



PAYMENTS

In the payments space, there are vast volumes of data, especially when it comes to card transactions. The value of data is clear, but it can be hard to gather actionable data in a simple, one-stop location. You want to be able to quickly and easily see the full picture when it comes to your card portfolio.

Card Expert Data Analytics is a platform that compiles data sources from the various activities associated with your card programs and provides you with performance insights. This easy-to-use tool aggregates and presents data balanced against other industry metrics, including Visa and Mastercard.

HOW IT WORKS

All member cardholder data and programs are consolidated into a suite of dashboards:

- **Executive Dashboard:** Assess the financial health of a card portfolio overall or filtered by card type.
 - View key performance indicators and profitability analytics
 - Evaluate critical growth metrics using all portfolio data points
- **Summary Dashboard:** Aggregate key portfolio metrics to evaluate performance.
 - Interpret year-to-date credit line use and revenue projections
 - Use data to make decisions based on quick account balance and growth projection analysis
- **Revenue Dashboard:** Evaluate monthly income streams to monitor the overall health of your card portfolio.
 - Consider detailed fee, interchange, and finance charge income
 - Access a portfolio revenue summary to analyze performance
- **Purchases Dashboard:** Analyze consumer spending trends to see the impact that spending habits have on your revenue.
 - View usage summary statistics by month, product, and merchant type
 - Understand purchase entry modes and preferred spending categories
- **Accounts Dashboard:** Forecast new account growth by reviewing cardholder account details to mitigate risk.
 - View quantitative segmentation information for active accounts
 - Evaluate revolving and transacting member trends

Card Expert is an on-demand business intelligence platform that delivers performance insights compiled from credit and debit card portfolio activity.

- Analyze, visualize, and share actionable data
- Execute more informed, data-driven business decisions
- Access powerful, easy-to-read reporting
- New ATM and Rewards Dashboards allow for further data-driven insights

“Credit unions need to have a way to readily and quickly view their overall card program performance. With Card Expert, they achieve this while leveraging their own payment data, aggregated and presented based on industry metrics. By having full insight into their cardholder spending patterns and areas, they can identify opportunities to tailor their portfolio growth strategies.”

- Karen Martin

Product Owner – Payments
Synergent

- **Specialized Dashboards:** delinquency and loss, purchase by location, and digital wallet dashboards can provide additional insights driven by analytics.
- **New! ATM Dashboard:** Dig into your ATM transactional data and revenue analytics:
 - Review data points that include total terminals, terminals by availability, ATM transaction volume, and revenue sources
 - View cardholder activity and revenue at foreign terminals
 - Monitor transaction volume, decline volume/reason
 - Access interchange, surcharge fee, and revenue by network and by terminal
 - View ATM fleet performance by geographic region, as well as activity and availability times
- **New! uChoose Rewards Dashboard:** Examine data from your debit rewards program. Use many data points to compare registered and non-registered cards:
 - Use data to compare registered cards to non-registered cards held by members eligible for uChoose Rewards
 - Monitor points accrual, usage, and loyalty performance
 - Segment members based on data points

Gleaned from the dashboards, the Balances Report empowers credit unions to use key metrics and graphs for credit limit use. They can analyze month-over-month spending, manage credit line risk, and make data-driven decisions to promote card use by targeting underutilized credit lines!

KEY BENEFITS

- Consolidate member cardholder data
- Track key areas of card portfolio
- Identify consumer behavior and key trends:
 - Top Merchants
 - Point-of-Sale Summary
 - Cardholder Activation, Penetration, and Usage
 - Approval and Decline Rates
 - Network Spending Trends
 - Digital Wallet Activity
- Quickly grant access to existing token users

BASIC TOOLKIT VS. EXPERT TOOLKIT

Card Expert is offered in two packages to best meet credit union needs. The Basic Toolkit will provide easy to understand key metrics in a professional dashboard view. The Expert level will allow you to export your metrics and perform data drilldowns.

LEARN MORE

Card Expert is available to all Synergent Fiserv EFT credit unions as an add-on feature. For additional information on implementing Card Expert at your credit union, please contact your Account Relationship Manager, or email ARM@synergentcorp.com.

FOR MORE
INFORMATION

800.341.0180

Payments

ARM@synergentcorp.com



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