

Overview

A Flexible, Secure Solution That
Streamlines Card Management and
Supports Valued Cardholder Services



Credit Card Management is a reliable, flexible and secure card portfolio management solution that supports the features you need for an effective card program – from card asset



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Credit Card Management integrates with DNA and its general ledger, and leverages our fully integrated credit card gateway as well as other pass-through processors. The solution provides multiple credit card product brand support for Mastercard® and Visa®, and simplifies processes through its interfaces with third-party lending and collections systems.



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Use Credit Card Management to customize rates at the product or account level, setting distinct rates for purchases, advances, balance transfers, introductory periods or promotions. The solution supports promotional pricing plans, fixed payment plans, both fixed and variable interest rate calculations, and both fixed and percentage fees. You gain the flexibility to deliver standard statement output in XML format, customize your card statement messages or add credit insurance to your card products.



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You can choose in-house processing for greater control over card origination and management, or deploy Credit Card Management as an outsourced solution that shifts the administrative responsibilities to Fiserv. You can further extend the solution's capabilities by bundling it with ATM, debit and credit card solutions from Fiserv.

Built using industry-leading technologies – including Microsoft® .NET, Microsoft SQL Server, Web/REST Services, XML and C# – Credit Card Management is ready to meet your needs today and well into the future.



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- ~ Streamlines card management tasks
- ~ Provides the flexibility to customize rates and fee assessment in many ways
- ~ Increases revenue and improves your competitive position by supporting reward programs, skip-a-pay programs, custom card images and other valued services
- ~ Enhances accountholder service with access to card account information through online banking or IVR
- ~ Improves choice and control by offering in-house and outsourced processing options
- ~ Streamlines back-office dispute, charge-back, reissue and exception processing
- ~ Simplifies processes through interfaces to third-party lending and collections systems



Connect With Us

For more information about
Credit Card Management
for DNA:

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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