

Credit Card Solution for Community Financial Institutions

Get competitive, generate new revenue and build customer relationships with a flexible, scalable credit card solution.

The Challenge

In today's marketplace, building a competitive edge and retaining your customer base will depend on offering customers a broad range of services. Any expected service that is not offered creates the potential of losing a customer to a competitor.

Many customers will expect to be offered a credit card from the financial institution they patronize. Yet many community-sized institutions perceive that entering the credit card business is a prohibitively complex process.

The Solution

First Data offers a customized solution that makes it easy for financial institutions of all sizes to quickly enter the credit card business. It is fully scalable, so you can select the services you want and grow over time. With this comprehensive program from an industry leader, you'll become more competitive, more profitable and improve customer retention.

Benefits to Your Financial Institution

- Increase revenue by generating new fee income
- Decrease expenses by maximizing operational efficiencies
- Improve cross-selling opportunities
- Strengthen customer relationships
- Build your brand

A Comprehensive Program with Single Source Convenience

Initiating a credit card program is much simpler with First Data, because we can provide every feature of the program, from beginning to end, including:

→ Application Approval

We will process "anytime, anywhere" applications and apply decisioning criteria fairly and consistently to comply with regulatory demands.

→ Plastics Embossing and Delivery

First Data allows your financial institution to brand the credit card with your identity, thereby strengthening your relationships with accountholders.

→ Transaction Processing

Processing more transactions globally than any other provider, First Data has complete capabilities for authorizing, clearing, settling, posting and accounting for your portfolio transactions.

→ Billing, Payments and Customer Correspondence

Statements and bills can be used to increase customer loyalty and increase cross-selling opportunities.

→ Risk and Fraud Management

The First Data credit solution offers complete lifecycle fraud management services, including prevention, detection and control solutions.

→ Back-Office Services

First Data's back-office services allow your staff to focus on cross-selling and revenue-generating opportunities.

→ **Loyalty**

First Data offers an integrated loyalty program to help drive customer activity. The components include points calculation, merchant-funded partnerships, communication and redemption.

→ **Remittance Processing**

First Data offers remittance processing through multi-channel payment solutions including ACH via the Internet (through our online banking portal), recurring auto-payments and ACH via phone.

→ **Collections and Recovery**

Collection activities have a direct impact on your profitability and customer relationships. Your financial institution can define its delinquency and collections policy. First Data will then incorporate your policy and automatically trigger appropriate communications.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses 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
or visit firstdata.com.**

© 2008 First Data Corporation. All rights reserved. All trademarks, service marks, and trade names referenced in this material are the property of their respective owners.