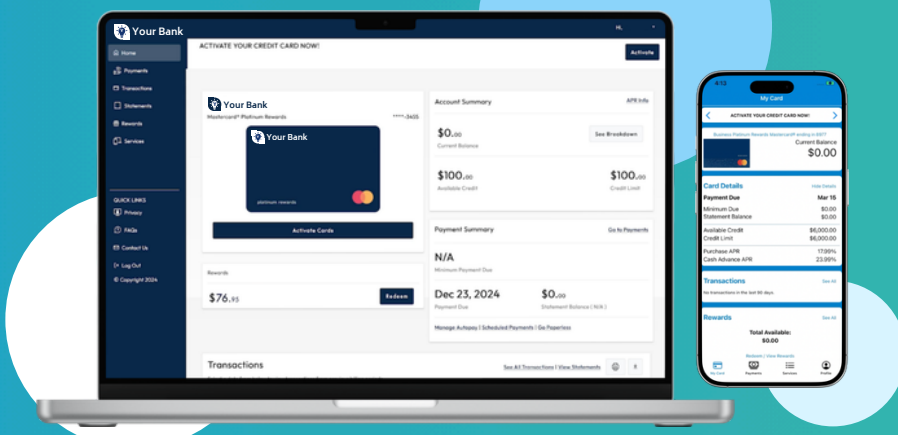
CorServ

Innovative Credit Card Issuing



Launch your bank's credit card program in 90 days

Earn 10% average direct margin from your branded credit card program. Our turnkey program includes modern technology, program management and full servicing with zero implementation fees.

Deepen business and commercial relationships. Over 80% of credit card revenue and profit for our client banks comes from businesses, municipalities, and nonprofits, who are more likely to seek credit cards from a local lender they know.

Gain more control than with agent bank programs without adding staff or infrastructure. Participate in credit decisions and receive 100% of the interchange, interest & fees.

Get in touch

www.corservsolutions.com

info@corservsolutions.com

404-939-6934

Comprehensive Credit Card Products

Consumer & Business
Low Rate, Rewards,
World/Signature, Secured

Corporate
Corporate Rewards, Purchasing,
Virtual/Ghost/Fleet, ePayables/Treasury

Modern, Digital, Secure, Turnkey Issuing Program

Credit Decisioning and Onboarding
Digital application and real-time underwriting – fully compliant with eConsent, KYC, OFAC, MLA and beneficial ownership regulations. Quarterly digital marketing campaigns included.

Bank Sales and Service Portal
The role-based portal enriches customer experiences locally and at the contact center. Access to application decisioning, settlement data, and account management. Branch hotline support included.

Business and Individual Cardholder Interfaces
Modern online, mobile, and IVR interfaces. Alerts and controls, integrated rewards, and payment modules included. Mobile wallets: Apple- and Google-Pay. Business admins can manage employee, purchasing and virtual cards. Expense reporting for businesses included.

Performance Insights
Gain actionable insights with advanced reporting tools. Easily export reports to Excel and QuickBooks. Analytics and performance reviews on program management included.

End-to-End Customer Service
Comprehensive servicing including 24/7 customer service, dispute handling, fraud management, payment processing, and full back-office operations.

Holistic Program Where Banks Own the P&L

Feature	Agent Bank Program	CorServ Program	Self-Issuer Program
Owns all loans, interest, fees and interchange	Agent Bank	Your Bank	Your Bank
Expected return	< 1% to Your Bank	~6% for CorServ partners	<4% to Your Bank
Your bank participates in credit decisions	No	Yes	Yes
Time to market/initial cost	120 days, low/no cost	90 days, **no cost**	> 9 months, higher cost
Internal credit card experts required at your FI	None	None	Multiple
Controls relationships and access to data	Agent Bank	Your Bank	Your Bank
Branch employees can service customers	No	Yes	Yes

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