

CO-OP Pass-Through Credit. You control the program. And thus, the revenue.

Meet member expectations. Build loyalty. And most importantly, boost revenue that's been lost by recent interchange legislation. CO-OP Credit can turn even the credit contraction caused by today's economic conditions into an opportunity. It lets you offer credit on your own terms, with the type of personalized service that credit unions are built on. So you can retain members, attract new members and open new channels for on-going member communications.

What's in it for you

- **Streamline.** Gain efficiencies with a single platform for credit and debit.
- **Boost revenue.** Credit revenue can help replace lost debit interchange revenue.
- **Retain and protect members.** Use your newfound flexibility and control to offer terms that "big name" card providers can't or won't, including offering credit to members in rebuild-status.
- **Leverage existing systems.** Build a new revenue-producing asset on current processes.
- **Cut costs.** Lower processing expenses as you realize volume, relationship pricing discounts.
- **Consolidate service relationships.** Our single service solution provides one point of contact for both credit and debit.
- **Provide better member service.** Real-time data integration eliminates float and lag time for payment and transaction posting.
- **Communicate with your members regularly.** Monthly statements and offers give you frequent opportunities to strengthen your member relationships.
- **Broaden your view.** Gain full-spectrum visibility of members' accounts – ATM, debit *and* credit.
- **Gain program control.** You determine underwriting guidelines and set all rates and fees.



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What's in it

Pass-through credit card processing gives you more flexibility and control, with a solution specifically built for, and unique to, credit unions. Your host platform is the system of record for your members' credit card accounts. It offers you the unrivaled efficiency of a one-platform, one point-of-contact, one rewards program solution. By leveraging your own core/host system, you'll be able to utilize CO-OP directly for a full range of credit processing solutions:

- Online gateway authorization
- Positive Balance File (PBF) and cardholder limit authorizations for back-up stand-in
- Falcon credit model and credit authorization scoring
- Visa® and MasterCard® settlement
- Exception processing
- Plastics generation to include an instant-issuance option
- Falcon monitoring and case management
- Single rewards solution for both credit and debit

Is it right for you?

Credit Union Challenges	CO-OP Solutions
My current members want credit.	Providing credit rounds out your payment options and increases member profitability.
I want to attract under-served credit consumers who are not currently members.	In a difficult economy, an attractive credit offering could provide the advantage you need.
I need to replace revenue lost to recent legislative changes.	Credit provides a revenue stream unaffected by recent legislation.
I want to continue building member loyalty.	Credit allows you to extend your brand, strengthening loyalty by giving your members a highly visible product, to round out your range of products.

For more information, contact Business Development at 800-782-9042, ext. 7140 or send an email to sales@co-opfs.org

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