card processor checklist: 5 key areas to evaluate

Is your card provider keeping up with your financial institution's needs? Use this checklist to assess how well your processor supports your strategy, integrates with your ecosystem, and enables long-term success.

1. alignment with strategic goals

- ✓ Our provider understands and aligns to our long term strategic priorities.
- ✓ We receive proactive recommendations, not just responses to issues.
- ✓ Product roadmaps are transparent and relevant to our institution's direction.
- ✓ Enhancements support growth, engagement, or efficiency – not just compliance.

2. integration into your ecosystem

- ✓ Card workflows integrate well with our core and digital platforms.
- ✓ Data flows smoothly across fraud, servicing, and dispute processes.
- ✓ Manual workarounds are minimal or declining.
- ✓ Reporting is consistent across channels and teams.

3. fraud controls

- ✓ Fraud decisioning balances risk mitigation with approval rates.

- We have visibility into card not present and digital wallet activity.
- Alerts are timely, actionable, and easily understood by cardholders.
- Fraud tools support staff efficiency, not just detection accuracy.

4. performance insights

- Reporting is timely, intuitive, and easy to act on.
- We can view performance by channel, product, and risk type.
- Data helps us identify trends, not just report history.
- Insights reduce reliance on manual analysis or external spreadsheets.

5. scale and innovation

- The platform supports growth in volume and product complexity.
- Enhancements are delivered consistently and communicated clearly.
- The provider adapts to regulatory, network, and ecosystem changes.
- Innovation does not require constant reconfiguration or manual effort.

elevate your card experience

See how Jack Henry's debit and credit processing solutions can help you improve performance, integration, and long-term growth.

For more information about Jack Henry, visit jackhenry.com.