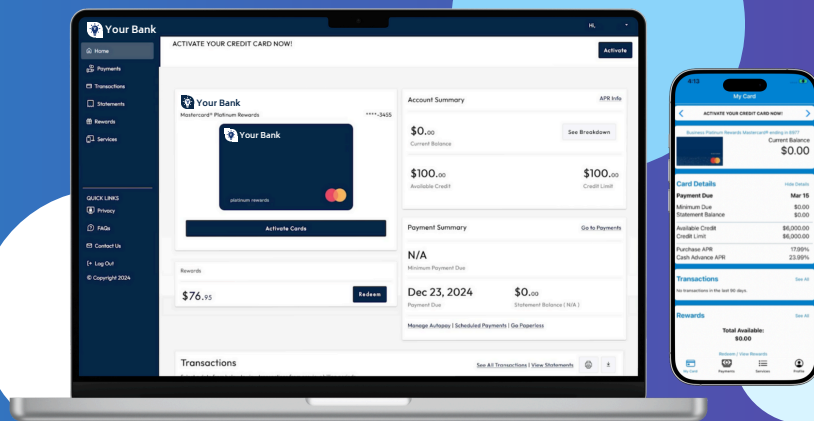


# Innovative Credit Card Issuing



## Launch your bank's credit card program in 90 days



**Earn 10% average direct margin** from your branded credit card program. Our turnkey program includes modern technology, program management and full servicing with zero implementation fees.



**Deepen business and commercial relationships.** Over 80% of credit card revenue and profit for our client banks comes from businesses, municipalities, and nonprofits, who are more likely to seek credit cards from a local lender they know.



**Gain more control than with agent bank programs** without adding staff or infrastructure. Participate in credit decisions and receive 100% of the interchange, interest & fees.

## Get in touch



[www.corservsolutions.com](http://www.corservsolutions.com)



[info@corservsolutions.com](mailto:info@corservsolutions.com)



404-939-6934

## Comprehensive Credit Card Products



### Consumer & Business

Low Rate, Rewards,  
World/Signature, Secured



### Corporate

Corporate Rewards, Purchasing,  
Virtual/Ghost/Fleet, ePayables/Treasury

## Modern, Digital, Secure, Turnkey Issuing Program



#### Credit Decisioning and Onboarding

Digital application and real-time underwriting – fully compliant with eConsent, KYC, OFAC, MLA and beneficial ownership regulations. Quarterly digital marketing campaigns included.



#### Bank Sales and Service Portal

The role-based portal enriches customer experiences locally and at the contact center. Access to application decisioning, settlement data, and account management. Branch hotline support included.



#### Business and Individual Cardholder Interfaces

Modern online, mobile, and IVR interfaces. Alerts and controls, integrated rewards, and payment modules included. Mobile wallets: Apple- and Google-Pay. Business admins can manage employee, purchasing and virtual cards. Expense reporting for businesses included.



#### Performance Insights


Gain actionable insights with advanced reporting tools. Easily export reports to Excel and QuickBooks. Analytics and performance reviews on program management included.



#### End-to-End Customer Service

Comprehensive servicing including 24/7 customer service, dispute handling, fraud management, payment processing, and full back-office operations.

## Holistic Program Where Banks Own the P&L

Feature	Agent Bank Program	 CorServ Program	Direct Issuer Program
<b>Owns all loans, interest, fees and interchange</b>	Agent Bank	Your Bank	Your Bank
<b>Expected return</b>	< 1% to Your Bank	~6% for CorServ partners	< 4% to Your Bank
<b>Your bank participates in credit decisions</b>	No	Yes	Yes
<b>Time to market/initial cost</b>	120 days, low/no cost	90 days, <b>no cost</b>	> 9 months, higher cost
<b>Internal credit card experts required at your FI</b>	None	None	Multiple
<b>Controls relationships and access to data</b>	Agent Bank	Your Bank	Your Bank
<b>Branch employees can service customers</b>	No	Yes	Yes