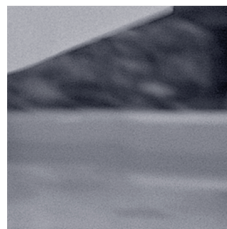
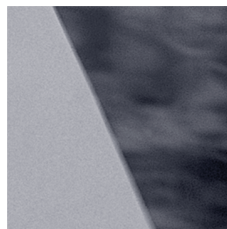
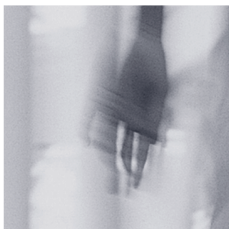
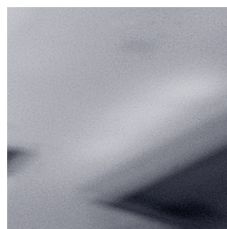
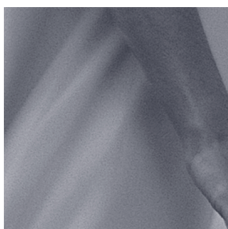


## Solutions



### Loyalty & Reward Solutions

Transform Your Business and Grow Your Revenue







## Solutions

Financial institutions need to offer card products to stay competitive. But it is getting tougher to sustain profitability due to increased legislation, tighter credit, changing consumer demand and intense competition. How can your institution be sure it is optimizing the performance of your card products?



In an increasingly complex environment, you need to tailor your products, programs and promotions so they hit their target the very first time. Do you have the right data—and expertise—to get the maximum return on your investment?

You may not have the expertise and resources to identify, analyze and solve these problems yourself. But you cannot wait to solve them and leave card profitability to chance. Your institution needs to ensure sustained card revenue growth. But how?

Loyalty & Reward Solutions from Fiserv include programs that encourage and reward cardholder spending behaviors. Our services included CardVision<sup>SM</sup>, and UChoose Rewards<sup>®</sup>. These solutions help you improve the profitability of your products and get results.

Once you partner with Fiserv, your financial institution can begin to benefit from innovative programs that result in measurable revenue growth.

### **CardVision – Campaigns, Analytics, and Insight**

CardVision is a combination of marketing campaigns, analytics and reporting, and strategic consultation and insight that financial institutions use to influence cardholder behavior—resulting in increased card usage, enhanced cardholder loyalty and bottom-line revenue growth.

CardVision services are tiered so you can choose the right fit of options to meet the needs of your card program. You can choose

our flagship service—CardVision—for turnkey campaigns and key metrics reports, or upgrade to higher service levels—CardVision Edge and CardVision Concierge—for enhanced analytics and reporting dashboards, campaign customization, and one-on-one consultative services with a dedicated CardVision engagement manager.

### **Turnkey Activation and Usage Campaigns**

CardVision marketing campaigns are based on our keen understanding of consumer behavior and industry best practices. All campaigns are designed to generate a call-to-action for cardholders:

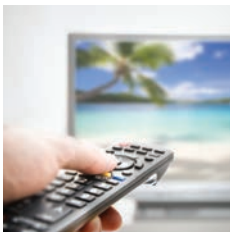
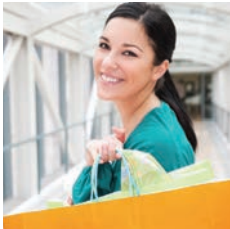
- Our activation campaigns prompt cardholders to “turn on” their cards so they are enabled for use—and capable of generating revenue
- Our usage campaigns motivate cardholders to use their cards as their preferred payment choice

### **Proprietary Analytics**

As a CardVision client, you benefit from a variety of proprietary tools, depending on the level of service you select. Our metrics reporting toolkit includes monthly reports and scorecards that help you understand how your portfolio is performing. Campaign response reporting, peer comparisons, and detailed network activity reports help ensure that implemented campaigns align with your overall program goals. Our proprietary models and predictive analytics assist you in understanding cardholder behavior, trends in usage, past performance, and identifying opportunities for improvement.



# A Program to Call Your Own



## Innovative Insight

Fiserv has in-depth knowledge of industry best practices, the current regulatory environment, marketplace trends and technological possibilities. We conduct extensive consumer research to understand marketplace perceptions and usage trends across payment types. When you enroll for our consultative services, we collaborate with you to identify:

- Where you should spend marketing dollars to maximize ROI
- How to maximize customer profitability by understanding cardholder behavior across channels
- What regulatory and consumer trends are affecting portfolio performance
- What you can do to maximize your portfolio growth opportunities

## UChoose Rewards – Integration, Customization, Differentiation

UChoose Rewards is an award-winning,<sup>1</sup> turnkey rewards and loyalty product for financial institutions of all sizes. It is as different from other rewards programs as CardVision is from other promotional services.

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<sup>1</sup> In 2009 UChoose Rewards was named Best Innovation in a Loyalty Program by Cards International. Fiserv was also added to the *Bank Technology News* list of Top 10 Companies and Technology Innovators as a result of UChoose Rewards.

## Custom Configuration

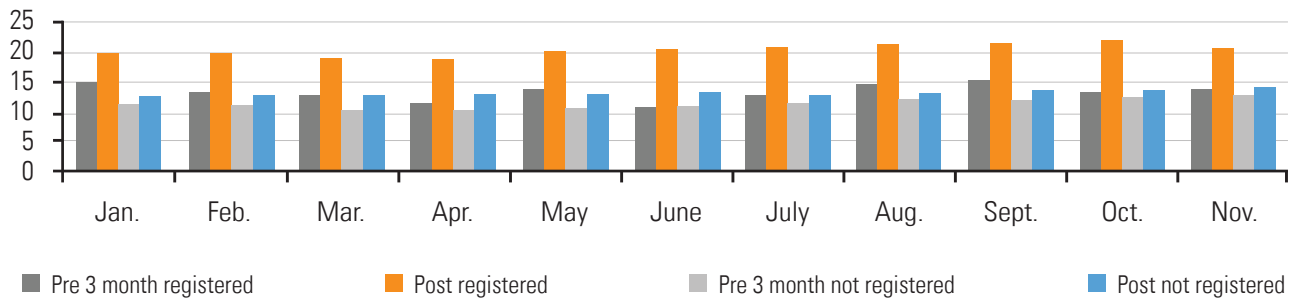
You can differentiate your offering by adjusting UChoose Rewards to fit your business and consumer needs. The program provides the option to deploy a merchant-funded or issuer-funded program—or a blend of the two—to meet your specific profitability objectives.

Set your own rules for earning and redeeming, including earn rates, thresholds, caps and life of points. Since the program is co-branded, participants will see your financial institution logo and the UChoose Rewards logo when they log in to [www.uchooserewards.com](http://www.uchooserewards.com). Once online, they can choose from more than one million redemption items, creating excitement and appeal.

## Merchant Network

Merchant-funded rewards programs offset redemption cost—the greatest expense within a rewards program. When you purchase UChoose Rewards, you gain access to the UChoose Rewards Merchant Network at no extra charge. The online and brick-and-mortar network includes universally known merchants with great offers for your accountholders—up to 20 points per dollar spent. The network also includes over 8,000 local and regional retailers. You get the opportunity to add your own commercial clients to the network for free.

### Average Number of Transactions per Card



Accountholder registration drives transaction behavior, increasing average number of transactions.

### Integrated Solutions

Our desktop configuration tool makes it easy to reinforce accountholder loyalty. Manage your branding, language, messaging and content on your choice of three different UChoose Rewards home page templates. Your accountholders then access information about the program, including FAQs, point earning schedules, award levels, point accumulations and redemptions on the website. Because you are able to integrate all of their accounts into the program, the accountholder experiences a pooled view of all earned points. Your cardholders will enjoy a seamless rewards experience that includes all of their transactions and relationship activity.

### Increased Card Transactions and Spend

As a UChoose Rewards client, your ongoing promotion of the program will likely increase card use among all of your accountholders to some extent. Research shows that activation rates are 15 percent higher for card portfolios with rewards and spending is as much as 40 percent higher among cardholders who belong to a rewards program.

### Ability to Reward on All Card Portfolios

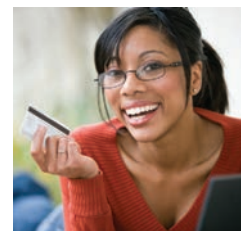
UChoose Rewards can be the right solution *regardless of where your debit and credit cards are processed*. Even when transaction processing is split among multiple providers, your cardholders will enjoy a seamless rewards experience that includes all of their transaction and relationship activity. Points can be pooled for quicker accumulation toward redemption, which accelerates the cardholder's desire to transact and earn more points.

### Ability to Grow Loyalty by Rewarding Relationship Activities

Fiserv also offers an integrated software solution that will accommodate virtually any rewarding scenario, built from your desktop. This allows you to reward accountholders for the specific attributes of their overall relationship with your institution, rather than for their card transactions exclusively.

### Transform Your Business

CardVision provides a unique combination of collaboration, insight and measurement. UChoose Rewards is an award-winning program with integration and customization options to differentiate your financial institution. Together, they can transform your business by maximizing your revenue growth.



Our CardVision team produced a direct mail campaign that achieved an increase of 136 percent in transaction volume for one financial institution.

CardVision and our award-winning UChoose Rewards program helped to increase incremental transaction volume by over 24 percent for another institution

CardVision and UChoose Rewards helped another institution increase its overall debit card incremental transaction usage by 46 percent

### CardVision Key Benefits

#### For your financial institution

- Profitability and enhanced cardholder loyalty
- Proven process to grow your card portfolio
- Industry insight into best practices, regulations, trends and technology
- Expert collaboration
- Campaign execution from strategy through fulfillment to measurement and reporting
- Access to scorecards, peer comparisons, key data and charts

#### For your cardholders

- Enhanced satisfaction with your financial institution

### UChoose Rewards Key Benefits

#### For your financial institution

- Enhanced cardholder loyalty
- Increased interchange revenue
- Increased activation and spend
- Rewards program customization
- Increased brand recognition

#### For your cardholders

- Earning rewards is fast and easy
- Points can be pooled for faster earning—combining consumer debit, business debit, credit and multiple accounts
- Exciting redemption options with millions of choices
- Enhanced satisfaction with your financial institution

### Connect With Us

For more information on Loyalty & Reward Solutions, please contact us at 800-872-7882 or visit [www.fiserv.com](http://www.fiserv.com).



## About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next, right now.



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