

Fiserv Debit Office Case Study: **American Chartered Bank**
The bank for your business

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Illinois – Championships

SPORTS

Illinois – The Aroma!

FOOD

POLITICS

Illinois – Very Windy

WEATHER

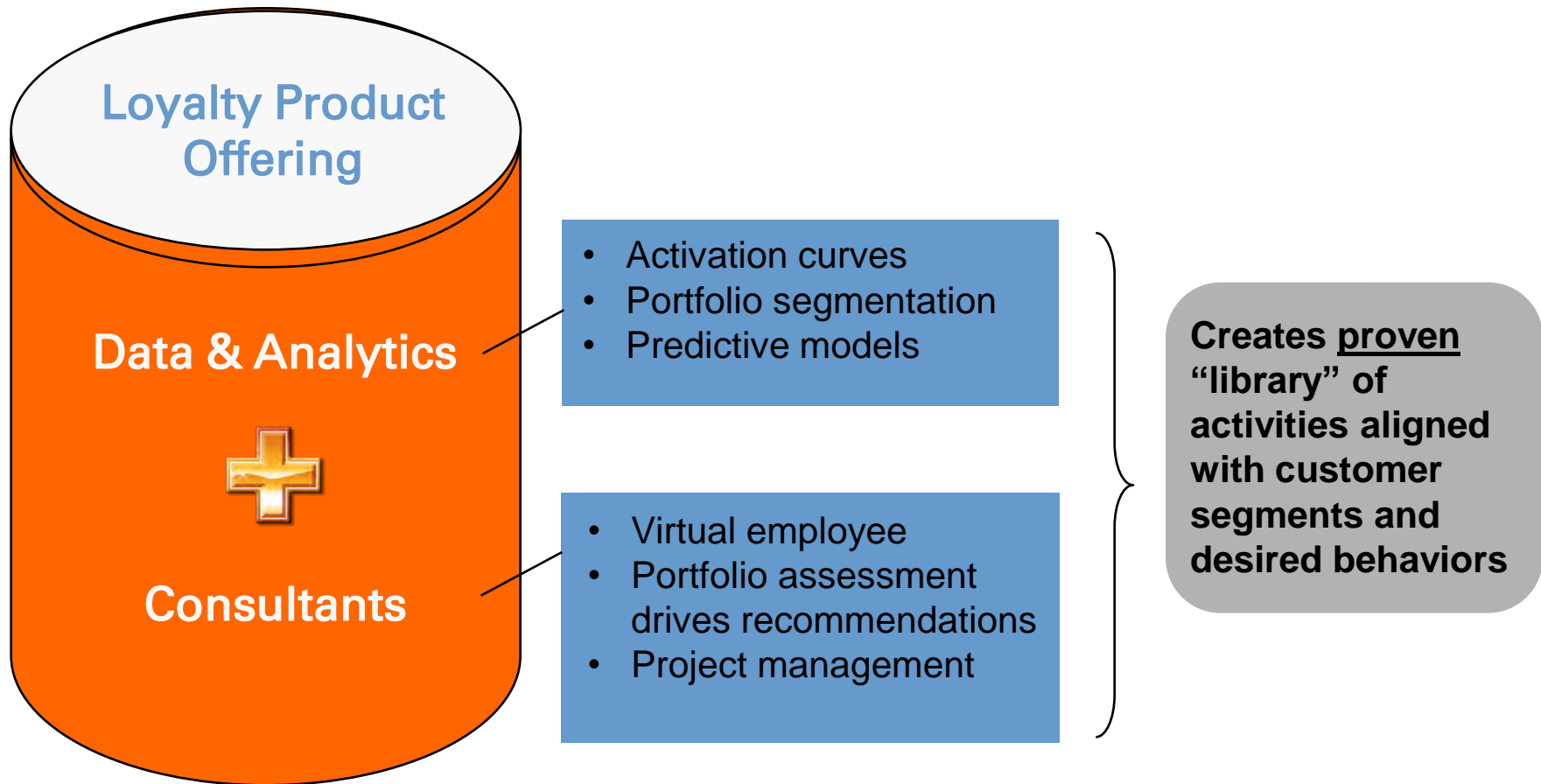
Agenda

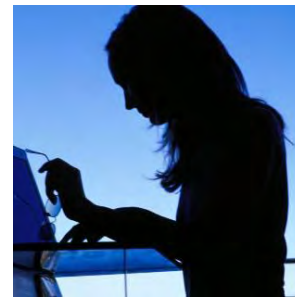
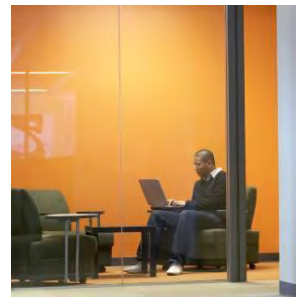
- **Debit Office – What is it?**
- **Case Study & Results**
- **Open Discussion**

Definition: *Portfolio growth through insight, measurement and collaborative execution.*



The Future is NOW!





Case Study & Results

American Chartered Bank®

\$2.6 Billion in assets

60,000 cards

86,675 customers

400 Employees

Our Story

- **Our debit card business**
- **1998 – 2007**
 - Developed basic PAU Strategy
 - Used VISA pre-developed materials
 - Created nice collateral pieces, but ...
 - Projects were overwhelming
 - Lacked data tracking
 - Inconsistent strategy
 - No real long-term plan



Transformation

- **In 2008 began partnership with The Debit Office**
 - Set priorities; collaborated
- **The Plan**
 - Strategic marketing & campaign assistance
 - Custom reporting & program maintenance
 - Product launch support



Transformation

- **Identifying the opportunity**
 - Broad strategy – Let's innovate, measure
 - Segment marketing
 - Learn behaviors, understand trends
- **What we knew**
 - Revitalize our brand
 - Recession
 - Ticket price declining
 - Gas prices high
 - Motivate front-line staff



Strategic Marketing & Campaign Assistance

- **Get Pumped Up! Campaign**
 - Gas card sweepstakes
 - Incent card usage
- **Highlights**
 - **Non-User – 33% lift**
 - **Casual – 47% lift**
 - **Sustained – 2.66% lift**
- Provided contest “template”
- Adjusted our marketing budget



Strategic Marketing & Campaign Assistance

- **Check it Out! Campaign**
 - UChoose Rewards® Sweepstakes
 - Educational
 - Incent card usage to heavy check writers
- **Highlights**
 - **Casual – 55% lift**
 - **Sustained – 19% lift**



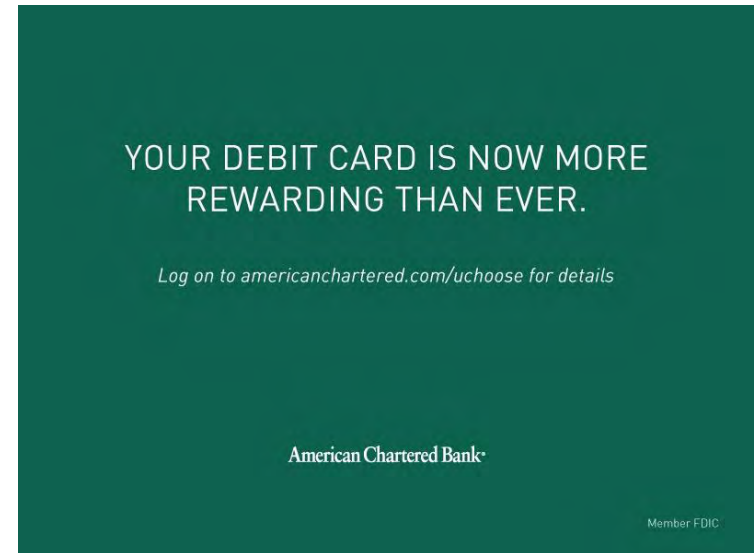


'Tis The Season Campaign

- Fulfilled VISA compliance requirements on PINless debit regulation
 - Educated clients and employees
 - Promoted card penetration and usage
 - Gave us copy for explaining a complex product change (debit vs. credit)

Product Launch Support

- **UChoose Rewards® with Debit Office**
 - Streamlined implementation
 - Assists with contractual requirements
 - Assists with collateral material
- **Highlights**
 - Spending among registered UChoose Rewards cardholders increased by 17 percent from the prior three month period, and PIN usage decreased by 10 percent in favor of signature transactions



Product Launch Support



The Choice is Yours

Take all the points you've earned, and choose from hundreds of items – from brand name products to travel excursions, event tickets, and access to unique activities.



The options are practically endless. Plus, use our Wish List to keep track of the items you're working towards. Who knew shopping and earning could be so simple?



We Make it Simple to Earn and to Redeem

Visit www.uchooserewards.com where you'll find:

- A complete list of in-store and online-only retailers
- Access to search tools to help you find the right retailer — use keywords, categories, zip code searches, and more
- A full online catalog of redemption options
- A Wish List to track the items you really want
- Smart shopping advice so you spend your money wisely
- And much more!

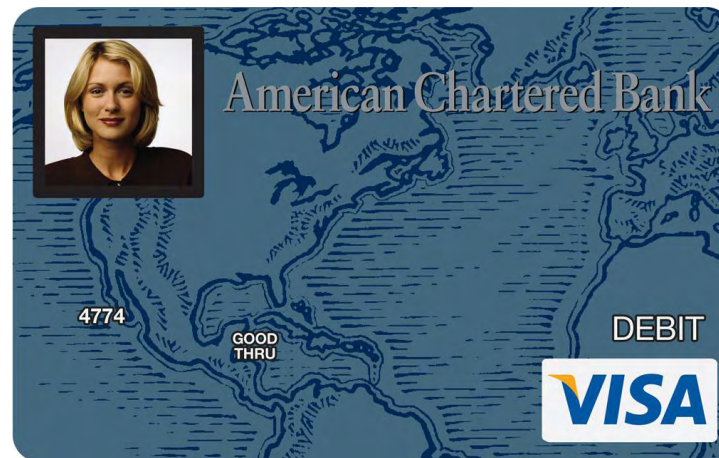


“When American Chartered Bank wanted a rewards program that was easy to administer and supported by a team of experienced consultants to help them increase their cardholders’ debit card usage, it called upon Fiserv and its UChoose Rewards solution.” – **Fiserv EFT Transactions Newsletter, 2009**



Product Launch Support

- **UChoose Rewards® with photo debit cards**
 - Assists with collateral material
 - Develops promotional campaigns
 - Data tracking



Custom Reporting & Program Maintenance

- **ICBA Partnership Growth Program reporting**
 - Goal – to reach 20% annual Visa volume growth over 2008 (\$105 MM)
 - Results – 20% growth!
 - Visa debit card growth averaged 13% in 2009
 - ACB attributes 7% to marketing/rewards efforts (limited organic growth in 2009)
 - Earned annual incentive payout from the ICBA
 - Earned over \$215,000 in additional gross interchange income



Custom Reporting & Program Maintenance

- **Financial tune-up reporting for Q3 REG E preparation**
 - Goal – match frequent OD users with UChoose data
 - Result – identified cross-sell opportunities, add value
 - 13,000 active cardholders aren't logged into UChoose (1,500 are, averaging a 17% signature lift)
 - 800 frequent overdrafters
- **Monthly scorecard**
- **Annual marketing calendar**
- **Project plans**




Debit Office Benefit Summary

- **Collaborative**
- **Innovative**
- **Efficient**
- **Deliver results**
- **Fun**



2010 and Beyond

- **Review industry trends**
- **Analyze data**
 - Let the data dictate marketing efforts (1-2 usage campaigns, 1 acquisition campaign)
- **Position rewards**
- **Product launch support**

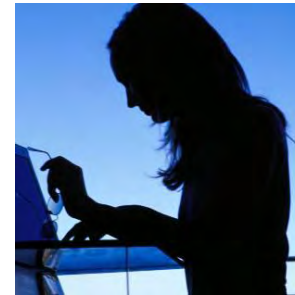
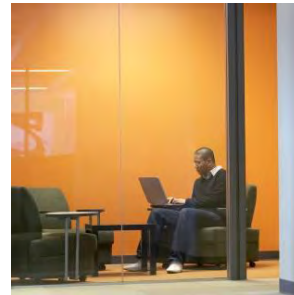


REMEMBER:

Skip the PIN and WIN!

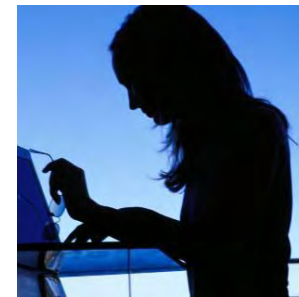
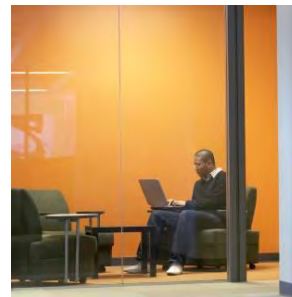
Who says your autograph isn't worth anything? Use your American Chartered Bank Visa® Debit Card before June 30th and you could win 75,000, 100,000 or 125,000 UChoose Rewards® points* in our June drawings!

You shop. You earn. You choose. It's that simple.



Open Discussion

fiserv.



Thank You!

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American Chartered Bank
The bank for your business

Card Payments 2010
A Fiserv Client Conference
Partners in Possibility