

## Find savings and better terms on card contracts

### New compliance actions can provide potential savings and revenue opportunities

New standards that call for integrating EMV (Europay, MasterCard and Visa) cards into the marketplace by October 15, 2015 – to reduce debit and credit card fraud – have created the perfect opportunity for financial institutions to substantially improve debit and credit card vendor contract terms.



### A contract review can provide bottom line benefits

Your institution may have remained loyal to your original credit/debit card provider due to the anticipated costs involved in re-issuing new cards from a different vendor. However, the upcoming integration deadline for incorporating the more secure EMV technology presents an opportune time to negotiate cost savings and increased revenue possibilities.

Based on how many cards your institution issues, card sales volume and the number of transactions per card, a [free JMFA Contract Optimizer analysis](#) can result in better overall terms, including:

- lower fees including discounts, signing bonuses and other incentives
- reduced processing costs
- higher interchange revenue
- better service terms
- increased net revenue over the term of the contract

### Find out your savings and increased revenue potential

With a 98% success rate, our analysis can present a scenario on what improvements you can expect from either renegotiating with your current card brand vendor or submitting an RFP to a competing credit and debit card brand. Plus, the analysis is complimentary. If our recommendations do not result in lower costs for your institution, you are not charged a fee.

Act now to improve card security and overall peace of mind for your institution - and your account holders. Contact Kelly Flynn at [Kelly.Flynn@JMFA.com](mailto:Kelly.Flynn@JMFA.com) or (225) 313-3374 for more information.

#### 1st Ed Credit Union Turns to JMFA for Card Processing Vendor Review

Following the security breach of debit and credit cards at multiple national retail outlets in 2013 and 2014, the leadership of 1st Ed Credit Union of Chambersburg, PA, became concerned about the support it was receiving from its current card processing vendor. 1st Ed CU turned to JMFA for a review of their existing card processor contract. They got more than they expected, including: savings, better contract terms and improved services - just to name a few.

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