



Rewards Programs

Personalized Engagement | More Revenue | Issuer Control

Consumers are increasingly choosing cards on the basis of rewards and will move to cards with richer benefits. It is becoming difficult for card issuers to compete with so many card rewards options. But issuers can stay ahead of the game with a full range of offers – including cash back, points, miles or non-travel rewards – delivered in personalized, engaging ways.

MORE ISSUER CONTROL

With i2c's flexible Agile Processing platform, issuers can take charge and deliver personalized rewards to consumers wherever they may be: in-store, on mobile devices, or online. With i2c's rewards solution fully integrated into its Agile Processing platform, issuers can get their own unique rewards program up and running within a day. Our context-aware data architecture places the individual cardholder at the center of each transaction, accounting for specific attributes such as transaction history or location. This actionable data helps issuers strengthen cardholder and merchant relationships in surprising, differentiated ways.

BETTER CARDHOLDER ENGAGEMENT

Issuers can also create campaigns that trigger at each stage of the rewards lifecycle. With real-time contextual data, campaigns can focus on what specific segments or consumers care about, and can be triggered at the right time, on the right device and in the right place – even in the authorization stream without impact to merchants' point-of-sale systems. Relevant offers delivered in timely ways can contribute to stronger brand affinity and lasting loyalty.

KEY BENEFITS

Powerful Engagement

One platform manages the full rewards lifecycle to help issuers deliver meaningful, useful rewards to targeted segments or cardholders.

Personalized Communications

Contextual data and insights ensure delivery of the right message or offer to the right customer.

Multi-Channel Delivery

A variety of channels including mobile devices, text, email or voice response makes it easy for cardholders to redeem offers and specify preferences.

Event Triggered Campaigns

Execute campaigns with little to no effort with pre-set campaigns that leverage real-time access to customer purchases, locations and offer redemptions.

DID YOU KNOW?

75%

of cardholders participate in a credit or charge card holders participate in a rewards program, especially high-income earners.

Source: Mercator, December 2017

OFFER DIFFERENTIATED REWARDS PROGRAMS WITHIN A DAY

Build and launch a unique rewards solution within a day – one that returns lasting engagement and loyalty. All aspects of the rewards and engagement lifecycle are integrated into i2c's Agile Processing platform. Offer rewards based on monetary spend, transaction frequency or within a specified timeframe. Enable consumers to earn out their points by the time of day, or the day of the week, month or year. Offer redemption for cash, merchandise or free services. Campaign management tools ensure seamless and targeted communications. Simplicity and ease of use are a hallmark of i2c's rewards options, so issuers can quickly and easily deliver the personalized experiences that help keep consumers loyal.

FEATURES

- Supports cardholder rewards, iCoupons and Program Coupons
- Threshold, frequency or usage driven offers within a specified timeframe
- 3rd party integration available
- Seamless redemption options for cash, merchandise or services
- Manage via Web, Mobile App or IVR
- Text or eMail Cardholder Communications
- Seamless Redemption
- No POS Changes Required

FULLY INTEGRATED REWARDS PROGRAM LIFECYCLE

