



PREMIUM PAYBACK

Retail Payments Solution

Effectively managing your retail payments strategy means unlocking consumer demand, while lowering costs and squeezing every last penny out of revenue.

FIS Premium Payback™ will connect your stores with millions of consumers looking to redeem their bank loyalty points as currency at your register.

- Not only does this not cost you anything, but it reduces interchange fees and select retailers may receive additional revenue per transaction by FIS
- Being in the exclusive network will help:
 - Increase brand awareness
 - Generate new demand
 - Increase traffic for new and existing customers

Consumer Satisfaction

Consumers are driven to your store when you are identified as a network partner.

- **56%** of consumers felt Premium Payback was a better value than other redemption options
- **88%** of consumers would redeem their points again for purchases rebates
- **90%** of consumers rated their redemption experience as a four or five out of five



1. Shop

Premium Payback works for existing customers and drives new in-store traffic.



2. Pay

Customers are surprised and delighted at the checkout POS when given choice to redeem points for dollars off of the purchase price.



3. Accept

A frictionless experience allows customers to complete a transaction just as they would normally do.

Value to the Client

Our Premium Payback network has revolutionized loyalty rewards redemptions. FIS technology has linked millions of payment cards with loyalty programs, enabling redemptions at the point of sale (POS). The network has significantly increased the discretionary spend for bank loyalty members, and they're looking for new merchants to shop.

Providing Benefits to your Customers

- **Real-time discounts** - Consumers redeem rewards points for real-time discounts at checkout
- **Unlock points as currency** - Provide your customers an exclusive ability to use their rewards program points as cash
- **Discretionary income** - Use of rewards points gives your customers access to more discretionary spend
- **Frictionless experience** - Consumers have a simple, frictionless experience at checkout

Award Winning



Premium Payback
Best POS Innovation

FIS is a Trusted Partner

FIS' solution breadth, market reach, client relationships and industry expertise creates an opportunity to provide solutions that transform the market. FIS Loyalty Solutions has 25-years of expertise operating card marketing and loyalty rewards programs. FIS has over 3,100 loyalty specific clients and more than 6,800 individual programs — working day in and day out to continue to empower the financial world.

For more information on joining FIS' Premium Payback redemption network, please call 800.822.6758.



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