



## **Company Background**

Capital Services is a leading payment portfolio management and servicing company that creates, evolves, and services profitable payment programs in partnership with clients.

With a focus on financial strength, Capital Services successfully originates and manages card assets and provides a unique and innovative set of services, including transaction processing, that are based on a foundation of the highest level of visibility into a portfolio and unique analytical capabilities to enable optimal management.

Capital Services began operation in 1998 with a focus on the management and servicing of credit card portfolios, primarily with First National Bank and First Savings Bank, two South Dakota-based financial institutions owned by Farrar Banking Group, parent company of Capital Services. In addition, Capital Services provides third party services to thousands of accounts for other financial institutions.

Capital Services entered the broader commercial market in July 2013, leveraging the experience and data analytics capabilities it had developed throughout its history. Driving the decision to enter the market was the realization that Capital's unique approach was an ideal fit to the needs of today's financial institution marketplace.

What truly differentiates Capital Services is the visibility into a portfolio that it offers to financial institutions. Capital Services' range of tools, including the ViPR<sup>sm</sup> Vintage Profitability Reporting system, enable portfolio analysis at an extremely granular level in order to manage the portfolio to maximum returns.

In addition, Capital Services has mastered the art of customer, payment, and portfolio performance data analysis and management. The result is proprietary, market-proven scorecards that can accurately identify who is most likely to utilize a financial institution's payment products and consequently improve the portfolio's performance. Through precise and consistent segmentation, modeling, and forecasting, the Capital Services tools support financial institution payment product strategies for the full spectrum of customer credit.

Capital Services has two locations, in Sioux Falls and Brookings, South Dakota.

***[www.capitalsvcs.com](http://www.capitalsvcs.com)***

