

A woman with long dark hair and glasses is sitting at a desk, looking at a computer monitor. She is wearing a light-colored sweater. The background shows a modern office environment with a white shelf and a window. A teal mug is on the desk in the foreground.

You Have a Choice of Card Processing Partners

jack henry payments

Sometimes you don't know what you're missing.

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 JHA Card Processing Solutions™ (CPS) 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.



Cards are also extremely popular with the public. A few years ago, eight in 10 U.S. adults had a credit card, and approximately 53% of them carried an interest-generating balance. Projections say that approximately 1.2 billion credit cards will be in use in the United States in 2022.¹

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.**



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– [WalletHub.com](https://www.wallethub.com)

The Card Platform Experience for Your Staff

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; if at every turn you must log in again, then you haven't experienced an efficient platform like CPS.



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®.



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

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 CPS 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 and Activation



Fraud Mitigation



Strategic Planning



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

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.

CPS 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?

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



CPS 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.



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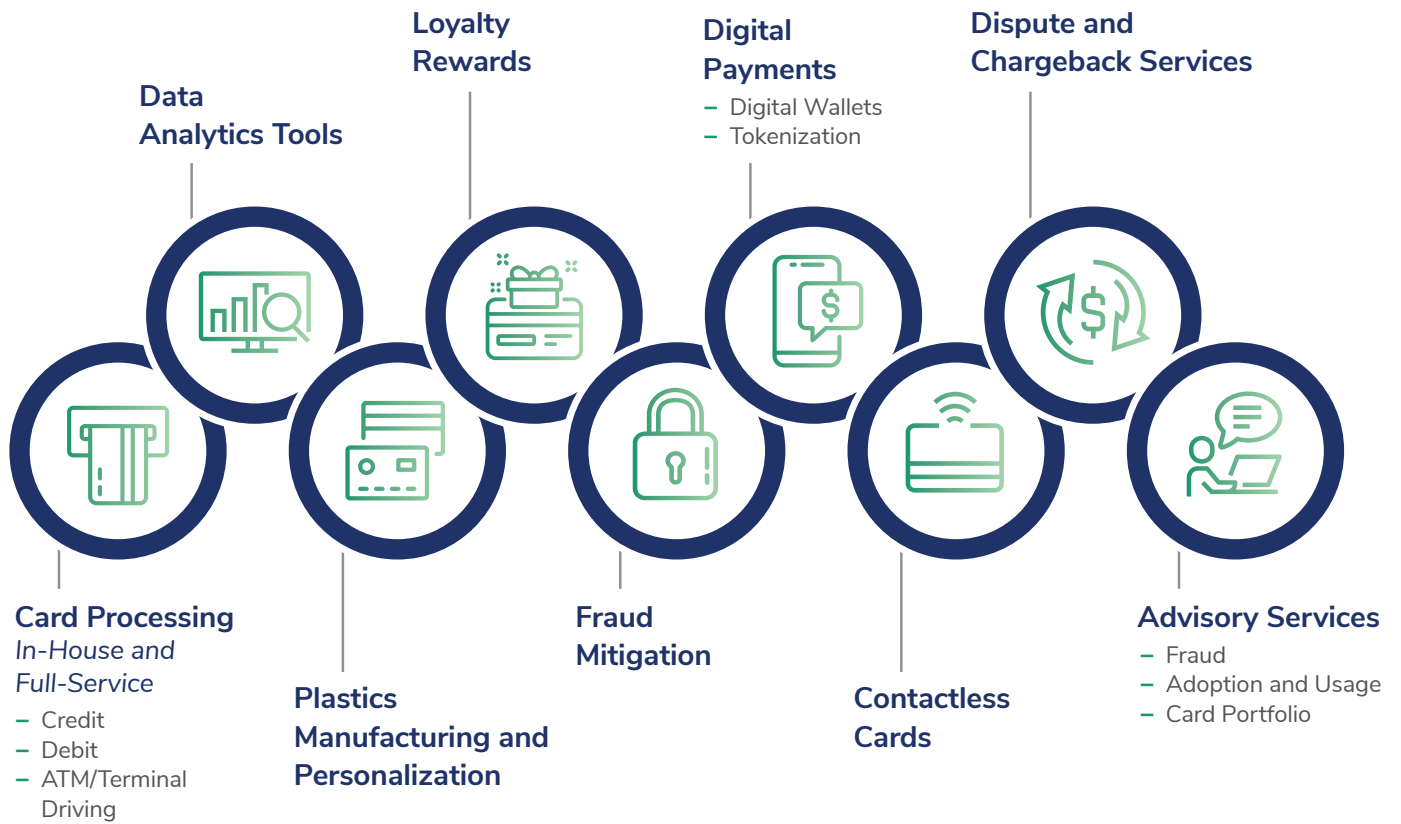


How many different vendors and contracts are needed to manage your platform?

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 JHA Card Processing Solutions you can put all these services under the umbrella of one partner:



The Card Experience for Your Cardholders

*What is the daily card use experience
for your cardholders?*

Consider a typical cardholder's activities with your payment cards. Are there roadblocks, annoyances, or limitations that might prompt them to use a different card? Let's take a look at Suzy, a 35-year-old who works for a medical laboratory. Her financial institution uses CPS for card processing.





On a Thursday lunch break, Suzy meets a friend at a restaurant. While eating lunch, the two of them discuss a gift for a graduating high school senior. On her phone, Suzy and her friend browse the gift card section of her financial institution's Extra Awards® site. She's earned enough points to get a bookstore gift card and makes the purchase. When lunch is over, she pays her tab with a contactless credit card. She and her friend go their separate ways.

After work, Suzy stops at a grocery store to pick up a few items. At the checkout, she finds that she doesn't have her credit card. She realizes that it was probably left at the restaurant, so she opens the MyCardRules™ app on her phone and shuts off the card. Suzy pays for her groceries using Apple Pay® on her watch. Later she returns to the restaurant, where her card is being held for her.



The next morning Suzy receives a text about a suspicious transaction. She doesn't recognize the purchase, so she replies with a "No," that it was not her transaction. Her financial institution tells her that the card has been cancelled and instructs her to drop by a branch at her convenience to pick up a replacement card using instant issue. Not wanting to go without her card, Suzy heads straight for the nearest branch. Her new card is ready within minutes.

At home, she begins to wonder if everything is now secure and that all her purchases have been appropriately tracked. She calls her institution and they have every detail available immediately – the purchases on the old card, the blocked transaction, and the new card's details. It's all taken care of.

Hopefully the cardholder experience at your institution is as smooth and simple as Suzy's.

Why Settle for Less than a Comprehensive Card Processing Partner?

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 CPS.**





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?**

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