

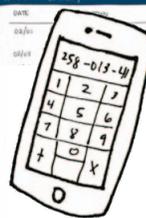
# Meet Paul



Loyal to innovation alone, Paul is among the first to try new technology. Interestingly, one thing Paul doesn't try is changing his bank. They keep him satisfied by utilizing new technologies that empower him and keep him informed and that keeps Paul engaged and loyal.



**Paul reads statements on his smartphone.** Paul's bank gives him a reason to keep reading with color printing, custom QR codes, one-to-one segmentation tools and relevant offers about product and service upgrades.



**While Paul flipped through his mail, a QR code on his paper statement caught his eye.** He scanned it with his smartphone and discovered a new, time-sensitive home improvement loan rate. Paul's thinking it might be time for a remodel.

**Paul is never caught off guard** by rate or account changes because his bank never forgets to inform him of a change and even uses changes in terms and conditions as opportunities to inform Paul of special offers—like home loans and credit cards.



**Paul stays with his bank because they reward him.** Paul's positive behavior of maintaining minimum balance, direct deposit and payment requirements earn him more beneficial terms and conditions.



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While Paul upgrades his technology, his bank updates his account and keeps the lines of communication open. Paul's always in the know, which makes him value his relationship with his bank even more.

# 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 Manager<sup>SM</sup> 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 Manager<sup>SM</sup> / Penalty Fee Manager<sup>SM</sup> / Dynamic Fees+<sup>SM</sup> 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 Processing<sup>SM</sup> (ALP) Service / Transaction Level Processing<sup>SM</sup> (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<sup>®</sup> Solution

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

## First Data OfferWise<sup>SM</sup> 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-Action<sup>SM</sup> (ITA) Solution Suite

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



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