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Fiserv Launches Enhanced Relationship Rewards for Premier, Now with Loyalty Points

- Relationship Rewards for Premier integrates with UChoose Rewards from Fiserv, which offers a wide array of online point redemption options
- Enables banks to develop tailored rewards programs that attract and retain accounts by recognizing the entire banking relationship
- Southern Community Bank and Trust exceeds new account goals, realizes 2.5 times greater retention levels than average for customers enrolled in rewards program

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ:FISV), the leading global provider of financial services technology solutions, today unveiled enhanced features and capabilities for Relationship Rewards for Premier^(R) bank platform, a solution that provides flexible incentives to recognize and reward a customer's entire banking relationship. Part of its strategy to help banks and credit unions cope with current regulations that impact profitability, Relationship Rewards from Fiserv cultivates customer loyalty and "stickiness" by rewarding bank customers who meet selected criteria. Relationship Rewards is available for the Premier bank platform from Fiserv.

The patent-pending design of the newest version of Relationship Rewards for Premier enables banks to choose how to reward profitable customer behaviors, relationships and activities. Financial institutions may reward customers for their product relationships, balances, electronic statement delivery, mobile banking, bill payment, direct deposit, point of sale transactions and more. The reward may include bank-fulfilled benefits, such as premium interest rates, refunded fees, rebates or waived services charges.

Using Relationship Rewards loyalty points and [UChoose Rewards](#)^(R), separately licensed components of the solution, banks can award points for a wide array of redemption options. Now fully integrated with Relationship Rewards, UChoose Rewards from Fiserv is a debit and credit card fulfillment program that enables customers to redeem points through a user-friendly website for goods and services, including merchandise, gift cards, travel, event tickets and cash back.

Southern Community Bank and Trust in Winston-Salem, N.C., is using Relationship Rewards to reward customers who meet specific criteria for electronic banking and debit card usage. Since launching Relationship Rewards in January 2008, the bank now has over 7,200 accounts, which has exceeded its initial projections. For customers enrolled in the rewards program, retention is 2.5 times greater than the average for other Southern

Community Bank and Trust accounts, and bank earnings are twice that of its traditional checking account.

"I would say it has been the most successful product launch in our bank's 15-year history," says Jeff McDowell, Senior Vice President and Director of Retail Banking for Southern Community Bank and Trust. "This approach has helped us bring in hundreds, if not thousands, of new relationships to our bank. And, by rewarding items like e-statement usage, debit card purchases, online banking and direct deposits, we are incenting customer behaviors that impact our bottom line."

Because no single customer loyalty program will resonate with all customer segments, Relationship Rewards acknowledges many kinds of behaviors, enabling banks to customize their solution and offer multiple programs to attract and serve a diverse customer base. Through Relationship Rewards, Fiserv offers several turnkey rewards programs, including targeted benefits for Generation Y customers and small businesses. By assigning the right reward program to the appropriate customer segment, banks are able to take advantage of new revenue opportunities.

"Relationship Rewards helps financial institutions build trust and goodwill to drive account acquisition and boost customer retention, while replacing revenue lost to regulation," said Doug Shum, product manager, Risk & Performance for Bank Solutions at Fiserv. "A solid reward program is about more than handing out goodies - it's about encouraging behaviors that generate revenue and cultivate customer loyalty."

Additional Resources

- Relationship Rewards screenshot - <http://ow.ly/4C2Ai>
- Fiserv Loyalty solutions overview - http://www.fiserv.com/ccm_loyalty.htm

About Fiserv

Fiserv, Inc. (NASDAQ:FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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Source: Fiserv, Inc.