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# uChoose Rewards<sup>®</sup>

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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.**

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uChoose Rewards is a flexible loyalty rewards solution 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 providing 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 program that matches your revenue objectives and preferences. Your rewards program can include offers that are 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.

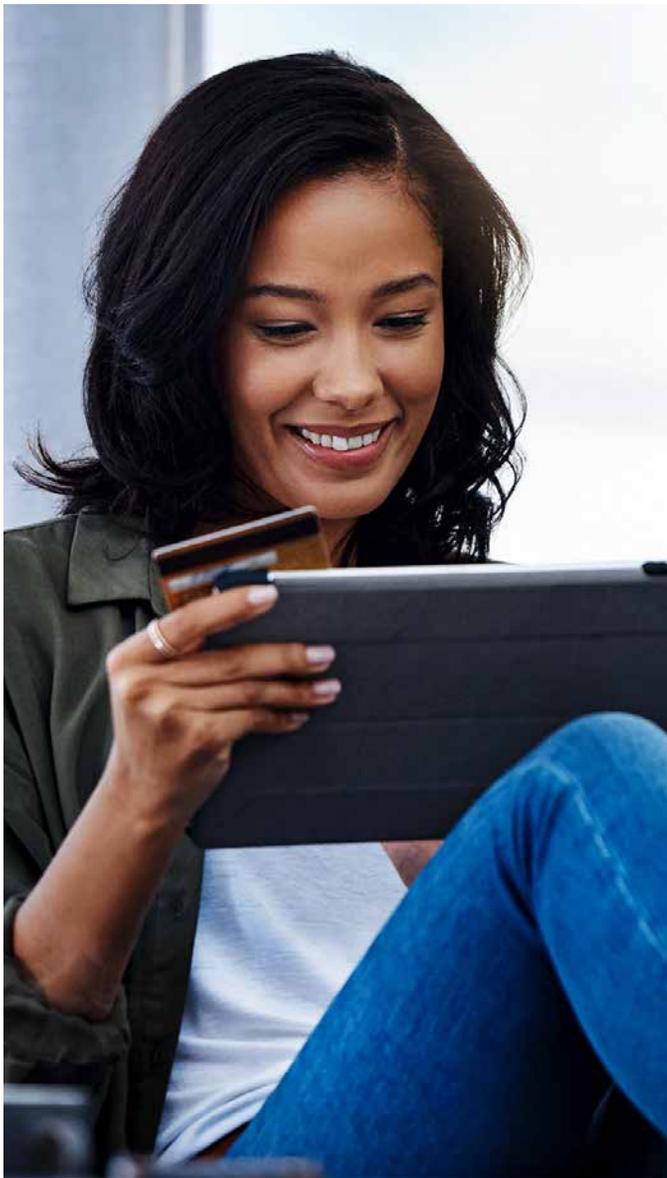
You also gain the flexibility to offer uChoose Rewards on all cards of your choice, including debit and credit, no matter where you process the transactions.



### Value for Your Cardholders

Cardholders will 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.

Your cardholders will realize tremendous value from the uChoose Rewards program. They can select from over three million merchandise options, over 100 gift cards, and 1,000 charities through Charity Choice when redeeming points. As an added benefit, consumers who select merchandise from the Best Buy® online site can choose in-store pickup. uChoose Rewards also supports cash back and your gift cards as redemption options.



## Expansive Merchant Network

Give your cardholders access to offers from over 11,000 local and national merchants when you add merchant-funded offers to your uChoose Rewards program 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. You can even nominate new local merchants to join the program right from our website.



## Easy Customization

The uChoose Rewards admin tool makes it fast and easy to set up or change your program's parameters and rules, such as earn rates, bonus offers, point thresholds, point caps and expiration. This easy-to-use tool also enables you to do manual point uploads to award bonus points for specific behaviors – such as adding a particular product or service – or to create different standard offers for signature, PIN debit and online bill payment transactions.

The admin tool also allows you to customize the content displayed on your uChoose Rewards site using several template options. Easily manage the branding, contact information and content for your homepage, earn points page and FAQs page right from the admin tool. Since the program is co-branded, your logo will appear along with the uChoose Rewards logo.



## 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. You can also opt to add-on the uChoose Rewards 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.



## Portfolio Optimization

Once your program is launched, you'll have access to various marketing resources to help keep cardholders engaged and ensure your card is their payment method of choice. From complimentary monthly emails highlighting special merchant offers to self-service access to direct mail, email, digital assets and social media, your program is sure to benefit from regular cardholder outreach. If you need a little more guidance on marketing strategy, Card Marketing Services offers the option to participate in campaigns designed and fully managed by Fiserv.

Keeping an eye on your portfolio goals is easy with regular reporting. Get a better understanding of your program, and track key metrics like adoption and growth with the included card-level activity reports. And, with Card Marketing Services, personalized campaign results are provided after each mailing.

Offering a strong rewards program is an easy and affordable way to help you meet rapidly evolving consumer demands. With a focus on long-term growth and innovation, uChoose Rewards is the smart choice for you and your cardholders.



### Key Benefits:

- Enhances cardholder loyalty for 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 web-based tools
- Supports complete customization of your reward site through content and branding
- Provides access to industry experts upon initial consultation, offering insights and recommendations to drive program success and revenue growth

# Connect With Us

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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.

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