

Tip sheet:

3 key trends transforming payment card loyalty programs



In the drive to win and retain customers and keep money in motion, loyalty strategies for card programs must evolve in line with the rapidly changing needs of today's cardholders. By following three key trends in loyalty, your financial institution can unlock stickier customer relationships, drive long-term success – and move even more money with payment cards.

1. Personalized customer engagement

Modern cardholders demand more than just points – they want loyalty programs that feel tailored to their needs, whether they prefer exclusive rewards or personalized offers.



- Use **actionable insights** from real-time data to deliver hyper-targeted promotions that reflect individual interests.
- Embed rewards seamlessly into the payment experience with digital tools, creating a **natural extension** of how cardholders already engage with your ecosystem.
- Align messaging across channels – email, social and mobile – with themes that **differentiate your brand** while fostering deeper connections.

By creating **embedded rewards** that feel thoughtfully designed, you transform loyalty programs into a compelling reason for cardholders to stick around.

2. The shift to digital-first experiences

Today, cardholders expect convenience above all else. They want easy-to-use, mobile-first loyalty programs that are just a tap away. A simple, connected digital experience **helps your card program stand out**.



- Invest in **automated loyalty solutions** that make signing up, earning and redeeming rewards effortless.
- Partner with platforms that integrate loyalty deeply into **mobile apps** and payments, giving cardholders an intuitive experience for managing rewards.
- Offer immediate redemption options, allowing customers to feel the value of their loyalty in real time.

With a **digital-first approach**, you can attract and retain more cardholders while building loyalty that keeps your most profitable customers coming back.

3. Data-driven rewards that strengthen retention

Loyalty programs aren't just about bringing in new cardholders – they're a powerful tool to **reward the whole relationship your customers have with your institution**. The key is using insight-driven strategies to retain at-risk cardholders and increase program value.



- Identify patterns in cardholder behavior using **proactive analytics tools**, such as monitoring reduced activity or declining account engagement.
- Use **segmented strategies** to offer rewards relevant to each cardholder's habits, encouraging consistent use of your card program.
- Integrate **enterprise-wide loyalty initiatives** to unify your programs and create broader, more impactful engagement opportunities.

By embedding rewards across your institution's payments ecosystem, you unlock growth opportunities that differentiate your offering from standalone loyalty programs.

So, are you ready to transform your loyalty program?

To stand out in a competitive marketplace, focus your loyalty strategy on **personalized, cost-effective and digital-first solutions**. Embedded rewards that deliver seamless and customized experiences – backed by actionable insights – not only win more customers but also keep them loyal to your business for the long haul.

Take care of loyalty with FIS

Contact us to learn how our payments ecosystem can help you not only power loyalty and rewards programs but also modernize, optimize and integrate your whole card operation.

UNLOCK GROWTH



FIS loyalty solutions for rewarding your customer experiences. 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.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).



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