

LEADING BANK SELECTS CSC'S CAMS II FOR ADVANCED CARD PROCESSING CAPABILITIES

A Growing Debit Card Business

Debit cards are fundamentally changing the U.S. consumer payments business. In the early 1990s, both banks and consumers were slow to adopt debit cards. Today, however, consumers are increasingly using debit cards in lieu of credit cards and paper checks to perform a number of transactions, particularly for low-ticket purchases. To meet the challenges of the growing debit market, a leading U.S. bank recently selected CSC's CAMS II™ Card & Merchant System to expand this product line.

The bank is a top 20 Visa and MasterCard issuer and processor, a top 20 processor of automated clearinghouse transactions, one of the top in-house merchant processors in the United States, and one of the 15 largest providers of remittance processing services. The bank attributes its success to its culture of providing personalized customer service and innovative products.

Prior to choosing CAMS II, the bank utilized an in-house developed system as the foundation for its debit card products. The bank's efficiency was significantly impacted by manual workarounds and other limitations of

an aging system. Pre-printed labels, for instance, were being utilized for card number generation. All lost/stolen processing was handled manually and the chargeback process was also labor-intensive. With a growing debit card portfolio, the bank quickly realized that greater automation was necessary to sustain future growth.

The bank evaluated several options, including enhancing its existing system, developing a new system in-house or implementing a "best-of-breed" card processing system. After an intensive evaluation of all the options, the bank selected CAMS II, which provides out-of-the-box integration with CSC's Hogan System™ — the bank's deposit processing system.

The Ideal Platform for Increased Automation and Flexibility

The technologically advanced CAMS II platform supports multiple products including debit cards, stored value, payroll cards, credit cards, virtual cards, smart cards and consumer loans. Furthermore, its extensible architecture can support future strategic initiatives involving practically any card- or electronic-oriented transaction.

CASE STUDY

- Replaced Labor-Intensive Processes with Automated Features and Functions
- Processed Debit Card Transactions In-House for Less Cost
- Supported Unlimited Connections to Deposit Accounts
- Leveraged Product and Profit Opportunities to Gain/Retain Customers

"Debit offers the U.S. card market opportunities for growth beyond traditional credit products. Consumers love the convenience, while issuers benefit from the resulting increase in customer loyalty and retention."

CSC Cards Strategy Manager



CSC'S SOLUTIONS

CSC's CAMS II Card & Merchant System in-house cards processing software system for high-volume issuers, acquirers, and third-party processors worldwide offers 24/7 real-time processing for: credit; debit; prepaid/ stored value; EMV chip cards; cobranded Visa, MasterCard and American Express; private label; merchant accounts; installment loans; and more.



With its customer-centric design, CAMS II provides a highly effective tool set for leveraging product and profit opportunities, and supporting customer retention. As CAMS II is implemented, the bank will quickly realize the value of greater efficiency. Labor-intensive procedures will be replaced with the solution's automated features and functions, including online, real-time processing; an architecture based on the IBM DB2® Universal Database™ Server for z/OS™ and OS/390™; and flexible, user-defined business rules definitions.

Decreasing Costs

Debit is simply an extension of the core deposit account. True debit card costs, including plastic issuance and a small portion of EFT account processing costs, are a fraction of the costs required for credit card processing. The bank has found that processing a debit card "account" in-house on an annualized basis is much more cost-effective than outsourced processing to a third party. For large banks, in-house debit processing just makes sense.

With the increased automation offered by CAMS II, the bank will also eliminate costs for manual procedures currently used to support monthly billing of affiliates, lost-stolen reporting, fraud reporting and chargeback handling. And with its function-rich architecture,

CAMS II will eliminate most of the development costs the bank had planned for new debit functionality. Because CAMS II supports virtually unlimited connections to deposit accounts, the bank will no longer incur the development costs to meet this requirement. CSC also provides ongoing compliance and support of network association updates, which will provide additional cost savings. Finally, the bank has eliminated proposed costs for developing an account number generation facility. With CAMS II, account and plastic numbers are generated automatically.

In-house processing of debit cards has also created new revenue opportunities through expansion into new markets. With anticipated growth in stored value products and payroll cards, the bank is now equipped with the technology to keep ahead of the evolving payments market. The bank will enjoy increased customer loyalty and retention resulting from added convenience in addition to loyalty programs designed to increase debit card usage. CAMS II will allow the bank to launch products quickly and easily, which also increases revenue potential.

For more information about CSC's CAMS II, call +1.800.345.7672 or +1.512.275.5000, or send an e-mail to inforequests@csc.com.

CAMS II is protected by U.S. Patent No. 6,446,086.

About CSC

CSC, one of the world's leading consulting and IT services firms, helps clients in industry and government achieve strategic and operational results through the use of technology. The company's success is based on its culture of working collaboratively with clients to develop innovative technology strategies and solutions that address specific business challenges.

Having guided clients through every major wave of change in information technology since 1959, CSC combines the newest technologies with its capabilities in consulting, systems design and integration, IT and business process outsourcing, applications software, and Web and application hosting to meet the individual needs of global corporations and organizations.

About CSC in Financial Services

CSC distinguishes itself through its time-tested ability to plan, build and operate highly reliable, efficient and secure business and IT solutions for leading financial services firms around the world. To complement its capabilities in consulting, systems integration and outsourcing, CSC brings financial services industry knowledge and experience, a comprehensive portfolio of financial services application software and an extensive network of industry and technology partners. More than 10,000 CSC employees are dedicated to serving financial services clients, including more than 1,200 major banks, insurers and investment management and securities firms.

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