



Credit and Debit Processing

Efficient, Cost-Effective In-House
Transaction Processing

Do you want to increase profitability with a robust card program?

Credit and debit card programs are a revenue source that institutions can control and count on. Members want, need, and use payment cards – the number of credit and debit transactions in the U.S. continues to grow exponentially.

Customers report significant savings in processing expenses, especially when combining ATM, debit and credit card processing with one single processing platform.

IT WORKS LIKE THIS ...

CPS manages the flow of authorizations and transactions between your credit union and Visa®/MasterCard®. You get near-real-time access to your cardholder transaction data in an easy to navigate system interface. This enables front-line staff to easily answer member questions, and assists you with developing targeted marketing materials.

It's not unusual for customers to report as much as a 30 percent reduction in processing charges when switching to one single core platform with CPS processing. Unlike many processors, CPS doesn't hit customers with report fees, report storage fees, database fees, and similar charges. Instead, you get a straightforward, clearly stated, low-cost processing service. You also get 100 percent of your settlement daily.

CPS offers the best customer service in the industry. Service representatives are knowledgeable, resourceful, courteous, and will not leave you hanging if there is a question to be answered.

ALL THE INGREDIENTS FOR A SUCCESSFUL PORTFOLIO ...

You'll be provided with near-real-time transaction and balance details. With online processing for debit and credit transactions, both you and your cardholders can see transactions, holds and balances instantly via the core and home and mobile banking applications. Fraud protection is provided by a team of analysts that monitor card activity 24/7, assisted by neural network software. Instant issue/instant activation is also supported.

A primary goal of this service is to make operations easy for the credit union. As an example, CPS card processing includes card management. A service representative can manage your card production, from design assistance to embossing, encoding, and mailing. PIN management is also simplified. There is around-the-clock PIN selection by phone. Even your billing is streamlined, with all charges appearing on a single, easy-to-read, one-or-two page invoice.

We offer security-enhanced Chip Cards for your members both at home and abroad. These cards have a magnetic stripe for stripe-only readers.

It gets easier. The majority of card processing customers choose to take advantage of a professional chargeback team available to customers. The team provides each credit union with a dedicated account representative who is up-to-date on the latest regulations and will also track deadlines.

TAKE A CLOSE LOOK AT WHAT'S POSSIBLE ...

Experts are available to analyze your portfolio and identify opportunities to drive revenue growth, increase card usage, and expand your cardholder base. These experts don't simply hand you some statistics, but make a thorough investigation of your history and regional trends.

A service representative can manage your card production, from design assistance to embossing, encoding, and mailing.

WHAT IT DOES:

- Manages the flow of authorizations and transactions between your credit union and the card networks.
- Manages your card production.
- Provides expert fraud prevention services.
- Offers optional professional chargeback services.
- Offers CPS Chip Cards.

WHAT IT DOES FOR YOU:

- Gives 100 percent interchange settlement daily.
- Improves member service and member cross-selling by providing full, near-real-time access to cardholder data.
- Provides an intuitive interface to your transaction viewing and control system.
- Provides incomparable customer service.

Get the programs and technology you need with the customer service you deserve.

SOLUTION COMPATIBILITY MATRIX

Jack Henry Banking® Core	Symitar® Core	Most Non-JHA Core	Non-Financial Institutions
SilverLake Systems®	Episys®	Banks	Diverse Businesses, Associations, and Utilities
CIF 20/20®	CruiseNet®	Credit Unions	
Core Director®			