



# PRODIRECT REFERENCE GUIDE AND REPORTS MANUAL

## Introduction

### ProDirect® Program Overview

One of the easiest and still the most widely used ways to turn non-cardholders into cardholders is through pre-approved direct mail. ProDirect®, FIS's direct mail program, is a pre-approved, turnkey service that is affordable and straightforward.

- Achieve higher response rates - Your most creditworthy individuals are more likely to respond to a pre-approved offer from their hometown institution than from some other credit card issuer in another state.
- Reduce your mailing costs – This program has been designed to provide you with a competitive advantage, at a more economical price than if you produce this program on your own.
- Turnkey solution – FIS provides the pre and post-approval screening, fulfillment of the customized solicitation piece, and the data entry of new cardholders.

ProDirect can be one of your most cost-effective account acquisition tools enabling you to acquire new accounts for a cost less than the annual profit on that account. All you do is provide us with a confidential list of your members or clients – and we do the rest. Our program includes the following elements:

- Duplicate name elimination;
- Existing cardholder elimination;
- Pre-Screening (3 digit Equifax® FICO® BEACON® 09 and Alpha scoring)
- Solicitation package customized to your institution;
- Risk based lending functionality;
- Complete package fulfillment;
- Post-Screening (3 digit Equifax® FICO® BEACON® 09 full credit bureau pull)
- DTI (Debt to Income calculation produced);
- Final approval according to your parameters;
- New Account data entry directly into FIS's mainframe system;
- Reports providing the success rate of your program.

The success of your ProDirect mailing is determined by three factors: One, the audience you are soliciting, two, the “offer” you are promoting and three, the value-added benefits that the cardholder will receive by accepting your credit card.

**Please use the Implementation guide for specific setup instructions.**

## ProDirect® Frequently Asked Questions

### ***Will I receive a list of those members who qualify for the mailing?***

Yes, the ProDirect Actual Report will be provided via EReports on the mailing date. This report provides each consumer's name, address and credit score information.

### ***Can FIS provide the name of the pre-approved members/customers before the mailing date?***

To be in compliance with the FCRA (Fair Credit Reporting Act), FIS cannot provide the pre-approved list before the mailing date.

### ***Will FIS exclude any member/customer from the file during the pre-screen?***

FIS will exclude duplicate members and existing cardholders by SSN only.

It is the institution's responsibility to submit the file with the list of members that will be potentially pre-approved. Minors should be excluded from the member file prior to submission.

### ***Does an inquiry post to the consumer's credit bureau file as part of ProDirect?***

Since ProDirect is a pre-approved credit card solicitation program, posting an inquiry is a federal requirement. Your institutions' credit reporting member number will be used to post a "PR" (promotional review) inquiry to the consumer's credit file; this indicates that your institution has accessed that consumer's file. A promotional review is considered a soft hit and will not affect the consumer's credit score.

### ***How will I track the performance of new accounts established by ProDirect?***

The ProDirect program requires that your institution establish a new Product/Sub-product for each "offer" that's solicited. This set up will occur in conjunction with your ProDirect enrollment and will be facilitated by the ProDirect team. Not only will separate Product/Sub-products allow for proper reporting breakdown but also ensure all new cardholders will be set up correctly and guarantee an efficient bucket consolidation when your promotional offer is complete.

FIS also produces a daily, weekly and monthly statistical report. This report provides a breakdown of statistical information (transactions, balances, delinquency, fraud, etc) so you can compare accounts established through ProDirect versus the rest of your portfolio. Please refer to the ProDirect Reports at a Glance included below for further details.

### ***How do we identify which accounts were established through ProDirect?***

In addition to all accounts being assigned to a new Product/Sub-product established by ProDirect for tracking purposes, ProDirect will also populate a unique source code to the mainframe. This source code represents the year and mailing month the account derived from. The first digit being the year and the second and third representing the month. For example, an account with the source code '501' was from the 2005 January mailing.

### ***Does FIS set up all the new credit card accounts?***

Yes. All remittance slips will be directed back to FIS for processing. All new account information will be entered into our application system, known as Apply. Once an application is entered into Apply, Apply will request the backend score

from the credit bureau. Based on that score, a final decision is rendered automatically by the system. After final approval is made, Apply will transmit the account information directly to FIS's mainframe system for set up.

***What happens to the remittance slips returned to FIS?***

After the application is processed, FIS will return all remittance slips back to your institution via overnight mail for record keeping. Slips will be returned either once or twice weekly depending upon volume.

***What if a member brings an application directly back to our institution instead of mailing to FIS?***

Due to Federal requirements, it is very important for FIS to process all the applications. This will ensure that the identical credit bureau scoring model used for prescreening is also used in the backend decision. And with FIS processing, we can accurately track and report all new accounts, the account statistical information, and response rates.

All remittance slips should be forwarded to the following address:

**Processing Department**

P.O. Box 31471

Tampa, FL 33633-1358

We can also provide a form for you to complete and fax in for processing. Please send your request to:

[Helpdesk.ProDirect@fisglobal.com](mailto:Helpdesk.ProDirect@fisglobal.com).

***If an applicant completed an application at the Institution, but they were not part of the mailing list, can we process them as a ProDirect customer?***

No, only applicants that were prescreened can be added to the system as a ProDirect account.

***If a pre-approved offer is sent to someone that the institution does not want to offer a card to, will the institution have the opportunity to decline that application?***

Institutions are responsible for providing only names that they want to solicit on their original list. If there are errors in the file, names can be removed by request prior to the pre-screen. Once the file has been pre-screened, no one can be removed from the mailing list to comply with FCRA regulations.

***How is a consumer's income used in the decisioning process?***

Part of the ProDirect implementation set up will include stipulating a minimum income (annual or monthly) for each offer. Members whose income falls below the minimum for a particular range will automatically default to your second credit limit as specified on the ProDirect Implementation Form. The program also includes a minimum income floor limit. The income floor limit is the lowest acceptable income amount. Responses received with income less than the floor limit will automatically be declined; a credit report will not be pulled for these applicants. Each application will be processed through a Debt to Income (DTI) calculator based on your lending criteria. This information will be provided to you in detail daily in your e-reports for each applicant. Although the income is used in the decisioning process, FIS does not validate income.

***Who do I contact if I have questions about the values to be used in the DTI form?***

Please work with your Underwriter and Compliance officer to ensure consistency in your lending criteria. FIS highly recommends that your legal counsel and/or Compliance Officer review the DTI values prior to submission.

***Will our institution receive the backend credit bureau report(s) that was used in making the final account decision(s)?***

Yes, all backend bureau reports are returned to your institution as part of the ProDirect Daily Report Suite. Regardless of whether the application is approved or declined, the complete report is returned via EReports to be kept on file for future reference.

***Is the final credit bureau score viewable on-line?***

If you are a TBS on-line institution, the Risk Score can be viewed on the TBS Inquiry Screen (I- 1) in the upper left hand corner field entitled "SCORE". For complete instructions on how to access the on-line inquiry screens, Credit Card Operating Guide.

For BASE2000 users the score is reflected on I-1 inquiry screen middle screen far right under SCR/SCORE.

***What happens if I do not receive any ProDirect reports?***

All ProDirect reports are generated via EReports. Please refer to the ProDirect Reports at a Glance included below for report listing, Writer ID's, and frequency. ProDirect produces daily reports when applications are processed. If you do not see reports in your e-bundle, it is most likely there were not any applications processed the prior day. If the appropriate reports do not appear in your report bundle and you are sure applications are being processed, please contact your Client Relations Representative for assistance.

***When should we expect to start seeing responses?***

FIS receives the first applications approximately 15 days after the mailing date.

***What is the turnaround time for processing applications?***

Usually applications are processed within 48 hours of receipt with some exceptions such as, missing information or discrepancies. In these cases FIS will send a letter to the applicant for any missing information or an email to the institution to confirm any discrepancies.

***There are more applicants listed on the Daily Decline Summary Report than on the Daily Decline Account Detail Report, why is this?***

We do not pull a bureau report for applicants that do not meet your income criteria, have a SSN mismatch or submitted an expired solicitation. These can be processed as overrides if desired, and a bureau will be pulled accordingly.

***How do I request an override?***

Send override requests to: [Helpdesk.ProDirect@fisglobal.com](mailto:Helpdesk.ProDirect@fisglobal.com). Provide the name of the member, the serial number on the application (10 digits) and the new credit limit to assign.

***How do I handle the Income Reject overrides?***

A bureau report is not pulled for any income decline (decline code 21). FIS recommends basing the override decision on the institution's relationship with the applicant. If an override is requested, FIS will resume processing the application,

removing the income requirement. The application will be processed; a bureau report will be pulled, and processed through the lending criteria and DTI calculation. If the application is declined, it will show in the daily decline report. If the institution would still like to offer the card to the member, it will be processed as an override and an email with the credit limit to assign should be sent to: [Helpdesk.ProDirect@fisglobal.com](mailto:Helpdesk.ProDirect@fisglobal.com)

***How are secondary card requests handled?***

All requests for secondary cards are processed and booked to the mainframe as authorized user accounts and not joint accounts. The backend bureau report is only accessed for the primary cardholder.

***How can I confirm my rates and fees are disclosed correctly? I have selected to not have a balance transfer fee for the ProDirect offer, but there is a fee on the proof provided.***

It is important for you to thoroughly review your implementation package to ensure the bill codes you've selected are set up to coincide with your solicitation disclosure. FIS will validate the fees and rates in the system to ensure the information to be disclosed is accurate, however it's important for you closely review your proofs to ensure the information is displayed as desired. If the bill code provided has a balance transfer fee, this value will be disclosed in the solicitation disclosure. Please keep this in mind when making changes to the fee structure.

Changes can be made to the fee values by submitting a SAFE form. Changes will be completed within 15 days. If you have any questions regarding any changes, please contact your Client Relations Representative.

***How long are the mailings valid?***

ProDirect offers a standard 90-day expiration period from the date the solicitation packages are mailed. But, your institution also has the option of assigning a different expiration period. This is established during the enrollment process.

***If customer does not respond to letter regarding Incomplete Application, do they eventually show up on our decline list to send an adverse action letter to them?***

Incomplete applications will be sent to the institutions after the expiration date of the offer for completion. These are not included in the daily reports.

If you have any additional questions please contact us at: [Helpdesk.ProDirect@fisglobal.com](mailto:Helpdesk.ProDirect@fisglobal.com)

### ProDirect Decline Codes

R01	Low Score
R04	Safescan
R05	Minor
R06	Missing Data
R07	SSN Mismatch
R09	No signature
R10	Address unverified
R12	Minimum Trade lines
R13	Debt to Income
R21	Income Reject
Blank	Expired

## Appendix B—Reason Codes and Statements

U.S. FICO® Risk Score Reason Codes			
Reason Statement	Equifax BEACON®	TransUnion FICO® Risk Score, Classic	Experian/ Fair Isaac Risk Model
Account payment history is too new to rate	07	07	07
Amount owed on accounts is too high	01	01	01
Amount owed on delinquent accounts	34	31 (I)*	34 (I)
Amount owed on mortgage loans is too high	70 (M)**		
Amount owed on revolving accounts is too high	11	11	11
Amount paid down on open installment loans is too low	55 (M)		
Amount paid down on open mortgage loans is too low	53 (M)		
Amount past due on accounts	21	21	21
Date of last inquiry too recent		19	
Derogatory public record or collection filed	40	40	40
Frequency of delinquency	81 (M)		
Lack of recent auto finance loan information	98 (I)		
Lack of recent auto loan information		97	98 (I)
Lack of recent bank/national revolving information	15	15	15
Lack of recent consumer finance company account information	99 (I)	99 (I)	99 (I)
Lack of recent installment loan information	32	04	32
Lack of recent reported mortgage loan information	79 (M)		
Lack of recent revolving account information	16	16	16
Lack of recent revolving HELOC information	59 (M)		
Length of time accounts have been established	14	14	14
Length of time bank/national revolving accounts have been established	65 (M)		
Length of time consumer finance company loans have been established		98	
Length of time installment loans have been established	25 (I)		25 (I)
Length of time open installment loans have been established	36 (M)		36 (I)
Length of time open mortgage loans have been established	67 (M)		
Length of time reported mortgage accounts have been established	78 (M)		
Length of time revolving accounts have been established	12	12	12
Level of delinquency on accounts	02	02	02
No recent bank/national revolving balances	29 (M)	29	29
No recent non-mortgage balance information	17	17	17
No recent revolving balances	24	24	24
Number of accounts with delinquency	18	18	18

U.S. FICO® Risk Score Reason Codes			
Reason Statement	Equifax BEACON®	TransUnion FICO® Risk Score, Classic	Experian/ Fair Isaac Risk Model
Number of bank/national revolving accounts with balances	23		23
Number of bank/national revolving or other revolving accounts		26 (I)	
Number of consumer finance company accounts established relative to length of consumer finance history			37 (I)
Number of established accounts	28	28	28 (I)
Number of revolving accounts	26 (I)		26 (I)
Payments due on accounts			46
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	10	10	10
Proportion of balances to credit limits on revolving HELOC accounts is too high	62 (M)		
Proportion of balances to loan amounts on mortgage accounts is too high	58 (M)		
Proportion of balances to loan amounts on revolving auto accounts is too high	77 (M)		
Proportion of loan balances to loan amounts is too high	33	03	33
Proportion of revolving HELOC balances to total revolving balances is too high	64 (M)		
Serious delinquency	39	39	39
Serious delinquency, and public record or collection filed	38	38	38
Time since delinquency is too recent or unknown	13	13	13
Time since derogatory public record or collection is too short	20	20	20
Time since most recent account opening is too short	30	30	30
Too few accounts currently paid as agreed	19	27	19
Too few accounts with recent payment information	31		31 (I)
Too few active accounts	85 (M)		
Too few bank/national revolving accounts	03		03
Too many accounts recently opened	09	09	09
Too many accounts with balances	05	05	05
Too many bank/national revolving accounts	04		04
Too many consumer finance company accounts	06	06	06
Too many inquiries last 12 months	08	08	08
Too many mortgage loans with balances	96 (M)		
Too many recently opened installment accounts	71 (M)		

(I) denotes reason codes only used for Industry Scores (formerly known as Industry Options)

(M) denotes reason codes only used for the new Mortgage Industry score

All other reason codes and statements listed may be applicable to any of the FICO® score models



## Reports at a Glance

ProDirect® Reports Report #	Writer ID	Report Name	Frequency	Reason for Report
CPSRPTS-02	CP53850A	Preview Detail Report	Generally avail. the 7 <sup>th</sup> of mailing month	Lists total records submitted and lost during screening cycles
CPEXCRSC-01	CP53860A	Exclusion Report	Generally avail. the 7 <sup>th</sup> of mailing month	Lists all consumers that failed initial screening criteria
CPSRPTA-01	CP53890A	Actual Report	Avail. 1st of the month after mailing	Lists all consumers that received solicitation, plus score detail
CPPRODLY-01	CP21060A	Daily New Account Summary	Daily	Lists all new accounts established the previous business day
CPPRODAD-01	CP21080A	Daily New Account Detail	Daily	Provides complete credit bureau report for each new account setup the previous business day
CPPRODDC-01	CP21070A	Daily Declined Account Summary	Daily	Lists all declined accounts for the previous business day
CPPRODDD-01	CP21090A	Daily Declined Account Detail	Daily	Provides complete credit bureau report for each new account setup the previous business day
CP40003-01	CP595203	New Account Report	Monthly	Lists new accounts established through the ProDirect program
BC450-15	CP225015	Statistical Report	Daily	Provides statistical information at the prod/sub-prod level. Includes a roll-up at the product level.
BC450-16	CP225016	Statistical Report	Monthly	Provides statistical information at the prod/sub-prod level. Includes a roll-up at the product level.
BC450-17	CP225017	Statistical Report	Y-T-D Month end	Provides statistical information at the prod/sub-prod level. Includes a roll-up at the product level.
BC460-26	CP32690A	5-Day Aging Report	Weekly and at Month end	This report breaks down 5- Day delinquency detail at the corp - institution -bin level.
BC460-22	CP32690B	30-Day Aging Report	Weekly and at Month end	This report breaks down 30- Day delinquency detail at the corp - institution -bin level.
BC460-23	CP32690C	60- Day Aging Report	Weekly and at Month end	This report breaks down 60- Day delinquency detail at the corp - institution -bin level.
BC460-24	CP32690D	90-Day Aging Report	Weekly and at Month end	This report breaks down 90- Day delinquency detail at the corp - institution -bin level.
BC460-33	CP32690E	120-Day Aging Report	Weekly and at Month end	This report breaks down 120- Day delinquency detail at the corp - institution -bin level.
CP2892-01	CP28920A	Daily Balance Transfers Report	Daily	Lists balance transfers entered since the last processing day.
CP2896-01	CP28960A	Daily Balance Transfers Returns Report	Daily	Lists balance transfers returned

# SAMPLE REPORTS

## PRODIRECT PREVIEW DETAIL REPORT (CP53850A)

TOTAL RCDS INPUT	DUP RCDS ELIM	BAD SSN ELIM	BAD NAME ELIM	BAD ADDR ELIM	UNDELIV ELIM	BAD CITY ADDRESS	CC RCDS ELIM	TOTAL RCDS SCORED	INELIGIBLE SCORE ELIM	DNS CODE	TOTAL	% ELIM
62,884	4,967	6	0	0	1,265	1	0	56,645	20,628	9,663	26,354	58

TOTAL RECORDS INPUT	62,884
TOTAL RECORDS ELIMINATED	36,530*
TOTAL RECORDS OUTPUT	26,354
AVERAGE % ELIMINATED	58

GRADE TOTALS	SCORE RANGE TOTALS
A = 25,320	800 > = 5,852
B = 1,034	790 - 799 = 3,315
C = 0	780 - 789 = 2,118
D = 0	770 - 779 = 1,910
E = 0	760 - 769 = 1,369
F = 0	750 - 759 = 1,410
G = 0	740 - 749 = 1,207
X = 0	730 - 739 = 1,120
Y = 0	720 - 729 = 1,001
Z = 0	710 - 719 = 933
	700 - 709 = 877
	690 - 699 = 901
	680 - 689 = 752
	670 - 679 = 757
	660 - 669 = 644
	650 - 659 = 546
	640 - 649 = 499
	630 - 639 = 429
	620 - 629 = 714
	610 - 619 = 0
	600 - 609 = 0
	590 - 599 = 0
	580 - 589 = 0
	570 - 579 = 0
	560 - 569 = 0
	550 - 559 = 0
	540 - 549 = 0
	530 - 539 = 0
	520 - 529 = 0
	510 - 519 = 0
	500 - 509 = 0
	< 500 = 0
	NO HIT = 0

\*FOR FURTHER DETAIL OF INELIGIBLE SCORES, SEE "PRODIRECT EXCLUSION REPORT".

## PRODIRECT EXCLUSION REPORT (CP53860A)

\*\*THIS REPORT CONTAINS ALL RECORDS THAT DID NOT PASS THE PRESCREENING PROCESS DUE TO RECEIVING A FRAUD CODE WARNING, A NEGATIVE GRADE SCORE, A DO-NOT-SOLICIT CODE, OR WAS NOT MATCHED TO A CREDIT FILE. DUE TO FCRA REQUIREMENTS, INDIVIDUAL CREDIT INFORMATION CANNOT BE DISCLOSED ON EXCLUDED RECORDS.\*\*

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CPEXCRSC-01 CORP 000000 INST 000000 C E R T E G Y C A R D S E R V I C E S A S O F 03/06/09 PAGE 2  
PRODIRECT EXCLUSION REPORT RUN DATE 03/06/09

NAME	SS#	ADDRESS	CITY	STATE	ZIP
DECORAM ,DEB	XXX-XX-XXXX	2088 WACIPI DRIVE	PRIOR LAKE	MN	50000
DECK ,ADAM	XXX-XX-XXXX	2174 SIOUX TRAIL	PRIOR LAKE	MN	50000
DELLAR ,FREDERICK	XXX-XX-XXXX	4411 DAKOTA ST SE	PRIOR LAKE	MN	50000
DELL ,NANCY	XXX-XX-XXXX	6165 140th ST NE	PRIOR LAKE	MN	50000
DELET ,KAMARI	XXX-XX-XXXX	16949 ELM AVE SW	PRIOR LAKE	MN	50000
DELET ,RAIJAEL	XXX-XX-XXXX	16949 ELM AVE SW	PRIOR LAKE	MN	50000
DELET ,ANGEL	XXX-XX-XXXX	16949 ELM AVE SW	PRIOR LAKE	MN	50000
DELET ,FRED	XXX-XX-XXXX	16949 ELM AVE SW	PRIOR LAKE	MN	50000
DELLWO ,CHRIS	XXX-XX-XXXX	1028 SWIFT ST	SHAKOPEE	MN	50000

**PRODIRECT ACTUAL REPORT (CP53890A)**

RUN DATE 03/31/09

NAME	SS#	ADDRESS	CITY	STATE	ZIP	GRADE	SCORE	SEQUENCE
MONA , SHARI	XXX-XX-XXXX	17295 MARYSTOWN ROAD	SHAKOPEE	MN	50000	A	820	9030000295
MORIART , FLO	XXX-XX-XXXX	111 S. WEST ST	BELLE PLAINE	MN	50000	A	820	9030000296
MORLEY , JUDY	XXX-XX-XXXX	15287 EDINBOROUGH AVE.	PRIOR LAKE	MN	50000	A	752	9030000297
MORTON , GARY	XXX-XX-XXXX	5470 WEST 134TH ST	SAVAGE	MN	50000	A	832	9030000298

**PRODIRECT DAILY NEW ACCOUNT SUMMARY (CP21060A)**

PRODUCT = VPP SUB-PRODUCT = JA2

ACCOUNT NUMBER	LAST NAME	FIRST	M	SEQ NUM	SSN	RISK SCORE	GRADE	INCOME	CREDIT LIMIT	TYPE	CARDS OUT
4121XXXXXXXXXXXX	BOGMAN	ERIC	M	9010000196	XXX-XX-XXXX	754	A	60,000	5,000	10	1

TOTAL NEW ACCOUNTS: 1

**Daily New Account Detail (CP21080A)** This report generates an actual credit bureau pull on the individual accepting the card solicitation (they are approved). A full DTI calculation is included for each applicant.

**PRODIRECT DAILY DECLINED ACCT SUMMARY (CP21070A)**

PRODUCT = VPP SUB-PRODUCT = JA2

LAST NAME	FIRST	M	SEQ NUM	SSN	REASON FOR DECLINE	RISK SCORE	GRADE	FRAUD WARNING	INCOME
BOGMAN	ERIC	M	9010000196	XXX-XX-XXXX					60,000

**PRODIRECT DAILY DECLINE ACCT DETAIL (CP21090A)** This report generates an actual credit bureau pull on the individual accepting the card solicitation (they are declined). A full DTI calculation is included for each applicant.

**New Account Report (Month End by product sub-product)- (CP595203)** This report generates month end and has all new accounts put on the system that month. It is segregated by product sub-product so each mailing is easily identifiable.