

FIRST PERFORMANCE



Card on File

Card on file is when payment card credentials are stored within a merchant database for the purpose of expediting any future payments. As cardholders' transactions become increasingly digital, the number of merchants that store a cardholder's card on file is also increasing.

CHALLENGE

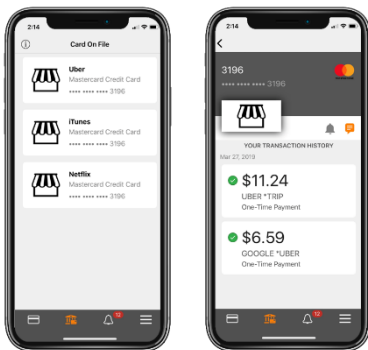
Who has my card?

Cardholders have no reliable or easy way to know the merchants that store their card information or an easy way to manage the card relationships with the merchants.

SOLUTION

Card on File

Issuers can utilize card on file to increase engagement and offer a more convenient way for cardholders to manage merchant payments.



Increase digital engagement



Reduce Operating Cost (Call Center Calls, Chargebacks, Fraud)



Smarter Analytics



Targeted rewards

How it works

- Issuer sends real-time transaction data to the system
- Turing AI* system performs real-time grouping of Merchant IDs into brands
- System identifies merchant's with cardholder's card on file and provides to issuer

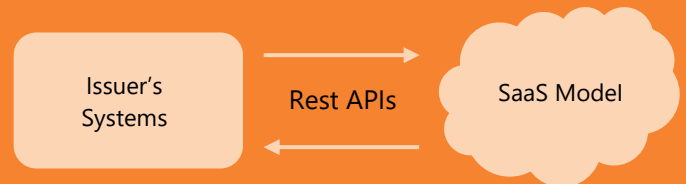
*Proprietary Turing AI system performs real-time, intelligent grouping of merchant names into brands with 96% baseline accuracy. System is able to recognize new merchant IDs and brands and incorporate cardholder feedback.

Cleanse and Group E-commerce Merchants, with Cardholder-Friendly and Actionable Data

Before			After	
AMZN Digital	\$14.95		Amazon Digital	\$14.95
Prime Now	\$9.99	➔	Amazon Prime Now	\$9.99
PAYPAL AMZN	\$38.55		Amazon PayPal	\$38.55
Total Amazon Spend	\$0.00		Total Amazon Spend	\$63.49

Deployment

The Card on File product is deployed as a SaaS model, with integration points into an issuer's exiting digital banking solution.



For more information, contact First Performance:

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