



# TAP INTO A NEW PAYMENTS SOLUTION FOR RETAILERS

Turn unused points into currency at checkout – for you and your customers.

- Reduce interchange fees.
- Gain incremental revenue with each customer transaction.
- Increase traffic from new and existing customers.



Retailers nationwide are adopting FIS Premium Payback™, a real-time rewards redemption network that links POS locations with billions of unused points from consumer cards. Surprise and delight your customers with discounts at the register – while gaining risk-free revenue for your organization.

## 200 Billion+

Number of **unused rewards points** that are up for grabs

## \$0 Interchange fees

There are **zero interchange fees** on the redemption portion, so transaction costs are reduced for the retailer.

## 23 Million and Growing

Number of consumers in the fast-growing **FIS redemption network**.



### FIS Premium Payback in action

**FIS merchants who use FIS Premium Payback see results:**

- **Take Rates: 37%** of consumers accept the offer to redeem points when prompted at the POS.
  - More than 10% year over year take-rate increase.
- **Increase Market Share:** Consumers visit merchants with FIS Premium Payback more often than competitors.
- **First to Market Advantage:** FIS Premium Payback at the Pump has been so well-received by our national fuel footprint that we're expanding to new retail verticals.

### Reasons to offer customers FIS Premium Payback

#### Lower acquisition costs

- FIS utilizes a multi-tiered integrated approach to promote Premium Payback to cardholders and provide content to participating Point Banks.
- **Complements** existing loyalty programs with Stacked Loyalty.

#### Won't compete with existing loyalty programs

- **FIS Premium Payback redemption** offer is initiated with single swipe of the payment card.
- The **Retailer's loyalty program** always takes precedence.

#### Differentiate your brand

- Be **first to market** within your vertical.

#### Offer customers an award-winning rewards redemption innovation

- **Innovation Project Awards 2016: Winner**, FIS Premium Payback at the Pump.
- **Pay Awards 2017: FIS Premium Payback**, Winner Outstanding Commerce.



### 3 Keys to an amazing instant rewards experience

#### Consumer interaction

- Physically interact via touch, swipe, scan, etc.
- Real-time communication of the offer – in person, online or via mobile.
- Positive reinforcement (“Congratulations!”)

#### Time & space

- Simple “yes” or “no” – no secondary steps required.
- No pressure or interruptions.

#### Immediate value

- Points redeemed to current transaction immediately upon offer acceptance.
- Customers choose how to use points based on their budget and spending habits.
- Remaining points indicated on customer receipt following redemption.

## FIS PREMIUM PAYBACK

As a leading fintech provider to financial institutions and credit unions, FIS is uniquely positioned to drive more than 200 billion rewards points. Premium Payback drives consumers to your store as they seek locations in the network for real-time redemptions.