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Fiserv Granted U.S. Patent to Enhance its Predictive Scores Solution

- Innovative non-sufficient funds (NSF) optimization process enables clients of Predictive Scores to increase financial performance and optimize customer relationships
- Customer relationship based on account data, online/mobile banking activity, and debit card and electronic bill pay usage
- Non-sufficient funds optimization process helps financial institutions reduce attrition among customers who are most likely to incur NSF fees

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that it has been granted a patent by the United States Patent and Trademark Office for a non-sufficient funds (NSF) optimization process in its [Predictive ScoresSM](#) solution.

Predictive Scores allows financial institutions to analyze and identify the customers or members who are most likely to respond to marketing initiatives, optimizing the revenue potential of each customer or member by understanding which products and services they are most likely to buy. Through sophisticated analysis, Predictive Scores delivers highly targeted lists that improve marketing campaign results and increase the return on marketing investment.

The newly patented process provides Best-Next Actions for financial institutions to reduce attrition among customers who are most likely to incur NSF fees. By helping customers recover from NSF, financial institutions are better equipped to retain customers and reduce losses from charge-offs.

“As a leader in predictive analytics and enterprise performance management, we are continually developing new and proprietary methods to help financial institution marketers leverage their most valued asset—consumer knowledge and data,” said Don Hopper, director, Predictive Analytics Services, Fiserv. “This patent provides an example of the innovative ways Fiserv allows clients to use insights from Big Data in conjunction with predictive analytics to optimize customer relationships and improve financial performance for our clients.”

Additional Resources:

- Predictive Scores from Fiserv - <http://www.fiserv.com/insights-optimization/predictive-analytics-services.htm>

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

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