



Debit/ATM

Debit /ATM Overview






A strong debit and ATM program builds profitable relationships.

Debit cards and ATMs give your members the keys to secure and convenient access to the money in their deposit accounts. With more transactions occurring on deposit accounts than any other credit union service and 95% of consumers using ATMs annually, strong debit and ATM programs have become a necessity in establishing the foundation for credit unions to become their members' primary financial services provider.

Years of hands-on experience help PSCU Owner credit unions build debit and ATM card programs that outperform the market.

Over 300 credit unions trust PSCU to process and protect 10.6 million debit card accounts that generated over a billion transactions in 2015.

PSCU Owners Experience Higher Performance.

Measure	Industry Average	PSCU Average	PSCU High Performers
 Checking Account Penetration	50%	55%	70%
 Debit Card Penetration	80%	83%	90%
 Debit Card Activation Rate	60%	70%	75%
 Avg. Usage of SIG/PIN/POS Combined	20	21-22	24
 ATM Usage	2	2.2-2.5	1.5

Category Summary

PSCU's debit and ATM programs exceed the value provided by other processors' offerings.

- *A single online authorization point for all signature and PIN debit and ATM activity consolidates and streamlines all debit card processing.*
- *Insightful analytics and performance reporting provide the credit union decisionable data.*
- *Multiple types of CURewards loyalty programs and incentives drive usage and member retention.*
- *ATM monitoring makes sure issues are managed and addressed quickly to ensure maximum availability and performance.*
- *Customizable 24/7/365 call center support lets PSCU representatives become a seamless extension of the credit union's member service model.*
- *Digital plastics and in-branch issuance give credit unions multiple options for engaging members to use their credit unions' debit cards.*
- *Industry-leading fraud detection and prevention services safeguard members and minimize fraud losses.*



All the Right Tools

PSCU covers every element a debit card and ATM program needs to succeed.

Scale – As the third largest customer of the world’s largest transaction processor, PSCU offers credit unions the greatest stability and a wide range of options to create successful and profitable debit card and ATM programs. This partnership gives our Owners a voice in future developments.

Single Processing Platform – Our flexible program integrates Signature and PIN transactions into one processing platform – a single interface/settlement point to multiple national and regional networks.

Analytics – When used to mine and interpret the vast amounts of data that credit unions have on their members, Member Insight analytics dramatically improve the speed and quality of strategic decision making.

Total Member Loyalty – Our platform spans the range of high demand loyalty program types – from *CURewards* rebates and merchant-funded to relationship rewards. Mobile functionality allows cardholders to engage with the *CURewards* program anytime, anywhere.

End-to-End Customizable Offering – PSCU’s robust suite of debit products include Instant Issuance, Digital Plastics, Design Your Own Card, EMV, ATM Terminal Driving, Consumer Driven Alerts, Cardholder Selected PIN, Performance Reports and Network Optimization.

Advisors Plus Consulting – Strategic consulting includes a complete debit P & L analysis and an in-depth understanding of the role that debit and checking play within a credit union’s entire business growth model.

Total ATM Solution – PSCU’s turnkey service includes Terminal Driving, Cash Monitoring, Performance Monitoring, Transaction Routing, Gateway Connections, Online Incident Management, Installation Services, Value-added Enhancements.

Fraud Detection and Prevention – Our industry leading risk management practices protect portfolios through fraud strategies, fraud detection calling and fraud recovery process management. PSCU has a team of fraud analysts working 24/7/365 to protect your portfolio from fraud.

Complete Solution - PSCU’s debit/ATM programs are just the beginning. We have a full suite of Bill Pay, Mobile, Remote Deposit Capture, and Online solutions to help compliment any debit/ATM program ensuring that your members get the best service they need.

Our Secret to Success – Actionable Analytics

The real measure of a successful partnership rests in the value that lives behind the raw numbers of a balance sheet. World class processing platforms from the industry's leading providers alone offer no hard guarantee of portfolio growth or member satisfaction. As a result, PSCU's Member Insight advanced analytics solutions were created to empower credit unions with actionable insights that drive member engagement, satisfaction and retention.

Our flagship tools, **ReportVue®**, **PerformanceVue**, and **DataVue**, assist credit unions in seeing a 360 degree view of their credit portfolio and their members' needs. **ReportVue** is a web database query tool that enables credit unions to quickly and easily research payment cards reports through advanced searching and filtering functionality. **PerformanceVue** provides dashboards that visually highlight performance and growth opportunities so credit unions can quickly see how they are performing against PSCU benchmark data as well as their credit union peers. **DataVue** is an easy-to-use data mining tool that can help uncover

the hidden story about cardholders' transactional behaviors. These tools collectively reveal the data credit unions need to immediately understand the performance and profitability that unlock opportunities in their credit portfolios.



Built, Owned and Governed by Credit Unions

In 1977, five credit unions came together to form PSCU to leverage their buying power to offer credit cards to their members and compete with banks. Today, PSCU's collective scale affords credit unions access to an expanded range of world-class payments platforms and solutions. Our collaborative model gives credit unions direct influence into the development of payments products and solutions that help them compete and grow. Like our Owners, service is the foundation on which our cooperative was built. PSCU returns earnings as patronage dividends to our Owners and measures our value exclusively by the success of our Owners and the mutual obligation we share in delivering products and services that exceed expectations of the over 37 million credit union members they serve.

Solutions and Services

- Analytics
- Bill Pay
- Business Solutions
- Call Center
- Credit
- Debit/ATM
- Digital Payments
- Integration Services
- Loyalty
- Marketing
- Member Acquisition
- Mobile
- Prepaid
- Risk Management
- Strategic Consulting
- Training

PSCU welcomes the opportunity to assist your credit union. For more information, please contact your Account Executive or call 844.FOR.PSCU (844.367.7728) and press 1 for Sales or email us at moreinfo@pscuh.com

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