite of reporting tools allows you to monitor the outcome of each call, ensuring up-to-date customer information is available at all times.

Risk and Portfolio Management

Our risk and portfolio management services can help maximise profit opportunities from your client base, while ensuring your book remains protected against customer default. We offer state-of-the-art risk management solutions with powerful behavioural scoring models and strategy tools to improve customer segmentation and drive the profitability of each individual customer account through credit limit optimisation, collections and risk-based pricing. Our services support cross-selling while enabling you to manage exposure to individual customers.

You can supplement these behavioural models with your own internal data and credit bureau information to further enhance portfolio risk management.

Fraud Detection, Prevention and Management

We offer fraud detection and prevention tools and services at every stage of the payments life-

cycle from application, activation, authentication and pre-transaction, through to transaction and beyond.

We work with clients to provide the most cost-effective, best-fit solution for each organisation, whether that is access to a best-of-breed prevention system or a fully outsourced, multi-organisation, regional fraud identification and case management service, executed by First Data staff.

Contact Centre Services and Production Facilities

A full range of contact centre services can be delivered 24x7, 365 days a year, from locations worldwide, in multiple languages.

In-bound and outbound services can be provided in a client-branded environment. Our dedicated customer service teams can be fully trained in your own processes, brand and cultural values, messaging and tone of voice to deliver your own unique customer experience.

First Data can assist in the planning and implementation of cross-selling and up-selling campaigns, increasing customer loyalty, reducing attrition and generating incremental revenue. Our Single Customer View functionality enables clients to manage every customer account to its full potential.

Any local print or plastics personalisation requirements can also be managed with First Data's own facilities or strategic partners across the globe.

A World-Class Processing Platform

The First Data platform is used by leading financial services companies including American Express, General Electric, HSBC, Morgan Stanley and Citicorp, to support their consumer finance portfolios. Today more than 440 million accounts globally are processed using our strategic Consumer Finance solutions.

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.



To find out how we can help you
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