In-House Integrated Credit Card Program

The Integrated In-House Credit Card Program by Synergent provides credit unions with a complete suite of card program services. This fully-integrated solution leverages the Jack Henry™ Symitar® core processing platform and Fiserv's credit card gateway program.

- Real-time transaction processing and posting
- Single location for card program management
- Fraud risk management
- Full suite of centralized card program solutions
- Strategic portfolio consulting

Card programs have a lot of moving parts. But there is a way to streamline vendor management, improve member cross-selling, and access member insights while still having a full suite of card program services.

The Integrated In-House Credit Card Program by Synergent delivers a fully-integrated credit card program that leverages the Jack Henry™ Symitar® core processor's in-house loan module and Fiserv's credit card gateway program. Synergent serves as the single point of contact for this centralized, integrated program that allows for overall card program management alongside strategic portfolio consulting to manage ongoing performance and revenue opportunities.

This under one roof approach can encompass both debit and credit card programs and provides a full suite of services, including:

- Real-time transaction processing and posting to member accounts
- Fraud risk management
- Card plastic production
- Rewards
- Card management services
- Credit card loan management
- Statement or e-statement generation
- Collections
- Program reporting
- Promotion/Rate tools.

How It Works

With the majority of card processes going through and housed on the Symitar core, the Integrated In-House Credit Card Program by Synergent provides a full suite of card services with seamless integration. The credit card loan on the core can be made available with most digital and online providers as a new loan type and allows for near real time payments making balances available quicker for credit union members.

In addition to the base services that are included, there is a supplementary tier of add-on services that can be accessed for a fee.

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Base Services	Add-On Services (Additional Fees Apply)
• Card program online management access • Fraud risk prevention and monitoring tools • Dedicated analyst • Centralized and archived reporting • Statement generation and archival • Centralized card ordering and card production • Synergent credit union customer support team • Symitar development and support • Credit bureau reporting • Consolidated processing • Consolidated invoice • Centralized general ledger balancing with one card processor • Rate, fee, and promotion management tools	• uChoose Reward program • Chargeback services • Tokenization • 3D Secure • Contact Center • Synergent Rewards • Instant Issuance • Card Expert – Card Program Performance Analytics • Marketing Services • Onboarding • Data-Driven Targeted Marketing • Expert Card Program Communications

Key Benefits

Single Core System: Being fully integrated with the Symitar core hosted by Synergent, card activities happen seamlessly, without any manual actions needed. This single source increases efficiency and streamlines account management.

Cost Savings: With one single transaction processor, costs are reduced and only one card management platform needs to be maintained.

Data-Driven Analytics: Staff can easily access member data and marketing analytics to drive performance to make informed business decisions.

Centralized Reporting and Archive: With centralized reporting and archival services for all programs, credit unions only need to access one system for records and incur no additional costs.

"Integrated in-house credit card loans on the Symitar core with Synergent provides the credit union with an all under one roof approach for managing their debit and credit card programs. Credit unions will benefit from a full suite of centralized card program solutions and program management."

Rebekah Higgins
Chief Growth Officer

Learn More

For additional information about Synergent's Integrated In-House Credit Card program, please contact your dedicated Client Success Manager.