Loyalty and Reward Solutions
Building stronger relationships to create loyal customers

MasterCard Loyalty and Reward Solutions designs and manages innovative, customized loyalty programs to help card issuers acquire, retain, and grow their best customers.

As a card issuer, you need every edge. You may be focusing on increasing customer purchases or changing spending patterns. Or you may be seeking to improve customer retention. Whatever your goal is, you are no doubt facing increasing competition, changing technology, and savvy consumers.

When it comes to creating loyalty, you need to really understand your customers—how, what, and where they spend—so that what you offer is right for their needs. And then you need to deliver what they expect.

MasterCard Loyalty and Reward Solutions brings the expertise to target your customers’ needs based on behavioral insights grounded in extensive data analytics.

In addition to our unique data analytics capabilities, we offer:
• In-depth loyalty experience
• The robust, secure, and flexible MasterCard loyalty processing platform
• Comprehensive loyalty services and reward fulfillment expertise

Loyalty and Reward Solutions has a full range of offerings designed to meet your needs. We partner with you to develop—and manage—innovative approaches that differentiate your business, drive loyal customer behavior, and provide superior return on your investment.

58% of U.S. credit cardholders carry a rewards card and use it 2.5 times more than non-rewards cardholders.
Loyalty Consulting Services

Develop a data-driven strategy
Loyalty and Reward Solutions helps you make a stronger connection with your customers. We leverage the vast transactional and behavioral data of the MasterCard network, apply proprietary analytical tools, and deliver intelligence that can be applied to your business. Our guidance is based on rewards data analytics, industry benchmarks, and an in-depth knowledge of loyalty best practices. Meaningful, relevant consulting engagements can include:

- Competitive market analyses
- Strategy assessments
- Financial modeling and business-case development
- Program design and development of goals and metrics
- Cost-per-point management and point liability analysis
- Segmentation and profiling
- Relationship rewards solution design

Loyalty Technology

Integrate seamlessly with your existing infrastructure
Successfully administering complex loyalty programs requires proven, rock-steady technology. Our easily customized loyalty platform is owned and operated by MasterCard and maintained by dedicated in-house professionals. This allows us to readily integrate our capabilities with your existing platform so that you can offer the most competitive offerings to your customers. In addition, Loyalty and Reward Solutions assures you these important benefits:

- Modular design and flexible interfaces that permit easy integration with virtually any processing environment globally
- A state-of-the-art tracking and scoring engine which permits multiple earn-and-burn parameters, householding the ability to identify non-card segments, and other flexible functionality
- Online access by each MasterCard issuer to its MasterCard transaction data
- Access to an online management system that allows your company to create dynamic promotional programs and access comprehensive, real-time reports
- Support for all card types—credit, debit, commercial, private label, and non-payment
- Support for multiple languages (English, Spanish, Portuguese, French, and Dutch) and currencies (U.S. and Canadian dollars, Mexican pesos, reals, euros, and British pounds sterling)
- Four major system updates each year that ensure our platform remains technologically unsurpassed and requires no ongoing capital investment on your part
- Total dependability—we process hundreds of millions of transactions monthly with system availability of 99.9 percent.

A debit card loyalty launch realized a 28% lift in usage with a 14% higher average ticket size for cardholders enrolled in their rewards program versus those who were not.

Best-in-Class Security and Privacy Protecting an Irreplaceable Resource

Protecting our clients’ data from all threats is a top priority. Our systems are protected by complete redundancy and disaster recovery features; our database stores months of history and provides real-time access. Loyalty and Reward Solutions undergoes a full-scale disaster recovery test on all systems every year. Our services are fully integrated with the core systems of MasterCard and adhere to MasterCard stringent security and privacy guidelines.
Comprehensive Services and Rewards Fulfillment

Increase satisfaction for you and your customers
When you engage Loyalty and Reward Solutions, you will always have a single point of contact from initial design through implementation. Your experienced account manager will become a true business partner—invested in the ongoing success of your programs, available on an ongoing basis to handle any concerns or questions, and proactively engaged to optimize your ability to drive revenue through enhanced loyalty.

We offer a complete suite of services to manage all aspects of your loyalty programs and provide the highest level of service for your customers. We ensure seamless integration between all consumer touch points and our processing platform. You select the services you wish to use.

Customer touch points
We communicate with and service your customers via customized Web sites, multiple call centers, statements, direct marketing, and voice response channels. Consumers can receive point balance information, shop the rewards catalog, and redeem online.

Rewards selection and fulfillment
Loyalty and Rewards Solutions works with you every step of the way to design the most aspirational rewards matrix to meet your program objectives and customers’ expectations. We can source nearly any reward item you would like. Our reward categories include travel, merchandise, gift cards, charitable contributions, name- and build-your-own rewards, and experiential rewards. We offer in-country fulfillment and adhere to the highest industry standards for timely product delivery.

Targeted loyalty promotions
Our promotional module enables you to migrate cardholders to new and more profitable spending patterns. End-to-end functionality allows you to dynamically enroll multiple cardholder segments, apply unique parameters, and reward behavior based upon a specific time period, frequency of card use, and level of spend. We leverage data that is grouped together to identify spend. When a cardholder performs the required behavior, we can automatically generate a rebate to the cardholder’s statement along with the appropriate reporting to you.

Create Optimum Programs for Your Customers
- Targeted Loyalty Promotions
- Relationship Rewards
- Merchant Coalitions
- Traditional Points-Based Reward Programs
- Cash Back
Dedicated Experts

Benefit from in-depth loyalty experience
The Loyalty and Rewards Solutions team collectively has over 200 years of loyalty and rewards experience that includes running loyalty businesses, rewards operations, vendor management, architecture design, and account management. The team is spread across the world to provide in-market expertise with experts based in New York; St. Louis; Wilmington, Delaware; Mexico City; Sao Paulo; London; and Madrid. Working closely alongside are dedicated operational specialists from the MasterCard Global Technology Group. Our loyalty consultants are backed by the full resources and expertise of MasterCard Worldwide, with 37 offices around the world.

For more information, go to: www.loyaltyolutionsworldwide.com

About MasterCard Loyalty and Reward Solutions
MasterCard Loyalty and Reward Solutions enables card issuers to achieve true loyalty by attracting, retaining, and growing their best customers. We have the loyalty expertise and infrastructure to design and manage customized programs that are developed using in-depth data analytics, supported by innovative and secure technology, managed by a team of experienced program managers, and backed by superior customer service and rewards fulfillment.