

CO-OP In-House Credit

Credit union-hosted processing with best-in-class retail banking capabilities.

Gain first-hand control over back office operations and create a personalized experience for your members. CO-OP In-House Credit makes it easy to integrate the newest technology into the backbone of your credit union—your core. Card fulfillment, cardholder benefits, fraud preventative products, loyalty programs, business intelligence—integrated with our payments and fintech ecosystem of member-first solutions, innovative technology and aggregated data—make CO-OP In-House Credit a truly comprehensive solution.



Real-time data integration speeds up payment and transaction processing to improve member service



Consultative approach that incorporates the best tools and applications for your credit union



Full spectrum visibility of all members' accounts—both credit and debit/ATM—all on your core

In-House Credit from CO-OP offers:



Credit Card Processing

- A wide range of core interface capabilities.
- CO-OP solutions consist of robust processing and uptime as well as diverse options for data.
- Consultative implementation support with value-add solutions, including chargeback outsourcing, card security/protection, brand sponsorship and compliance support.



Fraud and Risk Management

- Falcon™ Fraud Manager neural network real-time fraud detection.
- Credit-specific model for risk monitoring.
- Fraud case management.
- Leverage integrated fraud and chargeback controls.
- Card controls with near real-time control and alerts.



Card Issuance

- Card personalization.
- Full EMV support.
- Plastics fulfillment and support options.



Integration

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



Analytics Tools and Reporting

- Data and analysis via CO-OP business intelligence applications.
- Predefined and User-defined reports availability.
- Single-view visibility into both In-House Credit and Debit card programs.



Portfolio Consulting and Development Services

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



Loyalty Programs and Card Enhancements

- Member Rewards by CO-OP advanced rewards options, loyalty programs, card member benefits and more.
- ShopSPOT by CO-OP merchant funded in-store and online options.
- Turnkey, targeted marketing campaigns through CO-OP Preferred.



Member Support

- 24/7 member service through CO-OP Contact Center.



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.