



PAYMENTS



AUTHORIZATION LIFT

Billions of dollars are lost each year through false card declines. For members who experience false declines, the nuisance creates a negative experience. In fact, 20% of cardholders will stop using a card once it is falsely declined.*

It's essential to take steps to mitigate card fraud accurately and effectively.

Authorization Lift, offered through our partnership with Fiserv, strikes the right balance in managing fraud risk and ensuring a positive member experience. Powered by data-driven technology, Authorization Lift blends an appropriate risk strategy with timely notifications for both your credit union and its cardholding members. To further eliminate undue risk to your credit union, Authorization Lift's risk-sharing component allows Fiserv to reimburse fraud losses up to a set cap. This helps portfolio revenue grow while eliminating unchecked fraud exposure.

*Source: Fiserv

NOT JUST A PRODUCT—A CONSULTATIVE, CUSTOM SOLUTION

Authorization Lift is not just a product: it's a consultative solution that leverages credit union data along with tools in Risk Advisor and CardValet that credit unions are already using today. An in-depth analysis will pinpoint where the false decline opportunities are, yielding a customized recommendation. The proposal will show a projected increase in approval rates and revenue opportunity, along with a loss share proposal. This allows the credit union to:

- Maximize authorization rates
- Reduce false declines
- Share risk

KEY BENEFITS

- Increase portfolio revenue with higher transaction volume
- Manage risk sharing to reduce fraud losses
- Protect your card's top-of-wallet status
- Increase the lifetime value of cardholders
- Reduce false declines and increase card approval rates
- Improve cardholder engagement with optional two-way transaction alerts

LEARN MORE

To learn more about Authorization Lift, or to request a comprehensive strategic review of your debit card program alongside Authorization Lift, please contact your Account Relationship Manager, or email ARM@synergentcorp.com.

Authorization Lift leverages data-driven technology to balance card approvals with risk management.

- Reduce false card declines while increasing card approval rates
- Improve cardholder interaction with optional transaction alerts
- Stay top-of-wallet and increase member card usage
- Increase revenue with greater transaction volume
- Manage risk to reduce fraud loss