



FIS RETAIL LOYALTY

DRIVING THE LOYALTY EFFECT

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**Why Choose FIS Loyalty
Solutions?**

FIS Retail Loyalty Solutions

Being a retailer, you're looking for that edge over your competitors to increase traffic through your stores. One key component is the "loyalty effect."

The loyalty effect is a powerful profit generator because loyal consumers tend to spend more, refer others and cost less to serve. These motivated customers share their personal information with your business and demand something meaningful and useful in return. Loyalty is the highest form of measurable marketing that positively drives consumer 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 customers.





Why do rewards program work?

Rewards continue to grow in importance as one of the most powerful tools for delivering value to consumers, simultaneously influencing usage and building stronger brand relationships. Loyalty is something that cannot be taken for granted and must be earned every day.

Retail statistics commonly agree that it costs four to six times more to attract a new consumer than it does to retain an existing consumer. This statistic certainly justifies the expense and resources dedicated to a premeditated, dynamic strategy designed to increase and maintain customer loyalty. Consumers are looking for reasons to visit and shop at your store.

More than **57%** of consumers make purchase decisions in order to maximize rewards. With approximately **3.3 billion** loyalty memberships in the U.S. alone, a business simply cannot afford to ignore the statistics and fail to adopt a rewards program in order to compete in today's marketplace.

How effective is your loyalty experience with your customers?

Explore FIS Retail Loyalty – It can help increase traffic through your store and provide a surprise and delight at checkout by using your customer's loyalty points with FIS Premium Payback. With FIS Retail Rewards, it can help you build a measurable marketing strategy, create customer loyalty, increase revenue, increase and maintain customer retention, drive sales and reward customer behavior through industry-leading technology that fits your business needs.

Follow our guide to modernization and unlock your growth with a solution that doesn't cost to offer, it pays. Discover how your





Premium Payback

FIS' Premium Payback will connect your stores with millions of consumers looking to redeem their financial institution loyalty points, as currency at your register.

- Not only does this not cost you anything, but it reduces interchange fees and select retailers may receive additional revenue per transaction by FIS.
- Being in the exclusive network will help increase brand awareness and generate new demand.

How It Works

- **SHOP** – Premium Payback work for existing customers enrolled in eligible financial institutions programs and drives new in-store traffic.
- **PAY** – Customers are surprised and delighted at the checkout point of sale (POS) when given the choice to redeem points for dollars off of the purchase price.
- **ACCEPT** – A frictionless experience allows customers to complete a transaction just as they would normally do.

Premium Payback

Turn the Retail World Upside Down

Our Premium Payback network has revolutionized loyalty rewards redemptions. FIS technology has linked millions of payment cards with loyalty programs, enabling redemptions at the POS. The network has significantly increased the discretionary spend for financial institution loyalty members, and they're looking for new merchants to shop.

Retailer Benefits

Benefits derived by locking in vertical exclusivity.

- Lowers interchange fees
- Generates greater consumer demand
- Increases transactional revenue

Consumer Satisfaction

The consumer is driven to your store when you are identified as a Network Partner.

- **88%** of consumers would redeem their points again for purchases and rebates.
- **90%** of consumers rated their redemption experience as a four or five out of five.
- **56%** of consumers felt Premium Payback was a better value than other redemption options.





Retail Rewards

With all the tools necessary to operate a comprehensive customer loyalty and rewards program, FIS will help you gain a competitive edge and stand out from your competition. This solution is specifically designed to:

- **Identify** loyal customers by capturing their contact and demographic information.
- **Track** customer spending using a unique identifying number (e.g. loyalty card or phone number). This allows you to promote relevant offers based on your customers' purchase behaviors and target specific segments to change behavior-based goals.
- **Motivate** behavior by using transactions history to create customer segments. Communicate targeted promotions designed to motivate profitable purchasing behaviors.
- **Reward** performance and customer purchases by targeting behaviors that have the most profitable results.
- **Measure** results using data captured and stored through the secure FIS Retail Rewards technology platform. FIS offers flexible operational reports, revealing powerful statistics like program adoption rates, loyalty penetration, and results of campaigns and special promotions.

Retail Rewards

Mobile Application

Encourage redemption and consumer engagement while receiving up-to-date information on your customers. Most importantly, encourage repeat visits to your stores.

Marketing and Design

To help you quickly and efficiently launch your program and create effective marketing and promotional materials, we offer:

- Best practices marketing support
- Professional print and digital graphic design for branding
- Loyalty card design
- Card carrier and enrollment form designs
- Printing, production and fulfillment for an assortment of products and materials



Why Choose FIS Loyalty Solutions?

TO EFFECTIVELY ATTRACT AND RETAIN profitable customers, 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 knowledge, 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
- Profitability **GUARANTEE**

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. Additionally, our team is Certified Loyalty Marketing Professionals (CLMP). By being CLMP, our team is proficient with creative strategies and successful tactics for customer loyalty. They are sought out to speak at loyalty industry conferences to share their knowledge and best practices. If you want profitability in the first year, partner with the leader in program engagement: FIS Loyalty Solutions.



Connect. Engage. Grow.

Your customer satisfaction scores may be high, but a satisfied customer is not necessarily a loyal one. 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 customers. We have programs available for retail, grocery and convenience stores that wish to build customer loyalty by leveraging the same powerful technology that financial institutions have been using for more than 10 years.



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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