

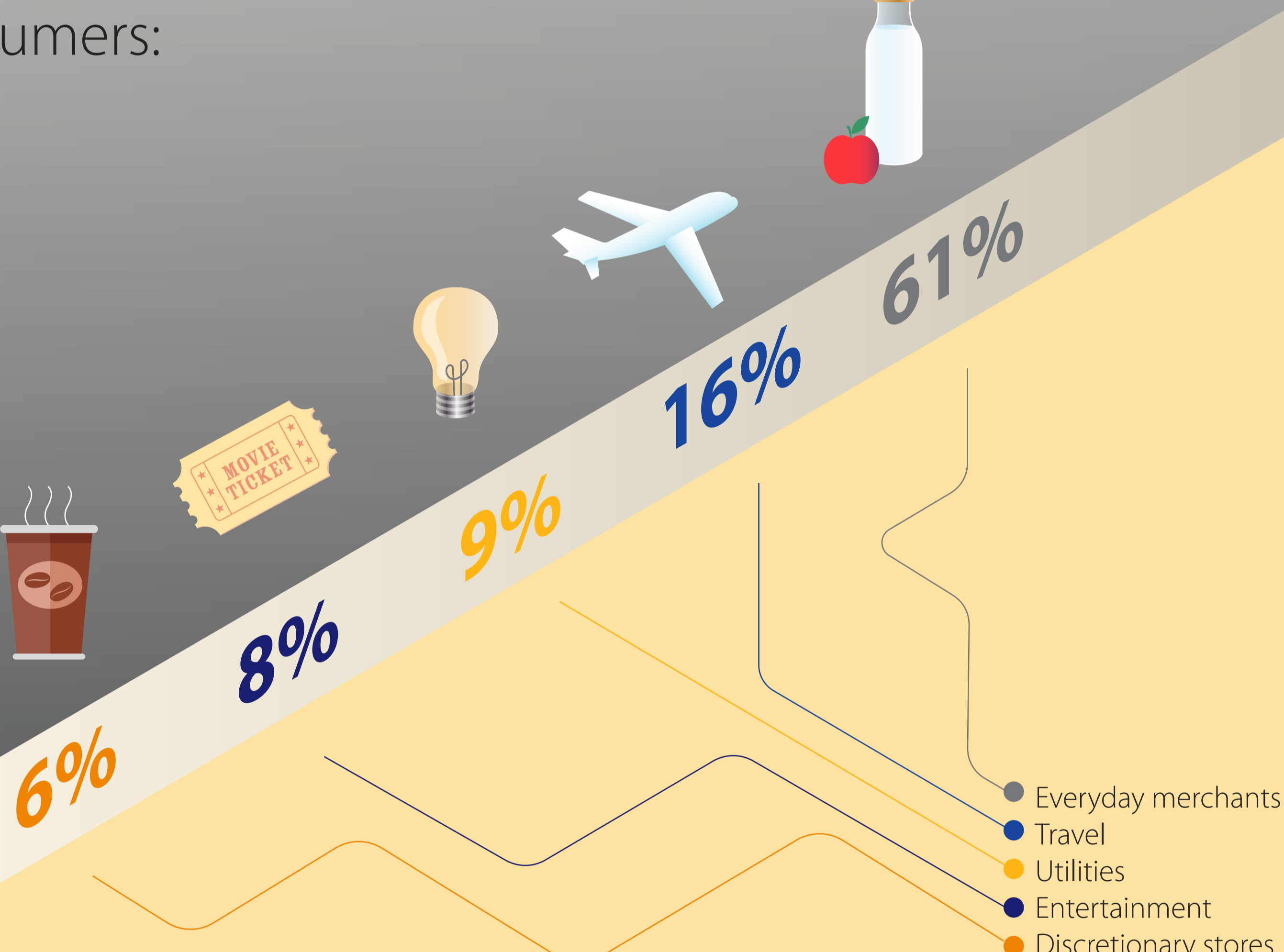
VISA REWARDS REDEMPTION

Transform the way consumers use their rewards points.

Visa Rewards Redemption* lets you differentiate and drive engagement in your loyalty program by offering enrolled consumers more ways to redeem their rewards points online or in-store. This flexibility gives consumers more opportunities to redeem points that may have otherwise gone unused, and can generate incremental sales for participating merchants.



Spend categories of interest for these consumers:



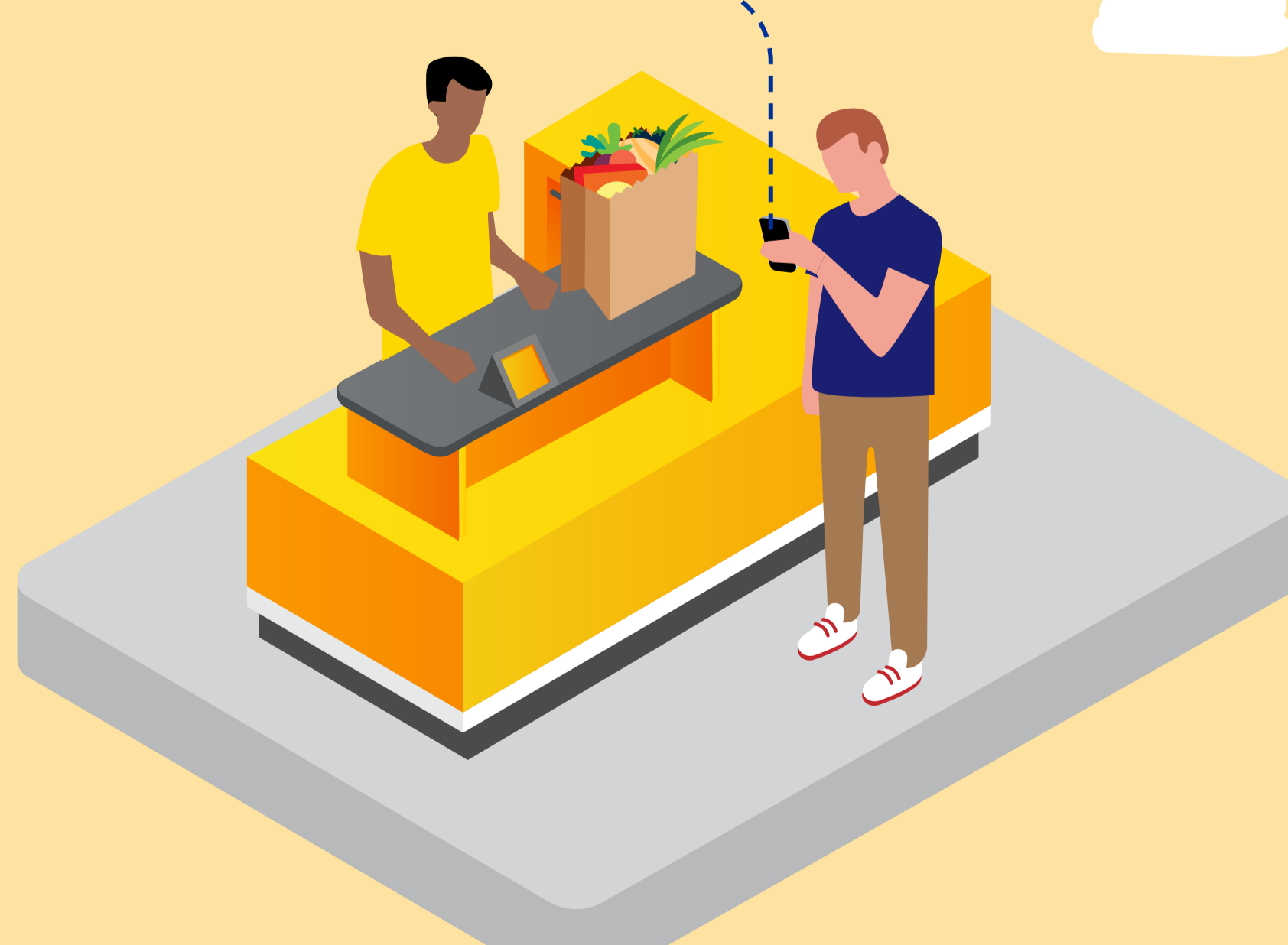
Visa Rewards Redemption is designed to allow consumers to redeem their participating loyalty program rewards shopping on mobile device, online or in store by simply using their linked Visa cards, creating a more seamless shopping experience. As a result, consumers see more value and have more opportunities to redeem their rewards, increasing engagement with your loyalty program—and, ultimately, sales.

How can consumers redeem their points?

Using a mobile device

1. Cardholder makes a qualifying purchase with linked Visa card
2. They receive a notification inviting them to redeem points
3. Once selected, a statement credit is processed to the cardholder's linked card account in the amount of the purchase

* Cardholder sets spend threshold and categories to optimize redemption experience.



To learn more about how you can make card usage more compelling by increasing the flexibility of how and where consumers use their reward points, contact your Account Executive to schedule your next meeting.

Sources:

- 1 2011 Forecast of U.S. Consumer Loyalty Program Points Value, Colloquy
- 2 Visa Consumer Issues Monitor Research, August 2012

*Service is currently in development; features, functionality and availability subject to change.