

CB&S BANK

Case study

Driving cardholder engagement

Headquartered in Russellville, Alabama, CB&S Bank opened in 1906 as Citizens Bank and Savings Company, but officially changed its name to CB&S Bank in March 2008. As a leading community bank, its footprint now spans more than 50 offices in three states across the Southeast. It has more than 500 employees and offers a complete line of financial services products to retail and commercial customers.

With the aim to increase usage and drive interchange income within its debit and credit card portfolio, CB&S began using FIS PaymentsEdge marketing and advisory services in May 2018.

Increasing cardholder use and interchange with targeted campaigns

Recognizing the opportunity to quickly increase usage with newly activated cards, reactivate use of some of its customers' inactive cards, and drive more activity with low transaction cards and low average tickets to boost interchange income, CB&S sought a turnkey solution that could analyze its card portfolio to determine which segments should be targeted in marketing campaigns.

About CB&S Bank

Founded: **1906**

Headquarters: **Russellville, Alabama**

Assets: **\$2 billion+**

Branches: **56**

Employees: **500+**

FIS Products: **PaymentsEdge Marketing and Advisory Services**

Length of Relationship with FIS: **30 years**

After conducting a thorough competitive analysis of products available in market, Dawn Cherry, First Vice President at CB&S Bank says; “FIS was the best choice for CB&S Bank to meet its portfolio goals and objectives.” She explains that the ability to analyze its card portfolio and determine what card segments should be targeted for performance was a key factor in choosing PaymentsEdge, in addition to the ability to track each campaign so management would know how the targeted households were performing. “Ultimately the goal was to reduce attrition while increasing interchange, activation and to increase transactions on low usage cards.” says Cherry.

The payoff of targeted cardholder engagement

Three months after signing its contract with FIS in May 2018, CB&S went live with PaymentsEdge. Since gaining the new capability, Cherry says nine campaigns have been executed with the tool. Not only has the bank grown revenues among the low user group and new inactive cardholders, it has seen a lift in transactions per card. Since 2019, the average return on investment with CB&S Bank’s PaymentsEdge campaigns has been 326.35%.

Cherry says PaymentsEdge has given CB&S Bank the ability to stay top of mind with low usage and inactive cardholders. It has also provided a marketing strategy designed to incrementally increase interchange income from this card segment. And because the solution is turnkey, PaymentsEdge delivered results without requiring that the bank dedicate additional marketing resources to the campaigns. “The resource gap filled pertains to the analysis of the card portfolio, determining what card segments should be targeted in the marketing campaigns, the creative, mail file pull, execution of the campaign, and tracking--which are all turnkey for the bank,” says Cherry.

More than two years after it started using FIS PaymentsEdge, Cherry says CB&S Bank has been very pleased with the results and plans to continue to use the product in the future.

To learn more about how FIS PaymentsEdge can provide a turnkey solution that helps you better engage customers in order to reach your revenue goals, visit [fisglobal.com](https://www.fisglobal.com).

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How CB&S Bank Has Benefited from FIS PaymentsEdge

- Staying top of mind with low usage and inactive cardholders
- Increased revenue among low users and new inactive cardholders
- Increased transactions per card
- Provided a marketing strategy to incrementally increase interchange income

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.

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