



Fiserv Marketing Solutions

Managed Campaign Participant Guide

Marketing Solutions:

Website - <http://impactmarketing.fiserv.com>

Email - impactmarketing@fiserv.com

Dear Campaign Participant,

The Fiserv Marketing Solutions Team would like to welcome you to participation in this Fiserv Managed Campaign. This program brings together the knowledge that your financial institution has of your subscriber base with the Marketing expertise of the Fiserv Marketing Solutions Program to increase your bill pay enrollment.

Recent market studies have shown that online bill payers are more profitable and show lower churn than those who do not use bill pay. This program can make an impact on your online bill payment adoption marketing efforts – and your bottom line – through creative campaigns exclusive to Fiserv CheckFree® RXP® bill pay clients.

The following guide is a comprehensive resource for your financial institution when participating in these campaigns. If you have any additional questions after reviewing this material, feel free to contact us at impactmarketing@fiserv.com.

Again, we appreciate your business and look forward to helping you meet your growth goals.

Fiserv Marketing Solutions Team

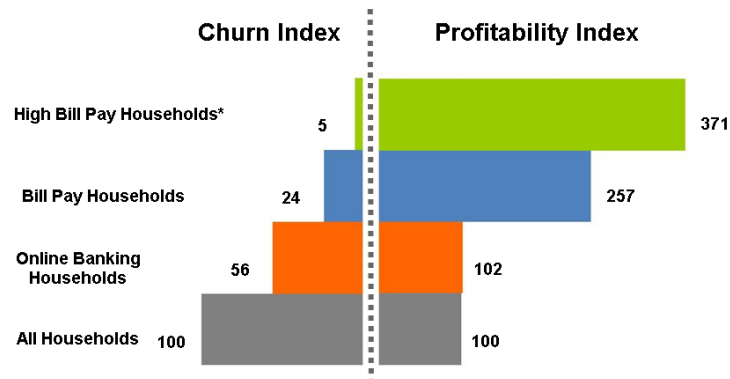
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1. Program Rationale

The chart below, based on a Fiserv study completed with Aspen Analytics, demonstrates the reason why bill pay adoption campaigns have a bottom-line impact on the profitability of financial institutions.



Online bill pay households, indicated by the blue bar, are 2.5 times more profitable than offline households (the gray bar) and 75% less likely to leave their financial institution as a result. When the bill pay household is a high payment user – meaning they pay at least five payments a month through the institution’s bill pay service, their profitability increases even further and their risk of leaving drops dramatically. So it pays to drive online bill pay enrollment as well as encourage users to pay more bills. This results in deeper, longer lasting relationships with online users.

2. C1 2013 Campaign Overview

Target Audiences

- Consumer Campaign
 - ✓ All online bankers – to increase awareness of online bill pay and its benefits
- Associate Campaign
 - ✓ Branch and call center personnel – to increase awareness and education on online bill pay

Campaign Message

- Enroll in online bill pay and make payments.

Fiserv will customize and provide the email to promote your online bill pay service to the target audience. There is a minimum requirement of 1,000 marketable email addresses for the campaign.

Strategy and Tactics

- Consumer Campaign
 - ✓ Email – customized and executed on your behalf with list you provide
 - ✓ Banner Ad, Landing Page, Statement Stuffer, Postcard, Poster, and Counter Card – customizable by financial institution
 - ✓ Social Media elements – “Like Us” and “Follow Us” links for Facebook and Twitter, Facebook OBP Calculator app, messaging, etc.
- Associate Campaign
 - ✓ Product Video Demo – describing the value of online bill pay
 - ✓ Tip Sheet – for use with front line personnel in talking to customers
 - ✓ Posters – promoting the program to your employees
 - ✓ Landing Page – houses all of the information your employees can use in this program, along with a quiz that can earn your employees prizes

Files Provided

The email will be executed by Fiserv (unless the financial institution has compliance constraints in doing so) but appears that it is coming from the financial institution. Fiserv will provide the non-customized design files of the other campaign elements – which can be customized as needed to host these on the financial institution’s website. Fiserv recommends the banner ad be on the home page and anywhere there is space (there are several sizes available). It should link directly to the landing page. This is a great addition to the campaign as it reaches an audience that may not have received the email, gives more information about online bill pay, and provides subscribers with instruction on how to sign up on the financial institution’s website.

Note: Financial institutions must have access to InDesign files in order to view and edit the collateral.

Timeline

Deadlines	Task	Responsibility
January 17, 2013	Live Q&A Session	Fiserv
January 31, 2013	Enrollment Deadline	Financial Institution
January 31, 2013	Signed Campaign Agreement Due	Financial Institution
February 14, 2013	Associate Landing Page Live	Fiserv
February 21, 2013	Online Banker Lists Due	Financial Institution
February 22, 2013	Consumer Creative Available	Fiserv
Week of February 27, 2013	Email Testing	Fiserv and Financial Institution
March 7, 2013	Test Email Approval Due	Financial Institution
Week of March 15, 2013	Consumer Campaign Launch Date	Fiserv
March 21, 2013	Deadline to Complete Associate Quiz	Financial Institution
March 28, 2013	Associate Prize Drawings	Fiserv
April 30, 2013	Campaign End Date	Fiserv
June 15, 2013	Campaign Results Available	Fiserv

File Transfer

Campaign creative materials and results will be provided on the Fiserv OnDemand FTP site – <https://ondemand.fiserv.com/>. This secure site will streamline the transfer of these critical pieces of the campaign. Only the main contact of each financial institution that enrolls in the campaign will be set up with access to this site.

3. Subscriber Lists

File Description

For the campaign, the financial institution will send a list of all online bankers. This list should be scrubbed in advance of sending to Fiserv to exclude any subscribers that are on opt out lists for the financial institution.

Required Information

The file for the campaign should contain the following information for each subscriber:

- Subscriber / Member / Portfolio Identifier
 - Subscriber Name
 - Mailing Address
 - Email Address
 - Bank Account Number*
 - Bank Routing Number*
- *all bank account and routing numbers associated with the subscriber*

File Types

The acceptable file types include Excel, Delimited and Fixed Width. Microsoft Word and PDF are not acceptable for these campaigns. The file type chosen depends upon the number of records being sent by your financial institution.

File Type	Record Count Limitation
Excel	Up to 65,000 records
Delimited	Unlimited
Fixed Width	Unlimited

File specs should be shared with your data resource (the person or department within your financial institution that can pull subscriber lists) so that they can correctly code the files to be sent to Fiserv.

IMPORTANT: Regardless of the file type chosen, your financial institution should always inform the Fiserv contact of **HOW MANY RECORDS** are contained in the file being sent to Fiserv, preferably in an email message referencing the file or in the “applicable notes” section of the Fiserv secure FTP site. This will allow Fiserv to validate that all records have been received.

File Exchange

All subscriber lists that will be used for the campaign must be submitted via the Fiserv OnDemand FTP site - <https://ondemand.fiserv.com/>. **You will upload your list(s) to a folder called “Subscriber List” that will be found within the folder for your financial institution.** The main contact of each financial institution that enrolls in the campaign will be set up with access to this site.

Note: Before uploading your list, please rename and save your file to include your Financial Institution’s name and sponsor ID for Fiserv’s reference; this will help us to identify which financial institution sent the file.

The preferred naming convention of your list for submission is:

SPONSORID_BANKNAME.XLS

Should you have any questions about the file or the list submission process, please contact impactmarketing@fiserv.com.

4. Legal Agreement

The following three pages contain legal agreement for the campaign. This agreement is standard for all financial institutions participating in the campaign, and is not open to editing due to the scalable nature of the program.

Please sign and return the agreement using one of the following methods:

1. Sign through electronic enrollment – click the check box to agree to the agreement during the enrollment process.
2. Sign electronically – type your name into the “by” line and return to impactmarketing@fiserv.com
3. Print, sign, and return electronically – sign your name on the “by” line, scan the document, and email back to impactmarketing@fiserv.com
4. Print, sign, and mail – sign your name on the “by” line and return via USPS, UPS, or FedEx to the following address:

Fiserv Impact Marketing
4411 East Jones Bridge Road
Norcross, GA 30092

Campaign Management

Marketing Services Program Agreement

Client Name: _____

This Campaign Management Marketing Services Program Agreement (this “**Agreement**”) sets forth the terms and conditions of certain marketing services provided to Client by Fiserv Solutions, Inc. and its Affiliates (including without limitation CheckFree Services Corporation) in connection with the Services Client receives under the Electronic Commerce Services Agreement (or agreement by another name pertaining to electronic billing and/or payment services) (“**Master Agreement**”) with Fiserv Solutions, Inc. or CheckFree Services Corporation. This Agreement is part of and governed by the Master Agreement and its terms, provided that, in the event of conflict with the Master Agreement, the terms of this Agreement shall govern.

1. Marketing Program. Client agrees to participate Fiserv’s Campaign Management Marketing Services Program, agreed upon by the parties (the “**Program**”), in which Fiserv will utilize certain transactional data arising from the Services Fiserv provides to Client and its customers under the Master Agreement, including without limitation such customer’s subscriber name, address, e-mail address, enrollment date, transaction type, date of transaction and payment history (“**Marketing Information**”). Fiserv and Client will mutually agree in writing on the specifications for the Program, including without limitation the marketing content and target audience, prior to initiating any campaigns in connection with the Program, and such agreed upon specifications shall automatically be incorporated herein by reference. Client will have the right to approve all creative elements of the Program, provided Client agrees to provide such approval in a timely manner.
2. Third Party Vendors. Client agrees that Fiserv may engage third party vendors (“**Vendors**”) to conduct the Program. Fiserv may share Marketing Information with such Vendors, provided that Vendor agrees in writing that: (a) Vendor will take commercially reasonable steps to protect and maintain the confidentiality of Marketing Information; and (b) Vendor will not use or disclose Marketing Information except as necessary to perform its services in relation to the Program. Notwithstanding the foregoing, if applicable, Fiserv may provide a subset of the Marketing Information consisting solely of contact information for the recipients of the marketing to a designated e-mail service bureau or print fulfillment provider for purposes of deploying the marketing campaign on such provider’s standard terms and conditions. Fiserv will manage all aspects of the Vendor relationships and remain responsible for each Vendor’s compliance with the terms of this Agreement.
3. Client Responsibilities. Client will ensure that the Program and its content, and all other activities under this Master Agreement, are in compliance with Client’s obligations to its customers, including but not limited to any binding privacy promises it has made to its customers, and Client will obtain all necessary permissions and consents from its customers necessary for Fiserv its Vendors to conduct such activities.

- 4. Use of Information. Client agrees that Fiserv may compile, house and otherwise use Marketing Information for purposes of executing the Program and otherwise supporting Client’s online banking and bill pay marketing efforts and developing and improving Fiserv’s marketing and customer relationship-related services. Fiserv agrees it will: (a) implement and maintain appropriate procedures to ensure the security and confidentiality of Information; and (b) not use or disclose Information except for the purposes intended under this Agreement. Except as otherwise provided in this Agreement or the Master Agreement, Fiserv will not share any account numbers, social security numbers, or customer identification numbers with any Vendor or third party, and Fiserv will not sell, distribute, or license such information to any Vendor or any other third party. Notwithstanding the foregoing, Fiserv may publish anonymous summary or aggregate results relating to metrics from the Program and similar campaigns from time to time.
- 5. Costs. Client will be responsible for the Program costs set forth in Attachment A to this Agreement.
- 6. Term. This Agreement shall remain in effect for the term of the Master Agreement, provided that either Fiserv or Client may terminate this Agreement and otherwise end its participation in the Program at any time by providing written notice to the other party.

This Agreement is effective as of the last signature date below.

Client Name:

(Client)

Fiserv Solutions, Inc.

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

ATTACHMENT A

Program Description and Costs

The Fiserv Campaign Management Marketing Services Program:

- In order to qualify for the campaign, the Client must have at least 1,000 marketable e-mail addresses (online banking customers).
 - Client will provide Fiserv with a list of online banking customers per the file specs outlined in the Campaign Participant Guide. Fiserv will email these customers informing them of the value of using online bill payment.
 - Client agrees to participate in the associate campaign in order to qualify for the consumer campaign. Participation includes communication of the campaign to their associates, and promoting the associate campaign landing page and quiz. Client must have associate participation in the quiz prior to the consumer campaign launch.
 - Client may choose to leverage, at its own discretion and cost, any number of supporting print and online elements to augment the email campaign being executed by Fiserv on Client's behalf.
 - Fiserv will provide post-campaign reporting that may include number of enrollments, number of payments, as well as statistics surrounding the effectiveness of the email itself.
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5. Campaign Reporting

Data Provided

For the campaign, Fiserv will provide campaign results including email delivery rate, email open rate and email click-thru rate as well as new enrollments, new makers (user who has made his/her first payment during the promotional period) and total payments made.

Accessing the Reports

No later than 45 days following the close of the campaign, all campaign results will be provided on the Fiserv OnDemand site— <https://ondemand.fiserv.com/>. This secure site will streamline the transfer of this information. The main contact of each financial institution that enrolls in the campaign will be set up with access to this site.

6. Frequently Asked Questions

General FAQ's

Q: How does the campaign work?

A: The campaign is intended to encourage the adoption and active usage of online bill pay. Fiserv will facilitate the administrative portion of the program. Fiserv asks that you promote the campaign and encourage enrollment and increase usage of online bill pay.

Q: Who should I contact if I have any questions?

A: Please email us at impactmarketing@fiserv.com.

Q. How will you customize the campaign materials for my institution?

A. Based on the information you complete in the Campaign Enrollment Form and the logo you provide, we will then customize the email message.

Q. Will I have a chance to review the email before it is sent to my subscribers?

A. Yes – you will receive a test message for review. You may have two additional rounds of changes, if needed, before the email should be approved / finalized.

Q. Why do test messages include both HTML and text-only versions?

A. This is done for two reasons. First, sending both versions will help to accommodate users that may not want or have the ability to view HTML emails. Second, it helps spam filters recognize that the email is not spam. Final recipients will only receive one version based on their email client settings.

Q. Can I request changes to the legal agreements?

A. No. Due to the scalability requirements of the program, the legal agreements are standard for all financial institutions participating in the campaigns.

Q. What if I don't receive test emails?

A. Emails are sent from VTMA server: mail17c.mkt030.com [208.85.49.25]. Use this information to ensure that test messages as well as final messages are received by your corporate server. There is also a chance that you clicked the opt-out link during a previous campaign. Either way, please let us know if you don't receive test messages so we can resolve and re-send.

Q. What if a recipient wants to unsubscribe from future emails?

A. An opt-out message specific to bill pay marketing along with a one-click "Unsubscribe" link is located at the bottom of the email. When a recipient clicks this link, their email address is added to an opt-out list that we maintain for future bill pay campaigns.

Q. When will I receive the banner ad and landing page and will they also be customized?

A. We provide you with the design files for the additional marketing elements for the campaign. These additional tactics will not be customized but provided in a format that you can edit.

Q. How will the banner ad and landing page be used and will you host these for me?

A. The banner ad and landing page should be hosted on your institution's website. You will want to work with your webmaster or IT group to have these elements loaded on your site. The banner ad should be placed on your home page and throughout your site when possible. It should link to the landing page for inquiring customers/members to learn more about the promotion. The URL for the landing page would also be used as the link for the banner ad.

Q. When will the email be sent?

A. If you have provided approval for your test email, it will be sent during the specified launch week for the campaign.

Q. When will I receive my results?

A. We provide results about 45 days after the campaign ends.

Q. What costs are involved in participating in a campaign?

A. In most cases there are no costs to you to participate. We provide the online marketing source files (email, banner ad and landing page) as well as execute the email on your behalf, all free of charge. If a campaign has additional tactics available, those elements would be provided to you free in format that would allow you to edit as needed but printing and additional customization would be at your expense.

7. Campaign Checklist

- Enroll in the campaign (January 31)
<http://impact.fiserv.com/campaign.htm>

- Sign and return the Campaign Agreement (January 31)
See section 4, page 10

- Submit subscriber email list (February 21)
See section 3, page 7

- Retrieve creative source files (February 22)
<https://ondemand.fiserv.com/>

- Review and approve email tests (March 7)

- Retrieve campaign reports (June 15)
<https://ondemand.fiserv.com/>