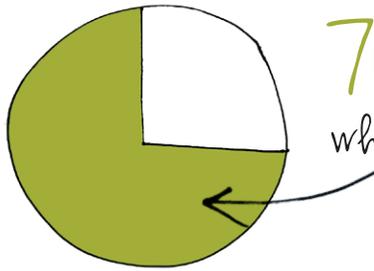


Meet Barbara

Barbara's bank keeps up-to-date on her account activity by allowing her to define the alerts that are most important to her. Barbara gets just the right information about her finances, when and how she wants.

Barbara opts in to alerts about multiple financial products and possible fraud instances that her bank delivers to multiple email addresses and phone numbers. It saves Barbara's bank money by costing less than standard IVR call programs and builds Barbara's confidence in her bank.

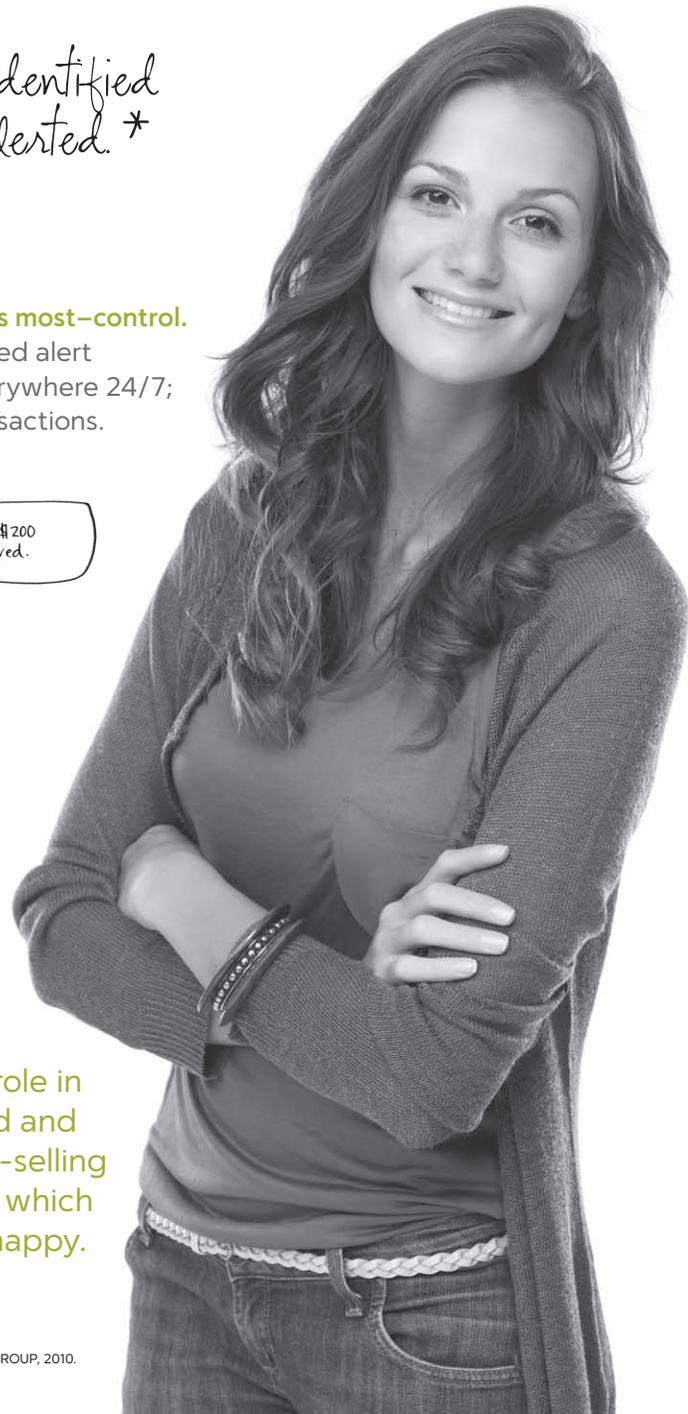
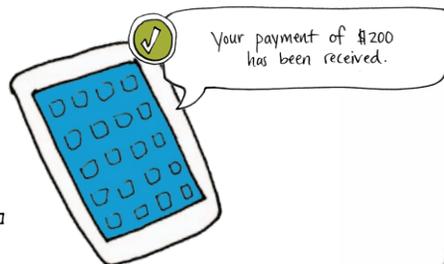
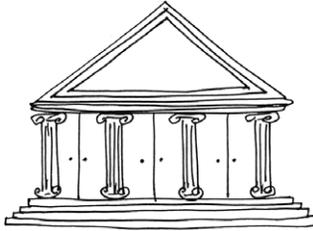
Barbara's bank texts her when her account is at risk. This stops fraud fast and deepens Barbara's relationship with her bank.



*76% of fraud is identified when customers are alerted.**

Barbara's bank delivers exactly what Barbara values most—control.

By opting into her bank's fully-integrated, text-based alert program, Barbara can keep track of everything everywhere 24/7; from address and PIN changes to international transactions.



Barbara feels empowered by her bank. She plays an active role in managing risk, detecting fraud and taking advantage of the cross-selling opportunities her bank offers, which makes Barbara and her bank happy.



firstdata.com

How First Data Products Fit National FIs

Consumer-Initiated SMS Solution

Put the power of account information requests in the hands of consumers. Let them access information such as balance and available credit right from their handset—before they make a purchase or a payment.

First Data Consumer Preferences Alerts and Notifications Solution

Let customers decide what account information they want and how they want to receive that information.



Issuer-Driven Fraud SMS Alerts Solution

Provide end-to-end support for system-generated, near real-time SMS alerts based on issuer-driven criteria and consumer opt-in.

Customer Preference Controls Solution

Give consumers control over their card usage. Consumers or businesses can choose to decline specific transactions based on control parameters they set.

Strategic Communications Solution (SCS) Statements and Letters Solution

Realize a healthy ROI by leveraging the convergence of key technology and data through a state-of-the-art composition platform with one-to-one segmentation tools, color printing capabilities and a multi-channel electronic delivery solution.

Dynamic QR Codes

Familiar square matrix barcodes can be encoded to contain information that enables mobile payments at physical POS locations.



DisclosureDesign ManagerSM Service

Design and compose account specific Terms and Conditions disclosures based on criteria established by the user.

Change in Terms (CIT) Manager Solution

Manage CIT disclosures at the account level for accounts with revolving balances.

Mid-Cycle Change in Terms ManagerSM / Penalty Fee ManagerSM / Dynamic Fees+SM Solutions

Assign new interest rates to accounts on non-statement cycle dates, meet Card Act regulations, more effectively assess penalty fees and post an issuer-defined fee or credit to an account based on criteria established by the issuer with this suite of account management solutions.

Rules / Product Control File (PCF) Service / Account Level ProcessingSM (ALP) Service / Transaction Level ProcessingSM (TLP) Service

Set specific processing controls for independent products and services, assign pricing strategies at an account level, assign individual pricing methods based on account and cardholder characteristics and activity and more with this platform and services suite.

Predigy[®] Solution

Build, simulate and deploy analytical decision applications with this integrated platform for customer analytics and decision management.

First Data OfferWiseSM Solution

Track consumers across marketing channels to deliver targeted offers based on their habits and history. Generate vouchers, sales offers and coupons designed to appeal directly to specific individuals.



Incentive-to-ActionSM (ITA) Solution Suite

Acquire, develop, convert and retain customers with this suite of data-driven marketing solutions. Issue an open-loop, inactive prepaid Discover[®] gift card which can be activated through a customized website.



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