

Credit Card Self-issuance



DATASHEET



In today's highly competitive environment, owning the customer experience is critical to increasing revenue streams and adapting to ever-changing customer expectations in a rapidly changing digital landscape.

Agent-bank models limit your credit card offerings, interchange fees, credit decisioning and reward programs. While you can put your logo on a credit card and quickly get-to-market, this “cookie-cutter” approach minimizes differentiation between you and your competition.

Self-issuance enables you to mold your credit card experience to drive cardholder engagement and retention. With unique card programs, you will own credit decisioning, drive the customer experience and can increase profitability by capturing all the credit card program revenue. Self-issuance can also help you deepen your customer relationships and increase cross-sell opportunities to further improve profit margins.

Launch differentiated credit programs with ease

Self-issuance brings credit card programs in-house to drive customer engagement and retention by owning the entire credit card customer experience with i2c self-issuance, you can create personalized credit card programs that stand out in a crowded marketplace. Deepen your customer relationships with actionable transaction data to help you offer unique rewards and loyalty offers.

Benefits

- ▶ Customize and differentiate your credit card programs
- ▶ Own the customer experience across all channels
- ▶ Accelerate speed-to-market
- ▶ Capture more interchange fees by owning your card programs
- ▶ Deepen customer relationships to deliver personalized cross-selling opportunities
- ▶ Offer value-added services to support your card programs

When you build your card issuing programs on the right platform, the possibilities to elevate the credit card experience are endless. Our no-code “building blocks” allows you to tailor unique card programs to your customer segments anywhere in the world. Or quickly bring programs to market by customizing one of our baseline templates in minutes. i2c can also augment your team to help you kickstart and deliver your modern credit card program, from contact center services and program management to fraud risk management and dispute operations.

Optimize Program Profitability

You'll capture all the interchange fees and accelerate time to revenue while continuously optimizing profit and loss performance. Scale program rules and parameters in real-time, through our self-service capabilities. You can also adjust credit limits and manage over-limit strategies, alerts, spending controls, permissions, and restrictions— as well as trigger upsell and cross-sell opportunities.

Elevate the Customer Experience

Provide rich digital and mobile experiences that customers expect across all channels. Your white-label mobile banking app provides your cardholders access to the same functionality available via your banking website. Plus, virtual cards can directly integrate into cardholders' favorite mobile wallet application, turning their smartphones or watch into a digital payment tool.

Activate Cards Quickly and Increase Spend

With automated credit decisioning and virtual cards, your cardholders can start spending seconds after their application is approved. They can use virtual cards to pay a specific merchant, for one-time use or even for a specific timeframe.

Drive Higher Spend and Stay Top-of-wallet

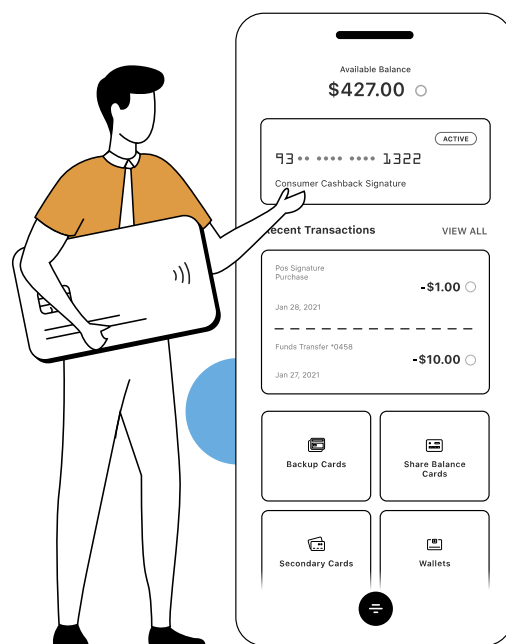
Highly targeted, personalized and context aware loyalty and rewards drive higher card use. Expand your rewards programs beyond cash back and statement credit; points and miles; merchandise and retail coupons to crypto and real-time offers. With i2c, customers can choose to use crypto rewards as an investment or to fund their card account. You can even create and deliver digital coupons, promotions and rewards that customers can redeem in real-time.

Capitalize on Market Demand

i2c's Buy Now Pay Later solution offers installment plans that give your customers the freedom to make purchases and choose the repayment plan that works best for them. Up-front payment terms can help you increase wallet share by encouraging activation and spend volume.

Minimize Risk and Augment your Team

i2c can also help you kickstart and deliver your modern credit card program with our value-added services, from program management and contact centers to dispute operations and fraud risk management services. Our comprehensive, multi-lingual, multi-channel customer service options empower you to cost-effectively support your customers to meet your specific business needs. With real-time fraud management and dispute operations, and our highly trained risk management team can help minimize the impact of fraud. Our experienced program management team can help you share insights, define strategies and execute program plans.



Ready to get started? Email us today at connect@i2cinc.com

