

ScoreCard®

ScoreCard® is a proven rewards program that builds relationships, increases revenue and improves your credit union's ability to acquire, activate and retain cardholders. ScoreCard® serves both existing FIS card-processing clients and issuers who have part or all of their card portfolios on a non-FIS processing system.

What Is ScoreCard?

ScoreCard is a MARKET-LEADING, COST-EFFECTIVE, credit- and debit-card rewards program designed to drive new transactions on more active cards, thus increasing market share by increasing RETENTION AND PROFITABILITY on existing and new card accounts. This must-have program has an unmatched track record for acquiring, retaining, cementing and broadening account relationships for credit unions. By motivating and rewarding card usage and desired payment choice with travel and merchandise awards, cardholders will choose your card first and often for everyday spending and major purchases. You'll gain from increased transaction revenue, increased balances and the effects of long-term account relationships.

Key Benefits Include:

- Increased acquisition, activation and usage (Studies consistently demonstrate that rewards positively influence purchasing decisions and behavior)
- Retention of long-term relationships
- A DEDICATED WEB SITE AND TURNKEY ADMINISTRATION
- Effective, automated target marketing for cross-selling opportunities
- Availability on both credit and debit programs

How Does It Work?

Card users accumulate ScoreCard Bonus Points for every net dollar spent on qualified purchases. Bonus Points may be redeemed for attractive, brand name gifts and travel awards featured in the ScoreCard rewards catalog and Web site. Members quickly see that points add up fast when their card is used for everyday transactions as well as large purchases. FIS provides every element of the ScoreCard program to ensure a successful launch and administration. Every detail has been carefully designed, including a cardholder Web site, administrative tools, professional marketing materials, a cardholder scoring platform, Bonus-Point accumulation notification, reward catalogs and cardholder customer support. ScoreCard is a proven solution for both credit and debit programs, enhancing the appeal of your TOTAL card program. With the industry's longest tenure—15 years—and the most programs operating—more than 2,600—ScoreCard is the program of choice.

Additional ScoreCard Program Features—For a Complete Rewards Program

Householding

Allows cardholders to accumulate, combine and redeem Bonus Points from eligible cardholder accounts within the same household, for more redemption power. This program may include active cards from both credit and debit card programs.

Relationship Rewards

Provide Bonus Points to your cardholders for additional financial relationships with your institution. Cardholders may earn rewards for average account balances, new loans or any relationship you choose. By linking the relationship to ScoreCard Bonus Points, you enhance the acquisition and retention of accounts within your credit union while increasing CROSS-SELLING OPPORTUNITIES.

ScoreCard – A Foundation Designed for Growth

Offering ScoreCard to your cardholders is an effective way to help build and strengthen your account relationships and grow your bottom line.