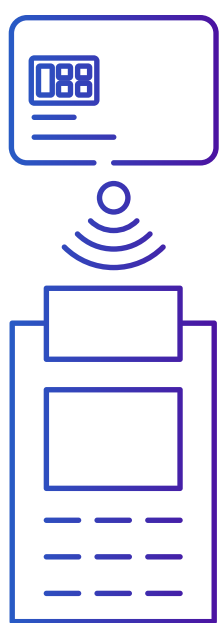




PREMIUM PAYBACK



Customers want frictionless experiences – less effort for more timely redemptions.

80% of U.S. retail shoppers want to use their preferred payment method in their shopping experience.¹

Premium Payback partners financial institutions (FIs) and merchants in a nationwide network that brings cardholders real-time redemption opportunities within the payment moment. Debit and credit cardholders can pay with their loyalty currency (points or cash back) as an additional payment tender at the point of sale.

Unlock consumer demand while driving sales volume and increasing basket size with our network of **over 61M cardholders.**

Following the first redemption, Premium Payback redeemers see an

18%

lift in average spend per transaction (basket size).²

INTRODUCING A NEW WAY TO PAY: PREMIUM PAYBACK

Consistently drives incremental sales volume at participating merchants as cardholders create new spending habits. Financial institutions secure top of wallet while shopping within our network and merchants secure brand affinity and frequency from participating cardholders.



1. SHOP



2. PAY



3. ACCEPT

Following the first redemption, Premium Payback redeemers see a

16%

increase in frequency (trips).²

“Today’s busy consumer is looking for a frictionless shopping experience, and our partnership with FIS makes paying with points as simple as a single prompt at the point of sale.”

Mike Cooke,
SVP and Assistant Treasurer at Walmart



FRICTIONLESS EXPERIENCE



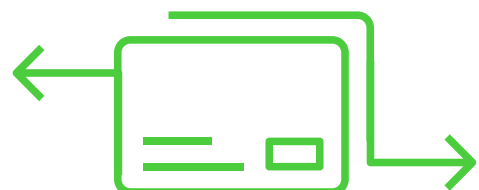
ENHANCED PARTNERSHIP



EASE OF REDEMPTION



INCREASED TRIPS AND SPEND



Consumers ranked the ability to cross-use credit and debit card rewards points at various retailers among the top benefits they’d like to see.

Source:

1. Visa Acceptance Solutions Global Digital Shopping Index:

<https://www.visaacceptance.com/content/dam/documents/campaign/shopping-index/global-digital-shoppingindex-2024-us-edition-en-us.pdf>

2. FIS proprietary analysis conducted January 2021 – June 2023 against a control of non-Premium Payback redeemers across two different time periods, at two different merchants.



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ADVANCING THE WAY THE WORLD PAYS, BANKS AND INVESTS™