

# CAPITAL Services brings you:

- > Established Card Asset Origination Model
- > Statistically-Based Scorecard Development and Refinement
- > Financial Modeling AND Vintage Level Forecasts
- > Proven Path to Profitable Card Assets

CAPITAL Services is an innovative payment portfolio management and servicing company that creates, evolves, and services profitable payment programs in partnership with clients. CAPITAL Services provides servicing to over 1MM accounts nationwide.



**CAPITAL SERVICES**  
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**CAPITAL Services:**  
Powering Payment Solutions



**CAPITAL SERVICES**

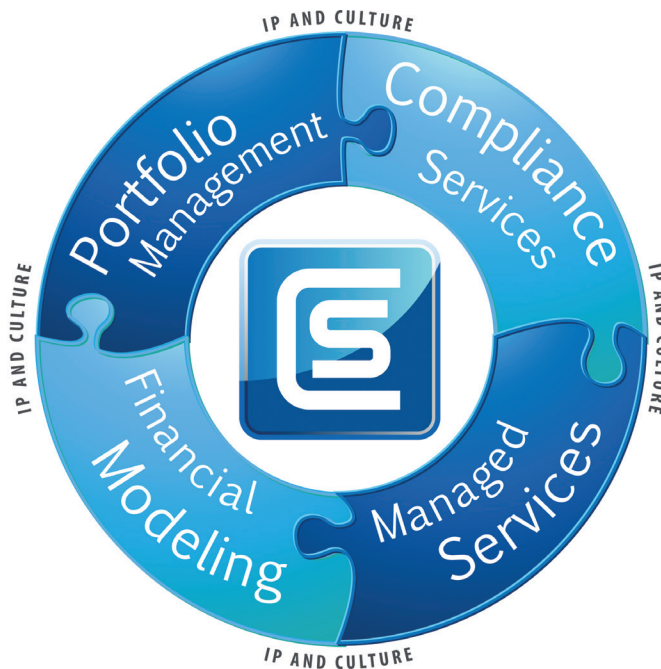
# Evolve your card portfolio

## Portfolio Management

The right balance between pricing and risk is essential to profitable use of your card by your customers. Our Data Scientists and Risk Managers analyze your portfolio in-depth to determine the segmentation and credit strategies that will best fit the needs of your targeted cardholders. Our segment-specific scorecards target the right customer with the right offer at the right time.

## Financial Modeling

Our modeling and pro formas give you insight into new card products and programs. Our Vintage Profitability Reporting, ViPR<sup>SM</sup>, provides unparalleled visibility into account-level profitability so you can see what is working in your existing portfolio.



## Compliance Services

We monitor existing and upcoming regulatory changes at the federal and state levels so you stay in control and your programs remain compliant. Whether it is compliance with Regulation Z or UDAAP, we translate the confusion and make it understandable so you feel confident about your payment products.

## Managed Services

Building on the strategies we recommend for your products, we offer you a suite of services that help you maintain valuable customer relationships. From customer care services through accounting or fraud control, we provide a positive customer experience that you can be proud of with the precision that you demand.