



CO-OP Card Services

**Grow your debit program
with CO-OP Card Services.**

**One Line. One Link. One Settlement.
Debit Processing has never been easier!**





Who needs cash when there's debit?

This is the prevailing philosophy among today's convenience-is-king consumers who've traded paper for plastic as their preferred method of payment. And who can blame them? Paying by debit is so easy and convenient.

But developing and managing a successful debit program is not quite as simple. Keeping up with regulatory changes and emerging technology while staying on top of fraud schemes can be daunting.



Debit Processing
from CO-OP.

One Card
for PIN and
Signature Debit.

With this key offering from our Card Services product line, you can secure all your members' signature-and PIN-based transactions through one comprehensive platform that includes the most advanced fraud and risk protection tools available today.

The result is a growing debit program that provides secure and easy transactions for your members and gives your credit union the cost-saving benefits of consolidated infrastructure, network connections, authorization process, and settlement points.

What Can I Expect from CO-OP Card Services?

As the nation's largest credit union owned and operated EFT network and processor, we've developed a leading-edge signature and PIN debit processing platform just for credit unions. Coupled with our comprehensive offering of Card Services products, your credit union will have everything it needs to develop a robust debit program, including:

CUSTOMIZED DEBIT CARD PROGRAMS

We make it easy for your credit union to implement and support a MasterCard or Visa debit card program with all the features your members want — including Business Debit, CO-OP Member Rewards loyalty program, CO-OP GiftCards and CO-OP Reloadable Prepaid Cards. Plus, we provide implementation assistance, daily and monthly reporting, and exception processing. And with our future card portfolio optimization solution, you'll get insights about individual cardholder usage and portfolio trends that will help you increase revenue and build stronger relationships.

FLEXIBLE AUTHORIZATION OPTIONS

Our authorization choices for debit card programs can function independently or in conjunction with your host. You can define the optimum level of authorization security for your credit union.

FRAUD AND RISK MANAGEMENT

Debit accounts require distinctly different risk management tools than credit accounts. We offer the most effective fraud protection coverage available with our advanced Falcon Fraud Manager™ neural network technology. Our fraud and risk management tools are configured into three layers of protection that are aligned with the industry's best practice mandates. Our in-house Fraud Service Center also works with you to quickly resolve issues.

PLASTICS MANAGEMENT

Our full-service, cost-effective plastic card packages for ATM and debit cards include direct card ordering, PIN calculation and plastic designs of your choice. We offer CO-OP brand cards, consumer choice, custom cards and photo cards.

STREAMLINED BACKROOM MANAGEMENT

Debit processing with CO-OP Financial Services provides your credit union with online, real-time transaction data through our user-friendly Data Navigator™ application — allowing you to perform transaction research, cardholder management and settlement services fast and easy. Plus, you have the option to let CO-OP handle exceptions and disputes or run your own exception processing with our Exception Management System.

SUPPORT AND TRAINING

CO-OP provides complete support and training for our debit processing services every step of the way. From start to finish, we will work with you and your vendors to ensure a seamless transition. Once you're up and running, we're here to help with every aspect of your card program.



Expand Your Market Presence with CO-OP Card Services

You'll increase market awareness when cardholders present a card sporting your credit union's name and logo. And we have a wide range of advertising, promotional and public relations materials to help you get the word out. But expanding your market presence is just the beginning. With CO-OP Card Services, your credit union will also be well positioned to:

INCREASE REVENUE

- Receive 100% interchange reimbursement for Debit MasterCard and VISA Check Card transactions
- Utilize existing infrastructure without additional telecom fees
- Collect patronage distributions as a CO-OP member shareholder
- Add revenue from merchants who accept your cards

MINIMIZE RISK

- Advanced neural network technology fraud and risk protection
- Hot carding, 24 hours a day
- Custom layers of fraud protection tools to meet the specific needs of your portfolio
- Stay on the leading edge of technology, emerging products, and regulatory changes

RETAIN AND GROW MEMBERSHIP

- Give members the convenience and versatility of ATM/Debit combination cards
- Offer access to over 25,000 surcharge-free ATMs and links to all regional and national networks
- Safeguard cards against fraud and identity theft
- Reward members with points for gifts and merchandise

One Line.
One Link.
One Settlement.

One Partner
for All Your
POS Needs.

Sign Up for Debit Processing Today!

Gain a competitive edge with Debit Processing from CO-OP Card Services. It's easy to get started! For more information, please contact our Business Development Department at 800.782.9042, Ext. 7140 or send an email to sales@co-opfs.org.



Ideas. Insights. Innovations.

CO-OP Financial Services

Corporate Headquarters
9692 Haven Avenue
Rancho Cucamonga, CA 91730

www.co-opfs.org