



Self-Issuing Credit Card Program



CorServ's Direct Issuing solution enables banks to **self-issue credit cards** to their customers and fully own the program. Client banks have the **flexibility and control to design their program** while leveraging our core capabilities and expertise. CorServ implements credit card issuing **technology and program management** with **support on credit policy and compliance**, making it easier for the bank to get started.

Our direct issuing program offers CorServ clients



Ownership

Own your BINs, compliance autonomy, and risk policies. Gain access to detailed data.



Customization

Full control on pricing, rewards, features, branding, and program rules for unique cardholder experience.



Profitability with Scale

Capture all income and lower costs over time. With growth and scale, self-issuance is highly profitable.

CorServ provides you with the competitive edge of faster go-to-market and greater profitability as your portfolio grows.

Get in touch



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The Program



Client Bank

BIN Owner
Network settlement
Own compliance
Owns P&L, credit decisions and data
Design card products



CorServ

Modern technology
Digital customer experience
Reporting and analytics
Underwriting platform
Program management



Processing Services

Authorization management
System of record
Card and statement fulfillment

Comprehensive Credit Card Products and Services



Consumer & Business Cards

Low Rate, Rewards,
World/Signature, Secured



Commercial Cards

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



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 enhances customer experiences both 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.