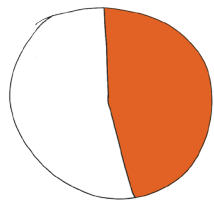


Meet Brenda

She wants rewards. Targeted, relevant, practical rewards. A First Data loyalty program with over six million rewards satisfies her desire for recognition and relevancy. In return, her bank builds a loyal and profitable customer.



46%
of voluntary attrition due to loyalty programs.*

Digital Loyalty-Generation Engine

First Data's Combined Loyalty Program uses a single, integrated and branded web experience to make it easy for Brenda to link and combine points from a range of programs and accounts. She earns rewards faster and develops a deeper relationship with her bank.

Turn Processing Data into Decision Data

DataChoice™ solves the problem of irrelevant rewards. Easy-to-use monitoring/analysis tools, dashboards and ad-hoc query functionality give Brenda's bank the information it needs to make her account more profitable.

New accounts may take up to 3 years to become profitable.*

Brenda's Behavior Drives Offers

Brenda's bank feeds her account activity into First Data's powerful analytics engine, containing a virtual warehouse with more than 15,000 elements. That information can then be used to rapidly create profitable customer programs that deepen consumer engagement in a variety of ways.



Favorite Merchant



data



First Data Solution



data

Data-driven offers generate higher hit rates and returns.*



Brenda earns points

when she uses her bank-issued credit and debit cards. Through earning structures and bonuses, her bank encourages her to use products and services that help make her a more profitable customer.



Brenda rewards her family with an amazing variety of redemptions powered by third-party, merchant-funded offers.



firstdata.com

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

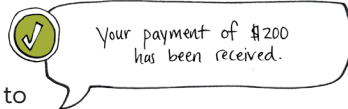
Enables your customers to securely receive, pay and manage all of their bills online. Easy automated enrollment for new users helps you improve customer loyalty and retention, while offering cross-sell opportunities.

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

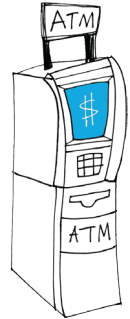
Improve customer retention with an online financial management tool that allows consumers to manage their finances in one place.

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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