

eBook

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**you have  
a choice  
of card  
processing  
partners**

**jack henry™**



# sometimes you don't know what you're missing.

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Maybe you're used to a card platform that requires a lot of work to maintain, has limited features and services, and moderate consumer appeal. Maybe you just assume that's the way it is for card processing today.

Many financial institutions are willing to put up with these issues for the benefits of offering a card portfolio, because card programs can provide significant value. Card usage experts at Jack Henry™ typically see an ROA for a mature credit card portfolio between 3.5% and 4.5%, generating 20% – 30% of an institution's income. In addition, cards serve as a good way to expand a relationship with an existing accountholder.





The U.S. had roughly 642 million credit card accounts in Q3 2025, marking the highest level in over 20 years.

Cards are also extremely popular with the public. In 2023, eight in 10 U.S. adults had a credit card, and by Q3 2025, the U.S. had roughly 642 million credit card accounts, marking the highest level in over 20 years<sup>1</sup>. They're also the primary source of unsecured borrowing, with 60% of accounts carrying an interest-bearing balance<sup>2</sup>. Cards obviously fill a need for consumers and generate a reliable income stream for banks and credit unions.

What you may not realize is how much better your card program could be – **more efficient, less labor intensive, and more rewarding** for both you and your cardholders.



# the card platform experience for your staff

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How many different systems and logins are required to manage your card platform?

Comprehensive core integration makes a big difference in making a smooth, seamless card platform. If you have separate logins for credit, debit, and ATM functions; if you have different systems for viewing transactions and analyzing fraud patterns; and if at every turn you must log in again, then you haven't experienced an efficient platform like Jack Henry's.



The savings of time, effort, and irritation are enormous when payments and associated activities are fully integrated with your core system. Imagine having quick access to balances, interest rates, credit limits, card controls and fraud data, usage analytics, rewards, and more. Thanks to integration, your core system is updated as data changes, eliminating the need for double entry.

Integration also means **direct communication** between your card payment activities and Jack Henry's complementary solutions, including the Banno Digital Platform™, NetTeller®, and goDough®.



Comprehensive core integration makes a big difference in making a smooth, seamless card platform.



# how easy is it to get detailed, actionable analytics about your card program?

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Everyone agrees that good data on user behavior is critically important, but that information needs to be detailed, accurate, and easy to obtain. Card analytics from Jack Henry lets you see where your cardholders are shopping, right down to the merchant, as well as your interchange with that merchant. If getting this information is a complicated task with ambiguous, hard-to-understand results, then your card platform is not serving you.



Simple access to this data creates possibilities for action, such as merchant incentive programs. Also, if a data breach occurs at a big retailer, this detailed information enables you to quickly create a list of cardholders who shopped there.

To support usage and activation efforts, you can view inactive or low-use cardholder lists on demand. To support fraud mitigation, you have dashboards that show relevant fraud data, losses, recoveries, and more. To support strategic planning, you can get peer and benchmark data.

If you rely on hard-to-use reporting templates and incomplete data, **your card program is not serving you.**



**Usage &  
Activation**



**Fraud  
Mitigation**



**Strategic  
Planning**





# are you confident that you have an excellent fraud defense to protect your cardholders and your reputation?

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Most institutions know that a real-time neural network is an essential part of card fraud control, as well as a rules engine to suggest and institute controls. But what about fast and multi-channel communication with cardholders, using text, email, and phone to ensure contact? Rapid communication is critical.



Cardholders also need a user-friendly mobile app to set their own controls – such as spending limits, geographical limits, and merchant restrictions – as well as the ability to set alerts on certain or all transactions. Offering consumers tools to manage their card activity and security is both popular and effective.

Jack Henry scores **100% of transactions in real-time**, so that meaningful results are consistently obtained – reducing false-positive rates and minimizing cardholder impact.



**The controls your cardholders want to set via mobile app:**

- Spending Limits
- Geographical Limits
- Merchant Restrictions
- Custom Alerts



# do you have access to card portfolio experts to give advice on your unique situation and needs?

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All financial institutions need a dedicated resource to analyze the portfolio, apply industry trends, and identify growth opportunities to increase card usage. However, this is not always feasible given the resource constraints most banks and credit unions face. A card processing partner should provide experienced advisors who have worked with dozens of institutions of various sizes.



## Jack Henry has three advisory services to assist you:



A **card adoption and usage service** can help enhance competitiveness, increase usage, and drive revenue. Experts will discuss best practices, provide peer analysis, examine products, and identify opportunities for target marketing and campaigns to increase the value of your portfolio.



A **card fraud advisory service** strengthens risk mitigation by evaluating your fraud analytics and suggesting strategies to reduce the number of blocked cards and unnecessary declines, while minimizing loss.



A **credit card portfolio advisory service** provides strategies for creating a new credit card program. It helps you develop it, manage costs and profitability, create pricing methodologies, and make successful loyalty programs.



A card processing partner should provide **experienced advisors** who have worked with dozens of institutions of various sizes.



# how many different vendors and contracts are needed to manage your platform?

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For your institution's management team, integration and consolidation of all card-related functions means the simplicity of dealing with a single partner for everything from plastics design and manufacturing to chargeback services. Contactless cards, digital payment solutions, flexible loyalty programs – **if you can put them all together in one partner, you save a great deal of administrative work and streamline communications.**



With Jack Henry you can put all these services under the umbrella of one partner:





# why settle for less than a comprehensive card processing partner?

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In a time when every small advantage is critical to your success, there's no reason to accept subpar features and service in a critical area such as your payment cards.

If inferior card platform functionality, integration, and support is causing you to miss the mark on cardholder expectations, give us 10 minutes to introduce you to the features and operational advantages of Jack Henry.

# you have a choice of card processing partners

At a time when cardholders expect fast, flexible, secure payment solutions, why risk losing them to another service?

## connect with next-generation technology

Learn more about our modern cards platform.

For more information about Jack Henry's offerings, visit [jackhenry.com](https://jackhenry.com).

**jack henry™**

source:

1. Biano, Peter. *Number of Credit Cards and Credit Card Holders*, WalletHub.com, accessed December 8, 2025.
2. Drechsler, Jung, Peng, Supera, and Zhou. *Why Are Credit Card Rates So High? Federal Reserve Bank of New York*, accessed December 18, 2025.

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