



Solutions Background

As a leading payment portfolio management and servicing company that creates, evolves, and services profitable payment programs in partnership with clients, Capital Services offers a range of solutions in the areas of asset origination, portfolio management, and managed services.

Asset origination, the creation and growth of card and payment programs, requires the sophisticated data analysis that Capital Service provides. Through proprietary, market-proven scorecards, financial institutions can reliably identify who will use their card and payment products, then segment, model, and accurately forecast the performance of the portfolio. A key tool is the ViPRsm Vintage Profitability Reporting system, which provides unequaled visibility into account-level profitability and enables highly granular analysis. With ViPR, a financial institution can determine what is working best in its portfolio and make informed decisions. It makes possible identification and flexible segmentation of a portfolio's composition, determinations as to when an account vintage will turn profitable, development of pro formas, the ability to drill down to profitability drivers, and accurate views of loss reserves.

Portfolio management is a Capital Services strength. Through risk management and portfolio analytics, Capital Services helps financial institutions maximize their profitability. These analytics guide financial institutions in developing and offering the products that their cardholders value and which meet their needs. Capital Services leverages its vast stores of data in combination with credit bureau attributes to develop custom, segment-specific scorecards for current and targeted customers. ViPR builds on this valuable data through vintage-level and account-level analysis that enables rapid adjustments to a financial institution's strategies.

Managed services: Recognizing that it is those cardholders who receive a rewarding experience that will eagerly choose and use a financial institution's products, Capital Services focuses on delivering caring, compassionate service that builds loyalty and engenders loyal, long-lasting relationships. From live agent calls to online customer account management, collections, billing disputes and chargebacks, and accounting and settlement, Capital Services provides a complete customer experience. When it comes to compliance, Capital Services closely monitors the regulatory environment and any changes at the federal or state levels to be sure that clients are always compliant and in control. In addition, Capital Services is dedicated to keeping cardholder payment information safe at all times through a full range of fraud services, from high-level strategies to transaction fraud detection. Transactions are processed on industry-leading systems, underscored by highly secure proprietary subsystems.

www.capitalsvcs.com



ASSET ORIGINATION

PORTFOLIO MANAGEMENT

MANAGED SERVICES