

Case Study



Fidelity Deposit & Discount Bank

Debit OfficeSM Helped this Bank Increase Transactions by 24 Percent and Increase Spend by 13 Percent

When Fidelity Deposit & Discount Bank wanted to maximize debit card usage among certain segments of its card base, it turned to Debit Office from Fiserv.



Trusted Expertise

Debit Office is a consulting service that provides trusted expertise and measurable value to help clients maximize the profitability of their card programs. For Fidelity Deposit & Discount Bank, Debit Office recommended a month-long campaign targeting the Bank's cardholders who used their Fidelity debit cards 1-5 times ("Casual Users") and 6-12 times ("Sustained Users") per month.

Casual Users who used their cards at least 10 times during the month automatically received a \$10 deposit in their checking account, and Sustained Users who used their cards at least 15 times received the same. Both PIN and signature debit transactions qualified.

To help ensure the campaign's success, Debit Office recommended a concurrent campaign in which employees became eligible to receive \$25 for increasing their signature transactions using their Fidelity Bank Visa[®] Check Card. This helped to engage employees in the campaign and promote card usage among the Bank's customers.



Client Profile

Fidelity Deposit & Discount Bank is a commercial bank serving individuals and businesses through offices located in northeastern Pennsylvania, as well as the Internet. Fidelity Bank offers a wide range of personal and business banking products and services, as well as trust and financial investment services.

- \$565,543,000 in assets
- 21,400 customers
- 13,000 cardholders
- 185 employees

www.bankatfidelity.com

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The one-month campaign for employees and consumers was conducted during August 2009 to stimulate debit card usage for the back-to-school period.

Debit Office handled everything for the campaign, including:

- Conducting on-site training in July for all branch and back-office managers to rollout the campaign to their teams
- Creating copy and design for the campaign self-mailer, including "Top 10 Reasons to Use Your Fidelity Visa® Check Card"
- Tracking results during August and monitoring activity for two months after
- Generating the file that enabled the Bank to process the \$10 checking account credits
- Generating a detailed report showing results of the campaign, including useful data on channel activity (signature versus PIN).

"Our experience with Debit Office was overwhelming in the best sense of the word. We had a narrow window of opportunity to deploy in time for Back-to-School and Debit Office met the challenge at every milepost. We're extremely pleased with the results."

Joann Marsili

Vice President and Marketing Director
Fidelity Deposit & Discount Bank



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Measurable Value

The consumer campaign generated a 24% increase in transactions and 13% growth in spend. Thirty percent of the Sustained Users became "Power Users" (using their debit card at least 13 times per month), and 10 percent of the Casual Users became Power Users. Consumers maintained their increased debit usage throughout September. The employee campaign generated a 19% increase in signature transactions, providing even greater interchange income for the Bank.

Connect With Us

For more information on Debit Office, please contact us at 800-888-0085 or visit www.fiserv.com.



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