



## FIS MISER CHANGE JAR

FIS™ MISER® Change Jar enables your members/customers to save easily every time they use their debit card. With a simple setup, FIS MISER Change Jar provides a uniquely flexible product to support your marketplace and exceed your goals. Whether you design your product to round up to a specified whole-dollar amount or offer a fixed-dollar amount deposit to a savings instrument, MISER's Change Jar can support your program.

### Product Features

MISER Change Jar allows your institution to include or exclude transaction and card authorization types to best meet your business requirements. Will you include purchases for cash-like items or stored-value cards? That's entirely up to you.

With MISER Change Jar, you can increase debit card usage through a matching feature, which can be a promotional period match, a match for the duration of the program, or both.

You'll never have to worry about automatic monetary transfers causing an overdraft. MISER Change Jar will accumulate the amount to transfer during the business day, but won't move those funds until after the checking account has settled for the day. Complete reporting is provided, including transfers completed and failed.

Your members/customers will easily identify the deposits and transfers on their monthly statements through unique transactions.

## Key Features

Define your product to either round up or transfer a flat dollar amount when debit transactions occur:

- Three-dollar amount options

Determine types of debit card transactions to be included:

- One-time (every day)
- Recurring
- Both

Determine debit card authorization types to be included:

- PIN
- Signature
- Both

Merchant category code exclusions customizable match definition:

- Specific transaction type exclusions:
  - Account funding
  - Cash-like purchase
  - Reward card
  - Stored-value card purchase
- Maximum annual match amount
- Annual match percentage
- Match payment frequency:
  - End of month
  - End of quarter
  - End of year
  - Annual on anniversary of account
- Promotional period and percentage:
  - Up to 12-month period
  - Paid nightly during period
  - Defined percentage

## Reporting

Standard MISER reporting is available for maintenance of accounts.

Reports generated nightly include:

- Transfers to/from checking
- Transfers to/from savings
- Failed transfers

## Change Jar Statistical Reports

MISER Business Intelligence provides the means to create any custom reports needed to track:

- Trends over multiple periods
- Statistics:
  - Enrollment
  - Failures
  - New account growth
  - Debit card usage

Fully tracking for year-end reporting of matching deposits is provided.

## The Bottom Line

With the FIS MISER Change Jar, you can incent your members/customers to use their debit card for purchases while encouraging them to save automatically.

## Contact Us

For more information, please contact your strategic account manager.