



Relationship Rewards, powered by AI360

Maximize customer loyalty with
personalized incentives



Transform your loyalty strategy with deeper data insights

Financial institutions need to deepen customer relationships to drive loyalty and growth. Many organizations struggle to implement effective loyalty strategies that recognize the unique value each customer brings.

To differentiate your institution, you need a strategy that recognizes customers for their loyalty to your organization, not just your card. By providing targeted content, product recommendations and relationship-based offers in addition to card rewards, you can foster deeper emotional connections that drive loyalty.

Identify and incentivize customers, beyond transactions

Relationship Rewards, powered by AI360 integrates banking, processing and behavior-based data insights, for a new take on loyalty. Through ongoing assessment of customer relationships, you can determine the lifetime value of each customer and the corresponding level of benefits you should offer.

From additional points and cash back to variable APR offers, Relationship Rewards helps ensure your customers feel valued and appreciated for their loyalty, strengthening relationships and customer satisfaction.

Support digital adoption

Drive the use of digital tools by offering bonuses for actions such as mobile deposits and online banking logins, fostering a tech-savvy customer base. This helps enhance user engagement and streamline banking processes.

Key features

Personalize customer incentives

Tailor rewards based on the total customer relationship, not just transactions.

Boost customer engagement

Enhance loyalty with meaningful incentives that drive deeper connections.

Enable earn for any product, any trigger

Efficiently manage and deploy tiered incentives that increase customer lifetime value.

Key benefits

Gain deeper insights

Leverage data from various sources such as deposits, loan balances and cross-product activity to create a complete customer profile. Use these insights to tailor services that enhance customer satisfaction.

Automate reward scenarios

Set concurrent or consecutive triggers across your products to automate reward distribution based on specific customer behaviors and milestones. This helps drive customer satisfaction while enhancing loyalty to your brand.

Encourage multi-product loyalty

Incentivize customers to adopt multiple products with higher rewards rates and exclusive offers for those with diversified portfolios. Improve customer loyalty and drive increased engagement across your offerings.

Enhance financial health

Reward customers for positive financial behaviors like balance payoffs, on-time payments and savings thresholds to promote financial well-being. This encourages a culture of responsible financial habits and long-term stability.

What sets us apart?

25%

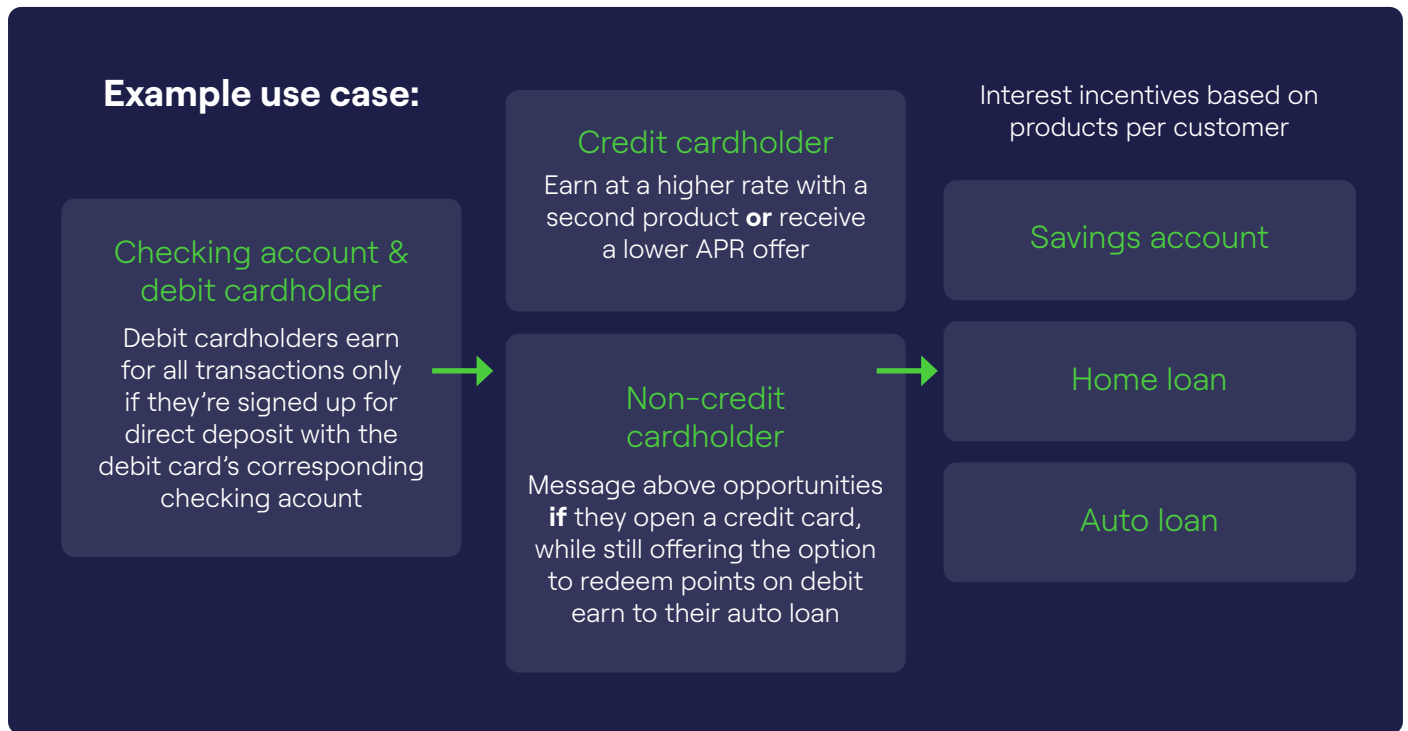
average increase in customer engagement

Finovate Award Finalist
for Best Use of AI/ML



Use cases

There are many ways to assign concurrent or consecutive triggers across products to determine your customers' rewards earnings, including the following.



Example #2: Credit customers who have logged into online banking and used mobile deposit receive a 100-point bonus.



Example #3: Consumer credit customers who open a new mortgage or equity loan and enroll in autopay will receive a \$500 bonus.

Advancing customer relationships: Case Study Highlight

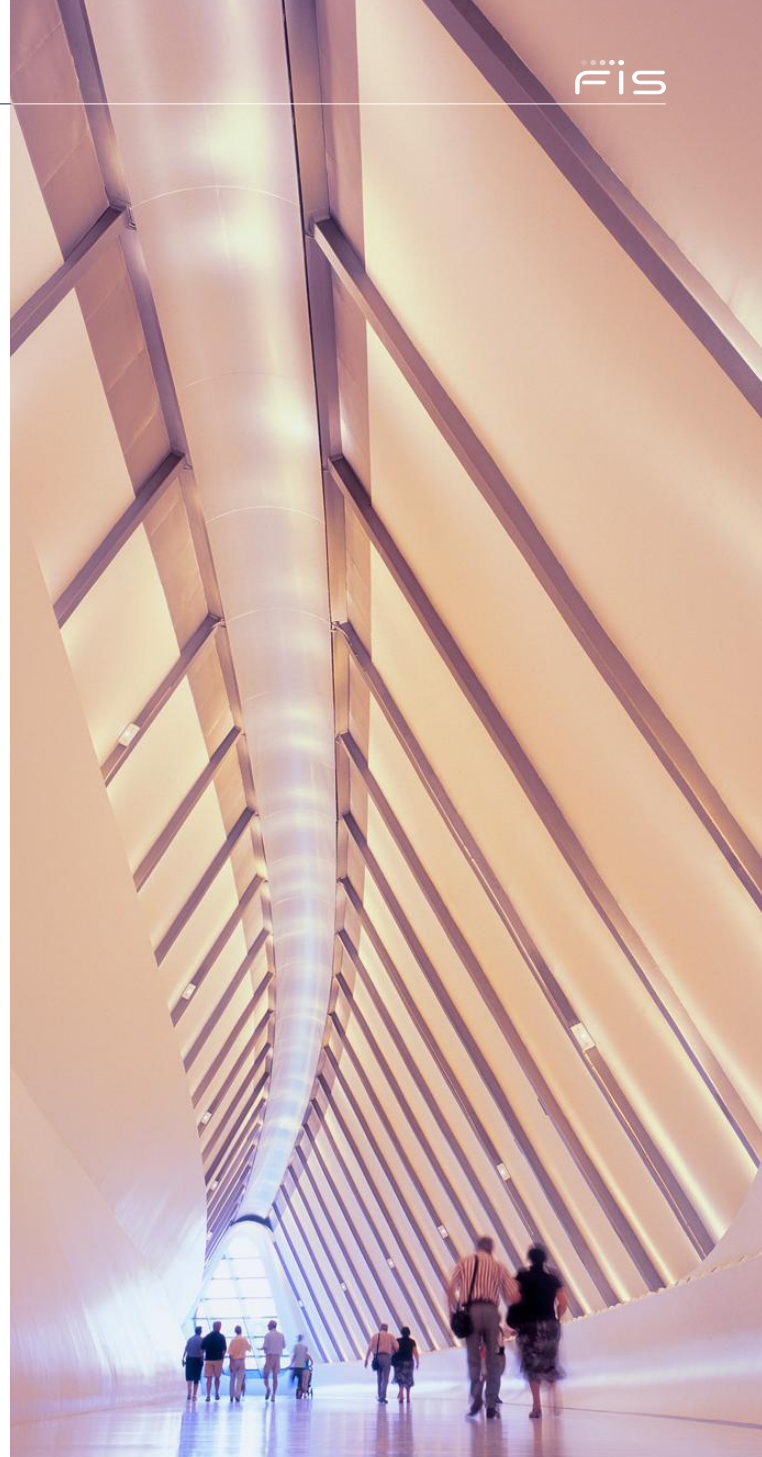
Since launching Relationship Rewards, powered by AI360, with its checking product suite, First Horizon Bank has seen increases in checking product growth and average customer balances, as well as increased relationship depth for customers in its new product set.

"FIS implicitly understood our vision for customer engagement. This vision alignment confirmed that FIS was the right partner to develop our relationship rewards platform."

- Tyler Craft, SVP, First Horizon Bank

Unlock the full potential of your customer relationships

Unlock the full potential of your customer relationships with Relationship Rewards, powered by AI360. Transform your loyalty strategy with this powerful, comprehensive solution and see tangible results. Contact us today to get started and experience the future of customer engagement.



About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).



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