



Payment Services

Synergent Rewards

CONNECT

Connect with your core data to reward your card-carrying members



"It is great to have industry experts provide us with the information we need in order to make decisions regarding the future of payments. We are pleased to offer a debit card rewards program to increase ROI and drive engagement of members."

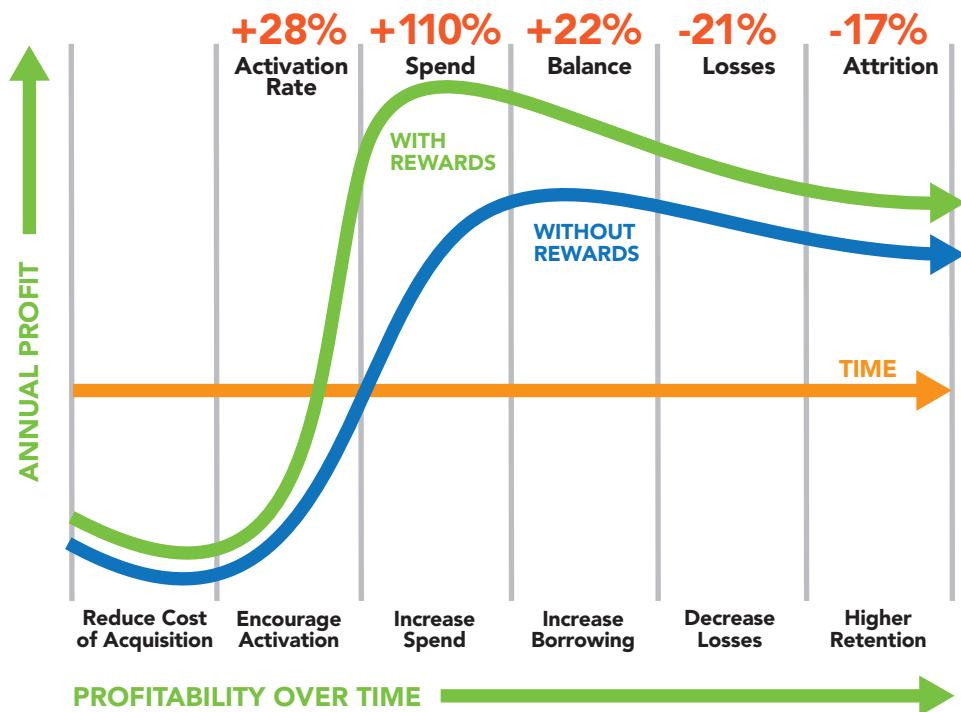
~ **Rebekah Higgins**
Vice President
Payment Services

"Seaboard selected the UChoose Rewards program as we process both our credit and debit cards with Fiserv, enabling our members to link the two cards together into the UChoose Rewards program. This allows our members to combine their debit and credit points and earn travel and merchandise incentives more quickly. The UChoose gift card options are very broad. The Seaboard Visa card has become a top of the wallet option for our members and we've seen about 10% annual growth in debit interchange since we started the program. Synergent has been helpful in providing data on our card programs and working with UChoose to keep us abreast of planned program improvements."

~ **Kyle Casburn**
President/CEO
Seaboard Federal Credit Union

The Synergent Difference—Leading Through Partnership

Attract new members and stay top-of-wallet with your current members! To remain competitive in today's cards marketspace, loyalty programs are essential. Rewards programs have proven to be a source of increased revenue due to increased debit card usage and activation while lowering your member acquisition costs. Attract new cardholders, motivate inactive users, and further incentivize high-profit members by implementing **Synergent Rewards** at your credit union!



Synergent has partnered with FiServ's award-winning UChoose Rewards loyalty program to offer you Synergent Rewards. Research has proven that rewards programs increase spending by as much as 40%. This program will encourage members to make your card their preferred choice to earn rewards by accumulating redeemable points.

The synergy continues through our team of technology, payment, and marketing experts, who become an extension of your team from the moment of implementation, offering support and consulting services as your new rewards program is adopted by membership.

REWARD MEMBERS

Synergent Rewards is designed to support both consumer and small business members. Debit and credit card programs are both eligible for inclusion, with points accrued through multiple cards, conveniently centralized for members in one rewards account.

MAKE THE RULES

Synergent Rewards is a customizable program. Based on your credit union's needs and member demographics, the rewards offered are determined by your credit union. Earn rates, thresholds, point caps, and life of points can be customized based upon your objectives.

THE REWARDS

Did you know that rewards program members average 30–100% higher usage and spending than those who do not? Whether you choose incentives that are merchant-funded, issuer-funded, or a blend of the two, members will be motivated to use your credit union's card to grow their point balance. Earned points can be redeemed by members for valuable incentive options that include gift cards, travel discounts, activities, cash back, and millions of merchandise items.

"This is a real opportunity for credit unions. Points can be used as currency to incent and reward new accounts, increased balances, loan liquidation, in short all desired behavior."

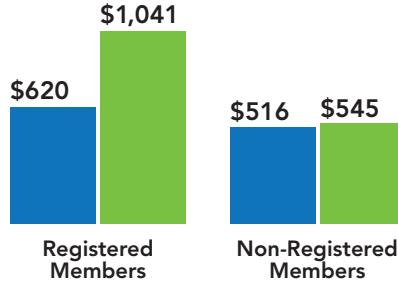
~ **Thad Peterson**
Senior Analyst
Aite Group

REWARDS CHANGE BEHAVIOR

Average Monthly Interchange



Average Monthly Member Spend



Card Average, Monthly Usage



ACCESSIBLE CONVENIENCE

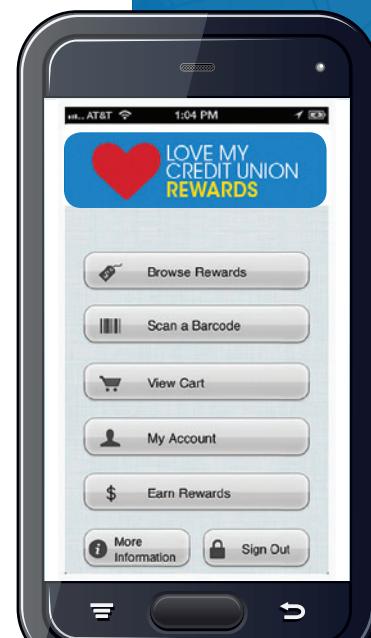
The web-based application and mobile app seamlessly integrate, creating 24/7 accessibility for your members to check balances and redeem points.

USING MEMBER DATA EFFICIENTLY

Synergent data mining services can analyze transactional data ahead of launching your rewards program and can analyze success as the rewards program takes off! Reporting and analysis allows you to see what works and what does not, providing the ability to coordinate changes to your rewards offering if needed.

YOUR BRAND, YOUR PROGRAM— SPREAD THE WORD

Your program will be instantly recognizable by members with your credit union's brand highlighted on the rewards website. Synergent's Direct Marketing Services can assist in creating innovative content to promote your credit union's new rewards program. From integrating content on your webpage to creating banner ads and tailored content across platforms, Synergent can consult and assist with your rewards program communications.



"Rewards programming strategy through adoption and ultimately card utilization is about changing behaviors. With a customizable rewards program tailored to unique memberships and promotional marketing customized to each credit union's brand, Synergent helps generate a flexible solution, from generating member interest to driving utilization behavior. Synergent Rewards is both a comprehensive and agile solution, supported by critical insights to drive success - what well-rounded rewards programming should be."

Doug MacDonald
Vice President
Direct Marketing Services

FOR MORE INFORMATION

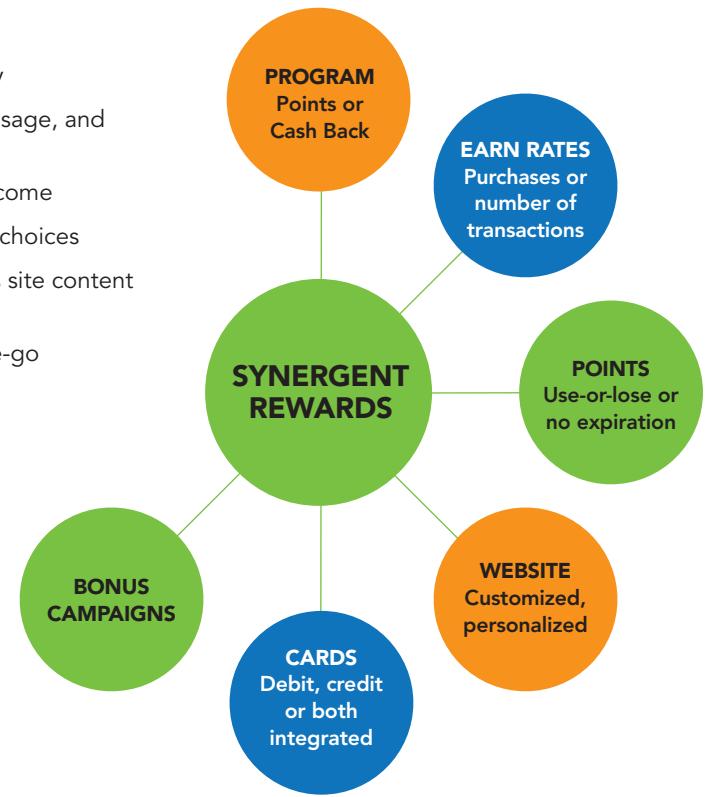
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HOW IT WORKS

The Synergent Rewards program revolves around a central hub to deliver rewards to members. Easy access to the portal makes this a popular means to build member loyalty.

Benefits:

- Builds member loyalty
- Increases activation, usage, and spend rates
- Grows interchange income
- Offers varied funding choices
- Customizable rewards site content and branding
- Mobile app for on-the-go cardholder access
- Turnkey program with individualized options
- Synergent support



COMMUNICATING TO MEMBERS

Strong messaging and reinforcement are key components to the success of any rewards program. Synergent's Direct Marketing Services team is ready to work with you to communicate this new program to members. A campaign that includes talking points, email, web banners, direct mail, and lobby signage can be created and customized for your credit union.

Measuring your success is essential. Synergent will work with your credit union on your payments strategy plan and card program while assisting you in creating a distinctive rewards platform that aligns with your goals. Synergent data mining specialists are ready to conduct a baseline analysis, then track and report on results. Enrollment rates, participation volume, and return on investment are just a few ways to analyze the success of your loyalty program.

