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First Data Related Events

- [March 9-11, 2009](#)
Prepaid Card Expo
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- [April 5-8, 2009](#)
NACHA Payments Conference
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- [May 6-8, 2009](#)
Food Marketing Institute –
Marketechnics
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- [May 16-19, 2009](#)
The National Restaurant
Association Show
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- [May 18-20, 2009](#)
NACStech
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Trevor Rubel
Senior Vice President,
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Tough times require tough decisions, especially when it comes to marketing spending. Companies are looking for ways to improve targeting and marketing returns. In a recent *AdAge* survey of marketing executives, the magazine found that companies are prioritizing marketing spending in four areas: customer retention, customer satisfaction, marketing return on investment and brand loyalty.

In this month's First Data® *VantagePoint*™ news, we introduce First Data's new program, *Incentive to Action (ITA)*, a new tool that allows you to focus your marketing spend and improve the effectiveness of your offers. Read the details to learn more about the opportunities to enhance your direct marketing campaigns.

This edition also includes new insights on how consumers use prepaid cards, and we offer additional reasons, lower monthly fees, to consider an electronic check acceptance solution.

Maximizing Your Marketing Dollar

When budgetary belts tighten, marketing often sees some of the most dramatic cuts. This year is no different: Various forecasts predict global advertising spending to decline between 0.3 percent and 6.7 percent in 2009. On top of that, consumers are responding less and less to traditional marketing methods and materials.

Target. Innovate. Personalize. By applying these ideas, recently-available tools help ensure your marketing money is better spent. First Data, through an alliance with Visant Marketing Services, has created a program called *Incentive to Action (ITA)* to assist you with new types of direct marketing campaigns that drive higher customer response rates.

ITA uses prepaid cards as an incentive to motivate consumers to take a specific action—an action designed to help you increase sales, bring in new customers and enhance customer loyalty. (A recent First Data/Visant ITA program resulted in an amazing 13 percent customer response rate—an average response rate is between 1- 3 percent.) Learn more about our new ITA solution now—[how it works and its benefits](#). And, visit First Data's booth at the [Prepaid Expo](#), March 9-11, for additional information.

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[Give us feedback](#). We'd love to hear your thoughts

Mobile Commerce Goes Live

We're pleased to highlight another highly successful pilot program that is helping to shape the future of mobile payments in the U.S., [this time working in conjunction with the San Francisco Bay Area Rapid Transit \(BART\)](#) system and other partners.

In this pilot, BART riders were provided with Near-Field Communications (NFC)-enabled mobile phones with active prepaid mobile commerce accounts incorporated into the handsets. The prepaid accounts could be redeemed at either the BART turnstiles or at participating Jack in the Box[®] restaurants. Riders tapped their phones on contactless readers to pay for train rides and food or on "smart ads," which provided coupons and promotional information regarding the program. The trial showed that consumers enjoyed the convenience of accessing prepaid accounts through NFC-enabled phones—participants reloaded their accounts more than 800 times during the four-month trial—and that mobile commerce-enabled phones can be a powerful medium for mobile marketing.

TeleCheck[®] Lowers Monthly Minimum Fee

Effective February 1, TeleCheck[®] lowered its prices for [Electronic Check Acceptance[®] \(ECA\) Verification and Warranty](#) solutions for new accounts. Now's a good time to see if one or more of the TeleCheck solutions might be right for you. No matter what kind of business you operate, the TeleCheck family of services can help you expand your customers' payment options—as well as provide many opportunities to help you accelerate cash flow, lower operating expenses and increase sales.

2008 First Data U.S. Gift Card Consumer Insights Study

First Data recently completed its eighth annual U.S. Gift Card Consumer Insights Survey, providing detailed information into market and consumer gift card trends.

For example, in 2008, 70 percent of respondents purchased a gift card which is slightly lower than the 73 percent who bought a gift card in 2007. However, those who did buy gift cards in 2008 bought more cards overall. For more details about the results of the study, [read the full market brief](#).

New Style of Cards from Visa

You may have noticed some of your customers' Visa[®] credit and debit cards have a completely smooth surface in place of the traditional raised numbers. Visa recently introduced these cards as a way to reduce costs, decrease fraud losses through increased authorizations and card design considerations, and to simplify the card production process through instant card issuance. In general, you should manage these cards as you would any other, with a few requirements: The full stripe data must be transmitted as part of the unembossed Visa card transaction authorization, and you must swipe the card to prove it was present at the time of transaction. [Learn more](#).

