



FIS LOYALTY SOLUTIONS

Driving the Loyalty Effect



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Why Choose FIS Loyalty Solutions?

Introduction

Being a financial institution, you're looking for that edge to ensure your card has the top of wallet status for your cardholders. One key component is the "loyalty effect."

The loyalty effect is a powerful profit generator because loyal account holders tend to spend more, refer others and cost less to serve. According to a recent study, **77%** of consumers say loyalty programs make them more likely to stay with brands. Loyalty is the highest form of measurable marketing that positively drives behavior. FIS believes that the best loyalty programs integrate with your overall marketing strategy and can lead to financial and brand benefits that accompany loyal account holders. ■

Source:
<https://www.bondbrandloyalty.com/the-loyalty-report-2018-press-release/>





How can a loyalty solution help?

In today's competitive environment, offering credit or debit cards without incentives don't measure up. Facing constant challenges in the marketplace, successful issuers must continually find ways to differentiate their product offerings. Nearly **54%** of consumers won't even consider a card without rewards. Moreover, incentivizing consumers to produce mutually beneficial behaviors can be accomplished through targeted card loyalty programs.

How effective is your loyalty experience with your account holders?

Explore FIS Loyalty Solutions – our proven rewards program increases revenue while improving your ability to acquire, activate and retain cardholders. FIS' award-winning Loyalty solution provides a fully, turnkey, all-inclusive loyalty rewards program, or a la carte options for a fully customizable program to meet your demanding strategies.

FOLLOW OUR GUIDE TO MODERNIZATION AND UNLOCK YOUR GROWTH WITH FIS LOYALTY SOLUTIONS.

Here is what our rewards programs can do for you

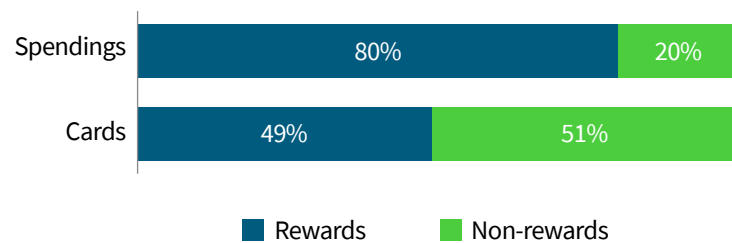
- ✔ Provide a fully turnkey, all-inclusive loyalty rewards program, or a la carte options for a fully custom program
- ✔ Seamless integration via SSO or APIs
- ✔ Maintenance of earnings data
- ✔ Order placement to fulfillment vendor(s)
- ✔ Transaction scoring
- ✔ Online administrative website operation
- ✔ Statement of earnings files delivery
- ✔ Order processing and maintenance
- ✔ Redemption accounting
- ✔ Cardholder customer service inquiries
- ✔ Online automated airline ticket booking
- ✔ Online award order placement and processing
- ✔ Marketing materials creation, printing and distribution
- ✔ Cardholder website administration and maintenance
- ✔ Daily cardholder balance communication
- ✔ Daily, weekly and monthly administrative reports



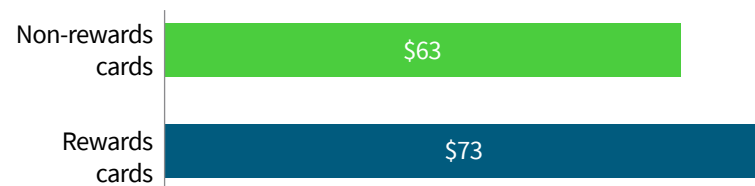
Let's take a look at the stats...

- The average U.S. household belongs to **29 loyalty programs**.
- **80%** of credit card spending goes to a card with rewards.
- **71%** of loyalty members have room for more cards in their wallet.
- **73%** of smartphone/tablet users want to access their loyalty program on their device.

PERCENTAGE OF SPENDING WITH REWARDS CARDS VS NON-REWARDS CARDS



GROSS PROFIT PER ACTIVE ACCOUNT





Beyond Cards...

RELATIONSHIP REWARDS give the ability to reward cardholders with additional program earnings for use of eligible products and services as well as for the cumulative value of the relationship.

Benefits of relationship rewards programs include:

- Increased retention rates
- Increased revenue (acquisition, lift or profit mix)
- Higher perceived value (Competitive advantage)
- Higher satisfaction

Benefits of adding Relationship Rewards:

- **4.22%** increase of active accounts
- **\$2,359** increase of sales volume per active account a year
- **\$6** average increase in transactions
- **2.13** increase of transactions per active account a month
- **\$20** increase in finance charge income per active account a year
- **\$37** increase in interchange income per active account per year



RELATIONSHIP REWARDS

Relationship rewards is a program enhancement that rewards cardholders for the total value of their relationship. Enhance profitability of cardholders by driving increased usage of products and services

- Improved retention rates
- Competitive advantage in the marketplace



FUEL REDEMPTION NETWORK

Fuel Redemption Network allows cardholders to swipe their rewards card at the gas pump and earn instant savings as the gas price rolls back. The cardholder is prompted at the pump for a choice to redeem points for a gas discount in real time. While pre-authorization is happening, the gas price rolls back immediately at the pump and prints rewards/savings information on the receipt. Participating stations include BP, Alon/7-11, CITGO and Shell – a total of 20,000 eligible locations.

Spend. Swipe. Save.



REDEEM2ERASE

Earn statement credits or erase recent transactions from monthly statements with our latest solution, Redeem2Erase. Cardholders can redeem reward points to offset transactions ranging from \$20.00 to \$1,000.00.



POINTOPIA

Convert points into currency at the POS with our new mobile wallet app, Pointopia, which allows cardholders to combine points from all their eligible FIS Loyalty programs to make in-store purchases with a virtual gift card from merchants like Walmart and Best Buy. Consumers can then redeem their points at dozens of major retailers and restaurants as if they were cash.



MERCHANDISE AWARDS

Get top-shelf **Merchandise Awards** from brands like **Apple, Sony, Bose, Dyson** and many more with shipping options that include **one- or two-day deliveries**, or **same-day pickup** from **Best Buy**.

Redeem points for gift cards for fractional shares of stock through Stockpile.



TRAVEL AWARDS

With **Travel Awards**, book one-stop reservations for flights, hotels, car rentals, cruises, excursions and more. New **Google Maps** technology and **Trip Advisor integration** make booking your next adventure more rewarding. **Redeem** points for a **TSA gift card** that can be used for precheck.



CHARITABLE GIVING PROGRAM

Donate points for a good cause to one of the 1.2M non-profit organizations involved in our **Charitable Giving program**.



FASTTRACK™

Industry studies show that inactive accounts comprise 40% of card portfolios on average. FastTrack is proven to reverse this detrimental account inactivity, transforming dormant account holders into active, loyal cardholders who choose your card time after time.



EVENT TICKETS

Cardholders have the ability to redeem their points for tickets to concerts, theater and sporting events nationwide with our Event Tickets feature.



CASHBACK

Reward your cardholders with the simplicity of cash back each time they use your card. Choose the schedule for distribution and method of how cardholders can redeem the cash back. Whether it's sending a check or posting the credit to their checking, savings or any other account your cardholders have with you – it provides an easy and engaging process for your cardholders.



CASHBACKPLUS

A unique and flexible reward offering which allows your cardholders to redeem on-demand other than waiting for their scheduled payout. Furthermore, cardholders will have access to an exclusive version of the rewards website where they can view and redeem their CashBack credits.



MERCHANT-FUNDED PROGRAM

FIS' merchant-funded program, includes ScoreMore Deals, ScoreMore and Local Merchant Offers. Each product allows financial institutions to partner with local/national merchants and online retailers to provide products and services to mutual consumers.

Cardholders earn higher reward point multiples by using their card at participating merchants. By **increasing** cardholder usage, financial institutions are able to build brand **awareness** of their debit/credit portfolio and **retain** existing cardholders, while **reducing** their own net rewards program cost. At the same time, merchant business and transaction volumes increase.

ScoreMore Deals is an analytics-based marketing program that delivers desirable, high value discount offers to cardholders in order to drive spend to the specific merchants participating in the program.

ScoreMore is a full-service program that rewards your cardholders additional bonus points and cashback for shopping at select local, regional and national retailers.

Local Merchant Offers is another way to reward cardholders additional bonus points or cashback for everyday shopping at their favorite online or in store retailer. This program also includes an onboarding tool to allow more local merchants to be added to the program and integration with Groupon.

Here is an example of how the Merchant Funded program works:

- Merchants pay marketing fees for purchases by rewards program participants
- Cardholders earn 2X, 3X, 4X or more Bonus Points and CashBack
- Merchant's business increases
- Cardholder earns at greater pace and higher level

Why Choose FIS Loyalty Solutions?

TO EFFECTIVELY ATTRACT AND RETAIN loyal account holders, it's more important than ever to have the right partner that can deliver strategy, expertise and technology. With more than 25 years' experience in the loyalty industry, our consumer and merchant loyalty solutions provide clients with the expertise, analytics and full range of tools needed to build, attract and sustain long-term consumer allegiances.

- **25 YEARS** operating card marketing and loyalty rewards programs
- **3,100+** financial institutions and rewards program clients
- **6,800+** individual programs
- **\$100 MILLION+** per day in transactions scored
- **4 MILLION** transactions processed daily (6.5 MILLION during peak)
- **40 MILLION+** participating accounts
- **FULL-SERVICE**, turnkey programs or fully customized

- **POINTS** and **CASH** programs
- **SELF-FUNDED** program model
- Cost of acquisition **GUARANTEE**
- **COMPLETE** marketing strategy and support for standard and custom programs
- Account earnings processed **DAILY**
- Comprehensive **COST ANALYSIS**
- Program **TRAINING** and **CONSULTATION**
- **100 PERCENT** committed to your success

FIS offers a profitability guarantee because we know our data. Our team comprises loyalty industry experts who stay educated and current on all loyalty environments. They are sought out to speak at loyalty industry conferences to share their knowledge and best practices. If you want the profitability in the first year, partner with the leader in program engagement: FIS Loyalty Solutions.

Conclusion

With fierce competitors holding nothing back, you need more than innovative products and great rates. FIS has a variety of turnkey and customized loyalty programs to help you **attract, reward** and **retain** profitable account holders. We have programs available for building a stronger foundation of loyalty by leveraging the powerful technology financial institutions have been using for more than 10 years.





**ADVANCING THE WAY THE WORLD
PAYS, BANKS AND INVESTS™**



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About FIS

FIS is a global leader in technology, solutions and services for merchants, banks and capital markets that helps businesses and communities thrive by advancing commerce and the financial world. For over 50 years, FIS has continued to drive growth for clients around the world by creating tomorrow's technology, solutions and services to modernize today's businesses and customer experiences. By connecting merchants, banks and capital markets, we use our scale, apply our deep expertise and data-driven insights, innovate with purpose to solve for our clients' future, and deliver experiences that are more simple, seamless and secure to advance the way the world pays, banks and invests. Headquartered in Jacksonville, Florida, FIS employs about 55,000 people worldwide dedicated to helping our clients solve for the future. FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index. For more information about FIS, visit www.fisglobal.com

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