

Case Study

NBT Bank

Customer-Focused Community Bank Receives Inaugural Award

For its commitment to portfolio growth, cardholder engagement and maximizing the benefits offered by CardVision™ from Fiserv, NBT Bank was awarded the first annual Fiserv Cardholder Engagement Award.

Focused on a desire to better serve its cardholders, NBT Bank chose CardVision to help gain insights about its debit card portfolio. With its combination of consulting services, proprietary marketing campaigns and robust analytics, CardVision was uniquely suited to help the bank grow. Working closely with a dedicated portfolio consultant, NBT Bank identified key opportunities, developed a targeted marketing strategy and was able to achieve consistent, above-average results in card activation, usage and spend. As a result, NBT Bank has continued to build valuable cardholder relationships.



The Fiserv Cardholder Engagement Award was established to recognize Fiserv clients who take the initiative to deepen relationships and optimize their card portfolio. The results NBT Bank achieved left no question about its commitment to cardholder engagement and earned the bank the honor of being named the inaugural award recipient.

Award-Winning Results



15–17 percent response to activation campaigns



3.5 percent increase in activation rates



8 percent increase in active cards



7–8 percent response rate to usage campaigns



15 percent transaction growth from power users



Year-over-year increase of 200,000 transactions

Client Profile

Based in Norwich, NY, NBT Bank was formed by a group of business leaders who saw a need for additional banking resources in the community.

For 160 years, NBT Bank has had a strong heritage of building long-term relationships with its customers and today has over 150 locations. The bank remains committed to making the communities it serves a better place to live and work.

As technology changes, NBT Bank is able to continue offering services tailored to meet the needs of its customers, thanks to the dedication and expertise of its employees.



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“We partnered with Fiserv due to their analytics and campaign resources. We continually asked more questions; and that continual interaction with our consultant has actually helped us with our portfolio growth.”

Sharon Homing

Vice President Product/Service Management and Intelligence, NBT Bank