

Solution

CardHub[®]: Add to Merchant

An Innovative Solution for Your Cardholders' Self-Service Journeys

Your cardholders don't want to wait. They want to track where they're shopping, see where their cards are stored, and experience simple, self-service journeys to make needed changes, all from the palm of their hand. CardHub: Add to Merchant from Fiserv** offers cardholders the ability to securely and easily update and add your financial institution's cards at almost 100 participating merchants, from favorite online retailers to streaming services and delivery apps.

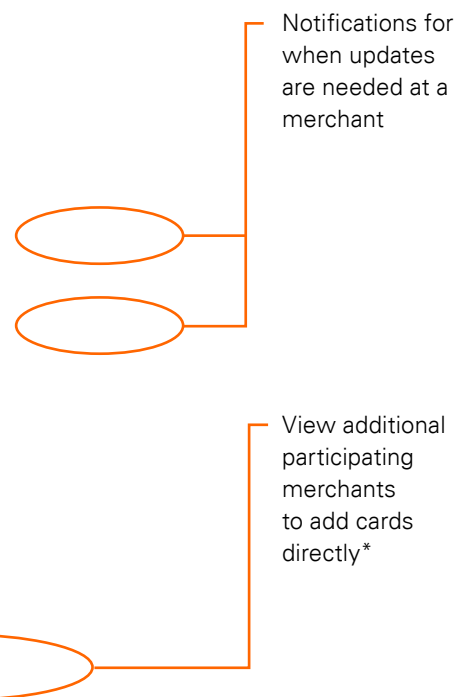


16x
Debit



46x
Credit Return

Based on a 36-month card life of one card placed and a financial institution asset size of < \$10 billion



Screen image provided for illustration purposes only. Actual screens may vary slightly.

*Store Card on Merchant Site feature coming soon.

**Additional fees apply.

Sophisticated Modernization

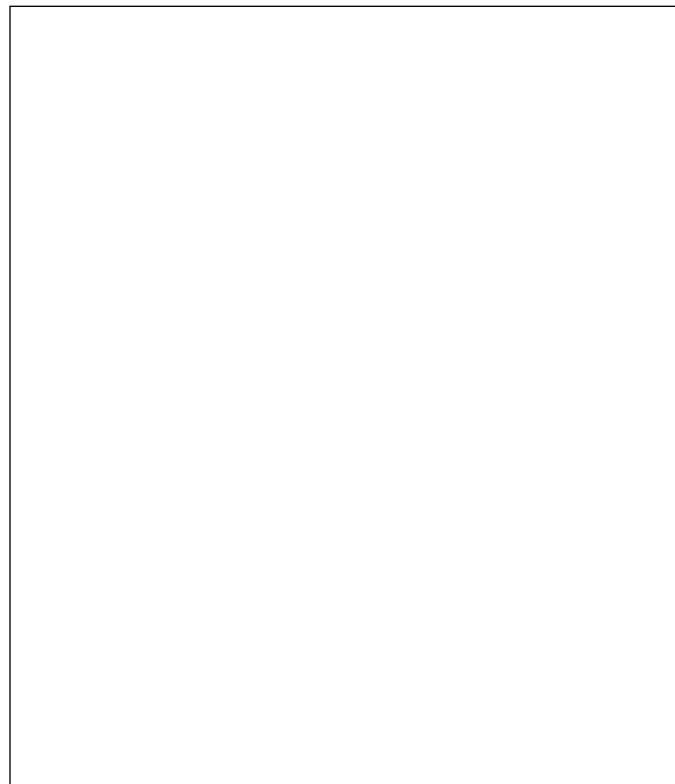
With this new feature, cardholders no longer have to manually input their card details. They simply access their accounts at participating merchants from within the CardHub solution and securely update their account with the new card information. This offers cardholders the ability to update and manage their recurring payments and subscriptions all in one place.

Your cards will stay at the top of the digital wallets, be easily set as the default payment method, gain loyalty and increase revenue by limiting service disruptions due to card update events.

Seamless Card Management

The Add to Merchant feature supports and supplements the robust card-on-file and recurring payments capabilities in CardHub, to give your cardholders even more insight into where they spend. Plus, it reminds them to update their cards at the participating merchants when a new card is issued. Notifications will be shown on the home navigation link, and notes will be indicated on the card-on-file and recurring payments sections, so your cardholders will know when they need to update their payment information to ensure no interruption in service.

Our secure platform enables your cardholders to make these updates directly within the CardHub solution, including any tokenization, one-time passcode (OTP) or two-factor authentication (2FA/TFA) steps required. Additionally, having your cardholders update their payment information directly through CardHub means they no longer have to manually input their card information into each merchant's site individually. Our solution will auto-populate the card information at each participating merchant the cardholder selects.



Cardholders are demanding more ways to use their cards digitally, such as ride shares, curbside ordering, in-store pickups and delivery options. This trend continues to grow year over year, meaning consumers are storing their payment cards with more merchants and apps. When that card information changes, such as expiration dates or new PANs, service can be disrupted. Our feature helps prompt and ensure that card information gets updated at the participating merchants before interruptions happen.

Exceeding Expectations

Only CardHub delivers real-time, digital-first card experiences to cardholders with personalized power that drives engagement – leading to higher activity, loyalty and growth for your financial institution. Consumers are expecting an easy and seamless experience. CardHub provides it.



Key Benefits

For Financial Institutions

- Increase revenue by putting new cards to use with merchants instantly as the default payment method
- Avoid transaction disruption and transaction income decrease due to card replacement with seamless integration and user experience
- Reduce customer service inquiries on card update events

For Cardholders

- Experience simple, easy-to-use self-service journeys for card updates with participating merchants
- Put new cards to use with merchants immediately, without the need to manually input numbers into the merchant's site
- Prevent payment declines and service disruptions

Connect With Us

For more information about
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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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