

**CARD PROCESSING & CARD BRAND STRATEGY**

**Reducing Costs Without Disruption: How WVU Credit Union Strengthened Its Contract Strategy and Uncovered New Revenue**

*A streamlined negotiation process delivered significant savings, new incentives, and long-term flexibility—without adding operational burden.*

**\$624k**

TOTAL INCENTIVES SECURED

**10-Year**

MASTERCARD BRAND AGREEMENT

**0**

MEMBER DISRUPTION OR VENDOR CHANGES

**THE CHALLENGE**

**Validating Assumptions in a Changing Payments Landscape**

WVU Credit Union had no immediate concerns with its existing agreements but lacked clear visibility into whether they were achieving the best possible outcome.

Negotiations had historically been managed internally, with leadership navigating an increasingly complex vendor landscape.

*"As the payments environment evolves quickly, we didn't want to rely on legacy assumptions. We owed it to our members to validate that our agreements reflected current market conditions and supported our long-term growth strategy."*

**CRAIG STREET, CEO - WVU CREDIT UNION**

**KEY PRIORITIES**

- Reduce costs without changing vendors
- Avoid operational disruption
- Ensure flexibility for future growth
- Avoid "leaving money on the table"

Leadership took a proactive approach to validate that their agreements reflected current market conditions and aligned with the credit union's long-term strategy.

To do that, they brought in specialized expertise to secure more competitive rates and terms and fully leverage their position.

**FEATURED CLIENT**



Location	Morgantown, WV
Est.	1961
Total Assets	~\$62 Million
Focus	WVU Community

**KEY SERVICES DELIVERED**

- Contract benchmarking & review
- Negotiation strategy & execution
- Card brand agreement structuring
- Incentive identification & capture
- Long-term positioning strategy

**CLIENT PERSPECTIVE**

The engagement delivered more than cost savings—it reinforced the importance of understanding negotiating leverage and bringing in the right expertise to navigate complex agreements..

*"Don't underestimate your leverage—or assume you fully understand it. Independent benchmarking and experienced negotiation support can materially change the outcome."*

**CRAIG STREET, CEO**

### THE APPROACH

#### End-to-End Engagement with Minimal Internal Lift

WVU leveraged ADVANTAGE's Contract Optimizer program to strengthen negotiations for one of its largest expense areas: card processing.

The engagement was designed to be simple and efficient—minimizing internal lift while keeping leadership informed and involved.

*"I supplied the information they needed, and they handled the heavy lifting from there."*

**CRAIG STREET, CEO - WVU CREDIT UNION**

During the review, an unexpected opportunity emerged—the credit union did not have a formal Mastercard brand agreement in place.

*"We didn't have a contract with Mastercard...we didn't even know that was something we could get."*

**CRAIG STREET, CEO - WVU CREDIT UNION**

### THE RESULTS

**\$624k+** in total incentives (processing + brand)



#### Market-Benchmark Pricing

Improved terms aligned with current market rates



#### New Revenue Opportunity

- 10-year Mastercard brand agreement secured
- New revenue stream without card program changes

*"The biggest unexpected piece was the Mastercard agreement."*

**CRAIG STREET, CEO - WVU CREDIT UNION**

#### Operational Continuity

- No system changes
- No card reissuance
- No member disruption

#### Strategic Value

- Improved forecasting to support capital planning
- Clear pricing and defined incentives

**Are you getting the maximum value from your current contracts?**

Start with a conversation to identify potential opportunities.  
Scan to connect with our team



### WHY ADVANTAGE

ADVANTAGE brings deep specialization in contract strategy by combining market intelligence, benchmarking insight, and decades of experience negotiating complex vendor agreements.

This expertise gave WVU Credit Union confidence that decisions were grounded in real-world data, not assumptions.

Beyond identifying savings, ADVANTAGE uncovered valuable incentive opportunities and structural improvements that may have otherwise been overlooked.

For leadership, that meant having an experienced advocate at the table, positioning the credit union for the strongest possible outcome with minimal internal burden.

**WVU reduced costs, unlocked new revenue, and strengthened its long-term position—all without operational disruption.**

*"It worked out the way we wanted. We avoided any disruptions and ended up saving a lot of money."*

**CRAIG STREET, CEO**

