PRIVATE LABEL PROGRAMS INCREASE REVENUE
Many retailers offer Private Label “closed loop”, credit and debit cards. These programs are being offered for a variety of reasons:
- Simplify the purchase process
- Offer custom repayment terms
- Create customer loyalty
- Build customer retention

Most importantly, a well run Private label program increases sale volume and boosts revenue.

PRIVATE LABEL THAT IS EASY TO MANAGE
Many retailers rely on third party providers to manage these programs believing that it is beyond their capabilities or competency. This often leads to signing long term agreements that ultimately drain profitability out of the program. At CoreCard there is a belief that managing a Private Label program should not be difficult or costly.

CoreISSUE for Private Label, with its table driven parameters, makes the task of developing and offering new or “special promotion” programs simple. In addition to Revolving Credit Accounts, retailers can offer:
- “Same as Cash” programs with an extended first payment date
- “Conditional Sales Contracts” for use with large ticket purchases
- “Closed Loop” prepaid debit cards for refunds and “Gift Cards”

USE DATA TO MEASURE THE SUCCESS OF PROGRAMS
With CoreISSUE companies can track usage of their private label credit and debit cards on a single card management system. This can provide insight into customers shopping patterns allowing companies to create powerful, direct-response, targeted marketing campaigns with the goal of increasing wallet share from existing customers.

COST SAVING BUILT INTO THE SOLUTION
CoreCard’s unique approach in development separates commonly used cross platform technologies from the unique functional demands of the individual products. The benefit in this approach is lower overhead, as all of the common components, needed across applications, are available for shared usage to all CoreCard products. The end result is a significant reduction in the physical footprint in data processing centers, making CoreCard’s products less costly to operate and maintain.

DEPLOYMENT OPTIONS DESIGNED TO SAVE MONEY
CoreCard’s Private Label solution can be rapidly deployed by the customer at their site or hosted and managed by CoreCard. Either option yields costs far less than those typically associated with a traditional third party processing company.

CORECARD’S CoreISSUE FOR PRIVATE LABEL
CoreCard’s CoreISSUE, configured for Private Label, provides issuers and processors with the most advanced and feature rich solution for issuing and managing Private Label card portfolios. Features include:
- Flexible Reward and Loyalty Program Management
- Transaction Processing for Purchases and Payments
- New Account Processing with Browser or Bulk Loading
- Optional Credit Bureau Interface
- Credit Card Issuing, Reissuing, Card Replacement
- Optional HSM Interface

CORECARD’S CoreACQUIRE FOR PRIVATE LABEL
CoreACQUIRE configured for Private Label provides a complete merchant management solution to help complete the point of sale to account loop. Features include:
- Merchant Account Management
- Transaction Processing and Settlement
- MasterCard, Visa, Private Label for Consumer, Fleet and Commercial Card Schemes

CORECARD’S SUITE OF PRODUCTS PROVIDE ADDITIONAL PRIVATE LABEL FUNCTIONALITY
CoreCard can provide a complete Private Label solution by adding one or more of our other products that support dispute management, collections and sales. All of CoreCard’s products are built to leverage the power of the shared components found in CoreENGINE, its transaction processing platform.

CoreDISPUTE
- Disputes and Chargebacks
- Predefined and User-defined Queues

CoreCOLLECT
- Champion/Challenger Recovery Strategies
- Case Management Collections Automation

CoreSALES
- Commission Calculations for CSRs, Collectors and Merchant Sales Reps
Private Label Management Software and Services from the Company that Knows Credit Card Processing

Since 1984 CoreCard’s management team has been responsible for developing three of the most widely used card and accounts receivable management systems for the market, CardPac®, Vision21® and VisionPlus®.

Never happy resting on past achievements, they leveraged their decades of industry and product knowledge to build CoreCard’s account management system designed to support Private Label processing.

To learn how CoreCard can reduce costs and help manage your Private Label business, call +1-770-564-8000.

Technical Requirements Overview

Operating Systems
- Microsoft Windows

Database
- Microsoft SQL Server
- Oracle

Hardware
- Intel-PCs and Servers

Supported Interfaces
- TCP/IP
- SNMP
- Host Connectivity
- MSMQ
- ISO 8583
- XML
- SMTP
- HTTP
- HTTPS

For the most current information on supported components, please request CoreCard’s Technology Guidelines.