

EFD Debit Card Loyalty Solutions—DreamMiles

Increasing competition in the EFD debit card issuing space has driven financial institutions to search for new ways to improve the profitability of their debit card programs. With more and more card products battling for wallet share, product differentiation is a key way for institutions to gain competitive advantage and promote increased card usage for enhanced profitability.

Customer loyalty programs have emerged as a vital strategy for institutions to improve customer relationships by offering volume-based rewards that motivate cardholder buying behavior. EFD has now partnered with Consumer Benefit Services Inc. to bring you DreamMiles®, one of the industry's most established, successful card loyalty programs. Through EFD DreamMiles®, institutions can:

- Differentiate their debit card products
- Drive an incremental uplift in purchase volume
- Increase overall transaction volumes
- Build greater account loyalty
- Reduce account attrition
- Increase interchange income
- Increase card activation IVR, Web, customized software design and development

By effectively marketing a loyalty program, institutions can also significantly drive new account growth, encourage more transactions and influence transaction dollar volume for increased profits.

"Dollars spent to acquire a customer are wasted if the lifetime value of the customer amounts to a single purchase."
— Jupiter Communications



EFD DreamMiles Reward Management Capabilities

- Full service travel agency—extended hours 7 days a week
- Access to 300,000 branded products
- Network of more than 1,700 suppliers
- More than 100 retail partners
- Complete MIS services, IVR, Web, customized software design and development
- 24/7 customer service call center
- Dedicated account management department ensures customer satisfaction

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Program Options

To provide a loyalty program that best fits customer needs, EFD's DreamMiles offers a range of implementation and set-up options, as well as the flexibility to design a completely customized loyalty program:

Options include:

- Installation
- Administration
- Web site hosting, for customers that choose to have custom program
- Standard or a custom IVR function
- Custom award certificates
- Custom statements, monthly or quarterly
- Points recap file for transmission
- Redemptions
- Marketing material ordering

EFD DreamMiles Program Features

- Travel on any major airline
- No blackout periods
- No limited seat selection
- Pay only for points redeemed
- Low administration fee
- Monthly or quarterly update statements
- Customized website redemption
- 24/7 customer service call center
- Hundreds of merchandise and gift rewards



For more information about EFD Solutions, please call 1 888 933 8637 or visit our website at www.fidelityinfoservices.com.

Additional information may be found by calling one of our sales offices:

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All features and specifications are subject to change without notice.

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Getting Started

To get started with EFD DreamMiles, customers complete the following key activities:

- Sign EFD DreamMiles contract amendment
- Assign key personnel to work with CBSi and EFD
- Determine launch date
- Select items from the CBSi list of customizable printed brochures
- CBSi receives test file
- CBSi receives first points file 30 days after program launch

How DreamMiles Can Increase Cardholder & Account Activity

Based on a typical debit card portfolio, the following DreamMiles performance results* could be reasonably expected:

New Accounts

After 12 months	14.5% increase
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After 24 months	14.5% increase
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Existing Accounts with Transaction Activity (start of program baseline of 52.2% of accounts had transaction activity in previous month.)

After 12 months	Increased to 56.55%
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After 24 months	Increased to 59.19%
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Total Portfolio—Number of Transactions

After 12 months	33.3% increase
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After 24 months	34.2% increase
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Total Portfolio—Dollar Volume of Transactions

After 12 months	32.7% increase
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After 24 months	36.7% increase
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Individual Accounts - Average Month Transaction Volume (Average at program start was \$217.48/month)

After 12 months	Increased to \$252.19
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After 24 months	Increased to \$305.82
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*Results are based on an actual implementation, though individual results may vary based on specific institutional factors and customer behavior. Performance results are suggestive of overall trends only.