

# CO-OP Full Service Credit

Build member relationships and grow revenue by delivering exceptional payment experiences.



CO-OP Full Service Credit makes it simple to add the competitive, benefit-rich credit products members expect. Gain the analytics tools to make better-informed marketing decision and reduce the impact of fraud with world-class risk management capabilities. CO-OP Full-Service Credit— integrated with our payments and fintech ecosystem of member-first solutions, innovative technology and aggregated data—combines all of these benefits in a fully hosted and managed payments program that's customized to your needs and optimized for operational simplicity.



**Integrated services and support** simplifies operations and increases card program success



**Advanced fraud monitoring and detection** that improves loss control



**Analytics tools and consultation** to drive card usage, profitability and growth

## Full Service Credit from CO-OP offers:



### Credit Card Processing

- Complete project-implementation services to ensure members aren't disrupted during a transition.
- Account-level Pricing and Transaction-level Pricing options.
- Real-time access to card account data with CO-OP Springboard™ web interface.
- Online platform for convenient member self-service.
- Consultative implementation support with value-add solutions, including chargeback outsourcing, card security/protection, brand sponsorship and compliance support.



### Analytics Tools and Reporting

- Online tools for tracking your program's performance and cardholder data.
- Portfolio-management tools custom built for your needs.



### Fraud and Risk Management

- Fraud management with neural network real-time fraud detection.
- Credit risk-based pricing and risk monitoring.
- Dispute and fraud case management.



### Integration

- Easy API integration into your existing mobile applications, online banking sites, IVR systems and other digital products through the CO-OP Developer Portal.



### Member Engagement

- Integrated rewards programs and fulfillment, including Member Rewards by CO-OP, ShopSPOT by CO-OP merchant-funded options and CO-OP Preferred targeted marketing campaigns.
- Personalized card experience through powerful controls and near-real-time alerts.
- 24/7 member support through CO-OP Contact Center.



### Card Issuance

- Full range of standard or custom plastic production options, including EMV and contactless.
- Enhanced cardholder letter production and customization options to drive engagement.



### Portfolio Growth Services

- Access to CO-OP SmartGrowth consultants who help analyze card program performance and identify key opportunities to boost credit programs.



The Pay solution line serves to empower members to seamlessly and securely make payments anywhere, anytime, and anyway they want to pay through a variety of open and private networks via holistic credit, debit and prepaid solutions, as well as digital wallets.