

FIS PINPOINT MERCHANT OFFERS

FIS™ Pinpoint Merchant Offers is an active analytics solution that delivers desirable, high-value discount offers to cardholders in order to drive spending at specific merchants as part of a comprehensive, digital loyalty program.

By leveraging hundreds of national brands and thousands of prominent regional and iconic local brands, this solution delivers offers or deals that your customers will feel compelled to use. FIS Pinpoint Merchant Offers serves up offers relevant to your targeted customers. These offers help your customers save money and are easy to redeem. Once your customer activates the offer, they simply pay with a credit or debit card, and their reward is automatically credited to their account at your financial institution.

As part of the FIS Pinpoint Merchant Offer solution, financial institutions are able to tap into new revenue streams tied to a consumer's DDA. The system tracks how much money you have saved the customer.

FIS Pinpoint Merchant Offers provides targeting at scale, pay-for-performance pricing and precise measurement. As a result, merchants can maximize their advertising spend. They can:

- Target customers based on their behavior: location, frequency and total spend
- Craft a campaign customized to a specific group of customers
- Perform comprehensive customer measurement: incremental consumer trips, sales, post-purchase behavior
- Leverage a performance-based model, paying only for results and measure incremental sales

For consumers, FIS Pinpoint Merchant Offers helps deliver a personalized experience that's easy and engaging:

- See personalized ads based on past purchases
- Instantly load selected ads and rewards onto their debit or credit card
- Receive rewards automatically when they shop and pay with their card
- Also earn cash-back rewards that are credited to their account

For financial institutions, FIS Pinpoint Merchant Offers delivers an integrated, payment card-linked rewards experience through secure channels, thereby driving:

- Increased cardholder loyalty
- Real-time customer engagement
- Increased online and mobile banking adoption
- Growth in transactions and interchange activity
- Increased usage and spend
- Increased rewards program value
- Enhanced customer analytics

