



IMPROVING THE PROFITABILITY OF YOUR PAYMENT PROGRAM

Paragon Data Services, "PDS", provides the expertise that Credit Unions of all sizes need to improve the profitability and security of their electronic payment programs.

Card payment programs deliver a significant portion of net income to financial institutions, in some cases over 50%. However, many don't have the time or personnel to fully optimize this important business segment. PDS provides experienced professionals and proven solutions to help maximize the profit potential of your card program.

PDS personnel have over 100 years combined experience in the payment industry and a proven track record of working with our Clients to:

1. Lower processing expenses
2. Increase card portfolio revenues
3. Ensure regulatory compliance

Success Story

Allegius Credit Union, a \$147 million credit union in Burns Harbor, IN, was looking to lower the cost of its card payment program after years with the same processor. Working closely with Allegius, **PDS** brought in additional bidders, managed the RFP process and analyzed each proposal. With experience in the card payments industry and proven methodologies for evaluating the effectiveness of payment programs, **PDS** was able to streamline a complicated process and present Allegius with detailed analysis of each proposal—including explanations of how each proposal would impact the bottom-line over the next few years.

Results

Upon selecting its new processor, Allegius estimated a dramatic decrease in the cost of issuance, an increase in interchange revenue, and the ability to offer additional services around fraud protection and fraud prevention.

To learn more, please contact us at 734-250-8187 or visit
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Expertise

Processor Review
and Selection

Card Portfolio Profit
Optimization

Debit Network Review
and Selection

PCI and REG E

Peer Group
Benchmarking

Risk Management

ATM Profitability

Fraud Prevention

Technology and
Operations

Prepaid Card
Programs

Card Production and
Management

Project Management
and Planning