REWARD PROGRAM
MANAGEMENT

PAYMENTS | BANKING

Acquire New Cardholders | Boost Card Usage | Create Loyal Customers

Consumers choose their preferred payment cards based on the rewards being offered and will move to cards with richer benefits. Thus, competition is fierce amongst card issuers to remain top of wallet. i2c issuers, however, have an advantage over the competition with a full range of engagement tools to facilitate offers – including cash back, points, miles or non-travel rewards. All delivered in real-time with personalized messaging.

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 create their own differentiated rewards program quickly. 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 by delivering offers and rewards when they matter most.

Better Cardholder Engagement

Issuers can also create campaigns that trigger at each stage of the rewards lifecycle. With real-time contextual data, campaigns can be focused on specific customer segments and can be triggered at the right time, on the right device and in the right place – even in the authorization stream – without disrupting the transaction experience. Relevant offers delivered timely communications 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 all portfolio 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.

Did you know?

Consumers would like to get their rewards in real-time, and the majority want to use their mobile phones to tap into their rewards and get instant discounts when making purchases.

Fred O.Williams, creditcards.com

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.

Features

▌ Acquisition bonuses

▌ Cashback or Point-based programs

▌ Supports cardholder rewards, 3rd party offers and program-specific discounts

▌ Threshold, frequency or usage driven offers

▌ Merchant, category, amount-based flexibility

▌ 3rd party integrations available

▌ Seamless redemption options for cash, merchandise or services

▌ Manage via Web, Mobile App or IVR, Text or eMail, Cardholder Communications Seamless Redemption

Offer Differentiated Rewards Programs

i2c makes it quick and easy to build and launch a unique rewards solution, usually in less than a day – one that returns lasting engagement and consumer loyalty. All configuration and management tools are integrated into i2c's Agile Processing platform. Common program use cases and feature benefits include:

- Increase consumer acquisition rates by adding differentiated sign up or balance transfer bonuses to cardholders

- Offer rewards based on monetary spend, transaction frequency or time-based triggers

- Enable consumers to cash out their points daily, weekly, monthly or at any other frequency

- Offer redemption for cash, merchandise or free services

- Surprise and delight with card-linked offers

- Campaign management tools ensure seamless, targeted and relevant communications

- Measure program success with management reports that are customized to measure the unique program metrics

Simplicity and ease of use are hallmarks of i2c's reward program management tools. Thus, issuers can quickly and easily deliver the personalized experiences that help keep consumers loyal to their brand.

Fully Integrated Rewards Program Lifecycle

Rewards Program Set-Up
Points, Miles, Cash-Back

Reporting
Redemption #'s, Coupons Issued, Activated, etc.

Delivery
Targeted Campaign Tools or Batch Offers

Settlement
Source of Funding – Issuer or Merchant

Presentations
Mobile, SMS/TEXT, Email, C-Holder, In-authorization

Redemption
Cash Back, AccountCredit, Rewards File