



U.S. Bank and Fiserv Create Market-Leading, Integrated Agent Card Issuance

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Strategic alliance will enhance the digital-first Credit Choice solution with industry-leading Elan Financial Services capabilities

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank (NYSE: USB) and Fiserv (NYSE: FI) have entered into a partnership in which U.S. Bank's industry-leading Elan Financial Services credit card program will be integrated into the Credit Choice solution from Fiserv, with plans to introduce significant new capabilities later this year.

Credit Choice empowers financial institutions to deliver a digital-first, branded agent-bank credit card program for consumer and small business cardholders, currently serving more than 100 Fiserv financial institution clients. As part of the partnership, Credit Choice will be enhanced with the Elan Credit Card program to offer integrated digital technology that combines both debit and credit card account information for consumer and small business cardholders within each financial institution's digital card management solution.

This reimagined user experience will be more robust and engaging for the end user, as customers can access credit and debit card information and servicing all in a single place. In addition, financial institutions will have easier access to the tools they need to onboard and service their cardholders, reducing friction and improving the ability to easily reach new potential card relationships.

"Integrating an agent card into the client financial institution banking application is truly groundbreaking," said Peter Klukken, head of credit card issuing for Elan Financial Services. "We're excited about this relationship and look forward to offering a new, seamlessly integrated technology experience to even more banks and credit unions."

The collaboration will accelerate this summer, with innovative, integrated technology underway and full conversion of the portfolio by the end of 2025. Throughout this time, Fiserv will continue to offer support, training, and program engagement, as well as onboard new financial institutions to Credit Choice.

"We're introducing a new level of digital card integration along with exceptional service and capabilities to the Credit Choice solution," said Erik Wichita, head of Card Services at Fiserv. "Our clients need self-service customer journeys and easy to navigate platforms for their cardholders to drive loyalty and increased usage. This collaboration brings two great industry leaders together for one solution."

The enhanced Credit Choice program will be available to U.S.-based banks and credit unions via a new or existing relationship with Fiserv. Users of the new platform will have access to Elan's trusted suite of agent-issuing capabilities. Fiserv's digital card solutions for consumer and business card and expense management will be integrated in the first half of 2026.

Learn more about Credit Choice at [Credit Choice | Fiserv](#).

About U.S. Bancorp

U.S. Bancorp, with approximately 70,000 employees and \$676 billion in assets as of March 31, 2025, is the parent company of U.S. Bank National Association. Headquartered in Minneapolis, the company serves millions of customers locally, nationally and globally through a diversified mix of businesses including consumer banking, business banking, commercial banking, institutional banking, payments and wealth management. U.S. Bancorp has been recognized for its approach to digital innovation, community partnerships and customer service, including being named one of the 2025 World's Most Ethical Companies and one of Fortune's most admired superregional banks. Learn more at usb.com/about.

About Elan Financial Services

Elan Financial Services partners with nearly 1,400 financial institutions nationwide to help them grow their business through a turnkey credit card program. Elan's dedication to its partners, growth philosophy, and investment in technology has made the business a leader in the industry since 1968. To help its partners remain competitive, Elan invests in digital optimization and personalized experiences for cardholders. For more information about Elan Financial Services, visit www.elanfinancialservices.com/credit-card.

About Fiserv

Fiserv, Inc. (NYSE: FI), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the

company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover®, the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500® Index and one of Fortune® World's Most Admired Companies™. Visit [fiserv.com](https://www.fiserv.com) and [follow on social media](#) for more information and the latest company news.

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