



# Digital Coupons

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

## WHAT ARE i2c DIGITAL COUPONS?

i2c digital coupons are offers or 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.

## DID YOU KNOW?

78%

Percentage of consumers that want coupons applied automatically to their purchases

47%

Percentage of consumers that would like for retailers to send coupons to their mobile phones when they are near the store

71%

Percentage of consumers that use coupons on most or some of their shopping trips

Sources: Inmar, comScore, Nielson

## KEY BENEFITS

### For 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

### For 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

### For 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

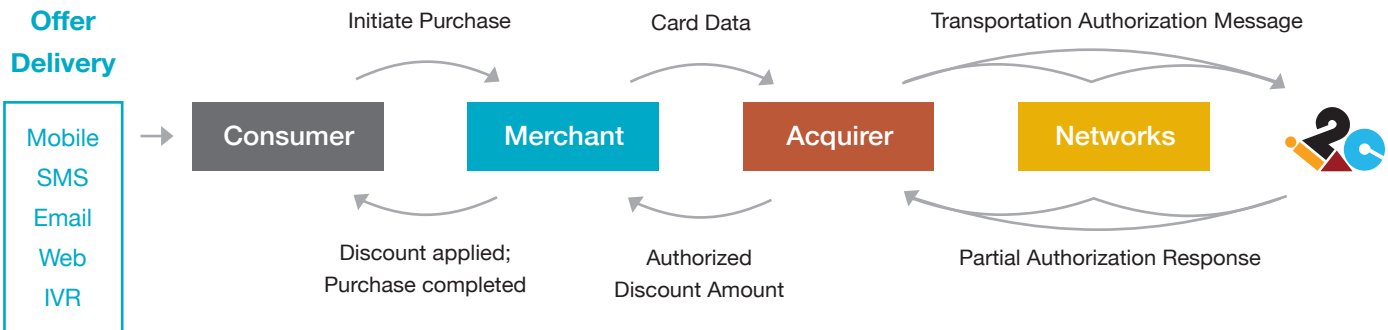
### For Acquirers

- 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

## FEATURES

<p><b>Flexible Coupon Criteria</b></p> <ul style="list-style-type: none"> <li>■ Specific merchants or merchant categories</li> <li>■ Valid anytime or only on specific days or times of day</li> <li>■ Specific locations based on zipcode, city, state, etc.</li> </ul> <p><b>Multi-Channel Delivery</b></p> <ul style="list-style-type: none"> <li>■ Mobile App</li> <li>■ SMS</li> <li>■ E-mail</li> <li>■ Web</li> <li>■ IVR</li> </ul> <p><b>Customizable Messaging</b></p> <ul style="list-style-type: none"> <li>■ New coupon added</li> <li>■ Coupon expiration reminders</li> <li>■ Coupon redeemed</li> </ul>	<p><b>Precise Targeting</b></p> <ul style="list-style-type: none"> <li>■ Account information, including address and date of birth</li> <li>■ Customer behavior, including services and account features</li> <li>■ Purchase and funds loading activity/inactivity</li> <li>■ Purchase history, including types of merchants and purchase amounts</li> </ul> <p><b>Reporting &amp; Analytics</b></p> <ul style="list-style-type: none"> <li>■ Full redemption data, including</li> <li>■ Date</li> <li>■ Time</li> <li>■ Merchant</li> <li>■ Location</li> <li>■ Coupon amount</li> <li>■ Total purchase amount</li> </ul> <p>Coupons delivered, redeemed and expired</p>
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## HOW DO i-COUPONS WORK?



- 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) To redeem, the consumer presents their card, just as they would when making a purchase. The merchant swipes or scans the card.
- 4) The authorized discount amount is returned to the merchant and the cardholder completes their purchase using the loyalty payment card or other tender.