



# Offer the credit program that does it all.

BUILD REVENUE • REDUCE LOSSES • ENGAGE MEMBERS



**CO-OP Full Service Credit** makes it simple to add the competitive, benefit-rich credit products members expect. Or increase the usage and profitability of a credit card program you already have. Gain the analytics and tools to make better-informed marketing decisions. And reduce the impact of fraud with world-class risk management capabilities. CO-OP Full-Service Credit combines all these benefits in a highly integrated, fully hosted and managed program that's customized to your needs and optimized for operational simplicity.

## Top Reasons to Use CO-OP Full Service Credit

- 1 **Simplify operations** with integrated services and support, including an online interface for account management
- 2 **Increase revenue** by driving greater card usage and profitability
- 3 **Improve loss control** with advanced fraud monitoring and detection
- 4 **Access insights** about member credit card relationships with a full suite of analytics tools and reporting functions
- 5 **Engage members** through marketing, loyalty and member-communication initiatives

## CO-OP Full Service Credit offers:

- The gold standard for comprehensive capabilities
- Dedicated project-implementation and management support
- Analytics and tools to drive card usage, profitability and growth
- Member convenience of an easily managed single payments source with marketing and rewards



## What's In It

### Credit Card Processing

- Complete project-implementation services
- Account-level Pricing (ALP) and Transaction-level Pricing (TLP) options
- 24/7 interactive voice and online card member support
- Online platform for convenient member self service

### Analytics Tools & Reporting

- Online tools for tracking your program's performance and cardholder data
- Portfolio-management tools custom built for your needs
- Precision-targeted, tailored and generic campaigns

### Fraud & Risk Management

- Fraud management with neural network real-time fraud detection
- Credit risk-based pricing and risk monitoring
- Dispute and fraud case management

### Loyalty Programs & Card Enhancements

- Integrated rewards programs, including Member Rewards by CO-OP, other loyalty programs, card member benefits, convenience checks and more
- Advanced point accumulation system
- Rewards fulfillment services and card member support

### Card Issuance

- Generic and custom plastics production
- Personalized and contactless cards, plus EMV® availability
- Plastics fulfillment and support

### Portfolio Consulting Services

- Identify platform capabilities, opportunities, hidden risks, activation patterns, and inactive accounts
- Operational audits
- Program management support

## What's In It for You?

### Credit Union Challenges

I want a credit card program to increase lending revenue, diversify our portfolio and better serve our members.

I want to improve the profitability of our credit card program by increasing efficiencies, card usage and our ability to scale.

I need to find a best-in-class payments partner that delivers on its promises of flexibility, customization and true full-service credit card program support.

### CO-OP Full-Service Credit Solutions

Hosted solution integrates with your operations swiftly and adapts rapidly via its real-time, online card program and usage analytics interface and dedicated portfolio-optimization and program implementation support.

Fully managed solution reduces time spent on internal operational tasks and increases program success by driving usage and loyalty and reducing loss and fraud.

Flexible, customized solution designed to provide the most user-friendly experience for both you and your members while providing the full spectrum of integrated processing, issuance, fraud, usage and loyalty products and services.

For more information, contact 800.782.9042, option 2 or send an email to [sales@CO-OPfs.org](mailto:sales@CO-OPfs.org)

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