



FIS LOYALTY ENGAGEMENT SOLUTIONS

Offers Only Package

Making loyalty accessible to everyone

Consolidated product offering to meet the needs of community FIs, debit programs and starter cards. Simplifying loyalty with merchant-funded earn and a compact redemption suite to incentivize loyal behavior at a lower cost.

Merchant Funded Earn, powered by FIS®

Rewards are a competitive mandatory in the market. As other verticals continue to enter the payments race and competition increases, consumers are more likely to adopt alternative payment methods.

Merchant Funded offers allow financial institutions and merchants to partner in the rewards expense and shared benefits of tapping into the loyalty journey to influence incremental spend.

- Merchants cover the cost of the offer made with participating cards.
- This reduces your net rewards program cost.
- Incremental earn keeps your card top of wallet when cardholders are making purchase decisions and incentivizes incremental usage.

Why FIS?

FIS sits at the center of the engagement ecosystem, serving both merchants and financial institutions, giving us a deeper understanding of the payments choice landscape. Choose the loyalty partner with unmatched experience in the global payments ecosystem to drive revenue growth and increase retention.

KEY ADVANTAGES



- **The cardholders** have the opportunity to earn offer incentives for everyday purchases.
- **The merchant** funds the cost of the offer as they see business increase.
- **The FI** can see card transactions increase up to 20% while minimizing the loyalty expense for debit and starter cards.

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