



## Credit Solutions

For practical, profitable and visionary credit card programs, Fidelity National Information Services (FIS) offers the most comprehensive collection of processing solutions available in the market today. Whatever your needs – from simple transaction switching to complete turnkey processing and services – the range and quality of our proven solutions cannot be matched.

Our comprehensive processing solutions support platinum, gold, classic, commercial, small business and private-label card programs, as well as installment loan products. Our card issuing, merchant processing, risk management, plastics and marketing services take your credit programs from setup and launch to market retention and ongoing support.

### **Transaction Processing: Fully Integrated and Reliable**

FIS offers fully integrated transaction processing solutions, providing a single point of authorization, reporting and access for all services, including Visa® and MasterCard® authorizations, transaction posting and settlement. Whether it's full-service transaction processing; flexible, self-administered solutions or internal pass-through processing, FIS' comprehensive services allow you to focus on your cardholders.

### **Card Issuance Services: Fast, Efficient and Hassle-Free**

FIS handles your plastics with outstanding levels of quality, service and pricing. We personalize and fulfill both inventory and custom-designed plastics in a completely secure environment. We have certified, state-of-the-art production and mailing facilities that are streamlined for fast, efficient turnaround. Our plastics volume works in your favor, with competitive pricing and faster production timeframes, and we take the hassle out of compliance with Visa and MasterCard design specifications. Our inventory plastics require no prepurchase or inventory management on your part – we do it for you! Our services take you beyond the basics, with customized designs and attractive card sleeves that advertise for you.

### **Risk Management Strategies That Protect Your Bottom Line**

At FIS, we're committed to reducing the risks associated with your card programs. By partnering with the best in the industry, we offer the risk management solutions you need. The Falcon® fraud management system combats fraud by modeling fraud trends and cardholder usage patterns to identify potential criminal activity. For online purchases, FIS employs Verified by Visa and MasterCard SecureCode™. From the time your cardholders' plastics are mailed, to the point of sale and beyond, our systems make millions of quick decisions per day that significantly minimize credit risk and reduce fraud – helping raise your portfolio's profitability.



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## Quality Begins with Service You Can Count On.

With FIS standing behind every transaction, card mailing, authorization and account service call, you and your cardholders can count on our firm commitment to meet your needs. Our service is ranked among the best in the industry. Throughout FIS, we pay close attention to client satisfaction, accuracy, speed and the details.

### Cardholder Service

FIS offers flexible levels of personal cardholder service. No matter what service is chosen, each interaction is held to our highest standards:

- **Basic Service** provides balances, available credit, account activity and recent transactions
- **Premium Service** adds address changes, fee reversal requests and 24/7 access
- **VIP Service** adds customized service based on your institution's credit policy for decisions regarding credit limits, PIN/Plastics requests, due-date changes and other requests
- **Self-administered Service** allows you to define the services you want FIS to perform on your behalf

## Card Enhancements and Rewards Add Value to Your Card Programs.

In today's competitive card market, your cardholders are looking for more than just a credit line. When it comes to higher activation rates, increased outstanding balances and greater cardholder loyalty and retention, nothing compares to FIS' enhancements and rewards programs. We have the enhancement and rewards programs you need to differentiate your card program:

- **ScoreCard<sup>SM</sup> Bonus Point Rewards Program** this enables cardholders to earn bonus points for qualifying purchases, that can be redeemed for merchandise and travel awards
- **ScoreCard<sup>SM</sup> CashBack Rewards Program** drives up card usage by annually rewarding cardholders with a percentage of their qualifying card purchases. You predetermine the percentage of the reward to generate maximum loyalty and profitability.
- **Platinum Preferred<sup>SM</sup>** maximize the performance of your platinum card program by offering it with rewards. Our Platinum Preferred Rewards Program is designed to increase loyalty among the most discriminating cardholders with a combination of ScoreCard Bonus Point Rewards, Travel Accident Insurance and Concierge Services.
- **FastTrack Puts You On The Right Track** an incentive-based activation program that stimulates card usage among dormant or inactive card accounts. The FastTrack program rewards inactive cardholders with a choice of rewards within various spending levels - just for using your card.



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