

Card Operations & Servicing Analysis

Card Operations and Servicing Analysis (COSA)

Identifying the process or skill gaps in your credit union's card operations can be cumbersome at best. Often times credit unions get so bogged down in the day-to-day operations they often miss or just overlook the gaps until a problem arises, forcing all hands on deck to fix it. Sound familiar?

These mini fire drills can be resource vampires and leave your credit union with major back-office inconsistencies and inefficiencies.

PSCU's Credit Union Learning Team is devoted to helping credit unions achieve their card operations and service goals. Our certified training team has provided training to over 600 Member-Owner Credit Unions across the country. That's why we know, first hand, the challenges and rewards of becoming champions of a smooth operation.

COSA does just that; it gives you an in-depth review of areas in your credit union that could use improvement through better training. Once the experienced Learning Professional completes the COSA, recommendations provided can result in improved internal risk management as well as huge time and cost savings in your credit union.

Solution Summary

PSCU's Card Operations and Servicing Analysis capabilities provide Member-Owner Credit Unions an in-depth look at areas for improvement through better training in their daily use of card processing systems.

- *Gain insight into card operation inefficiencies in your credit union with an in-depth analysis.*
- *Identify areas of cost savings through improved processes.*
- *Optimize daily use of your card processing systems with actionable recommendations to not only solve problems but prevent them from happening again.*
- *Gain greater efficiency and productivity amongst credit union staff so that more time can be spent with the members.*
- *Work with certified Senior Learning Professionals specially trained to help you meet business challenges and grow.*

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Vastly Improve the Way your Credit Union Operates

If there's potential for your credit union to improve internally, COSA will spot it and address it. The solution is designed to help your credit union with most of its toughest operational challenges like:

- Reorganizing processes and procedures to prevent internal or cardholder fraud
- Establishing internal and system best practices
- Acclimating staff after an organizational change has occurred

The solution can even reveal new ways to better utilize your current PSCU systems and programs.

Helping Credit Unions Be All They Can Be, One Process at a Time

Your Card Operations and Servicing Analysis begins with a certified Senior Learning Professional who acts as your personal consultant. They work closely with the primary contact at the credit union to outline a plan and schedule.

The Senior Learning Professional comes to your location and meets with your staff to get a full picture of how current systems are being used. A comprehensive review of the current Product Control File settings (credit and debit) is also performed.

After a deep analysis of all the information gathered during the onsite visit, the Senior Learning Professional delivers a customized report with hard-hitting recommendations your credit union can easily implement.

The report covers the following topics:

- Non-Monetary
- Security/Risk Management
- Collections
- Monetary Transaction
- Settlement
- Management
- Resources
- Card Operations and Servicing Analysis Summary with Recommendations

By helping our Member-Owner Credit Unions identify areas of opportunity and cost savings within their credit union processes, they become high-performing businesses, cutting unnecessary operational expenses and realizing the road forward to enduring success.

"The unexpected loss of a long time manager left us in the dark about the 'how to,' the 'where to,' and the 'why is this,' of our credit and debit card programs. We were overwhelmed and did not know where to begin. It would have been crazy to continue struggling when help was just a phone call away."

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