



DIGITAL COUPONS

PAYMENTS | OPEN BANKING



Enable Coupons & Incentives | Multi-Channel Delivery |
Transparent Redemption

What are i2c Digital Coupons?

i2c Digital Coupons are incentives linked to a loyalty or payment card account. They can be targeted to specific consumers, delivered in real-time and redeemed transparently when the consumer uses their card.

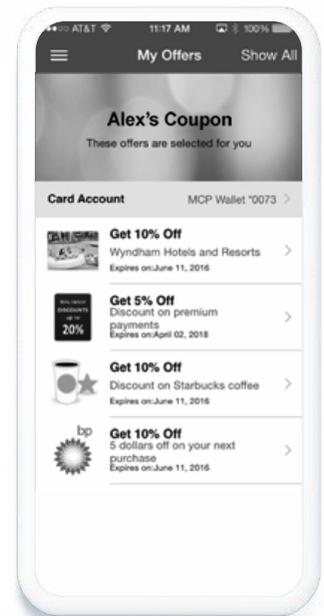
The email template features the ABC Bank logo and a background image of people at a Starbucks counter. The text is as follows:

Dear John Smith,

Want an easy way to save \$5 on your next visit to Starbucks? Activate your ABC Bank Card today and earn a \$5 Starbucks digital coupon that we'll instantly apply to your card. You're able to use it immediately – no waiting required!

 **Click Here to Activate Your Coupon Today**

Sincerely,
Your ABC Bank Card Team
PW01C001



Key Benefits

For Consumers

- Instant savings
- Transparency and ease of use
- Delivery method control
- Personalized coupons customized to the cardholder's location and purchase history

For Merchants

- Transparent, immediate distribution with no POS integration and no staff training
- Drives increased spend, foot traffic, and repeat business
- Extensive reporting allows for deep customer understanding and spend patterns
- Provides customer-level coupons tracking and reconciliation



For Program Managers

- Adds cardholder value and a way to differentiate programs
- Increases spend
- Reporting provide valuable insight into cardholder behavior

For Acquirers

- Creates a new revenue opportunity by distributing merchant coupons
- Provides a differentiated offering and helps attract new cardholders flexible solution that can be POS

Features

I Flexible Coupon Criteria

- Define merchants or merchant categories
- Time-based coupon configurations (specific days or hours)
- Enable at all or specific locations

I Flexible Segmentation and Targeting

- Age-based segmentation triggers
- Location-based targeting
- Account-level triggers including: purchasing, funds loading (prepaid), activity/inactivity
- Merchant preferences and purchase amounts

I Multi-Channel Delivery

- Mobile App
- SMS
- E-mail
- Web
- IVR

I Reporting & Analytics

Redemption data including:

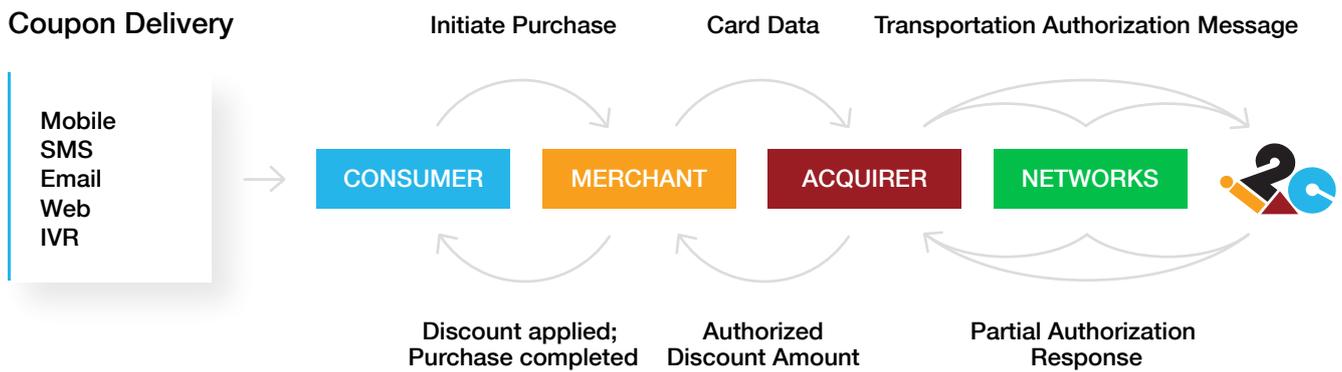
- Date
- Time
- Merchant
- Location
- Coupon amount
- Total purchase amount
- Coupon viewed, activated, and unused

I Customizable Messaging

Examples:

- New coupon available
- Coupon expiration reminders
- Coupon redemption

How Do Digital Coupons Work?



The coupon is created using an intuitively designed administration module. Coupon can be targeted at cardholders using a variety of parameters including location, time, and purchasing history.

Issuers have the option of either pre-activating digital coupons and apply towards a cardholder's account, or they can issue coupons that require activation by the cardholder in order for it to be redeemed. Coupons can be delivered via mobile device, SMS, email, website or IVR.

To redeem, the consumer presents their card, just as they would when making a purchase. The merchant swipes or scans the card.

The authorized discount amount is returned to the merchant and the purchase is completed using the loyalty payment card or other tender.

