

## Table of Contents

<b>Category</b>	<b>Service</b>	<b>Description</b>	<b>Benefits</b>
	<i>Statement and Document Management Services</i>	End-to-end services for financial institutions to communicate with their customers through mailed or electronic document delivery, including a composition platform with advanced document formatting capabilities and full-color printing for account statements, letters, and other notices.	<ul style="list-style-type: none"> <li>• Client-branded statements and communications</li> <li>• Multiple delivery channels</li> <li>• Low cost through scale</li> </ul>
	<i>eMessenger</i>	Electronic messaging and delivery system enabling financial institutions to deliver content-rich, interactive communications directly to their customers, including communications for fraud notification, account updates, and collections via automated voice messaging, SMS, and email.	<ul style="list-style-type: none"> <li>• Replace costly paper communications</li> <li>• Offer alerts and notification based on customer requests</li> <li>• Seamlessly integrate with online banking services</li> </ul>
	<i>Biller Payments</i>	Multi-channel payment solution for the receipt and posting of cardholder payments, including lockbox services, business process outsourcing for value-added keying, EFT enrollment and address change keying, customer service, and reporting.	<ul style="list-style-type: none"> <li>• Lower costs by maximizing conversion to electronic remittance processing</li> <li>• Secure storage of sensitive customer information in our data center</li> <li>• Visibility and control across the remittance workflow</li> </ul>
	<i>PayPoint</i>	A bill payment gateway that integrates with other First Data products to provide a comprehensive bill payment solution.	<ul style="list-style-type: none"> <li>• A simple way to offer online bill pay to customers, covering multiple payment methods and channels</li> <li>• One point for authorization and settlement</li> <li>• Support many integration options</li> <li>• Secure payment processing</li> </ul>
	<i>Loyalty and Rewards</i>	Supports client-branded loyalty programs, including a reward calculation and management engine, communication tools to inform customers via direct mail, email, in-store or web, and personalized offers from well-known retail partners.	<ul style="list-style-type: none"> <li>• Increase customer acquisition</li> <li>• Flexible reward options, including points, cash rebates, and online rewards catalog</li> <li>• Easy implementation and low maintenance</li> <li>• Configurable website for loyalty fulfillment and retail offers</li> <li>• Enhance rewards programs with business-funded rewards</li> </ul>