



## **Fiserv Credit Processing Expands Loyalty Program Capabilities with PLUS One Rewards Program**

ORLANDO, Fla.--May 12, 2005--Fiserv Credit Processing Services, a unit of Fiserv, Inc. (Nasdaq:FISV), has expanded its loyalty program capabilities with the introduction of the PLUS One Rewards Program. Leveraging its relationship with ESC Loyalty(SM), a leading loyalty services company based in Alpharetta, Ga., Fiserv is providing client banks with extended loyalty value for their credit card customers.

Fiserv has implemented PLUS One Rewards to deliver a fully integrated, end-to-end loyalty solution that meets the specific needs of lending institutions. The program provides a full range of tools to augment a bank's branded credit cards -- from travel incentives, gift certificates and merchandise to program management, marketing support and specialized customer service.

"PLUS One Rewards enhances and builds upon the loyalty program capabilities already available in the Fiserv PLUS System," said Patricia Hewitt, vice president of Fiserv Credit Processing Services. "The importance of a credit issuer being able to deliver a variety of loyalty programs to today's consumers cannot be overstated. We want our clients to be able to design programs that can be specific to their portfolio base. PLUS One Rewards is an exciting concept because it gives financial institutions the ability to closely manage and encourage consumer behavior by stimulating their credit card spending as well as connecting rewards to other lending activities."

A bank cardholder using a branded credit card will automatically earn points for every dollar spent. Those points then go into a PLUS One Rewards account that can be used to redeem a wide selection of airline and travel rewards, brand-name merchandise and gift cards/certificates from top restaurants and retailers. Consumers access their reward accounts through an easy-to-use Web site, [www.plusonerewards.com](http://www.plusonerewards.com), where they can browse and redeem rewards. Customer service representatives are also available to assist cardholders with questions and travel redemptions.

"We are excited about building on our existing relationship with Fiserv," said David Tate, director of marketing for ESC Loyalty. "We've had great success with the Bonus Check Card program through Fiserv EFT over the past three years. This new alliance with Fiserv Credit Processing Services enhances our position as Fiserv's end-to-end loyalty provider and extends an even stronger loyalty value to all their debit and credit issuers."

"Financial institutions will benefit from the PLUS One Rewards program because it completes the existing loyalty capabilities present in the Fiserv PLUS System. The financial institution defines when points are awarded and can incorporate first-time bonus points, points tied to transaction amounts and tiered point programs, if they choose. In addition to offering cash-back and coupon-based programs tied to local businesses, a client can now offer redemption services through PLUS One Rewards," Hewitt said. "Additionally, a lender might decide to add extra points for a customer's spending behavior outside of their card-based programs through an easy-to-use desktop tool. For example, they can offer an extra 5,000 rewards points to the consumer who is approved for an auto loan or home equity account."

"What sets the PLUS One Rewards program apart is that cardholders can start redeeming for rewards with as little as 1,500 points. That's very low in the marketplace," Tate added. "Choices range from everyday necessities to extraordinary luxuries, so there's sure to be quite a few that pique members' interests."

ESC Loyalty ([www.escloyalty.com](http://www.escloyalty.com)) is a leading provider of technology-based loyalty marketing solutions, specializing in applications for the credit- and debit-card industry. ESC Loyalty's proven methodology is based on leveraging customer segmentation and analytics in the design, build and implementation of reward programs that help clients meet their financial, marketing and customer loyalty objectives.

Fiserv Credit Processing Services provides the PLUS System, which unites VisionPlus™ credit processing software - the industry's leading credit-processing solution - with Fiserv's decades of information-processing expertise. This powerful mix of software and service provides a state-of-the-art foundation upon which business can build innovative bankcard, private-label, and installment credit programs.

Fiserv, Inc. (Nasdaq:FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-insured employers, lenders and savings institutions. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004.

Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at [www.fiserv.com](http://www.fiserv.com).