

# Business Solutions

## Business Solutions Overview

### Capture the Business Market

Small businesses account for one-third of our country's business expenditures – one in 10 credit union members is a small business owner. With the nation's largest credit union service organization on your side, your credit union is positioned to gain a greater share of this market by offering comprehensive payment solutions specifically designed to suit the needs of the business owner.

### Attract New Members

As your members' confidence in your credit union builds, they share their experiences and satisfaction with others. This in turn, helps you attract new members and benefit in the following ways:

- Fortify your position as their primary financial institution.
- Higher revenue for your credit union from business card interchange fees.

### All the Right Tools

PSCU's Business Solutions offer a variety of products that your credit union can utilize to service your business clients. From business credit and debit cards to reporting tools to merchant solutions, we have everything your credit union needs to take your business accounts to the next level.

## Category Summary

### *A Powerful Package of Personalized Solutions*

*Our bundled solution combines our core payment card and electronic services with other valuable services from our partner, First Data Merchant Services. The result is a powerful suite of solutions that gives your business members exactly what they need to compete and grow.*

- *Debit, credit, prepaid payment cards for businesses*
- *Online business card management system*
- *Rewards programs*
- *Electronic bill payment and online banking designed especially for businesses*
- *Electronic payment processing for merchants*



## Business Debit Means Instant Convenience

Business debit cards are an attractive alternative to checks or petty cash and our program makes keeping track of expenses easier than ever for the business member. Up to 99 employees can be linked to one business checking account and purchases are automatically deducted and itemized on a single monthly statement.

## Our Business Credit Card Works for You

Not only does our business credit card come with the exclusive core features businesses need, it also offers optional enhancement services and special reporting features. Business credit cards also allow employees to separate business and personal expenses. Our program's features and services include:

- Business Rewards
- Optional promotional rates and incentives
- Emergency card replacement
- Emergency cash disbursement
- Visa® and MasterCard® automatic rebate programs through participating merchants
- Auto rental insurance
- Zero liability
- 24/7 global cardholder assistance
- Travel/Emergency Assistance
- Extended Warranty
- Purchase Security

## 360Control – A Card Management Tool Unlike Any Other

360Control is a flexible, web-based, end-to-end business credit card management tool that allows credit unions to easily manage and grow their card programs.

- Real-time card management including creating new cards, closing cards, ordering replacement plastic, changing credit limits, and much more.
- Customizable access for each user, from administrator to cardholder.
- Cardholder tools including transaction management, receipt scanning, as well as non-card transactions, such as mileage or out of pocket spend.

## Give Your Members the Rewards They Deserve

We're continually enhancing our rewards solution and making it easier for members to redeem their points from a user-friendly website. The advantages of CUREwards for your credit union's members include:

- Opportunity to combine rewards points by using different credit union products.

- Wide range of travel, brand-name merchandise and shopping opportunities offered on an easy-to-navigate website.
- Rewards targeted to your members' needs and desires.

### **CURewards Mall - Merchant Funded Rewards**

Our fully-integrated merchant funded rewards program empowers credit unions to reward members with points in a way that's faster and more effective than ever.

- Members receive relevant offers of points or discounts from thousands of local and national retailers in the Mall network.
- The Mall fully integrates with the CURewards website for a seamless and engaging member shopping experience that stimulates card usage.

### **Market Your Prepaid Cards to Businesses**

Take the opportunity to market your prepaid cards to small business members. Prepaid Payroll Cards are a low cost paycheck replacement that gives cardholders easy access to their pay funds and endless ways to spend them. Prepaid Gift cards are perfect for employee incentives any time of the year. Prepaid Reloadable cards

may be used for travel and expenses for employees or to serve the unbanked employee.

### **An Online Banking Solution Designed for Business**

Our online banking solution was built specifically for business owners to manage their accounts. Electronic banking offers cutting-edge features for businesses on the same convenient platform so you don't have multiple systems to update and manage.

### **Streamlined Bill Payment Processing**

Deliver higher value to your business owners with PayLynx for Business. This feature-rich online bill payment solution is tailored to meet the unique needs of the business owner.

### **Multiple Payment Options**

Through our partner, First Data Merchant Services, we offer a turnkey merchant payment processing platform for our credit unions that enables your business members to accept all major credit, debit, prepaid and ATM cards. Whether their business is retail, service, mail-order or online, First Data Merchant Services can set up merchant processing and value-added programs to help drive business.

## Built, Owned and Governed by Credit Unions

In 1977, five credit unions came together to form PSCU to leverage their buying power to offer credit cards to their members and compete with banks. Today, PSCU's collective scale affords credit unions access to an expanded range of world-class payment platforms and solutions. Our collaborative model gives credit unions direct influence over the development of payment products and solutions that help them compete and grow. Just as it is for our member organizations, service is the foundation on which PSCU was built. PSCU returns earnings as patronage dividends to our Owners and measures our value exclusively by the success of our Owners and the mutual obligation we share in delivering products and services that exceed the expectations of the over 37 million credit union members we all serve.

## Solutions and Services

- Advisors Plus
- Bill Pay
- Business Solutions
- Call Center
- Credit
- Data and Analytics
- Debit/ATM
- Digital Payments
- Integration Services
- Lending and Account Opening
- Loyalty
- Marketing
- Member Engagement
- Mobile
- Prepaid
- Risk Management
- Strategic Consulting
- Training

PSCU welcomes the opportunity to assist your credit union. For more information, please contact your Account Executive or call 844.FOR.PSCU (844.367.7728) and press 1 for Sales, or email us at [moreinfo@pscuh.com](mailto:moreinfo@pscuh.com).

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