



PROGRAM MANAGEMENT SERVICES

PAYMENTS | BANKING

Services from i2c

As the payments and open banking markets evolve, financial service providers and program managers require more sophisticated techniques and approaches to ensure their portfolios are differentiated, meet changing customer preferences, and deliver superior results. The complexity of these programs requires extensive - often daily - monitoring, management and refinement, making it difficult for program managers to focus on their primary responsibility of establishing and extending loyal relationships with their customers to grow their business.

Whether a manager is creating a single new credit, debit, prepaid, lending or multicurrency program -- or offering a full portfolio of integrated programs - there are common challenges that i2c can help address. All programs require targeting an audience and even better, an individual account. All programs require a differentiated and unique selling proposition. All cards have unique features and alerts as well as various flavors of loyalty and rewards. All programs must be compliant with new laws and global regulations regarding privacy, fees, grace periods, dispute resolution and fraud management. All programs require portfolio optimization, operational support and expansion planning.

Using some or all of the i2c Program Management value-added services listed below, clients trust i2c to optimize the profitability and performance of their card programs and help build customer loyalty.

Program Management Services from i2c help to optimize the following areas:



Program Operations

Setting configurations, daily transaction marketing, enrollment and activation, compliance tracking and resolution, reconciliation support, cardholder campaign set up and analysis, legal and compliance requirements, risk mitigation and fraud management, customer service and support.



Business Management

Managing liaisons and integration with 3rd party providers (fulfillment houses, issuing banks, networks), collateral approval and management, inventory management, bank and association approvals, audit support and customized client training.



Strategic Growth

KPI development and reporting, cardholder acquisition, cardholder engagement and retention, campaign management, and support data analysis and benchmarking, employing best practices.

Agile Processing: The Power Behind Superior Program Management Services from i2c

The unique i2c agile platform, APIs and over “100,000 building block” capabilities are designed to be highly configurable, flexible and reliable so i2c can work with program managers to rapidly create and bring to market (often in as few as 30 days) virtually any type of payment or open banking. The customer-centric i2c infrastructure recognizes the customer as the core entity so offers and services can be customized, delivered and analyzed based on an individual’s profile and real time behaviors.



The i2c platform is the only issuer/payments platform that provides integrated management and an end-to-end view of all facets of program management, including marketing, loyalty rewards, contact center servicing, reporting and analytics, settlement, reconciliation and fraud management, eliminating the need to integrate multiple solutions from diverse vendors. The agile platform is highly reliable having experienced zero outages since it was founded in 2001. It supports all products (card, banking, payments), digital platforms (Android, iOS and mobile web apps), scales to operate seamlessly on a global basis, integrates with other third-party service providers, and supports any currency and multiple languages.

Credit Program Management Services

Key program management concerns specific to credit that i2c can help manage:

- Cardholder profiles, behavior tracking
- Risk assessment
- Determining credit worthiness and managing interest rates, credit limits
- Resolving collections and managing delinquencies
- Detecting, reporting and managing fraud
- Managing data from multiple sources (credit bureaus, data warehouses, relational data)
- Reporting to credit bureaus
- Micro-segmentation visibility and account management
- Engagement and loyalty, real time trigger rewards programs

Debit Program Management Services

Key program management concerns specific to debit that i2c can help manage:

- Comprehensive lifecycle support
- Cards generated for each DDA, with fully managed cardholder services
- Operational efficiency and lower cost through cashless banking
- Remote deposits
- Bill pay
- Campaigns and rewards
- Fraud detection, notification and management
- Client controlled authorization and processing
- Connections to all major debit networks and ID systems (signature, PIN, EMV)
- Fully integrated processing and engagement

Prepaid Program Management Services

Key program management concerns specific to prepaid that i2c can help manage:

- Driving early program profitability
- Increasing non-fee-based revenue
- Premium fraud/risk management
- Customer acquisition strategies
- Reducing acquisition costs, churn and customer service expense
- Campaign management, engagement and retention
- Delivering features and offers to be “top of wallet”
- Driving behaviors consistent with model customers
- In-depth understanding of the data
- Managing the brand
- Sourcing and vendor relationships

