



The Fiserv Debit Office

The Fiserv Debit Office understands the EFT marketplace and the issues and opportunities that financial institutions face. Our extensive experience and expertise enables us to provide an intelligent, innovative, and collaborative approach to the success of your signature debit program. We target real, measurable business objectives, and deliver return on investment.

Debit Office Services

Signature Debit Profitability Analysis

- Establishes the client's baseline performance, sets goals, and provides peer comparison as well as industry comparison
- Consumer and business modules available

Campaign Management

We match your portfolio's diagnosis to the proper campaign remedy. If there is a penetration opportunity, we'll implement the appropriate activation campaign. We can also address usage or DDA penetration issues with one of our proven campaigns.

Opportunity Assessment

We will segment your customer base so that we can develop the right message and drive revenue-producing behavior. Segments include customers with no card, customers only using their card at the ATM, and customers only using their debit card with a PIN. We then break down your signature debit users into light, medium, and heavy users. We'll also measure your baseline, establish goals, and report results.

Strategic Counsel

Do you have a portfolio manager on staff already dedicated to growing your signature debit portfolio? If not, our Debit Office team can assist you in planning a proper, effective strategy that will optimize the impact for your cardholders.

Product Launches

Are you considering launching debit rewards? Do you offer bill pay? How are your channels aligned and do they maximize your enterprise messages? We can help with product rollouts to support revenue growth.

The Debit Office Delivers

With access to the Debit Office, your institution can receive:

- "Virtual" employees
- Premier AnalyticsSM
- Campaign identification and management
- Cardholder segmentation
- Portfolio assessment
- Management reporting
- Branch training

Everything delivered by the Debit Office – all of the insights, the collateral, the fulfillment, the artwork – is available to financial institutions today. What differentiates the Debit Office is our ability to become a virtual employee of your financial institution and to be vested in the success of the program right alongside your team.

Put The Debit Office to Work for You

If your institution does not have a professional dedicated solely to managing your signature debit portfolio, if you want to maximize your signature debit revenue opportunity, or if you just need help "figuring it all out," The Debit Office was created for you. For more information, please contact your account executive.