

Enhanced Customer Profitability Through Loyalty

For many years First Data has provided industry leading processing capability to allow clients to develop their own points based loyalty schemes. However, we recognise that successful loyalty schemes require more than just points processing. As a result, we have created First Data Loyalty Solutions.



First Data Loyalty Solutions is a complete solution, enabling financial institutions and retailers to create and manage innovative loyalty programmes to generate new revenue and improve customer retention rates.

Intense competition for customers in both the banking and retail industry has resulted in more and more organisations turning to loyalty programmes to identify, attract and retain the best customers and create true service differentiation.

Loyalty has become an essential part of the consumer marketing mix for retailers and banks:

- For payment card operations, loyalty programmes have proved to be effective in keeping the card top-of-wallet, getting closer to the customer's preferred tastes and driving their transaction habits
- For retailers, loyalty programmes increase customer footfall and provide them with access to vital consumer data, which is used to improve channel management and assist in any merchandising strategy



Loyalty Solutions from First Data



Loyalty programmes can be complex to set up, time consuming to manage and expensive to maintain.

This is why many banks and retailers are outsourcing their loyalty programme to companies such as First Data who can deliver cost-effective programmes, utilising the latest technology.

First Data Loyalty Solutions can help your business to generate additional revenue in a number of different ways. We can work with you to develop a set of realistic objectives and design programmes to:

- Help you to increase customer transaction value or frequency
- Improve customer profitability
- Increase product usage
- Recruit new customers
- Reduce customer attrition
- Differentiate your product from the competition

The Value Chain

First Data Loyalty Solutions is modular and enables clients to outsource all or part of their loyalty programme to First Data.

First Data's loyalty solutions consist of two services:

- An advanced transaction processing system
- A value added suite of loyalty services, which includes:
 - Loyalty programme design
 - Communications support
 - Data analytics
 - Gift and rewards fulfilment

Whether you are launching your first loyalty programme or updating an existing one, First Data can help you to design a loyalty programme that achieves results.

Programme Design

Programme Design helps clients to clarify the programme objectives starting with the economic modelling of the business to ensure the loyalty programme meets the agreed business plan. A range of influencing factors is taken into account during the programme design stage such as: target audience, campaign roadmaps, measurable success factors, acceptability of rewards, redemption methodology and communications channels.

Transaction Processing

Processing is at the heart of any loyalty programme. First Data's processing platform provides both financial clients and retailers with the ability to deliver flexible, feature rich loyalty programmes to their customers.

Our loyalty transaction processing platforms provide clients with flexibility and speed to market, plugging into existing accounts receivable systems or operating as a standalone solution where required.

Our continued investment in our loyalty platform and knowledge of the loyalty market has resulted in First Data having a feature rich, highly configurable loyalty processing system that can meet the demands of both simple and highly complex programmes.

Targeted Communication

Effective and timely communication is crucial in any loyalty programme to keep your product front of mind. First Data can work with you throughout your communication process to ensure your customers receive the right messages at the right time. We provide the systems and infrastructure to contact your customers. This may be the full end to end programme, from building the concept, through creative design and product delivery, or we can simply distribute messages created by your own marketing department or agency.



Data Analytics

Data analytics is a fundamental element of a successful loyalty programme, providing valuable information for managers to assess how the loyalty programme is performing and delivering enhanced insight into customer behaviour. Whether you require simple reporting, customer segmentation or predictive modelling, First Data can support you to provide and interpret data which will help drive your programme's strategic direction.

Rewards and Fulfilment

The quality of rewards and the ease with which customers can receive them are fundamental to the success of a loyalty programme. At First Data we provide you with the full solution to source and distribute meaningful rewards to customers, so you can win and keep them:

- Deliver cash back directly to your customer's credit, debit or prepaid account
- Offset annual card fees with accumulated rewards
- Single or multinational gift programmes with our international gift sourcing solution
- Provide vouchers and coupons either by post, e-mail or in real time at the POS
- Give instant discounts with auto-settlement
- Full Web hosting and catalogue management

First Data Loyalty Solutions — Capability

Accumulate points or cash

Trigger rewards on a variety of events

- Transaction value
- Transaction frequency
- Financial product account opening
- Account balance
- Retailer type
- Retailer department
- Customer segment
- Campaign type

Differentiate rewards on a variety of scenarios

- Branch location
- Product type
- Department within a store
- Month, week, day

Redeem points for different things

- Gifts
- Vouchers
- Cash

Redeem cash for different things

- Credit to an account
- Sent as a gift card
- Offset against annual fees

Multi Channel Redemption

- At Point of Sale
- Telephone
- Internet
- Mail/Catalogue

Feature Rich Loyalty Solutions from First Data

- Card Solutions — payment cards, loyalty cards, membership cards
- Points and cashback
- Real time rewards and messaging at POS and ATM
- Variety of rewards such as gifts, real time discounts, discount vouchers, cashback or card fee waiver
- Multiple or tailored loyalty programmes
- Multi channel customer service facilities for enrolment, management and redemption
- SKU level promotions and discount capabilities



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.



To find out more about loyalty solutions from First Data, please contact:

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