

## Credit Select<sup>SM</sup>

An Integrated, Full-Service Consumer and Business Credit Card Solution

Credit Select from Fiserv is a complete credit card program for issuers of all sizes. It runs on our proprietary platform, Optis<sup>SM</sup>, the industry's leading credit card account processing engine. With Fiserv as your strategic partner, you benefit from our broad experience, deep investment and market-leading innovation to meet evolving cardholder needs and win market share.

**Credit cards are a critical relationship product that delivers significant cardholder loyalty, convenience and income benefits. Reimagine, optimize and grow your credit card portfolio with Credit Select.**

Fiserv is focused on helping you differentiate and build your credit card portfolio. We offer robust and relevant credit card products that keep pace with the financial services market. We can help you run your program more effectively with streamlined, integrated services to better serve your cardholders while growing your revenue through interchange, interest and fee income. Credit Select is the optimal choice for financial institutions that want more from their credit card program.

Credit Select is a full life-cycle credit processing solution. And with the Optis processing platform, you can take advantage of deep credit card processing capabilities that deliver the reliability, flexibility and ongoing innovation you need to succeed.





## Digital Experience

Our fully integrated digital capabilities are constantly evolving to give your cardholders security, convenience and control.

- CardHub® from Fiserv is our mobile and online card management solution that provides 24/7/365 self-servicing capabilities, digital issuance, real-time card controls and alerts, and enriched transaction information
- SpendTrack™ from Fiserv provides businesses with a single expense management tool for all roles within a company – business owners, managers and employees
- Digital wallets of all major providers are supported



## Fraud Mitigation

With Credit Select, best-in-class analysts, rule writers and a dedicated call center help you manage fraud and protect your cardholders.

- A dedicated analyst works with you to manage your portfolio's risk priorities
- Custom rule-authoring addresses the specific needs and unique characteristics of your card base
- Enriched data analysis using neural networks and machine learning improves authentication decisions



## Portfolio Insights and Growth

Our solution leverages analytics, adaptive controls, and advisory and loyalty solutions to drive your portfolio growth.

- Card Expert<sup>SM</sup> from Fiserv delivers meaningful, actionable data that helps grow your portfolio by promoting understanding of key performance metrics and cardholder behavior

- Adaptive controls and behavioral scoring enable you to address card-risk exposure and ensure the highest level of cardholder service
- Advisory services and consultation with skilled portfolio managers help you meet market challenges, transform complex data into useful insights and enable a greater understanding of your cardholders
- The uChoose Rewards® loyalty program from Fiserv encourages more frequent card usage and increases cardholder spend, driving up revenue



## Cardholder Servicing

Actively assisting cardholders by providing convenient, consistent and empathetic service assures them that they can spend with confidence.

- Credit Console from Fiserv provides intuitive workflows for efficient program servicing
- Contact center capabilities improve cardholder assistance
- Delinquency management capabilities enhance debt collection efforts
- FlexLine Pay<sup>SM</sup> enables cardholders to pay off purchases in regular installments
- Card production and fulfillment services are available
- Statement and letter production is supported



## Service Excellence

Our high-touch service model supports your unique needs and is backed by extensive platform expertise to enhance your cardholders' experience.

- Unique card-number processing for each authorized user is supported
- A consistent, unified cardholder experience is provided across Fiserv-managed credit and debit card portfolios



## Integration

Deep integration with Fiserv and industry processors, digital/mobile banking and loan origination platforms improves credit card program management.

- Real-time integration with Fiserv and industry core processors streamlines your program and improves workflow automation
- Integration with your digital/mobile banking and loan origination providers gives your cardholders a seamless card experience



## Features for Businesses

Credit Select support for businesses of all sizes provides the processing foundation and tools your business clients and their employees need. With Credit Select, you can enhance existing business account relationships and begin new ones. We support a broad array of processing options to meet the growing needs of your business customers.



## Compete to Win

Credit Select can generate new and incremental income for you, increase cardholder loyalty, help you capture new markets and improve operational efficiency. We invite you to engage our card payments specialists to explore the opportunities available to you.




## Key Benefits

- Attract new cardholders with a valuable relationship-building product that grows your revenue
- Enhance the cardholder experience with comprehensive digital self-service capabilities
- Provide industry-leading fraud mitigation services
- Improve relationships with key small business and commercial clients
- Improve servicing efficiencies

# Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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