

Meet Jose

Jose remembers how he met his bank. Their relationship started with a simple credit card. Then came a car loan, a debit card, a mortgage and, now, a private retirement account. Years later, Jose and his local bank are as happy and committed to each other as ever.

*Large banks realize 4.5 banking relationships per account.**

Jose's bank used First Data's card processing platform to achieve that kind of cross-selling success with him.

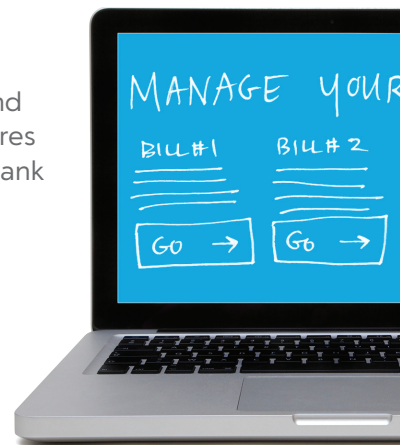
It was easy for Jose to apply and get approved for a custom credit card with his bank. Now that he has the card, he can easily set up and adjust automatic credit card payments from his checking or savings accounts.



Jose likes to shop online, get special offers from his favorite merchants texted to his smartphone and read real product reviews on social media sites before he buys. His smartphone starts his shopping experience and his credit card finishes it.

Jose's bank keeps him happy by authorizing his purchases and offering flexible pricing structures and fees. First Data keeps his bank happy with security and fraud solutions that limit losses and manage credit risk.

Jose always knows what's going on with his cards. His bank sends him voicemail and text messages about his account activity plus, he can view his statements online anytime he likes.



Jose's bank uses First Data's platforms to send Jose relevant discount and reward offers that fit Jose's communication and usage preferences.



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Better Together

Jose shops, saves, reaps rewards and stays informed with the First Data-driven services and offers that his bank provides.

How First Data Products Fit Community FIs

First Data ReadyLiftSM Loyalty Solution

Recognize, entice and engage your customers with rewards for transactional and other profitable consumer behavior, from debit or credit card usage to loan origination and bill payment.

DataChoiceTM Solution

Easy access to 15,000-plus data elements extracted from various First Data file sources as well as external data. Exercise total control over your queries and gain a better understanding of your customers to help increase revenue opportunities.

Online Banking Solution

Securely provide account holders a suite of interactive tools that provide them with 24/7 access and management of their accounts—whether they're online, on the phone or on the go.



First Data Mobile ManagerSM mBanking Solution

Lets consumers manage their accounts with their choice of SMS, wireless application protocol (WAP) or downloadable applications.

Online Bill Payment Solution

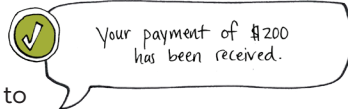
Enables your customers to securely receive, pay and manage all of their bills online. Easy automated enrollment for new users helps you improve customer loyalty and retention, while offering cross-sell opportunities.

Mobile Bill Pay Solution

Gives customers the ability to pay new bills, view scheduled payments and payment history on the go, all from their compatible mobile device.

Notify Me Alerts Solution

Allows your customers sign up to receive email alerts when checks have cleared, balances have changed or an account is overdrawn.



Snapshot Solution

Give consumers easy access to their most highly utilized accounts and transactions, quickly make a transfer or payment online and view contact information with one click.

Personal Finance Manager (PFM) Solution

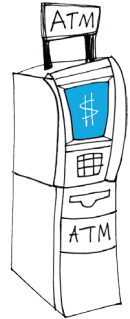
Improve customer retention with an online financial management tool that allows consumers to manage their finances in one place.

ATM Personalization Solution

Enables cardholders to reduce their average ATM transaction time.

SMS/Email Receipts Solution

Provide additional cardholder control and convenience around the ATM experience.



ATM Targeted Marketing Solution

Target the right message to the right cardholders at the ATM in order to help increase awareness and generate leads from interested cardholders.

OptionPoint[®] Credit Solution

A robust package that supports every stage of the process, from application approval and processing services to risk management and outstanding customer service support for both consumer and commercial accounts.

This solution supports:

- Digital Card Solutions
- Processing Credit Applications
- Voicemail and Text Messages
- Customized Marketing Messages
- Multi-channel Remittance



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