



i-Coupons

think freely. process freely.

DELIVER TARGETED, REAL-TIME INCENTIVES

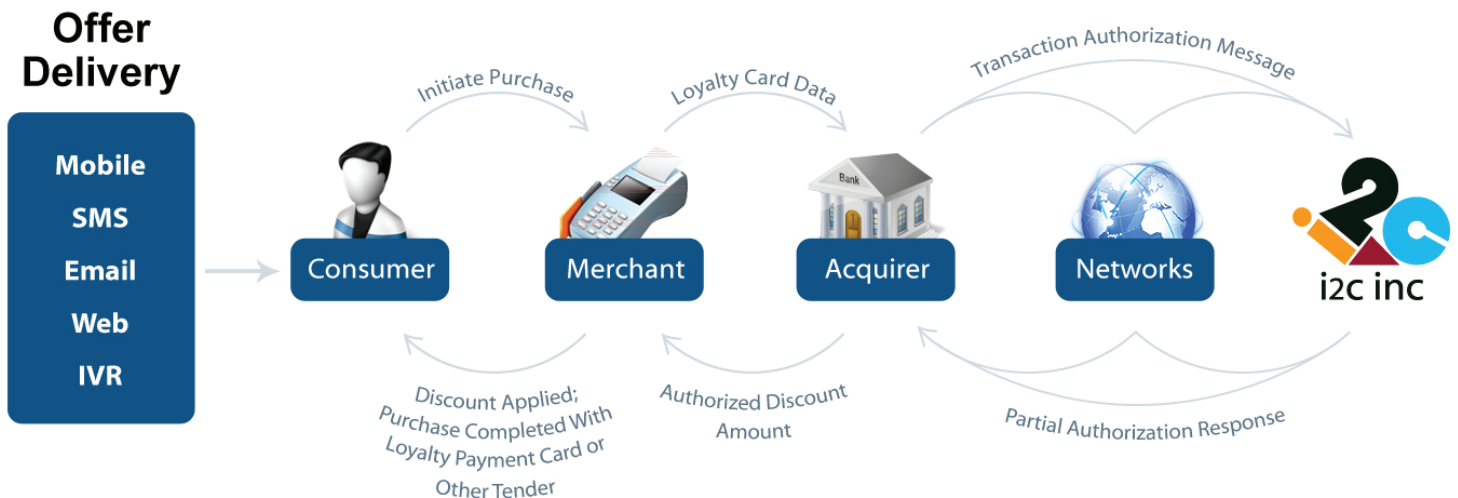
What if you could capitalize effectively on the increasing demand for coupons while avoiding the many pitfalls of coupon promotion programs? i-Coupons from i2c are the answer. They solve many of the problems that plague traditional coupons by providing unparalleled customizability and targeting and fully automated processing and reconciliation.

WHAT ARE i-COUPONS?

i-Coupons are digital incentives linked to a loyalty or payment card that can be delivered in real-time and redeemed transparently using existing card processing connections.

HOW DO i-COUPONS WORK?

i-Coupons can be used as part of i2c's My Card PlaceSM (MCP) processing platform or as a stand-alone solution. The process for creating, delivering and redeeming i-Coupons is simple:



1. The offer is created using an intuitively-designed administration module. Offers can be targeted at cardholders using a variety of parameters including location, time and purchasing history.
2. The cardholder receives and accepts the offer. Offers can be delivered via mobile device, SMS, email, website or IVR.
3. The merchant swipes the consumer's loyalty or payment card as they would with any transaction. The acquirer delivers the card data to i2c either directly using an ANSI Bin or indirectly using a network gateway.
4. The authorized discount amount is returned to the merchant and the cardholder completes their purchase using the loyalty payment card or other tender.

Detailed analytics and reporting are provided to allow new and ongoing i-Coupons promotions to be refined and optimized.

BENEFITS

i-Coupons bring value to consumers, merchants, program managers and acquirers:

Consumers

- ▶ Save money
- ▶ Transparency, simplicity and familiarity
- ▶ Control of the types and delivery mode of offers
- ▶ Relevant offers customized to their location, the kinds of stores they frequent, and the type of products they purchase

Merchants

- ▶ Transparent, immediate roll-out with no POS integration and no staff training
- ▶ Drives increased spend, foot traffic and repeat business
- ▶ Extensive reporting allows for deep understanding of consumers and transactions
- ▶ Provides unprecedented coupon tracing and easy reconciliation

Program Managers

- ▶ Adds cardholder value and a way to differentiate programs
- ▶ Increases spend by providing incentives for consumers to use the card
- ▶ Data mining reports provide valuable insight into cardholder behavior

Acquirers

- ▶ Creates a new revenue stream from merchant coupon distribution
- ▶ Provides a differentiated offering and helps attract new clients
- ▶ Integrated and flexible solution that can integrate at the host or POS

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