

CARD ISSUERS

DRIVING CHANGE IN
THE BEHAVIOUR OF
YOUR CARDHOLDERS



LOYALTY LIKE NO OTHER



With increased competition and regulatory pressures, Card Issuers are restricted in their value proposition to customers, struggling to increase card usage and brand equity.

Card Issuers face multiple challenges:

- **Decreasing revenues due to regulatory pressures:** Card issuers now cope with legal constraints such as imposed decreasing interchange rates and tightening of credit controls. They must expect significant impacts on revenues and in turn profitability
- **Matching retailer expectations:** Card issuers deal with increasingly demanding retailers who have more choices of switching their accounts to other competitors
- **Decreasing performance from existing loyalty programmes:** Card issuers with an existing loyalty programme face lack of engagement from customers, and increased liability on non-redeemed rewards because of a low relevance in their communication and offers towards clients.

How can these challenges be addressed?

- **Fight potential loss of revenues:** Implementing an effective loyalty programme that will drive stronger customer engagement, efficient card activation and card usage will lead to an increase in card revenues
- **Bring differentiation and recognition to cardholders:** Innovation, quality and relevancy of the card product offering has become a priority to prevent customers switching to competing cards and to drive a top of wallet effect
- **Revamping existing loyalty programmes:** Card issuers need to seek alternative reward-funding sources, more efficient and attractive redemption channels for better ROI and reduced points liability.



How we can help Card Issuers

Card issuers need to make their card top of wallet by bringing differentiation and value to the customer. With flexible, modular and cost-efficient solutions, card issuers can set up and run various types of loyalty programmes, ranging from traditional points or cash-back based programmes to card-linked offers to coalitions.

Welcome Real Time provides such a powerful and future-proof solution with rich earning capabilities, relevant rewards, and efficient redemption channels: the market leading XLS solution

XLS ranges of capabilities are designed to help card issuers address their challenges.

- **Customer account management:** Ability to aggregate all customer information into a loyalty wallet containing profile data, transactions, rewards and offers
- **Cards & Payments-based campaigns management:** Set of configurable rewarding campaigns triggered by transactional events and overall card usage
- **Segmentation campaign management:** Ability to import, create and/or manage various dynamic customer attributes in order to create multiple customer segments to be targeted
- **Member loyalty portal:** Web portal for members of a loyalty programme to access their points or cash-back balance, view their statements or transactions history and seamlessly access redemption portals
- **Redemption portals:** Online redemption Web portals providing multiple options for customers to redeem their points against globally or locally sourced goods, gifts and travel offers

- **Cards & Payments reporting:** Reporting capabilities providing visual indicators and key metrics about the impact of the loyalty programmes and of the rewarding campaigns on customers' spending behaviour
- **Business intelligence and analytics:** Advanced reporting and MI capabilities providing deeper insight on the spending behaviour of cardholders, as well as flexible ways to analyse data and design more cost effective and profitable marketing campaigns.

How you will benefit from working with Welcome Real Time

By working with Welcome Real Time, Card Issuers are able to:

- Run multiple loyalty schemes for various cards products on the same platform
- Bring differentiation and recognition through an innovative card payment experience
- Drive a top of wallet effect to increase card usage and spend
- Better position their card product offering with relevant offers and communication towards their cardholders
- Attract new sources of rewards funding
- Improve perception of the value of the rewards earned
- Fight against decreasing revenues
- Ultimately deliver a successful and cost-efficient programme.

To find out more, please visit our website welcome-rt.com to download more brochures or contact us at marketing@welcome-rt.com

Why Welcome Real Time?

At Welcome Real Time we provide the banking and payment industry with payment based loyalty solutions, helping them run real-time loyalty marketing programmes that drive change in customer behaviour leading to improved customer satisfaction, retention and profitability.

Our unique knowledge of payment based loyalty and real-time earn & burn at point of sale combined with our understanding of best practice delivers a powerful insight into customer behaviour helping clients understand more about their customers resulting in better informed decisions and more successful marketing campaigns.

We have the flexibility to provide the business model best suited to you, from a managed service to an on-site solution, and we have developed and implemented our unique and award winning payment based solutions for the banking and payment industry across the 5 continents, for over 20 clients, reaching over 100 million customers and over 1 million merchants.

Our proven experience in stimulating customer engagement has helped our clients maximise both the number of active customers and the level of commitment – resulting in more loyalty and increased revenues.

Welcome Real Time is a Collinson Group company.

The Collinson Group is a global leader in influencing customer behaviour to drive revenue and add value for clients.

The group offers a unique blend of industry and sector specialists who together provide market-leading experience in delivering products and services across four core capabilities: Loyalty, Lifestyle Benefits, Insurance and Assistance.

Welcome Real Time is able to draw from this expertise in developing the most suitable products and services for our clients and enables us to be an agile and trusted partner.

Office locations

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