

ReadyLift Loyalty

In today's environment, finding ways to effectively acquire, retain and expand customer relationships is crucial to a financial institution's long-term success. More than ever, consumers are seeking personal service and value in their financial relationships. Capitalizing on this opportunity requires a partner with the expertise and tools to create a complete, end-to-end loyalty program that builds consumers' confidence and engagement, ultimately securing their business today and into the future.

The Challenge

As a financial institution, you understand the highly competitive nature of the marketplace and know the pressure of legislation that could squeeze your margins. That's why it's more important than ever to keep good customers and increase their value to your institution. Savvy consumers have been educated by the myriad of card loyalty programs, making it even more difficult to compete. The challenge is to add value and relevance to your services without increasing costs.

The Solution

With First Data's ReadyLift Loyalty solution, you can go on the offense when so many of your competitors will be falling back on defense and restricting their programs. You can offer a fresh, consumer-relevant and economical loyalty program. This integrated solution encompasses the essential steps to recognize, entice and engage your customers, and a powerful marketing and communications strategy for your program to have maximum impact.

A base program is the foundation for a successful loyalty program that recognizes customers with bank-funded rewards for transactional and other profitable consumer behavior—specifically debit or credit card usage but eventually other banking activity, such as loan origination and bill-pay usage. Through earning

structures and bonuses, you can provide an incentive for the most profitable behavior, such as signature versus PIN debit. First Data provides a flexible and versatile rewards processing system—one that can be customized to meet your institution's retail objectives, vary loyalty recognition offerings by segment, establish an earning structure by transaction type and appeal to any cardholder segment that you choose.

Create greater excitement around your base program by enticing your customers with significantly accelerated earning potential through merchant-funded rewards. Merchant-funded rewards are overlaid to your base program to speed up rewards earnings, which in turn creates a more relevant program for your customers. This step is critical to the success of your program because it motivates your customers to participate in your program by using more compelling and valuable rewards from national, regional and local retailers. Retailers add value to your program by offering consumers extraordinary earning opportunities while lowering program costs for you.

The next step is to engage customers with rewards fulfillment capabilities that turn your customers' earnings into timely and relevant rewards. Long-term consumer engagement is developed with over 6 million items to fit your customers' needs, wants and dreams, including merchandise, travel, event tickets, experiential activities and more. The fulfillment

service offers a brand-reinforcing, positive redemption experience through a customized interface that mirrors the popular online shopping experience that customers are familiar with today.

As you know, a program or service is only successful when it is properly marketed and communicated to your customers. Achieving an effective marketing and communication strategy via the most meaningful channels is easy with First Data's ReadyLift Loyalty marketing portal. Create and order marketing collateral, add program content and customize materials for your financial institution with a simple-to-use Web interface. Ongoing communication is simplified with industry-leading customer service support and a consumer-facing Web site.

The First Data ReadyLift Loyalty solution influences customers' behavior by providing an end-to-end solution to recognize, entice and engage them. You'll be empowered to create more ways for customers to earn rewards, enhance program relevance with a vast array of fulfillment options that are simple to redeem, and increase consumer engagement and participation via strong communication tools.

Benefits

- * Attract new customers and increase activation and usage
- * Lower costs through merchant-funded rewards
- * Reward the most profitable activity to improve portfolio performance
- * Increase Demand Deposit Account (DDA) profitability by rewarding new and add-on use
- * Retain customers by offering a more compelling and relevant program than your biggest competitors
- * Increase brand awareness and loyalty to your institution
- * Develop a holistic approach to enhancing customer relationships

Plus, First Data makes it easy for you to get started with comprehensive design implementation, program management and fulfillment support.

Features

- * Complete solution supporting the most critical activities – base program, merchant-funded rewards, rewards fulfillment and communication
- * Launch-ready program – implementation and project management by First Data, reducing the amount of resources required
- * Cardholder and transaction segmentation to create targeted programs
- * Flexible reward options, including points, cash rebates and more
- * Relevant rewards – over 6 million reward choices, including merchandise, travel, event tickets and experiential activities with rewards fulfillment
- * Integrated with the STAR STATION® for debit card portfolios
- * Customizable transaction eligibility parameters: seasonal, category specific, transaction amounts, signature and/or PIN, sales and/or cash advances

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.](#)