



First Data® Credit Processing Solutions

Comprehensive solutions that cover the entire credit lifecycle — all on a single platform.

First Data's credit processing experience enables us to deliver innovative, comprehensive solutions to help you get more value from your credit portfolios.

With more than 40 years of global expertise, we'll help your business succeed. A breadth and depth of products and services others simply can't match.

First Data can help you:

- Offer innovative services to help you grow your portfolios
- Better target customers to increase usage
- Help manage fraud more effectively
- Control costs and drive down operational expenses

Benefits to Your Business

Valued Data



Readily available to help you improve marketing effectiveness, mitigate risk, help prevent and detect fraud, and maximize your collections efficiency.

Cost Savings



Drive down operating costs, while growing your portfolio with more innovative, comprehensive solutions offerings.

Operations Efficiencies



Our configurable origination system enables automated underwriting, workflow, and decision making — all to efficiently grow your lending portfolio.

- **Credit Processing.** Comprehensive solutions covering the entire processing lifecycle
- **Debit Processing.** Debit card processing, flexible ATM management, and a host of value-added options
- **Loans Processing.** One platform to manage all credit and loans processing needs – from application approval, to processing, to customer service support
- **Origination.** Configurable origination system with automated underwriting, workflow, and decision making — all to efficiently grow your lending portfolio
- **Loyalty & Rewards.** Feature-rich rewards platform that processes loyalty transactions for credit, debit, retail, private label, commercial card, and other customer relationships
- **Risk Management.** Designed to help balance risk effectively, while maximizing acquisition and retention
- **Data Access & Messaging.** Quickly and efficiently access data to enhance your analytics, customer service, collections, and more — all from one platform
- **Data Reporting & Analytics.** Improve marketing effectiveness, mitigate risk, help prevent and detect fraud, and maximize collections efficiency
- **Mobile Payments & Tokenization.** Tokenization brings safety and security to mobile, online, and point-of-sale transactions
- **Biller Payments.** More options for you to service recurring and one-time bill payments while streamlining operations, reducing costs, and increasing funds availability

First Data® Credit Processing Solutions



- Lower administrative costs and burdens
- Consistent customer experience
- Single fraud detection and prevention system
- Common component-level functionality
- Simplified visibility and reporting
- Ease of integration, streamlined development

For more information, contact your Account Executive, or visit FirstData.com.

First Data®