First Data®

Ability to Pay Calculator

Drive increased card volume and usage.

To comply with Regulation Z, issuers must consider a consumer's ability to pay (ATP) before you open a new credit card account or increase the credit limit on an existing account. With First Data's **Ability to Pay Calculator**, you can determine the right credit increase to offer your cardholders — while driving profitable interest interchange or retail card spend.

Our solution is a Rules Risk tool that integrates behavior score, credit bureau data, and other account information into your decision-making. To better manage your cardholders' credit line increases, you can automatically calculate and update their ATP real-time or batch credit line reviews.

Ability to Pay Calculator is integrated into First Data's **Adaptive Control System** (ACS) credit line increase program. ACS provides the support you need for an efficient and effective credit line management strategy.

Benefits to Your Business

Customer Satisfaction
Cardholders typically seek additional credit before they actually meet their credit limit. Effectively manage their credit line increases before your cardholders' look elsewhere.

Risk Management
Our solution helps you to strategically increase credit lines on qualified cardholder accounts while better managing your risk.

Drive Revenue
Credit line increases help drive more card usage — providing you with more profitable interest interchange.

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First Data Companion Tools

We provide additional data management tools that better utilize your IT resources, and help your card profitability.

BureauSource Extract

Provides you with a monthly automated process to pull credit bureau scores and other timely credit bureau data — such as income and expense attributes.

DataLink(SM)

Allows you to house proprietary data on the First Data mainframe, and then use it to make more informed decisions about your cardholders. A good competitive point-of-differentiation, with no customized programming required.

For more information, please contact your Account Executive.

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Why a Credit Line Increase Program?

Your customers want a credit line that meets their spending needs. However, they often don't ask for a credit increase — and if they do, your request for additional background information often is off-putting.

A more effective credit line increase program should be proactive, and include your entire cardholder base. You want to lend money to your profitable customers, keep them from borrowing from other lenders, and benefit from more share of wallet. It's good customer relations and smart business.

But you're accepting risk, so you need customer data to make more informed decisions — data that typically is scattered across multiple business areas, and likely isn't integrated with external data sources.

Our data collection tools help you better integrate credit line decision management into your business.

Effective Credit Line Management

Purpose

- Manage credit limit amount and frequency, based on up-to-date information
- Reduce cardholder requests for a credit line increase
- Incorporate ATP criteria

Benefits

- Helps enhance profits while limiting risk
- Drives more credit line usage
- Better control your risk with poor accounts

First Data ACS helps you to:

- Determine a cardholder's ATP
- Mitigate your risk with credit line increases
- Drive more card usage, providing you with more profitable interchange

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