



Card Performance Optimization

**PROGRAM**

**Increase**  
product revenue

**Enhance**  
product performance

**Lower**  
operating costs

**Improve**  
fee income

# CARDMORE™

Card Performance Optimization

Part of a series of *Payments* solutions provided by PROFIT INSIGHT®

With increasing levels of regulations and tougher competition, maintaining the profitability of a credit card portfolio has become increasingly challenging. A detailed review is necessary to identify ways to grow your customer base and increase revenue - beyond traditional income sources - while maintaining a strong foothold in the competitive market.

**CardMORE™** helps issuers uncover account leakage within the current portfolio and creates new opportunities for revenue generation by reviewing current operations and comparing them industry best practices. Using **CardMORE™**, PROFIT INSIGHT® delivers significant cost savings for clients and identifies revenue opportunities from new markets and products.

PROFIT INSIGHT® takes a two-pronged approach to deliver exceptional service:

## Revenue Assurance

This discipline ensures the current portfolio is performing at its maximum potential – identifying revenue leakage, process improvement opportunities, and cost-saving systematic efficiencies. The multiple processes and tools used to successfully manage a credit card portfolio are reviewed for opportunities.

## Revenue Enhancement

This discipline identifies new ways to generate additional revenue based on current market trends, competitor analysis, and company objectives.

### Areas of Focus

Margin improvement

- Interest calculation
- Promotional offers
- Orphaned accounts
- Rate overrides/negotiations
- Waivers

Fee performance

- Parameters
- Balance options
- Chargeable volumes
- Promotional waivers
- Automated processes

**CardMORE™** delivers revenue generating solutions to any card business. PROFIT INSIGHT® experts review fee, product, systems and service structures across all functional levels to evaluate their competitiveness today and to prepare for tomorrow. We offer alternative ideas to turn these structures into market leading revenue generators.

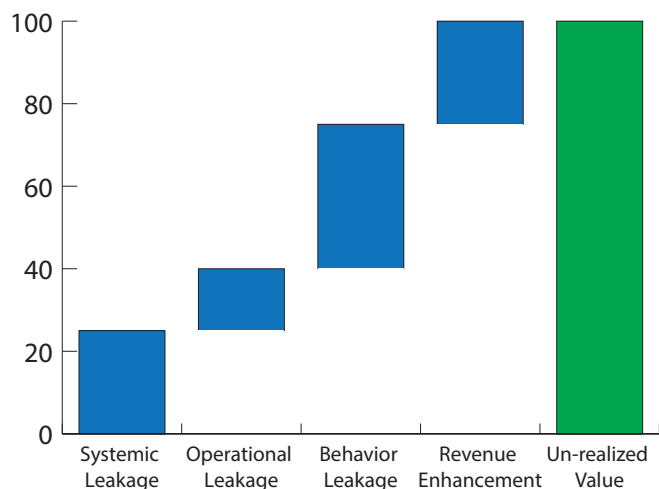
All pricing and billing parameters are analyzed, assessment methodologies and rules and policies are dissected, and performance and cost drivers are benchmarked against PROFIT INSIGHT® standards and industry benchmarks. Account and transactional activity is examined to validate charges, interest and posting while general ledger details are mined to find anomalies and offsets.

These and other analyses combined with our global experience and acumen result in:

- Detailed evaluation of current performance
- Development of quantified performance opportunities
- Assessment of fee income soundness
- Insight into the key drivers of revenue
- New ways to manage the business
- New ideas for revenue generation
- Justification for introducing change in driving card revenue

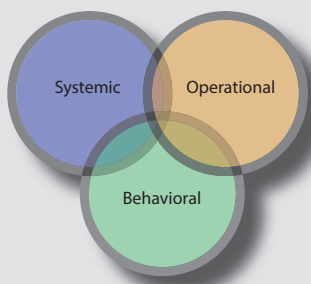
### Contributors to un-realized incremental value

*In percentage (numbers vary based on your operating environment)*



### Revenue Assurance - the cure for leakage

Leakage exists in many areas and typically results from legacy products, older processes, and procedures, aging systems, complex operating environments with multiple points of delivery and decentralized control structures (i.e. local decision and pricing authority). Often the greatest opportunities for revenue growth are in correctly charging and collecting revenue currently disclosed. Charging the correct fee, at the correct time, and waiving only those fees leading to GREATER overall customer satisfaction is key.



Revenue Assurance attacks leakage at three levels

**Systemic** – incorrect parameters or settings and errors in assessment and calculation routines.

**Operational** – policies and/or procedures directly affecting the business operations.

**Behavioral** – individual activities interfering with the proper assessment and collection of rates, fees, etc.

**40•6•40**

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For over **forty** years, our customers on **six** continents, have realized over **forty** billion dollars of incremental financial opportunity!



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