

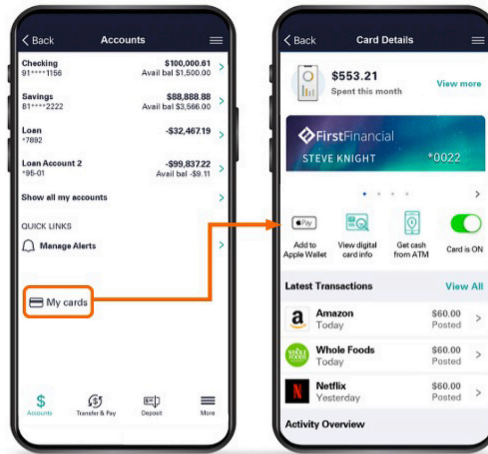


PAYMENTS



Great digital experiences drive cardholder activity. Putting the power to do more instantly in the hands of members increases card usage. With digital wallet spend projected to grow by 83% by 2025¹, this is a trend that is here to stay. Gain top-of-wallet and first app status with CardHub.

Offered through our partnership with Fiserv, CardHub is the next-generation digital experience that enables cardholders to manage their cards and visualize spending trends using their smartphone or other connected device. Drive card acquisition, usage, and growth by offering this single unified platform. While CardHub offers significant benefit and convenience to members, fostering member loyalty while lowering fraud and service costs is a considerable advantage for credit unions.



CardHub is a next-generation digital platform that provides cardholders the ability to digitally manage their cards and see spending trends through a single web or mobile banking app.

- Greater Member Card Control
- Enhanced Transaction Visibility
- Increased Card Usage
- Foster Member Loyalty
- Lower Fraud and Service Costs

HOW IT WORKS

Using CardHub gives members the power to accomplish numerous activities in one place, whether this is accessed through a smartphone app or through digital banking on another connected device. They are empowered to:

- Easily use cards in digital or mobile wallets, online stores, and card-on-file subscriptions
- View cards or withdraw money from an ATM with CardFree CashSM
- Track and visualize spending to see where and how their card is being used: in-person, online, in-app, or in card-on-file purchases
- Manage travel plans
- Report lost/stolen cards
- Control transactions
- Access self-service options, including card controls and alerts, 24/7/365

Secure cloud delivery ensures quick launch and easy maintenance. The capabilities of CardHub span the entire cardholder lifecycle: obtaining a card quickly, easily using it, visualizing spending, managing their account on the go, and engaging in real-time.

¹The Financial Brand, 2021.

"For customers who used previous tools like CardValet or Travel Notice, these features, along with others, have been wrapped into one convenient platform with the release of CardHub. These functions are packaged with card management tools that cardholders and credit unions both benefit from significantly."

- **Karen Martin**

Product Owner – Payments
Synergent

Card Controls & Alerts

CardHub takes what once were disparate control and alert processes and combines them into one convenient product offering. This complete, end-to-end card management system allows for self-service by members and is positioned for future growth, with new features added routinely.

Category	Feature	Controls & Alerts	CardHub
Control Preferences	› Card on/of	✓	✓
	› Location	✓	✓
	› Transaction type	✓	✓
	› Merchant type	✓	✓
	› Spend limits	✓	✓
Alert Preferences	› Location	✓	✓
	› Transaction type	✓	✓
	› Merchant type	✓	✓
	› Spend limits	✓	✓
Transaction Enrichment	› Cleaned logo/name		✓
	› Merchant location, address, phone, website		✓
COF/Recurring	› Merchant identification		✓
	› Transactions by COF/recurring merchants		✓
Spend insights	› By category		✓
	› By month		✓
	› By location		✓
Digital Card	› Push to wallet (ApplePay/GooglePay)		✓
Self Service	› Notify lost/stolen		✓
	› Activate/replace card		✓
	› Whitelist countries		✓

KEY BENEFITS

- **Quick Onboarding & Issuance:** Debit and credit card customers can quickly receive cards and be onboarded. With digital issuance (add-on), they can receive instant account access.
- **Top-of-Wallet/First App:** By conveniently and easily accessing cards in one place, this promotes activation and top-of-wallet status for in-person, online, in-app, and card-on-file transactions.
- **Build Loyalty:** Connect with cardholders anytime, anywhere.
- **Cut Costs:** Lower costs for card issuance and reduced support needs with significant self-service options.
- **Clear Reporting:** Easily visualize card preferences and spending trends.

LEARN MORE

To learn more about CardHub, please contact your Account Relationship Manager, or email ARM@synergentcorp.com.

FOR MORE
INFORMATION

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Payments

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RIGHT TIME. RIGHT PLACE. RIGHT SOLUTION.