



Debit Card Performance
Improvement

PROGRAM

Increase
product revenue

Reduce
unit costs

Lower
overhead costs

Improve
customer interaction

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

TOPCARD™

Debit Card Optimization

Your debit card program is your best opportunity to attract new cardholders. TopCard™ optimizes your debit card program by focusing on the programs most profitable economics and develops tactics to drive usage and increase enterprise loyalty. PROFIT INSIGHT® experts use TopCard™ to improve the three most important aspects of your card program:

ACQUISITION/PENETRATION:

Ensure your sales activities and customer communications allow for the highest cardholder penetration. An end-to-end analysis that includes communications, products, and processes leads to strategies to improve your card acquisition success.

ACTIVATION:

Increase activation and customer usage by creating and promoting the right offers to the right segments and targeting bill payments and retail purchases with effective behavior based incentives.

UTILIZATION:

Reduce operating costs and improve member retention by converting customers using traditional non-revenue transactions (check, cash, and ACH payments) to habitual debit card users.

TopCard™ leverages practical experience with industry wide best practices in sales, marketing, and operations to improve performance across your enterprise landscape. Areas of focus will include sales and issuance, analytics, marketing, operational processes, products, and channels.

Areas of Focus

Debit cards

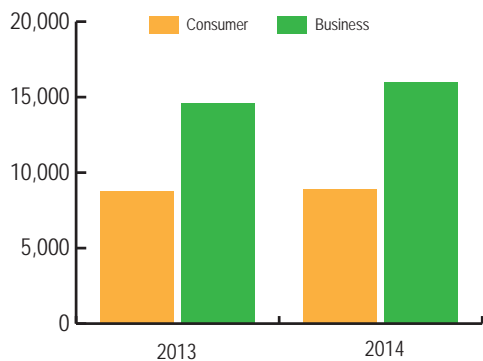
- Program rationalization
- Product design
- Interchange income
- Processes and practices
- Portfolio profitability

Customer Segments

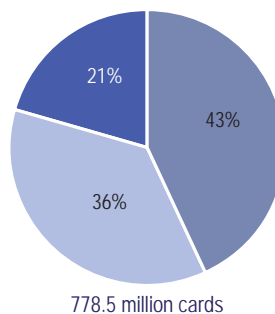
- Banks
- Community Banks
- Credit Unions
- Processor Alliances

Annual Spend per Active Debit Card (\$US Dollars)

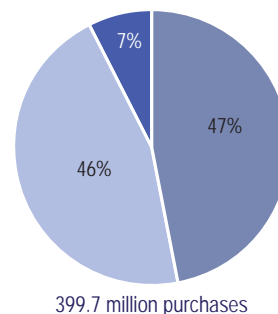
2014 Debit Issuer Study, Pulse Network



Number of general-purpose cards in force



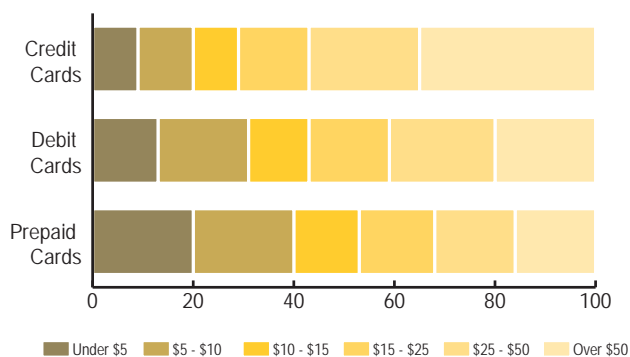
Annual Purchase Activity (Only cards with one payment/purchase per month)



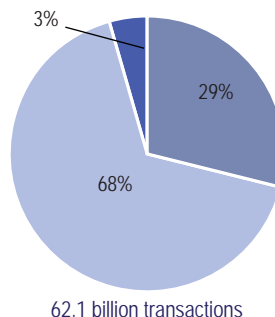
Federal Reserve Payments Study, July 2014

Relative frequency of transaction value ranges (%)

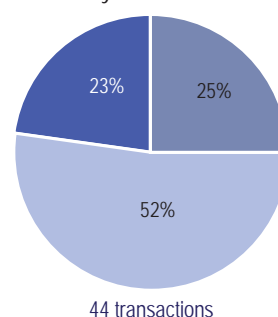
Federal Reserve Payments Study, July 2014



Annual Card-present Transactions (Card is physically present during transaction)



Monthly Number of Payments/Card



Prepaid Cards Debit Cards Credit Cards

TopCard™ improves your card performance with customized tactics and strategies from PROFIT INSIGHT®.

Your debit card program is the first relationship you have with a new customer.

Be sure you make the best "first impression".

Broaden appeal and customer utility...

- Determine competitive benefit gaps to improve penetration.
- Increase international utility.
- Accelerate EMV adoption by cardholders.

Reduce program costs...

- Increase transaction and ATM usage incentives.
- Reduce fraud with EMV chip and pin.
- Increase productivity by navigating new payment opportunities.

Improve debit card economics...

- Benchmark competitor performance drivers to increase revenues.
- Discover new revenue opportunities.
- Add critical margin by uncovering customer spending trends.

40•6•40

YEARS • CONTINENTS • \$BILLION

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



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