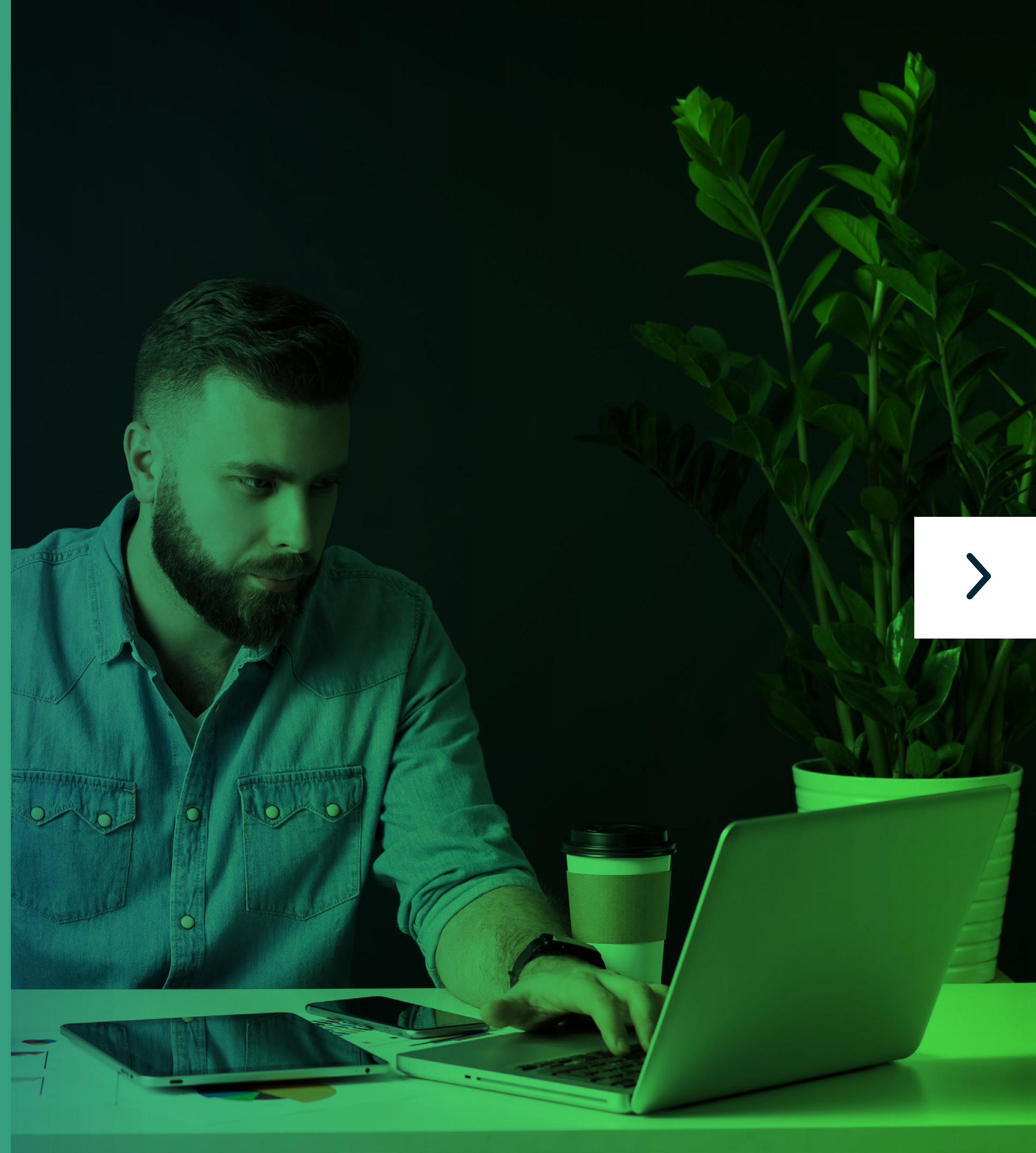


BUILDING LOYALTY

One great customer
experience at a time



BUILDING LOYALTY – ONE GREAT CUSTOMER EXPERIENCE AT A TIME

The next wave of payment solutions is about more than just moving money quickly. There’s a tremendous opportunity for both financial institutions and merchants to capitalize on and own the customer loyalty experience, and capture more of the billions of unused loyalty points in circulation.

At FIS, we’re working with financial institutions and retailers to build a nationwide rewards network and improve the stickiness of their loyalty programs by giving customers unexpected real-time redemption opportunities that go beyond acquiring points and deliver a delightful purchase experience.

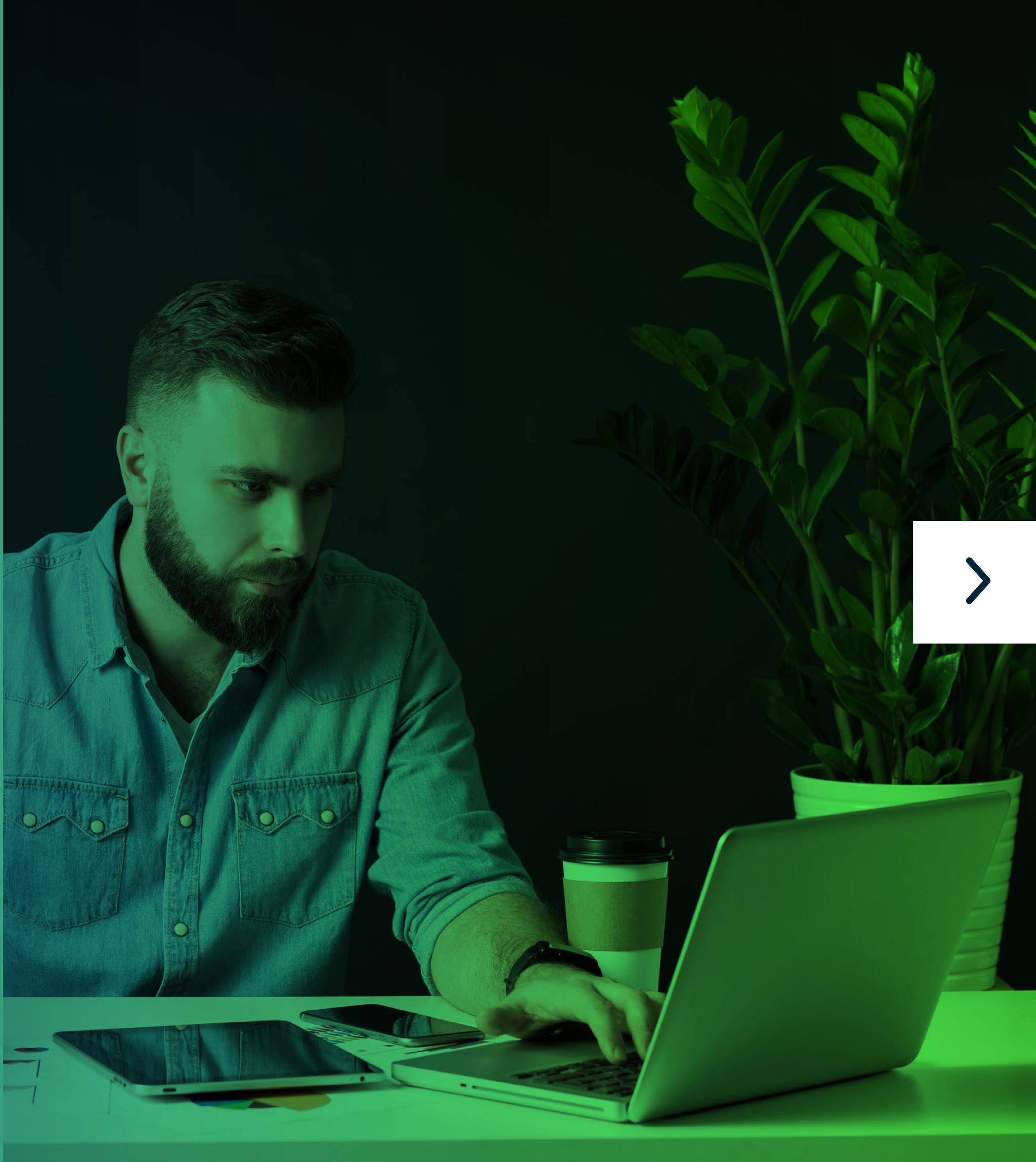
To see how it works, let’s put ourselves in the shoes of an actual consumer...

As you take this customer journey, pay close attention to how FIS helps your business to:



RUN – streamline business operations and ensure efficiency.

NOTE: In many instances, we carry out multiple processes simultaneously, with some connected to payments processing and pricing discounts and others related to loyalty point tallies and offers.



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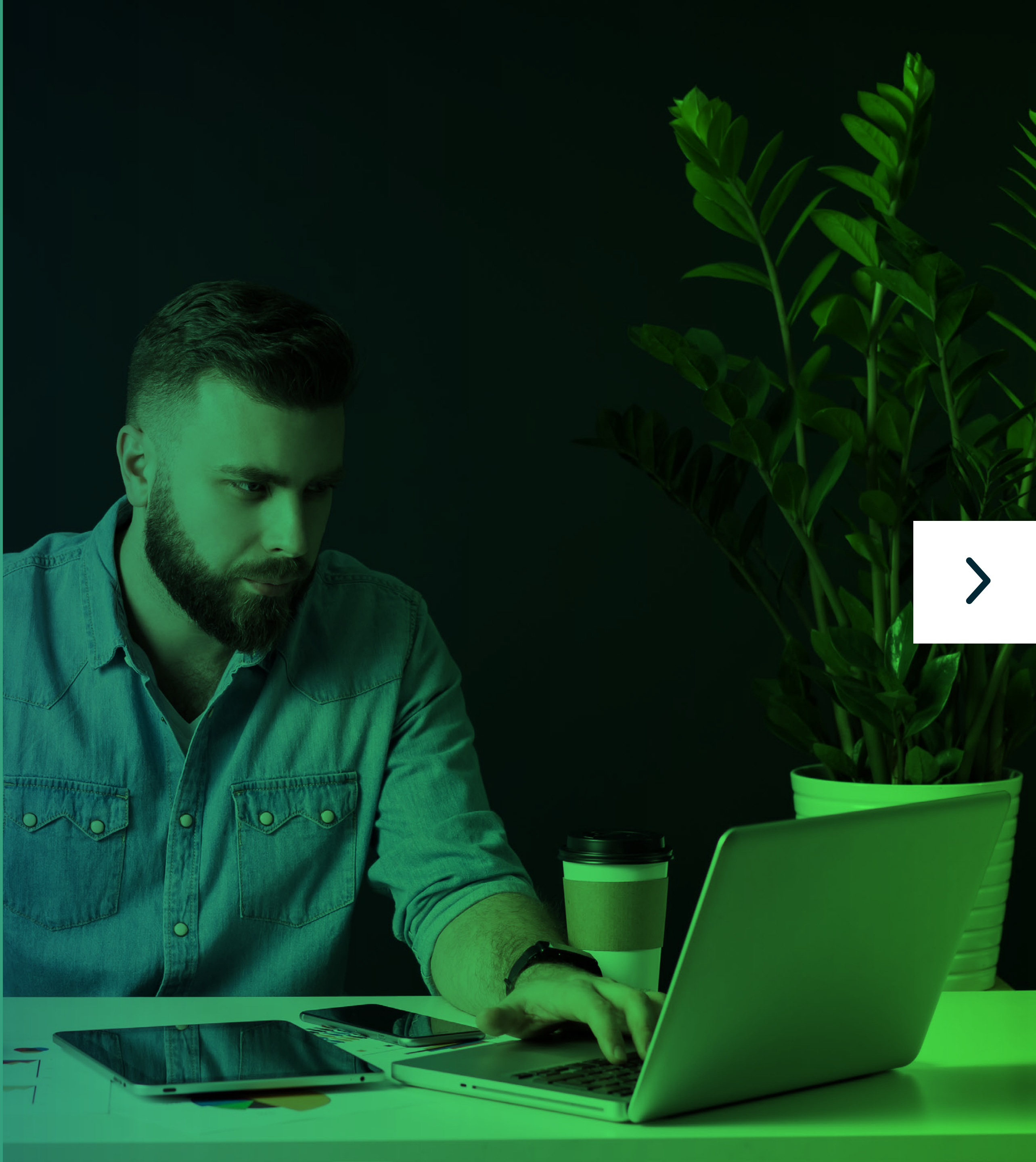
To see how it works, let’s put ourselves in the shoes of an actual consumer...

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CONNECT – build deeper, lasting relationships with customers.

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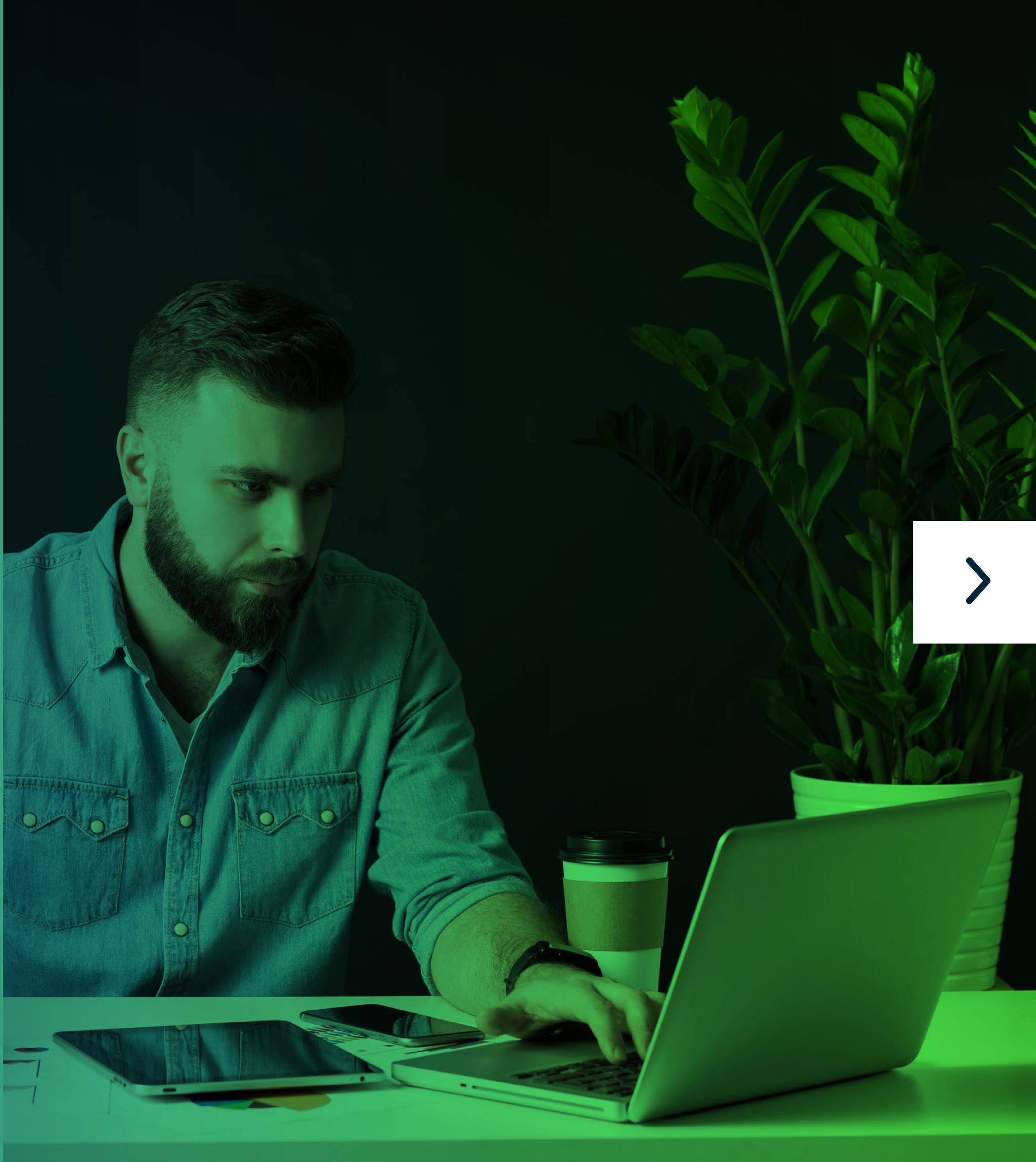
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GROW – identify and leverage opportunities to generate revenue.

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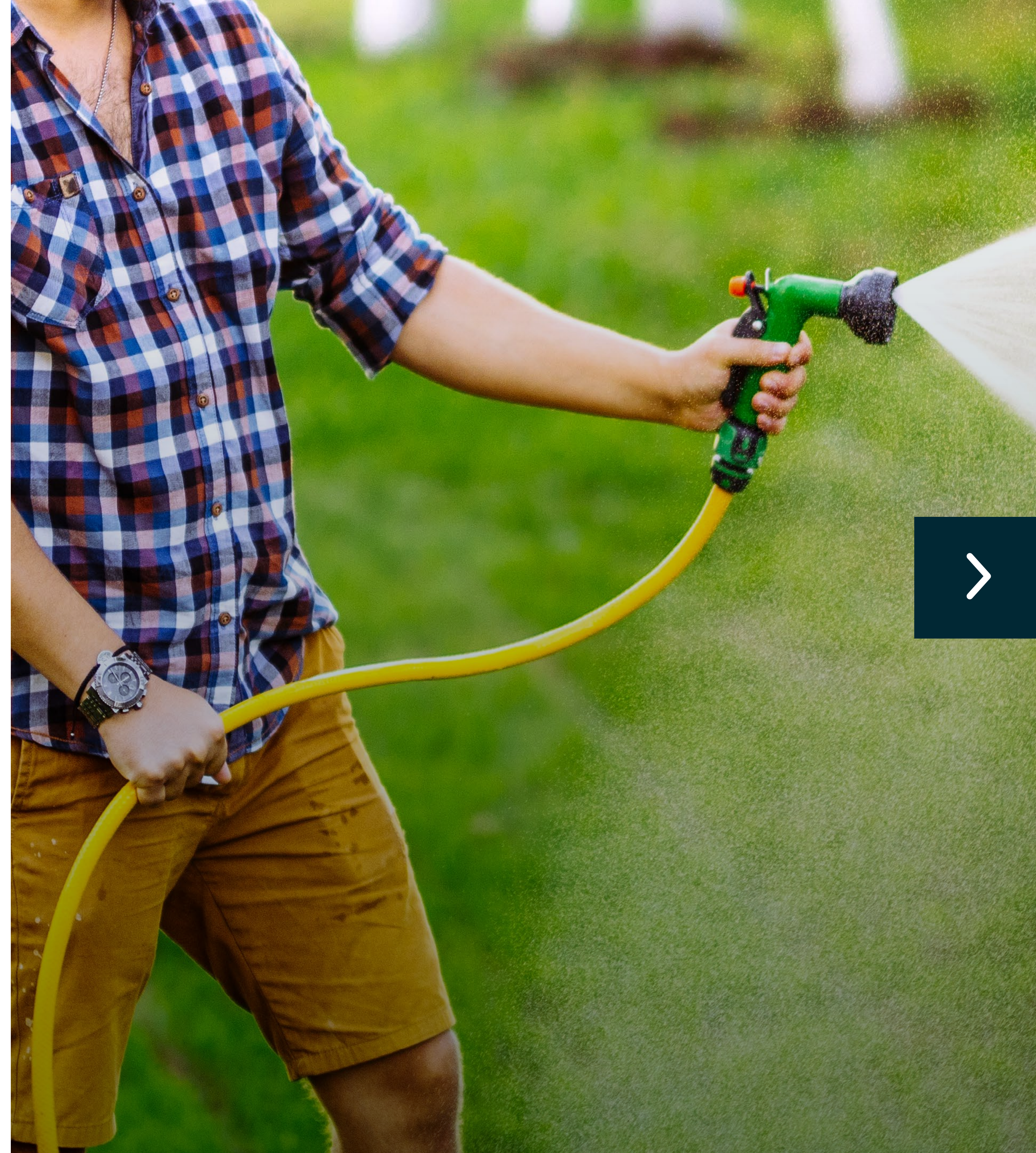
MEET LINCOLN

Lincoln lives just outside of St. Louis and he owns a landscaping company.

He's always tried to make what he thinks is the most of his rewards, by saving up points for long periods to redeem for family vacations every year.

While a common tactic for consumers in a myriad of loyalty rewards programs, it requires Lincoln to use three separate credit cards for various purchases: one for airline, hotel and other travel bookings; one for fuel purchases; and one for buying groceries and online shopping.

Today, simply by making a normal everyday purchase, Lincoln will discover the rewards of loyalty.



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LINCOLN

Age: 33
Status: Married
Children: 1 daughter, age 9
Homeowner: Yes
Job: Owner of a landscaping company
Income: \$87,000
Credit Cards: 3

THE FIS LOYALTY PLAYBOOK



- 1. Batch processing for traditional earning of points via Online Loyalty Manager
- 2. Real-time payment pre-authorization with processor; Real-time Loyalty participation validation with cardholder point bank



Real-time updates to consumer loyalty account balance



THE WORK WEEK BEGINS – 7:00 A.M.

In the beginning of his work week, Lincoln purchases mulch, plants and flowers in bulk as his first job of the week is reconstructing and creating a landscape design for the new park in his neighborhood. He uses the payment card that he uses for his business to earn loyalty points.

While he waits for the merchant point-of-sale terminal to validate his card’s EMV chip, behind the scenes – and not yet known to him – FIS is allowing him to redeem points in real-time with a single swipe of his payment card.

As he often spends buying new equipment for his business, he earns loyalty points at a rapid pace. He specifically goes to the neighborhood hardware store to purchase his equipment because he was informed by his financial institution that he can redeem points to save on his purchases in real time, right at the register.

With the purchase of work material items, Lincoln now has 96.005 points with this rewards program.



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There are
\$60 BILLION
in unused loyalty points
in the U.S. alone.

UNUSED POINTS ARE PAIN POINTS

Undistributed loyalty points can be considered frozen costs on your balance sheet. Adding instant rewards like the ones Lincoln is accruing encourages customers to use their points early and often, driving frequent patronage and usage while improving your bottom line.

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THE FIS LOYALTY PLAYBOOK



- 1. Batch processing via Online Loyalty Manager
- 2. Payment authentication
- 3. Loyalty authentication



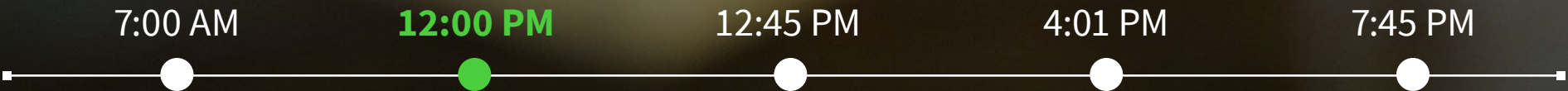
- 1. Automatic updating of loyalty points totals
- 2. Real-time redemption offer

LUNCH TIME – 12:00 P.M.

It’s lunch time! Lincoln takes a break from working and goes to the local deli.

He remembers that this deli also allows him to redeem points to save for his lunch. Once again, at the register, he is offered the option to redeem points to save money on his lunch today.

Since the experience at this deli is so rewarding, he often dines here twice a week.



THE FIS LOYALTY PLAYBOOK



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The average U.S. household has 29 loyalty memberships
But is active in only 12 of them, which equates to less than half.

7:00 AM

12:00 PM

12:45 PM

4:01 PM

7:45 PM

THE FIS LOYALTY PLAYBOOK



- 1. Batch processing via Online Loyalty Manager
- 2. Payment authentication
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Real-time offer at the point of sale.



Connect your rewards program to a vast national network of loyalty programs.



QUICK ERRAND – 12:45 P.M.

Before heading back to work, Lincoln drives to the nearby sporting goods retailer to buy his daughter a new pair of soccer cleats for her soccer practice tonight.

He frequents this sporting goods store because they offer him an option to redeem points at the register to save on his purchases.

He was able to redeem points to save even more on the soccer cleats that were already on sale.



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Discourage points hoarding by **offering more niche rewards.**

70%

of consumers modify when and where they purchase in order to maximize points.



THE FIS LOYALTY PLAYBOOK



- 1. Price rollback
- 2. Automatic loyalty points update
- 3. Payment posted to card account and rewards deducted from rewards account.



Receipt prints with confirmation of points balance and total savings.

STOPPING AT THE GAS STATION - 4:01 P.M.

Later in the afternoon after Lincoln completed his project, he starts to head home.

He notices that he is low on fuel in his truck. Lincoln strategically visits a particular gas station near his home because he is able to redeem points at the pump in a frictionless experience.

Before he fills up his tank and before he accepts his receipt, he chooses to redeem points to save on each gallon he put in his truck.

Before leaving, Lincoln logs into his financial institution’s app on his mobile phone to check his rewards balance.



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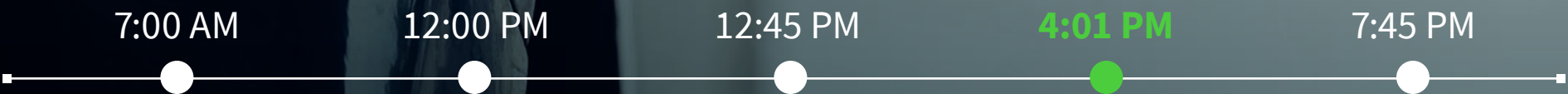
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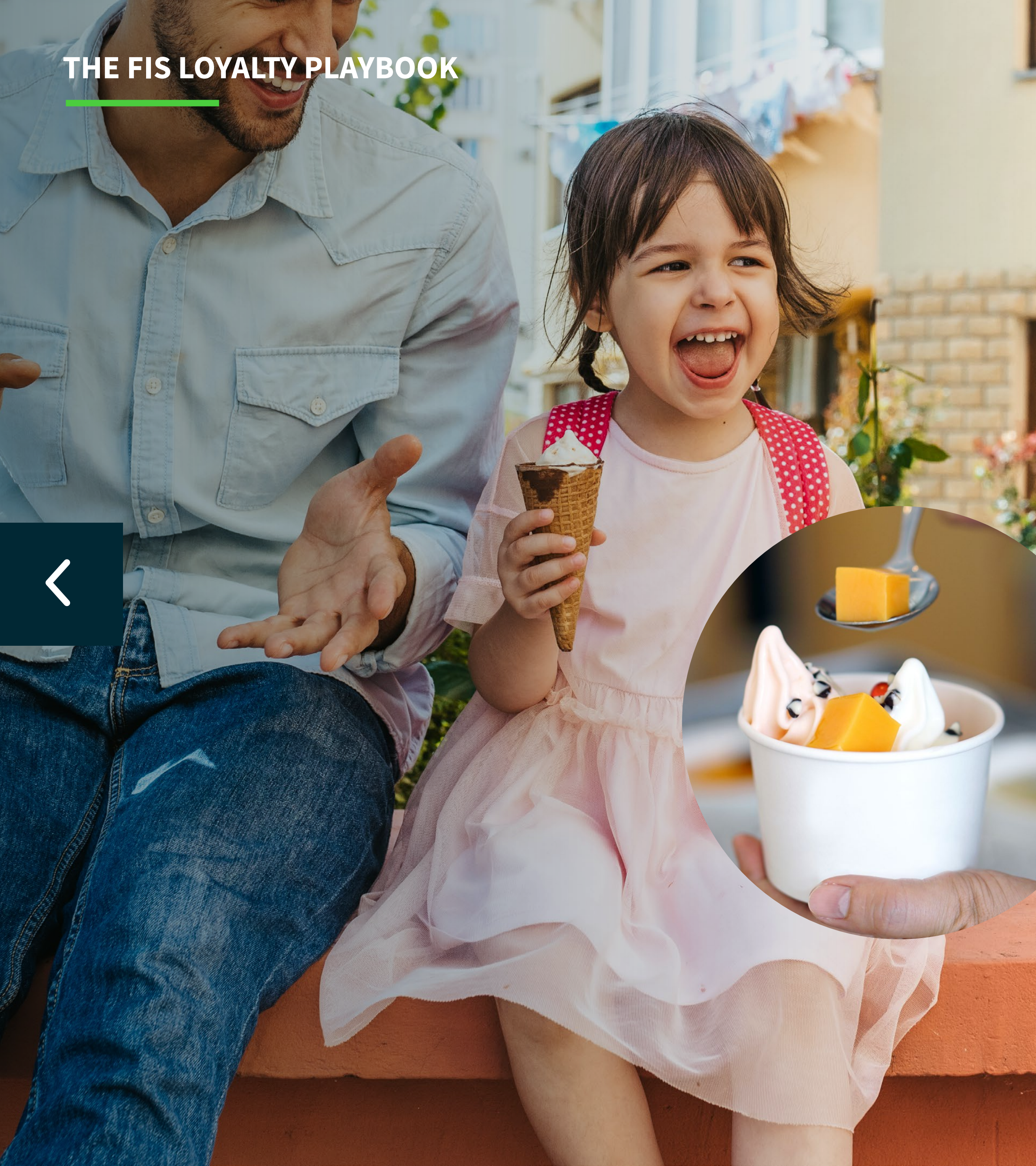
3%↑ card patronage

18% of redeemers sought out BP stations for rewards



What happened when BP rolled out **real-time rewards?**

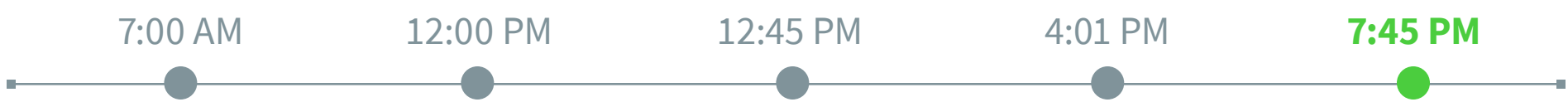




A REWARDING TREAT – 7:45 P.M.

On the way home from his daughter’s soccer practice, they stop and get frozen yogurt. Lincoln is fond of this yogurt shop because he can redeem points and save at the register when he is purchasing his delicious treat. He can finish the day by once again saving money at the register in real time.

Lincoln feels good knowing that he was able to save money all throughout the day by redeeming points and saving right at the register instantly.



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Real-time redemption opportunities drive transitions in **cardholder behavior and encourage patronage.**



THE FIS LOYALTY END TO END JOURNEY

CONSUMER SIDE

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UNDER THE HOOD



Batch Processing for Scoring Every Day Spend and Earn



Financial Institution



Payment Authorization



Loyalty Authorization



Real-Time Payments



Redemption Offer at POS



Price Roll Back



Transaction Finalized



Receipt Prints with Rewards Summary



FIS’ UNIQUE VALUE PROPOSITION

The world of financial services is rapidly changing and businesses are challenged to keep up – let alone innovate. Nowhere is this more apparent than with payments, as many businesses are trapped in an internal “tug of war” where they must constantly choose between **running** and **growing** their operations.

By partnering with FIS, businesses can put their technical operations on auto-pilot, expand their capabilities to **connect** with consumer preferences, and leverage our vast expertise and analytics capabilities to identify new opportunities to grow both their market and mind share.

FIS IS FOCUSED ON HELPING BUSINESSES SUCCEED IN 3 KEY AREAS:

- R** **RUN** - Operational Excellence
Always-on open payments platform
- C** **CONNECT** - Customer Trust
Access to wider payments ecosystem
- G** **GROW** - Contextual Engagement
Analytics-driven, customer-centric

Learn more about how FIS can help your business to **RUN**, **CONNECT** and **GROW**

CLICK HERE



FIS PREMIUM PAYBACK

This real-time, point-of-sale redemption network connects millions of consumer payment cards with loyalty programs all over the country.

FIS processes transactions in real time, continuously resetting points totals and status levels, while communicating relevant offers to consumers at the point of sale, whether in person, online or via mobile.

TELL ME MORE ABOUT PREMIUM PAYBACK AND LINCOLN'S JOURNEY

Call: 800-822-6758

Email: getinfo@fisglobal.com

Visit: www.fisglobal.com/wherepaymentsmeetlife

