

Self-Service Supports Social Distancing

Low touch equals high value in the current social distancing environment. The tools and technologies you use for your credit and debit programs can help keep consumers safe from contagions and enhance convenient access to their finances.

There's never been a better time to promote self-service tools and technologies that enable consumers to conduct their financial lives safely, without unnecessary physical contact with people or objects.

Market Mobile Payments

"The Pays" – Mobile payment wallets like Apple Pay®, Google Pay™, Samsung Pay® and digital wallets you enable, like Fitbit Pay™ and Garmin Pay™ – allow consumers to add a card to their smartphone or wearable wallet. This enables immediate card access and an easy, secure, contact-free way to pay without touching a person or payment device.

Use Contactless Cards

There's no dipping, swiping or waiting with contactless payments. Contactless cards eliminate physical contact between Point-of-Sale (POS) terminals and the payment device, either a dual-interface EMV chip card, wearable device or mobile wallet. Contactless payments are fast, convenient and quickly gaining traction among consumers.

Download CardValet®

Fraud is ever-present. CardValet from Fiserv gives users visibility into how, when and where their cards are used. It's card management capabilities give cardholders the ability to receive transaction alerts and actively manage credit and debit card usage by defining when, where and how their cards are used.

Promote Your Voice Response Unit (VRU)

Ensure your VRU is available around-the-clock, giving your cardholders the flexibility to activate cards or make PIN changes at their convenience. Cardholders should be asked to provide specific information that identifies them to the VRU, through a series of quick prompts guiding them through the system. Once a call is successfully completed, cardholders should have immediate access to their cards.

Provide Online Account Access

Online financial management is essential. Remind your consumers that they can access account information online through enhanced card account functionality. With online access, your financial institution will improve operational efficiency and delight consumers.

Be Mindful of Your ATM Channel

Social distancing measures may be here to stay, so ATM devices will remain critical to your business operations. Keep your lobbies and devices clean, review your ATM cash position and determine if amounts should be increased or the frequency of visits adjusted. Assess your cardholder ATM and POS online and offline limits, based on risk and customer servicing strategies, to determine if adjustments are warranted to improve accessibility to funds. Review ATM management tools to ensure appropriate parties are designated to maximize availability.

Educate Your Consumers

Marketing tools and creative assets for debit and credit card programs are available and free for you to use, anytime, in [Impact Marketing](#) and the [Beavercreek Online Education Center](#). Cardholder marketing tools for CardValet tokenization services are at your fingertips. Use these marketing tools and creative assets to keep your consumers informed about the safety and self-service aspects of your payments program. Your consumers may have forgotten or be unaware of the breadth of capabilities you support.

Continue to Deliver Great Service

Sometimes consumers want a human touch. Be ready to respond with extra support by delivering an exceptional, differentiated experience. The call center service experience for your credit and debit cardholders builds confidence and trust in your brand and can positively position the safe and secure self-service capabilities your consumers are seeking, now more than ever.

It's Important

Every interaction with your consumers is a chance to make a great impression.

Self-service capabilities provide efficient and safe cardholder experiences. Tell your consumers about them by showcasing your consumer-friendly tools and capabilities.

Connect With Us

For more information about Card Services, call 800-872-7882, email get.solutions@fiserv.com or visit [fiserv.com](https://www.fiserv.com).

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569959 03/20