

uChoose Rewards[®]

Drive Greater Card Usage and
Profitability With a Robust
Rewards and Loyalty Program

In a competitive financial services market, consumers seek debit and credit cards with the greatest value. uChoose Rewards from Fiserv enhances the value of your card offering, helping to build cardholder relationships, and boost transactions.

uChoose Rewards is a flexible loyalty rewards solution that can boost the activation and usage of your financial institutions' debit or credit card by enabling cardholders to earn points and redeem them for valuable rewards.

This highly customizable solution can work no matter where you process your transactions and gives you the freedom to implement a rewards program that best suits your objectives and your cardholders.



Designed to Meet Your Goals

Whatever your specific card portfolio goals, uChoose Rewards can help you achieve them. By providing a diverse range of redemption options and an engaging digital experience, the program can keep your card top of wallet, improve activation rates, increase card usage, and boost interchange income.



Flexibility for Your Institution

With uChoose Rewards, you design the type of program that matches your revenue objectives and preferences. Your program can include offers that are merchant funded, issuer funded or a blend of the two. Each has advantages – from offsetting redemption costs with merchant funding to leading cardholders to use the card even more with a faster earn rate. And you can also reward your cardholders for their loyalty to your institution by awarding points when they open an account, take out a mortgage, or secure a car loan. You decide the cardholder behaviors that will earn points.



Expansive Merchant Network

Give your cardholders access to offers from over 11,000 local and national merchants when you add merchant-funded offers to your uChoose Rewards program. This network includes well-known online and brick-and-mortar merchants that allow your cardholders to earn points at a generous rate – up to 10 points per dollar in some cases. [You can even nominate new local merchants to join the program.](#)



Value for Your Cardholders

Consumer expectations are constantly evolving. uChoose Rewards provides value to your cardholders by offering a variety of redemption options such as Pay with Points, merchandise, gift cards, travel, and experiences, to encourage usage and grow loyalty.

- Various Pay with Points options for cardholders to use their points on everyday purchases with no minimum point threshold and any remaining purchase balance will be charged to the credit or debit card they have with you
- Over 3 million merchandise options
- Gift cards for over 400 brands in multiple denominations and delivery methods
- Opportunity to donate to over 1,000 charities through CharityChoice
- Consumers who select merchandise from Best Buy® can choose in store pickup



Simple to Use

Your cardholders simply visit your co-branded uChoose Rewards site for complete information about the program, including FAQs, point earning schedules, award levels, their specific point accumulations and redemptions. Cardholders can also view their points using CardHub® and SpendTrack from Fiserv.

With online access, 24x7 email support and live agent chat during business hours, your cardholders will obtain an earned points balance that's pooled across their entire transaction and relationship activity for a seamless, convenient experience.



Easy Customization

The uChoose Rewards admin tool makes it fast and easy to set up or change your program's parameters and rules, such as earn rates, bonus offers, point thresholds, point caps and expiration. This easy-to-use tool also enables you to do manual point uploads to award bonus points for specific behaviors – such as opening an account or taking out a mortgage – or to create different standard offers for signature, PIN debit and online bill payment transactions.

The admin tool also allows you to customize the content displayed on your uChoose Rewards site using several template options. Easily manage the branding, contact information and content for your homepage, earn points page and FAQs page right from the admin tool. Since the program is co-branded, your logo will appear along with the uChoose Rewards logo.



Portfolio Optimization

Once your program is launched, you'll have access to various marketing resources to help keep cardholders engaged. From complimentary monthly emails highlighting special merchant offers to self-service access to direct mail, email, digital assets and social media, your program is sure to benefit from regular cardholder outreach.

Keeping an eye on your portfolio goals is easy with regular reporting. Get a better understanding of your program and track key metrics, such as adoption and growth, with the included card-level activity reports. uChoose Rewards is also integrated with Card ExpertSM from Fiserv, providing you with additional, powerful insights into the performance of the program.



uChoose Rewards: Essentials

uChoose Rewards: Essentials – is available for financial institutions seeking a simplified rewards program. With uChoose Rewards: Essentials, merchant-funded offers and cashback redemptions are the default options, enabling you to participate with low or no points liability. This framework enables you to maximize the value of your rewards offering.



A Smart Choice

Offering a strong rewards program is an easy and affordable way to help you meet rapidly evolving consumer demands. With a focus on long-term growth and innovation, uChoose Rewards is the smart choice for you and your cardholders.




Key Benefits

- Enhances the value of your debit and credit card offerings
- Can increase card activation, usage and interchange income
- Delivers the flexibility to define a rewards program that meets your goals
- Offers funding options that help offset redemption costs
- Gives cardholders a highly valued perk with tremendous earning and redemption flexibility
- Simplifies program setup and administration through easy-to-use, web-based tools
- Support branding of your uChoose Rewards site through content and branding

Connect With Us

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 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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