

UChoose Rewards®

Drive Greater Card Usage and Profitability with a Turnkey Rewards and Loyalty Program



In a competitive financial services market, consumers seek debit and credit cards with the greatest value. UChoose Rewards from Fiserv enhances the value of your card offering, helping to boost transactions, increase revenue and improve profitability.

UChoose Rewards is a flexible loyalty program that boosts activation and use of your institution's debit or credit card by enabling cardholders to earn points and redeem them for valuable rewards. Named Best Innovation in a Loyalty Program by Cards International, this highly customizable solution gives you the freedom to implement a rewards program that best suits your objectives and your cardholder base.

Designed to Meet Your Goals

Whatever your specific card portfolio goals, UChoose Rewards can help you achieve them. By adding more value to consumers, the program keeps your card top-of-wallet, improves activation rates and increases card usage. The program's diverse range of rewards encourages more frequent card usage and increases cardholder spend, driving up revenue.

Flexibility for Your Institution

With UChoose Rewards, you select the type of funding program that matches your revenue objectives and preferences. Your rewards program can be merchant-funded, issuer-funded, or a blend of the two. Each has advantages – from offsetting redemption costs with merchant funding to leading cardholders to use the card even more with a faster earn rate.

You also gain the flexibility to offer UChoose Rewards on all cards of your choice, including debit and credit, no matter where you process the transactions.

Value for Your Cardholders

Your cardholders will realize tremendous value from the UChoose Rewards program. They can select from 3 to 4 million merchandise redemption options, or redeem points for gift cards at more than 100 retailers, ranging from big-box national chains to local and regional merchants. Gift cards are available for dining, entertainment, gas, travel and retail purchases. UChoose Rewards can even support cash back as a redemption option. As an added benefit, consumers who choose merchandise from the Best Buy online site can opt for in-store pickup from area stores.

Your cardholders will also find it easy to earn points in the program. You can take a more comprehensive approach to your loyalty program because cardholders can pool points across all registered accounts and cards to earn rewards faster.



Expansive Merchant Network

When you participate in a UChoose Rewards merchant-funded or blended funding program, your institution and your cardholders automatically gain access to the UChoose Rewards Merchant Network at no additional cost. This unrivaled network includes well-known online and brick-and-mortar merchants that allow your cardholders to earn points at a generous rate—up to 20 points per dollar in some cases. The network currently includes an estimated 12 national retailers, 442 online retailers and 15,284 local and regional merchants. You can also opt to add your own commercial customers or members to the network at no charge.

Easy Customization

The UChoose Rewards Manager desktop tool makes it fast and easy to set up or change your program's parameters and rules, such as earn rates, point thresholds, point caps and the life of points. This easy-to-use tool also enables you to do manual point uploads to award bonus points for certain behaviors—such as adding a particular banking product or service—or to create different standard offers for signature, PIN debt and online bill payment transactions.

The program's Rewards Manager tool allows you to customize the reward program content displayed on your UChoose Rewards site using several template options. The tool allows you to easily manage the branding, language, messaging and content for your program's home page, earn points page and FAQ page. Since the program is co-branded, your institution's logo will appear along with the UChoose Rewards logo. You can also modify the website color scheme to match your institution's branding.

Simple to Use

Your cardholders simply visit your co-branded UChoose Rewards site for complete information about the program, including FAQs, point earning schedules, award levels, their specific point accumulations and redemptions. Or, you can opt to add-on the UChoose call center service to allow cardholders to access program information or point redemption. With the optional call center add-on, you can offer your cardholder this alternative service channel to improve responsiveness and minimize calls to your staff.

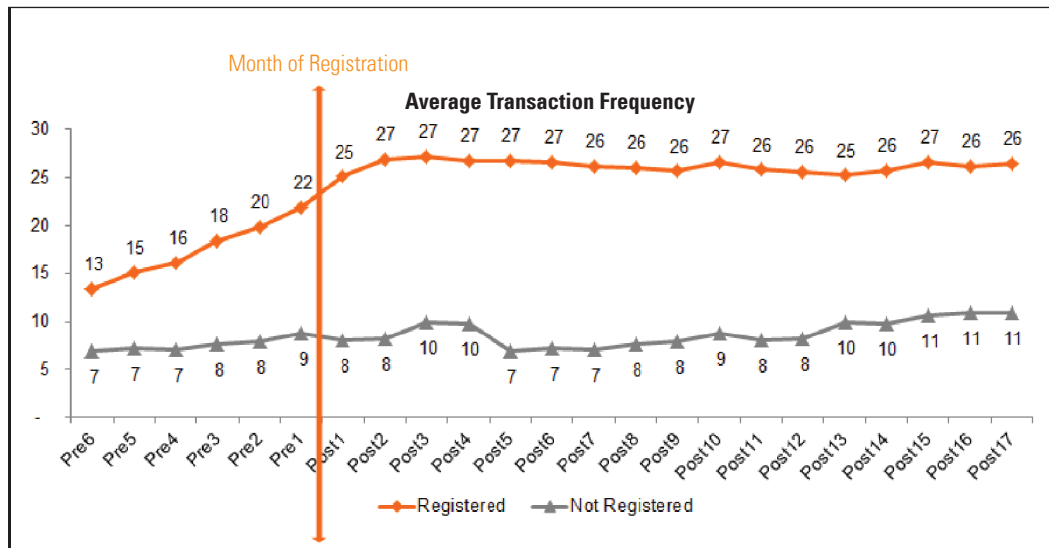
Whether they access the program online or by phone, your cardholders will obtain an earned points balance that's pooled across their entire transaction and relationship activity for a seamless, convenient experience.

Mobile Access Convenience

The UChoose Rewards mobile application provides cardholders with real-time site access and convenience. This engaging app provides consumers with a map displaying the locations of participating merchants, right on their mobile device, wherever and whenever they need it—so they can easily see and take advantage of merchant-funded offers and earn additional points and bonus reward points.

Your cardholder can scan a merchandise UPC code to determine if an item is available through your rewards program and how many points they need to purchase it.

Usage – Pre vs Post Registration – Program Overview
(Month-over-Month – Pre 6 months and Post 17 months)



Incremental usage for cardholders registered in UChoose Rewards increases by 9.2 transactions per month on average after registration. Registered cardholders also conduct 15 more transactions per month on average than non-registered cardholders. Note: The chart above is a subset of this full analysis and contains Jan to Mar 2012 registered cards to get their lifetime data of 17 months.

UChoose Rewards participants can download the mobile app for free from Google Play for use on Android™ devices or via iTunes® or the App Store for use on iPhones® or iPads®. The app is customizable with your financial institution’s logo, reinforcing your brand identity and providing a consistent experience with the UChoose Rewards website.

Proven Success

Fiserv analysis of current client portfolios reveals that UChoose Rewards specifically helps financial institutions improve card usage and interchange income.

- For cards registered in the program, monthly card usage increased an average of 49 percent to 77 percent in the months

after registration (the performance range represents a diversity of financial institution types and card portfolio sizes)

- Monthly usage rates within the same institution are more than 20 percent higher for cards registered in the program as compared to cards not registered in the program
- Monthly incremental interchange income is more than 200 percent higher for registered cards vs. non-registered cards



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 for a look at what's next now.

Consultation and Support

Fiserv card specialists can lend their expertise and insight to help your financial institution build and sustain a successful rewards program. In preparation for your UChoose Rewards launch, our specialists welcome you to the program by providing:

- A review of the goals and objectives of your rewards program
- Recommendations to maximize your marketing, employee engagement and merchant recruiting efforts
- Advisement on program setup best practices and considerations, including funding options, redemption options, conversion requirements, point expiration and point caps
- Launch support with a goal of increasing cardholder engagement and boosting program registration

Key Benefits

- Enhances cardholder loyalty for both debit and credit cards
- Increases activation, usage and spend rates, boosting interchange income
- Improves your competitive position by enhancing the value of your card offering
- Delivers the flexibility to define a rewards program that meets your goals
- Offers funding options that help offset redemption costs
- Gives cardholders a highly-valued perk with tremendous earning and redemption flexibility
- Simplifies program setup and administration through easy-to-use desktop tools
- Supports complete customization of your reward site content and branding
- Provides cardholder access through a convenient mobile app
- Provides access to card specialists upon initial consultation, offering insights and recommendations to drive program success and revenue growth

Connect With Us

For more information about UChoose Rewards, please contact us at 800-872-7882, email getsolutions@fiserv.com, or visit www.fiserv.com.



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