

Loyalty Solutions

Loyalty is more than rewards. It's a combination of elements including product price and value, customer experience and service, targeted communication and rewards. First Data can provide integrated solutions across all of these elements. Loyalty rewards, however, is becoming a vital element in the Financial Services industry as 70 percent of all new credit card products contain some type of rewards program. Loyalty Solutions enables issuers to offer an enticing mix of incentives to their customers.

Key Services to Stay Competitive

Feature-rich Loyalty Solutions provides you with sophisticated and highly-flexible services that are integrated with multiple communication channels. Whether you process credit card transactions with First Data or not, you can take advantage of the services our solution offers. From creating promotional messages at the point of sale to awarding points on the bankcard statement, First Data will help you stay competitive and improve your return. Loyalty Solutions supports the following:

Best-in-class processing engine—the solution foundation

- Issuing Reward Services has a variety of calculation and distribution options for points, rebates or discounts
- Up to 50 different programs per account that calculate and distribute independently or combined
- Client controlled online set-up for program parameters, statement summaries and promotional messages

- Customer service screens and reporting with up to 60 months of loyalty activity
- Fully integrated to First Data's suite of targeted communication products

Program extension services—enrich your program

- Process rewards for any customer relationship, not just bankcard with offline rewards
- Enhance your fulfillment options via First Data's ConnectOne® fulfillment services

Loyalty partnership processing—share the costs

- Real-time Rewards Services providing discounts and communication at the point of sale
- Item Level Processing – identify promotional products within the transaction at your retailer partner location for special rewards real-time or on the statement

Targeted promotions—right time, right rewards, right customer



The Value of Loyalty Solutions

You can create an enticing loyalty program that provides benefit to both you and your consumers.

- Flexible program management to reduce time-to-market
- Compelling offers for increased transactions and receivables
 - Variety of calculation and communication options
 - Robust fulfillment services – rebates, discounts, merchandise and travel
- More consumer relationships by offering rewards across lines of business
- Cost sharing via merchant partnerships
- Integrated system keeps reward totals and distributions up-to-date
 - Allows for consistent, high-level customer service and communication
 - Reduces reward fraud and gaming

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your First Data Sales Representative or visit firstdata.com.