PSCU

Credit and Debit on One Platform Connected to the Credit Union Core

When it comes to payment card processing partners, the "a la carte" strategy" may not be the best way to optimize efficiency and portfolio profitability. What if a credit union could combine – or fuse – its credit AND debit programs onto one platform with access to data for both through the familiar portal of its core processing system?

In-house Credit from PSCU provides credit unions with dedicated back-office implementation support for consolidating infrastructures, network connections, authorization processes and settlement points as well as ongoing program-management support.

Harness the power of a single world-class payment processing platform to maximize the revenue generation potential in your portfolios. In conjunction with a direct interface to the core system, credit unions can now truly own the member relationship data they need to ignite growth and delight members.

Solution Summary

In-house Credit integrates a credit union's credit card processing on the same transaction processing platform that hosts the credit unions' debit PIN and signature programs:

- *Minimize technology endpoints with one processing provider for three of your most valued solutions-credit, debit, ATM terminal driving.*

- *Leverage the industry's strongest fraud prevention machine – PSCU's fraud loss-to-sales ratio for the aggregated combination of debit and credit transactions is less than $0.06 per $100 in sales – clearly outperforming the industry average of $0.14.*

- *Access member transaction history and behavior in one place to paint a richer picture of member preferences and enable smarter analytics for targeted, personalized marketing.*

- *Activate scale and volume discounts by aggregating plastics production, issuance and mailing with a single provider.*

- *Simplify implementation and streamline security for tokenization, mobile wallets and purchase alert and control programs.*

- *Leverage industry leading consulting and marketing solutions to drive Credit Union growth and maximize the member experience.*

How It Works

With In-house Credit both deposit accounts and loan accounts are built on the credit union's core solution. When your members use their credit or debit card the transaction routes through PSCU and to the appropriate account–providing you and your members the protection of PSCU's suite of pre-edits combined with real-time access to the core accounts.

Integrating in-house credit and debit into one processing platform provides a single transaction flow for both credit and debit transactions so that you only manage one set of specifications to leverage this robust solution.

We are also sending purchase alerts to members to help them monitor fraud and control their debit and credit spending.

More Than a Card, It's a Growth Engine

Whether physically plastic or digitally virtual, the card account represents a credit union's greatest revenue engine and relationship builder.

Member-Owners benefit from a payments culture committed to collaboration and the leadership of four advisory groups focused on products, technology, business strategy and marketing.

PSCU gives credit unions a single trusted and experienced resource to manage the numerous details associated with payment card programs:

- 24/7/365 Member Services support with integration to many common core platforms

- Multiple loyalty and rewards programs

- Portfolio risk management and performance reporting tools

- Strategic portfolio consulting

- Support for penetration, activation and usage campaigns

- Custom-branded marketing collateral

- Personalized card designs

- Customized purchase alerts and spending controls

- Dual-node processing for disaster recovery and maximized uptime

- Dispute and fraud case management options

- Full EMV support

- Collections support that can address multiple loan types during a single call

Why manage two processing providers that do essentially the same thing? A single consolidated resource can give you the features, functionality and the high-touch service with pricing at scale to exceed your expectations for growth, value, and member satisfaction.