



CONSUMER CREDIT NORTH AMERICA CARD SERVICES



FIDELITY NATIONAL
INFORMATION SERVICES

MOVE YOUR CARD PORTFOLIO FURTHER, FASTER.

For practical, profitable and visionary credit card programs, FIS offers the most impressive collection of processing solutions available on the market today. Delivering products and services for financial institutions around the globe, FIS presents a winning combination of technology and services. Whatever your needs may be – from simple switching to complete turnkey processing and services – the range and quality of our proven solutions cannot be matched.

From acquisition and activation to usage and retention, FIS is your one-stop resource for credit solutions. Our comprehensive processing solutions support platinum, gold, classic,

commercial, small-business and private-label card programs, as well as installment loan products. Our card issuing, risk management, plastics and marketing services take your credit programs from setup and launch to market retention and ongoing support.

A COMPLETE CARD STRATEGY

Committed to your growth and profitability, FIS’ programs are designed to equip your institution with the tools necessary to compete successfully. Inherent in our innovative, strategic and cost-effective solutions is the flexibility to adapt to any environment. Extensive research and development keep you at the forefront of technology as we strive for maximum efficiency to keep costs

competitive. Our credit processing, services and enhancements add considerable value to your institution by managing risk and building profitability with turnkey, ready-to-implement solutions.

Application Processing

By using FIS Application Processing program, you can accumulate, sort and process credit applications using a scoring model that automatically applies predefined rules to approve or decline applications. In addition, the application is user-friendly and flexible.

FIS OFFERS SOLUTIONS FOR EVERY PHASE OF YOUR CLIENT RELATIONSHIP
Classic, Gold, Platinum, Affinity, Secured, Home Equity, Small-Business and Commercial

| ACQUISITION | ACTIVATION | USAGE | RETENTION | RISK MANAGEMENT |
|---|--|---|---|--|
| <ul style="list-style-type: none"> • Application Processing • Direct mail • ScoreCard® rewards • Enhancements • Credit issuance • Rate incentives • Balance transfer • ProDirect® | <ul style="list-style-type: none"> • Card carrier • Welcome kit • PIN mailer • Rate incentives • FastTrack™ | <ul style="list-style-type: none"> • LetterChecksSM • ScoreCard rewards <ul style="list-style-type: none"> – Bonus Points – Cash back • Enhancements • Statement inserts • Statement messages • Cash access • Balance transfer • Visa Signature | <ul style="list-style-type: none"> • Premium customer service • VIP customer service • Card upgrades • eZCardInfo • Readi-Review Plus® • Pay by phone • Portfolio Analysis | <ul style="list-style-type: none"> • Neural Network Services • Lost/stolen • TRIAD • Reissue • Readi-Review Plus • FIS SecuredSM • COMPROMISE MANAGER™ |



www.eZCardinfo.com

eZCardInfo capitalizes on the speed and convenience of the Internet to provide your cardholders with the tools they need to securely manage their accounts online. This well-constructed and simple-to-use, program enables enrolled users to manage their password-protected information with ease. You can even enhance your own brand by linking eZCard to your Web site. Features such as exact copies of statements, online bill payment, e-mail alerts and expense reports, keep cardholder information where users need it – at their finger tips!

Balance Transfer

FIS makes it simple to offer the card services and debt consolidation tools your cardholders expect. With FIS Balance Transfer services, your financial institution can easily transfer up to three balances from competitors' cards to your cardholder's credit card account, with our Web-based application.

Benefits include:

- Competing against national and local issuers that are targeting your cardholders
- Attracting new cardholders with a compelling balance transfer offer and attractive promotional rate
- Positioning your institution as a lender that cares by helping your cardholders consolidate their debt
- Building loyalty and keeping current cardholders who expect convenient credit card services

Platinum Upgrade

More than 5 billion card solicitations are mailed to consumers each year. Of those new card offers, 80 percent are for platinum cards. FIS Platinum Upgrade enables you to upgrade your classic and gold cardholders, with demonstrated results that include:

- Increases in average balances
- Increases in outstanding balances
- Increases in revolving balances
- Reductions in inactive accounts

Electronic Reports

FIS eReports provide the information you need at your fingertips – all from the convenience of your computer. eReports contain built-in security features, are more cost-effective than paper reports and save storage space. Our companion program, FIS eArchives, provides a monthly backup of eReport files on a convenient CD.

Data Warehouse

Having sufficient and accurate information is critical to making successful strategic decisions. Your senior management will have both using the FIS Data Warehouse solution.

This strategic tool assists with key decisions by providing:

- Portfolio profitability analysis
- Financial review and reporting
- Product performance analysis
- Risk management
- Change analysis

FIS' COMPREHENSIVE CARD SOLUTIONS

- Authorizations
- Transaction processing
- Payment capture
- Risk management
- Clearing and settlement
- Application processing
- Card marketing
- Cardholder service
- Card issuance and plastics
- Client services
- Prepaid cards
- Portfolio management
- Portfolio and financial analytics
- Collections
- Commercial card

Receivable Management Services

The Collection System from FIS provides powerful tools to ensure the efficiency and productivity of your collection efforts. Regardless of account type, the system is designed to deliver the options and functional flexibility you need to accomplish the ultimate goal: repayment.

The feature-rich, online process of The Collection System gives you instant access to account balances and payments and speeds the movement of collection information.

Resources at your fingertips include:

- Extensive reporting
- Qualification set technology (unique to FIS)
- Multiple security levels

FIS' North America Card Services also offers full-service credit card Receivable

Management Services. By creating a collections campaign utilizing state-of-the-art digitized voice messaging (DVM) technology, courteous agent support and effective collection letters,

FIS can manage your entire receivable account process, including:

- Early-stage account management – early reminders that a payment is overdue
- Pre-charge-off account management – a proven campaign of letters and calls
- Post-charge-off collections – a blended call campaign, letters with stronger language and collector assignments to high-value accounts



Portfolio Management

Your card portfolio is potentially your most important relationship with your consumers. Let us assist you in making it one of the most profitable.

We offer FIS Portfolio Management Consulting (PMC) services to identify your growth and revenue opportunities. If you'd like us to execute those strategies on your behalf and outsource the management of your card portfolio, we also offer FIS Portfolio Management Partners (PMP) services.

Our highly skilled experts will utilize industry-leading analytics to help you:

- Optimize portfolio profitability
- Target your cardholders' needs
- Improve your competitive position
- Keep 100-percent control of consumer relationships

Partnering to execute your card program allows you to focus on your core competencies while leveraging FIS' comprehensive resources. We manage the workload while you maximize revenue and maintain

control of your portfolio and your cardholder relationships.

FIS will identify and partner with you to:

- Reduce your operational risk and acquire a deeper understanding of your card operations
- Clarify what decisions drive your card profitability and growth
- Revise and extend your strategic card plan with tactical recommendations/initiatives
- Position card relationships and expand loyalty across your financial products
- Continually support optimizing profitability and drive business growth

Loyalty Services

Cardholders are looking for much more than just a credit line – they want perks. When it comes to higher activation rates, increased outstanding balances, and greater cardholder loyalty and retention, nothing compares to FIS' turnkey loyalty programs.

Make your credit card stand out with:

- FIS ScoreCard®, a market-leading, cost-effective credit-and-debit rewards program that offers Bonus Points on all qualifying purchases
- FIS Platinum Preferred, the perfect rewards program for affluent clients, with prestigious features that include concierge services and travel accident insurance
- FIS FastTrack™, an incentives-based activation program
- FIS Card Enhancements, providing a broad range of benefits to ensure your card has top-of-wallet status

FROM CARD ISSUANCE TO CARDHOLDER SERVICE

Utilizing powerful payment processing technology, FIS offers the industry's most complete range of options. From transaction authorization to statement generation, from card issuance to customer service, FIS' responsive and cutting-edge capabilities ensure the seamless delivery of processing solutions with speed to market that is second to none.

Processing

FIS offers fully integrated transaction processing solutions, providing a single point of authorization, transaction posting, settlement, reporting and access for all services. FIS supports both Visa® and MasterCard®.

Multisolution Provider

FIS offers both outsourced and pass-through card processing alternatives. For the outsourced solution, financial institutions enroll in our full-service program, in which FIS provides all phone and written cardholder services, or our self-administered program, in which you service your own cardholders using FIS systems. FIS service offerings are also available in an unbundled format that offers the choice of outsourcing many select, day-to-day operational tasks to FIS.

In the pass-through program, FIS offers a number of optional services, along with processing financial institution transactions through the FIS switch. You decide what suits your strategy, FIS can support it!

Issuance

FIS handles your credit card plastics with outstanding levels of quality, service and pricing. We have certified, state-of-the-art production and mailing facilities that are streamlined for fast, efficient turnaround. We personalize and fulfill both inventory and custom-designed plastics in a completely secure environment. Our inventory of plastics requires no prepurchase or inventory management on your part – we do it for you! Our plastics production volume works in your favor, with competitive pricing and faster turnaround times, and we handle Visa and MasterCard approval for card design specifications on your behalf. Our services take you beyond the basics, with customized designs and attractive card sleeves that advertise for you.

Support

With FIS standing behind every transaction, card-mailing authorization and account service call, you and your cardholders can count on our commitment to meet your needs. Our service is ranked among the best in the industry. Throughout FIS, we pay close attention to satisfaction, accuracy, speed and details at all levels. FIS offers flexible levels of personal cardholder service. No matter what service is chosen, each interaction is held to our highest standards.

Basic service provides balances, available credit, account activity and recent transactions.

Premium service adds address changes, fee-reversal requests and 24/7 access.

VIP service adds customized service based on your institution's credit policy for decisions regarding client limits, PIN/plastics requests, due-date changes and other requests.

Security and Fraud Protection

FIS has invested in the most advanced tools and resources to help protect your cardholders and your card programs. FIS is positioned to attack fraud with a comprehensive and growing suite of products and services in an ongoing effort to put our expertise to work for you.

The only fraud protection solution backed with a guarantee, FIS' Fraud Services organization consists of three key components to prevent and diminish your risk exposure:

- Fraud prevention identifies and stops fraud before it occurs.
- Recovery provides turnkey case management service for FIS clients and their cardholders.
- Fraud product management analyzes the evolving industry to keep our clients ahead of future fraud exposure.

Prepaid Cards

Prepaid cards are the most innovative and exciting product to hit the financial industry since ATMs. Accepted at millions of retailers around the world, prepaid cards have the flexibility and protection of using plastic with the control of cash.

COMMERCIAL CARD SOLUTIONS

To be competitive, your commercial card program must be capable of addressing a wide range of corporate issues. Card usage, authorization, reporting and billing requirements differ greatly from company to company; your ability to accommodate these variables is a key factor in determining the profitability of your portfolio. Better control for your customers means stronger, longer-lasting commercial card relationships for you.

Business Card

- Revolving lines of credit that spread expenditures over time
- Authorization and reporting options for control and expense monitoring

Choose from:

- Gift cards
- Reloadable cards
 - General purpose
 - Travel
 - Payroll

CHOOSING FIS GIVES YOU THE FINANCIAL STRENGTH OF A TECHNOLOGY LEADER.

Fidelity National Information Services, Inc. (FIS) is financially strong and a longtime leader in the financial services industry, with processing and technology relationships with 35 of the top 50 global banks, including nine of the top 10. Approximately 50 percent of all U.S. residential mortgages are processed using FIS software. FIS is a member of the Standard and Poor's (S&P) 500® Index and is ranked the number one provider of technology

- Help in managing travel, office supplies, equipment and other expenses

Corporate Card

- Revolving lines of credit
- Travel and entertainment expense tracking
- Extensive authorization controls and reporting
- Expense monitoring and cash flow control
- Rate negotiation facilitation with vendors
- Purchasing card
- Predetermined spending limits
- Reduced purchase order costs
- Authorization-controlled spending at point of sale

Fleet Card

- Help in managing fleet vehicle expenses

to the financial industry by *American Banker* and Financial Insights on the FinTech 100.

FIS maintains a strong global presence, serving more than 9,000 financial institutions in more than 80 countries worldwide.

In addition to providing services to large financial institutions, FIS plays a major role in U.S.-based community institutions. FIS supports community banks and credit unions with services that include core processing, item processing, credit card services and e-banking. Processing more than 370 million transactions every year for 3,300 clients, FIS helps community financial institutions serve 7.4 million customers.

- Maintenance and mechanical issue monitoring
- Facilitation of point-of-sale data collection, including odometer reading, driver and vehicle ID, and type and quantity of products purchased
- Daily download of captured data

Commercial Card

- Designed for medium to large companies
- Provides your commercial clients with a tool to manage travel and entertainment costs, procurement and fleet expenses – or any combination of the three
- Flexible and extensive authorization controls and reporting
- Offers expense monitoring, controls cash flow and facilitates rate negotiations with vendors

SYSTEM ARCHITECTURE

Get unprecedented flexibility at every level with FIS' superior system architecture. FIS offers a robust real-time interface with FIS core software products. In addition FIS supports custom interfaces for other core platforms.

Transaction Level – Define terms within a transaction to identify applicable:

- Pricing plans
- Transaction routing criteria
- Disqualification criteria
- Transaction fees

Account Level – define standard terms such as:

- Billing parameters, including late, over-limit and annual membership fees finance charge structure and rates
- Delinquency history
- Payment history
- Electronic statement delivery
- Commercial account parameters

Product Level – Define the product type and settings, including:

- Account management settings
- Correspondence settings
- Plastic settings

Portfolio Level – Get total view of portfolio management information for statistical and management reporting, and risk-based pricing analytics.

Qualification Sets – Qualification sets are built into all levels of the system architecture and allow for client-defined business rules for treatment of accounts. Qualification sets are not hard-coded; they are built as needed, with table settings. Qualification sets are used for business processes, including:

- Automatic credit limit increase/decrease
- Fee assessment
- Statement inserts and messages
- Letter writing
- Minimum payment calculation
- Reissue
- Collections
- Transaction routing



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