

CONSUMER CONTACT CENTER SERVICES



- Full 24/7 support, including after-hours service and backup service for continuity of business
- Multisite service to mitigate service risk
- Accurate and courteous process delivery with daily process checks
- Comprehensive and ongoing training of associates
- State-of-the-art technology to support contact center associates: speech-enabled interactive voice response (IVR) services, best-services routing, automated quality monitoring, computer telephone integration (CTI), rules-driven graphical user interface that front-ends all systems for associates, knowledge management system and associate-level desktop reporting

OVER THE PHONE. THROUGH THE MAIL.
TWENTY-FOUR/SEVEN.

Your cardholders mean the world to us, just as they mean the world to you. FIS is here to be an extension of your staff by offering multiple contact-center support options, with the care and dedication currently provided by your financial institution. We are dedicated to servicing your cardholders. We do this in a positive, strategic and professional manner treating every cardholder interaction as an opportunity to acquire, retain and build loyalty.



CALL HANDLING: (English and Spanish)

- VIP Signature customer service
- VIP customer service
- Premium customer service
- General customer service
- Lost or stolen
- Card activation
- Web site support
- Commercial card support
- Application support

CORRESPONDENCE HANDLING:

- Mail handling
- Account maintenance
- Report monitoring
- Bankruptcy support
- Presidential/government/
subpoena support

We recognize the challenges that you face and the requirements for success. We don't

just answer calls or handle mail; we spend every interaction earning the confidence and trust of your customers and you. We add value to your organization through contact-center best practices, hiring and training professional contact center associates, superior planning and analysis and providing outstanding quality all at a fraction of what it would cost you.

Several hundred customer service associates staff our contact centers at national locations, including St Petersburg, FL., and Little Rock, AR. We provide standard and customizable MasterCard and Visa customer service for approximately 3,300 community banks and credit unions throughout the U.S. and Canada. We work with our banks and credit unions to help define your cardholder's experience. Next, we use our flexible workforce and call center technologies to deliver that experience with the highest level of service. Answering basic inquiries, activating cards, processing lost or stolen accounts,

managing card reward programs and providing assorted levels of standard and VIP services are what we do best.

How do we ensure your cardholders are delighted? We have dedicated support teams to ensure that caller wait times are limited and that your cardholder calls are answered by superbly trained and dedicated associates that deliver the highest level of customer service. Our contact center professionals are dedicated to creating and implementing programs that promote employee skill development and knowledge while our workforce team continually focuses on the ongoing development of contact center products, services and technology offered to you, our clients.

CONTACT CENTER SERVICES

All services are provided to prime and subprime cardholders.

Voice Services

General Customer Service:

- Full 24-hour service, Monday through Friday and Saturday coverage until 9:00 p.m. ET (excluding holidays) or a 24/7 option is available
- General account inquiry
- Statement copies and explanations
- Cardholder referrals to institution if risk- or revenue-related
- Pay-by-phone for cardholders



FIDELITY NATIONAL INFORMATION SERVICES

601 Riverside Ave.
Jacksonville, FL 32204
877.482.8786
www.fidelityinfoservices.com

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Premium Customer Service:

- All services covered in General Customer Service, plus:
 - Full 24/7 coverage
 - Address changes
 - Fee reversals

VIP Customer Service:

- All Premium services, plus matrix-driven decisions on any call type. Examples include:
 - Fee reversals (late, over-limit, finance, annual, etc.)
 - Credit limit increases
 - PIN and plastic requests
 - Name address changes
 - Close or reinstate accounts
 - Delete authorizations
- IVR call branding
- Quarterly call monitoring
- Monthly call reporting

VIP Signature Customer Service:

- All VIP services, plus:
 - Enhanced service levels
 - Account retention services
 - IVR and voice call branding
 - Monthly call monitoring
 - Monthly call and IVR reporting

Lost/Stolen Reporting and Hot Carding:

- Processing of lost or stolen cards
- Full 24/7 coverage
- Account blocks – electronic warning bulletin
- Reissuing of new account numbers
- Balance transfers

Card Activation:

- Activation of new cards and/or replacement cards
- Full 24/7 coverage
- Immediate access to account

Web site support:

- Enrollment support
- General inquiries
- Security administration
- Full 24/7 coverage

Scorecards Rewards Program:

- Account inquiry information
- Catalog requests
- Point balance information
- Order status
- Merchandise ordering questions

IVR Services

General Cardholder IVR Services:

- Incoming cardholder volume is front-ended by an IVR
- Balance, available credit and payment activity
- Last five transactions
- Payment address information
- Speech enabled pay-by-phone options
- An 80-percent resolution rate
- Full 24/7 coverage

Card Activation IVR:

- Activation of new cards and/or replacement cards
- Multiple security-validation tokens
- Fraud deterrent
- Immediate access to account
- A 90-percent resolution rate
- Full 24/7 coverage

PIN Change IVR:

- Immediate PIN changes
- Automatically generated letter confirming change
- Full 24/7 coverage

Correspondence Services

- Post office box management
- Written inquiry processing
- Bankruptcy support processing
- Report monitoring
- Application data entry
- Monthly volume reporting

Outbound Call Services Automated Messaging

- Welcome calls
- Card activation calls
- Payment reminder calls
- Marketing campaign calls