



Premium Payback

Unlock the leading real-time point of sale redemption solution in the U.S.



Ultimate point liquidity, superior value for cardholders

Traditional loyalty programs are no longer enough. Cardholders are looking to maximize the value in their programs and gain innovative ways to spend. FIS® Premium Payback™ disrupts the traditional loyalty landscape, creating a new type of currency. Cardholders can redeem points for real-time discounts through the redemption network. Real-time redemption creates a surprise and delight factor for the consumer, instilling a greater value than that of traditional redemptions.

FIS technology links the cardholder's loyalty points back to their payment card, enabling redemptions for discounts at network merchants. Upon checkout, the consumer is prompted to redeem the offer at the point-of-sale terminal. The offer is applied, all in real time, creating instant gratification and satisfaction for the consumer. The Premium Payback network is growing at a rapid pace and bridging the payments ecosystem to offer benefits for all players, keeping the consumer at the center of it all.

Customer benefits that give you top-of-wallet status

- Increased buying power
- Improved retention rates
- Ease of redemption
- High perceived program value
- Significant incremental value





Shop

Premium Payback works for existing customers and drives new traffic.



Pay

Cardholders are surprised and delighted at the checkout POS when given the choice to redeem points for dollars off the purchase.



Accept

A frictionless experience allows customers to complete a transaction just as they normally would.

88%

of consumers would redeem their points again for purchase 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.

Money at rest. Money in motion. Money at work.™

The FIS payments ecosystem powers seamless money movement for your business.

Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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