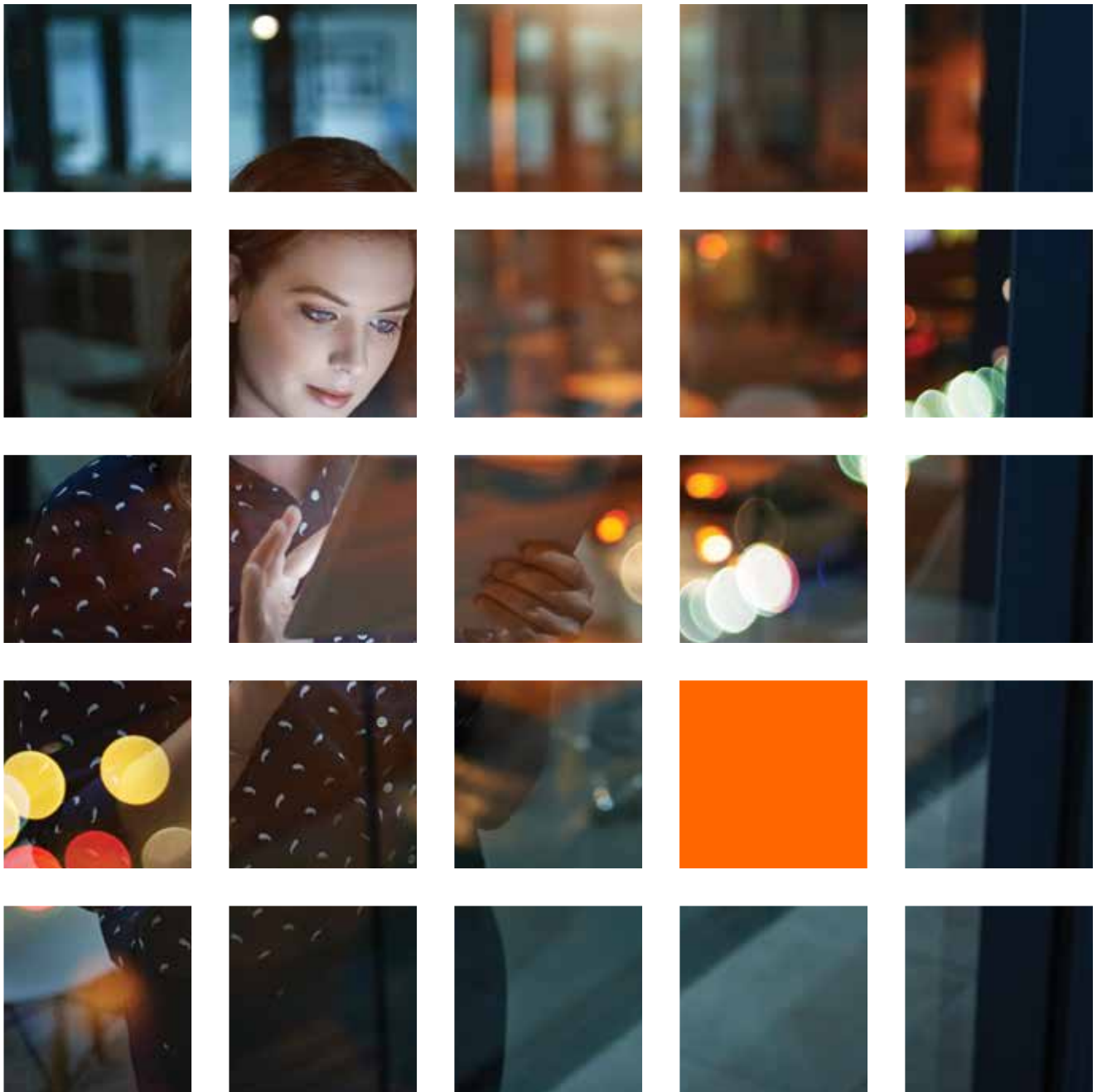


Products



Market Performance EdgeSM

Get the Edge You Need to Grow Your Business





Edge

With the rapid adoption of digital services, the traditional marketing model for financial institutions must evolve to tap new growth opportunities. Market Performance Edge from Fiserv meets this need with an integrated approach to delivering relevant marketing analytics and end-to-end campaign management.



To drive growth and promote customer retention, your financial institution needs a targeted, multichannel marketing program.

The key is reaching the right customer, with the right offer, through the right channel, at the right time. That requires a thorough understanding of your customers and the marketplace. With Market Performance Edge, Fiserv offers the best toolset to help you tap customer and industry data to analyze your market and run successful campaigns.

Market Performance Edge is a suite of built-for-purpose products and services bundled to meet the needs of your growth strategies, reducing the cost of campaign execution and yielding better results.

Our marketing-related solutions include resources for:

- Opportunity assessment
- Data-driven marketing
- Multichannel, multitouch offer presentment
- Customer relationship management (CRM) and prospect management

Assessing the Market

With Market Performance Edge, Fiserv aligns with your market and customer growth strategies to advise and assist with identifying the best opportunities and tools to help achieve your goals.

Our strategists, many of whom are former bank CEOs, CFOs and heads of retail banking, consolidate business data and transform it into useful, actionable business insights. They synthesize in-depth financial, market, household and risk analytics to provide a comprehensive performance assessment and create a road map for improved future performance.

These highly experienced professionals advise you in a variety of areas, providing competitive analysis, product and rewards consulting, and best-practice recommendations. They supply the insights, industry information and execution plans you need to drive near- and long-term improvement in net revenue, product penetration, cross-sales and market share.



Four Phases, Full Coverage

Market Performance Edge targets four key areas of market growth that align to your institutions marketing programs.

Strategy Edge™

Success begins with a sound marketing strategy. Strategy Edge from Fiserv includes advisory services focused on marketing analytics that yield factual insight into product penetration, channel adoption, service usage and next product to sell. Services help you to:

- Assess new markets and growth potential
- Expand market share
- Boost loyalty by growing wallet share
- Drive service adoption
- Retain profitable customers

Fiserv combines comprehensive data and applied intelligence to help you set priorities to reach maximum profitability. We provide innovative research, strategic counsel and marketing solutions. In addition, we offer powerful applications that offer instantaneous access to updated, detailed marketing and sales plans for each branch, region and bank in your franchise, plus contact information for consumers and businesses.

Market Edge™

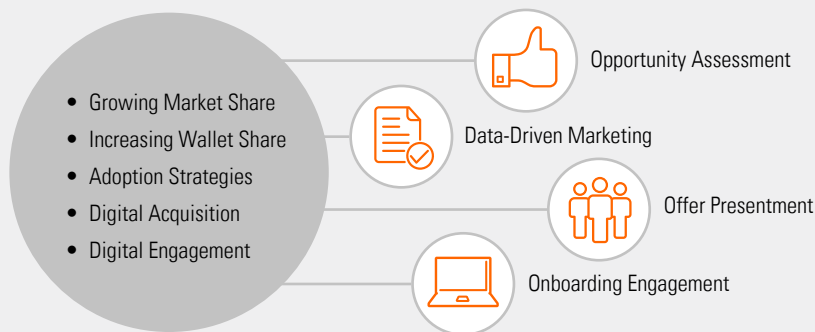
How well do you know your market, your customers, and their habits and needs? Building on the preparatory work in Strategy Edge, Market Edge from Fiserv provides customer data analytics solutions to enable target marketing—identifying the right customer for the best offer or message. You're empowered to engage subjects such as:

- Householding and segmentation
- Channel and service behavior
- Market/prospect analysis
- Demographics and data appending
- Campaign creation
- Campaign measurement

With Market Edge, Fiserv helps you evaluate your market and your customer base. Within this portfolio, BankAnalyst® Market from Fiserv is a set of online analysis tools that enable you to quantify your institution's market potential and accurately assess the competitive landscape, clearly illuminating where you should focus your efforts to grow your franchise.

Integrator Advance™ from Fiserv is a next-generation marketing analytics platform that offers advanced capabilities, including research-based segmentation, cross-sell intelligence and campaign management.

Market Performance Edge aligns with your financial institution's primary marketing functions to identify growth opportunities revealed in analysis of your existing data.



Campaign Edge™

Productive marketing campaigns use the delivery channel most effective for a given market segment. Campaign Edge from Fiserv offers multichannel campaign management capabilities to automate and validate marketing effectiveness.

- Direct mail
- Email
- E-statements
- In-branch

Campaign Edge offers traditional marketing services, which provide turnkey, single-source, direct marketing services. These fully integrated offerings include creative development, access to advanced digital print and mail facilities and multichannel communication solutions.

Digital channel marketing services for acquisition and cross-selling are provided through Next Multi-Channel Marketing

from Fiserv, which turns your financial institution's service channels into vehicles for cross-selling products and strengthening relationships; and Micronotes® Cross-Sell™ from Fiserv, the solution that creates new sales opportunities through online questions tailored to discover customer needs and preferences.

Activation Edge™

Follow-through and delivery of top-notch services are essential to keeping customers engaged and satisfied using their preferred channel. Activation Edge from Fiserv enables fulfillment of these marketing elements:

- Accepted campaign offers
- Customer and account onboarding
- Sales enablement
- Campaign measurement
- Incentive planning

Key solutions are Originate Deposits from Fiserv, a convenient, web-based service that provides instant access to your financial institution for secure online account opening and funding; and EnAct™ from Fiserv, the enterprise CRM solution built by bankers for bankers. It's designed to help you easily identify and manage referrals and opportunities across retail and commercial banking, and wealth management lines of business.

The Advantages of Data-Driven Marketing

Data analytics is fast becoming a core competency and a key differentiator. Financial institutions generate a tremendous amount of data. As customer relationships become more digital, the use of data analytics is crucial to understanding customer interactions and channel usage.

This analysis can reveal new ways of approaching an issue, addressing key market segments or identifying potential blind spots, which ultimately makes for more targeted and meaningful marketing campaigns. Top performers are increasingly focused on understanding their data in order to create better outcomes. They're not working harder; they're working on the right things.

Key Benefits

Market Performance Solutions helps you create a targeted marketing program that offers new capabilities for your financial institution.

- Lower marketing expenses – Complement traditional marketing with lower-cost digital offers
- Personalized offers – Communicate relevant, segment- and behavior-based offers to your customers
- Trigger-based marketing – Time your offers to significant events and customer behavior, such as paying off a car loan, a drop in point-of-sale purchases or a change in spend
- Improved marketing effectiveness – Achieve quantifiable results, desired outcomes

Connect With Us

For more information about Market Performance Edge, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [Fiserv.com](https://www.fiserv.com) and [Fiserv.com/speed](https://www.fiserv.com/speed) to learn more.



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