

First Data Merchant-Funded Loyalty Program

Merchant-Funded Loyalty Program services enable your financial institution to provide customers more relevant and valuable rewards while lowering the overall program costs. Build stronger consumer relationships with an established network of merchants funding accelerated earning opportunities across a variety of products and services.

Go Beyond: First Data Merchant-Funded Loyalty Program

As a financial institution, you understand the highly competitive nature of the marketplace and how important it is to keep and reward the best customers. You understand that competition is fierce to attract customers, and providing incentives to choose and stay with your institution is a significant competitive differentiator.

The challenge is to build value into your services and offer a rewards program without adding costs to your bottom line.

The Solution

Our solution allows financial institutions to drive card usage, maximize customer value, deepen customer relationships and boost profits all while reducing costs. The First Data Merchant-Funded Loyalty Program has relationships with over 16,000 merchants who are poised to add value to your services. With the First Data Merchant-Funded Loyalty Program, our merchant partners are recruited and matched on criteria based on your customers' spending behavior. Your customers will receive offers tailored to their purchase behaviors, life stages and life cycles. Our service is driven by a unique combination of data and analytics to help you seamlessly target the most valuable opportunities with your customer base. And best of all, you are able to defray some expense of your base loyalty program by shifting the cost of the incentive or value of the points to the retailer.

Proven Results

First Data, together with Affinity Solutions (a leader in partnership marketing), provides the only program in the market with proven results*:

- Loyalty participants spend more: Registered cardholders spend was nearly double that of non-registered cardholders
- Loyalty participants have more transactions: Registered cardholders had 214% more transactions than non-registered cardholders



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Benefits

More Customers

A First Data Merchant-Funded Loyalty Program can help increase customer relevance, accelerate customer spending and retention, and cultivate loyal, long-term relationships for your financial institution.

Less Cost Merchant-Funded Loyalty

Just as the name describes—is funded primarily through the merchant, which means reduced costs to administer your loyalty program.

Less Time

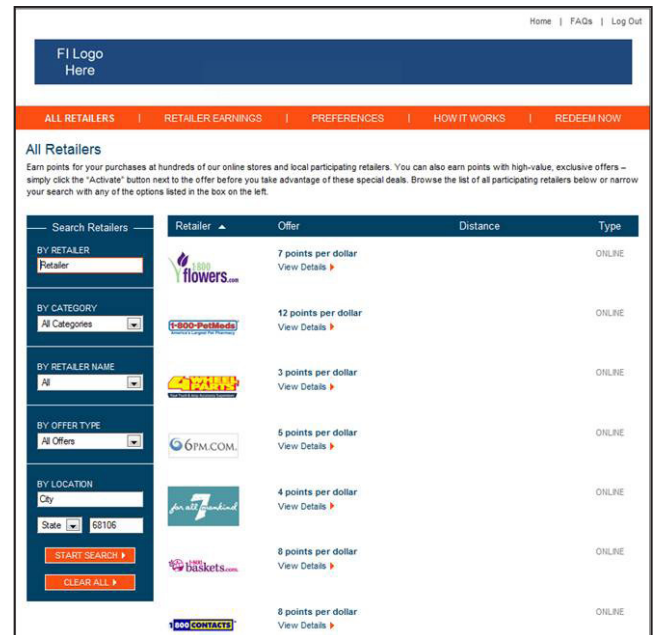
Our Merchant-Funded Loyalty Program is easy to implement. Get started right away and your customers will start earning rewards for using your card at their favorite merchants.

More Control

First Data's loyalty programs are enterprise-wide solutions that streamline your efforts, so you can manage everything together in one centralized location.

Features

- Relationships with over 16,000 national, regional, local and online retailers with a wide breadth of categories.
- The flexible platform allows for program to stand alone on the strength of our participating retailers or overlay with an existing loyalty program.
- Proven data approach to target the right merchant offers to the right customer segments.



Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

[For more information, contact your Sales Representative or visit \[firstdata.com\]\(http://firstdata.com\).](#)