



REVOLUTIONIZING LOYALTY:

PAY WITH REWARDS

Get a more rewarding experience with FIS® Premium Payback



REVOLUTIONIZING LOYALTY

From big brand retailers to Main Street merchants, everyone's looking to capitalize on consumer loyalty. It's a congested and ever-changing market, and it's only made consumers that much more selective.

With increased options for earning, accumulating and redeeming their loyalty rewards currency, consumer expectations are higher, but they can also vary significantly.





CARDHOLDERS ARE LOOKING FOR REWARDS

Accruing loyalty currency is one of the most motivating reasons cardholders choose a particular credit card. Being able to use that currency in a preferred way is also a major factor.

Currently, there's a growing consumer demand for cash rewards and equivalents such as gift cards or "rewards as currency" – more popular now than even travel rewards.



MAKING IT EASY

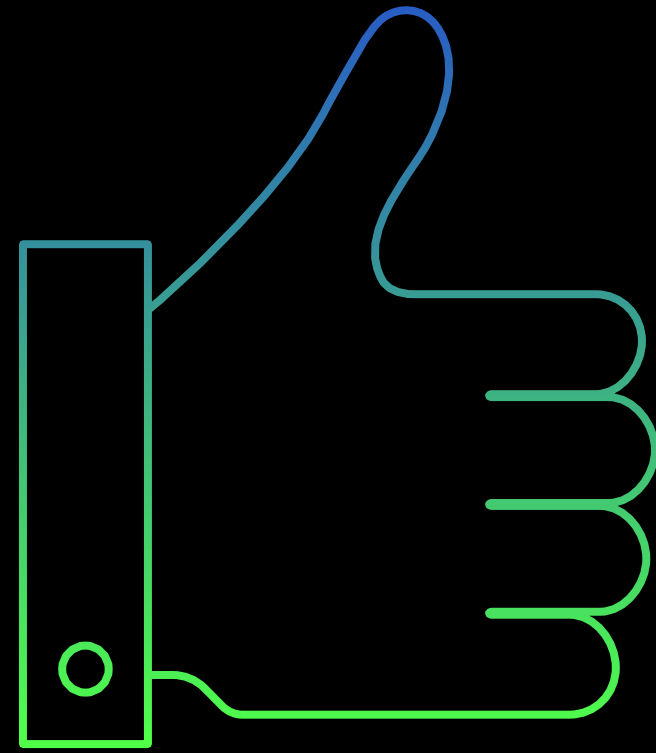
According to a Delphi Report survey, Only **8%** of cardholders would not use Pay with Points. Consumers like the convenience and reduced friction of using reward points as currency where they're already shopping.

Source: The Wise Marketer 2021 Delphi Report

EVERYDAY PURCHASES ARE KEY

While some cardholders may elect to amass rewards for a single large disbursement, many would rather use them as small discounts toward everyday purchases. Consumers want the ability to choose to redeem rewards well before they reach the \$100 mark. When buying groceries, stopping for gas or shopping online, consumers appreciate the immediate kickback of using their earned currency as a quick and convenient reward for making practical transactions.





These gratifying **rewards** can make even the most common purchases an unexpectedly **satisfying experience**.



HOW ARE YOU DIFFERENTIATING YOUR LOYALTY STRATEGY?

When it comes to your financial institution's loyalty strategy, what are you doing to differentiate your offering while providing the kind of rewards your cardholders have come to expect? Set yourself apart from the competition and move your card to the forefront of cardholders' minds (and wallets) by bringing them closer to their earned loyalty currency and making it easier to use that currency whenever and on whatever they choose. It's a simple solution with FIS' Premium Payback.

Fast, convenient and always accessible, Premium Payback provides cardholders the choice to instantly redeem at the POS checkout when making a qualifying purchase. They'll see immediate rewards, increasing their buying power. You'll gain a higher share of your cardholders' wallets and reduce your loyalty program costs.



It's all included in **FIS Premium Payback** –
and it's all right here. Let's take a closer look.

**REAL-TIME
REWARDS INCREASE
CARDHOLDER ENGAGEMENT**

PREMIUM PAYBACK

Premium Payback™ disrupts the traditional loyalty landscape, creating a new type of redemption. Cardholders can redeem rewards for real-time discounts as they are paying for their purchase. Real-time redemption delivers immediacy and satisfaction for the consumer, instilling a greater value than that of traditional redemptions.

FIS technology links the cardholder's loyalty currency back to their payment card, enabling redemptions of their rewards at participating merchants. At checkout, the consumer is prompted to redeem the offer at the POS terminal. The offer is then applied in real time, creating instant gratification for the consumer.



HOW DOES IT WORK?



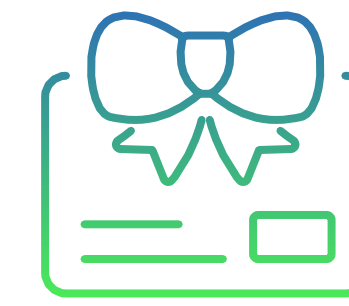
1. Shop:

Premium Payback allows cardholders to shop at participating merchants, which includes national retail merchant in-store and online, and fuel stations.



2. Pay:

Cardholders are delighted at the checkout POS when given the choice to redeem points on the purchase in real time.



3. Accept:

A frictionless experience allows cardholders to complete a typical transaction process while saving at the time of purchase.



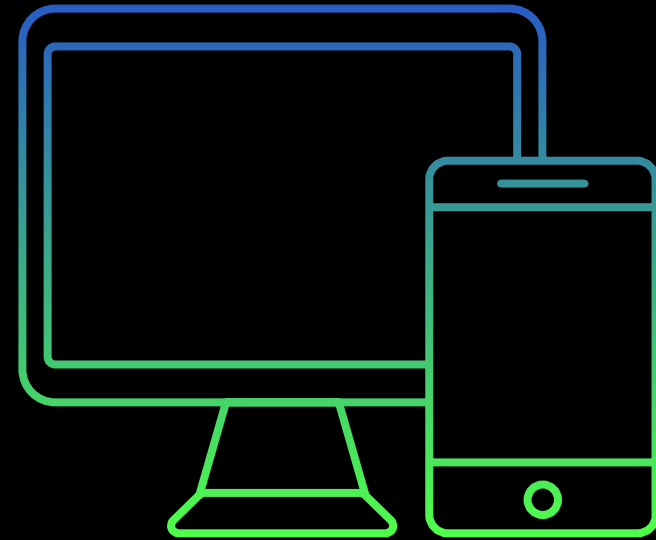
Deepen your **relationships** with cardholders by offering a redemption option that has an earn and burn component to the transaction.

BENEFITS ABOUND



CARDHOLDER BENEFITS

Ideal for essential daily purchases, Premium Payback gives cardholders the flexibility and convenience of redeeming rewards for immediate savings at checkout. This provides instant gratification on every qualifying transaction and increased engagement with their financial institution.



GIVE CARDHOLDERS WHAT THEY WANT

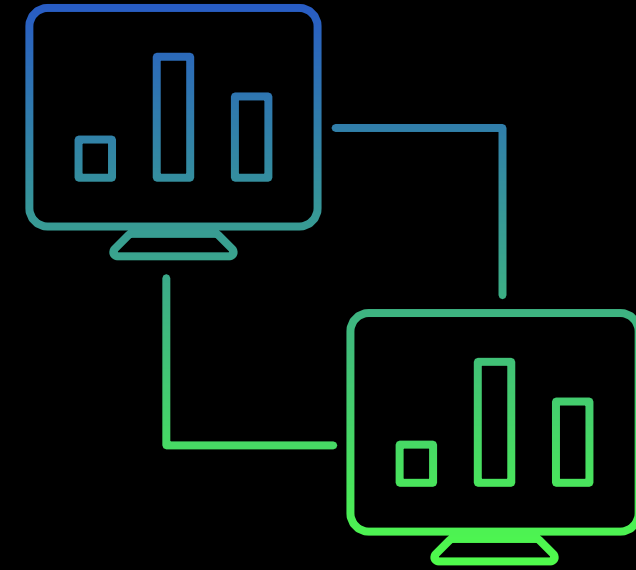
Nearly **70%** of cardholders surveyed in the Delphi Report would use loyalty rewards as real currency at any retail or e-commerce location at the same time they pay for their transaction.

FINANCIAL INSTITUTION BENEFITS

As more and more crossover competitors maneuver for greater market share, giving consumers the power to use their earned rewards for any applicable purchase can help your card program rise above the rest. With growing customer satisfaction and loyalty, consumers are more likely to keep reaching for your card.

As an extension of your brand, a Premium Payback- enabled card ties all redemptions directly back to your institution. With immediately accessible rewards, this redemption solution motivates card usage, helping strengthen the cardholder relationship. Without the wait time for rewards accumulation, your cardholders are incentivized to use their rewards as they accrue, reducing your liability for holding unredeemed loyalty currency.





OUR CARDHOLDER SPEND DATA INDICATES THAT ISSUERS WHO ENABLE PREMIUM PAYBACK EXPERIENCE:

Greater card usage and wallet share

Decline in average cost per point redeemed

Increase in average annual profit per cardholder

Less liability for unredeemed points

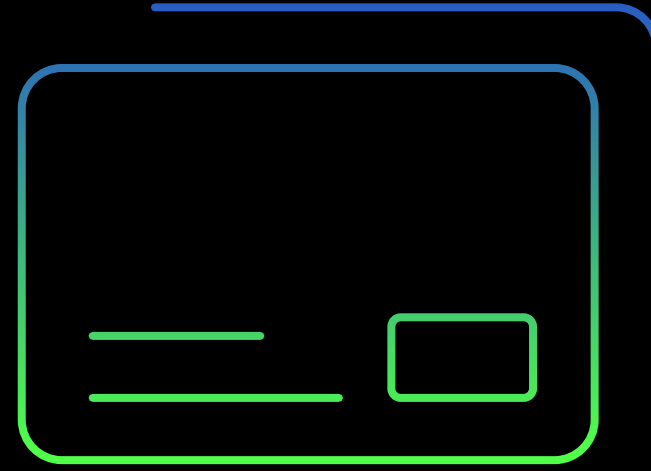
PAY WITH REWARDS



MERCHANT BENEFITS

Applying real-time rewards drives card spend, which increase basket size and purchase power. An advantage for merchants, Premium Payback motivates consumers to spend more and spend more frequently.

Providing a similar upsell to that of gift cards, a Premium Payback redemption is a faster, more convenient checkout experience. The reward is on the PIN pad, with no fumbling for or forgetting to use a gift card.



BENEFIT ON MULTIPLE FRONTS

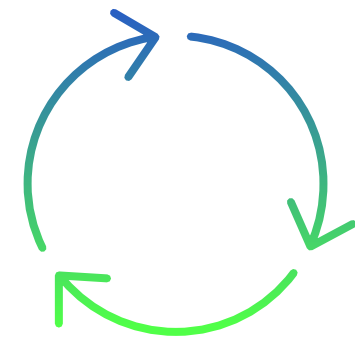
Positive responses from **76%** of cardholders clearly demonstrate that any issuer who adopts Pay with Points as a universal redemption feature in their loyalty program will benefit on multiple fronts, according to the recent Delphi Report. The retention effect is significant in a world with a constant barrage of credit card offers.

Source: The WiseMarketer – 2021 Delphi Report

**LOYALTY ON
ANOTHER LEVEL**

FIS PREMIUM PAYBACK

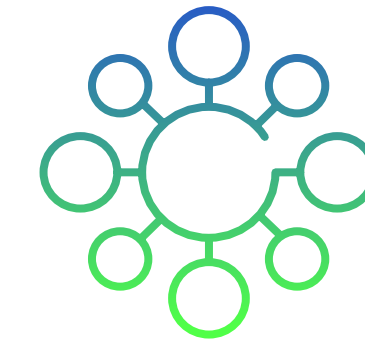
Ready for a more rewarding loyalty program? Using Premium Payback, you can integrate your institution's strategy seamlessly into your cardholders' regular routines and meet their expectations for quick and easy reward redemption. With more than 25 years of expertise operating card marketing and loyalty rewards programs – serving over 3,000 loyalty-specific clients and powering more than 6,800 individual loyalty programs – our innovative solutions and strategic guidance can help you better engage customers throughout the buying cycle, creating longer and more rewarding relationships.



25+ years
of expertise



3,000
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To learn more about Premium Payback, visit [fisglobal.com](https://www.fisglobal.com).

About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, absolute performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index. To learn more, visit www.fisglobal.com. Follow FIS on Facebook, LinkedIn and Twitter and Twitter (@FISGlobal).

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Source: Delphi Report: [Pay with Points - Reducing Friction in Loyalty Redemptions \(thewisemarketer.com\)](https://www.thewisemarketer.com)