



TSYS Paymentflex® Cash-Back Savings Rewards Program

Providing issuers an affordable and consumer-centric reward alternative



Today's credit environment demands that issuers be more transparent — allowing customers more insight, choices and control for managing credit effectively. The TSYS Paymentflex Cash-Back Savings Rewards Program is a customer friendly, self-funding reward alternative that preserves interchange revenue, eliminates reward fulfillment, redemption and administration costs and gives issuers the freedom to profitably and safely grow in today's lending environment.

THE PRODUCT

The TSYS Paymentflex Cash-Back Savings Rewards Program gives your customers choice in their benefits each and every month depending on how much they pay on their outstanding balance. This is the only credit card program that rewards cardholders with cash-back savings based on their payment behavior.

THE VALUE

Rewarding responsible payment behavior positively impacts a financial institution's profitability, percentage of balances revolving, portfolio balance growth and a customer's credit quality. With Paymentflex, issuers can safely and profitably address cardholder requests for lower interest charges and attract low-risk cardholders.

THE FEATURES

TSYS Paymentflex Cash-Back Savings Rewards Program provides issuers with a profitable, pro-consumer solution

that supports the current regulatory and consumer advocacy focus — to educate and motivate cardholders to accelerate their debt repayment and reduce their debt and interest charges. This compelling solution generates more active cardholders, promotes utilization and safely attracts balances and rewards behavior that grows the issuer's bottom line.

With the Paymentflex Cash-Back Savings Reward Program, when a cardholder pays more than the required minimum payment in any month, they are rewarded with a statement credit of a portion of that month's interest charges. The cardholder statement displays the current month and cumulative earned Cash-Back Savings Reward. An additional statement message shows the cardholder the exact amount to pay in order to earn next month's savings reward. The cardholder simply chooses how much to pay, and as a result, how much to save.



TSYS Paymentflex® | Cash-Back Savings Rewards Program

The program is available for immediate deployment. It can be added as a feature to existing portfolios or launched as a new product offering. Issuers design payment tiers based on program, product, balance, account level and time criteria. Product deployment alternatives include consumer credit cards, small-business credit cards, other traditional bank and retail credit cards and debit cards with lines of credit.

Today, two deployment options are available from TSYS, depending on the product and issuing country. The benefit delivered when the cardholder pays a greater portion of their balance is either:

- Cash-back savings on interest charges
- A lower APR the next month

Interest Charge Savings Deployment (Cash-Back Savings Rewards) -

The customer is always charged the contractual interest rate, but when a cardholder makes the larger than minimum required payment, he or she can save a portion of interest. The cash-back savings is applied and posted when the payment is received. An issuer can implement multiple tiers for payments and cash-back interest charge savings.

Reduced Interest Rate Deployment (Lower APR) -

A cardholder paying the larger than minimum required payment receives a lower interest rate the following month. An issuer can implement multiple tiers for payments and APRs. The benefit is promoted as a "low rate, always" for all of their customers.

The TSYS Paymentflex Cash-Back Savings Rewards Program Offers:

- A compelling alternative to existing rewards programs that preserves interchange revenue and eliminates fulfillment and redemption costs
- A program that motivates responsible payment behavior and positively impacts credit quality, percentage of balances revolving, portfolio balance growth and profitability
- A means to easily and profitably address cardholder requests for lower interest charges and attract low-risk cardholders
- A program that is easily communicated and understood by revolvers — driving utilization and top-of-wallet results
- The ability to simplify pricing strategies, eliminate confusion and enhance portfolio net interest income growth
- A motivating factor for cardholders to carry a balance on an issuer's card products instead of a competitor's

ASK ABOUT:

TSYS Exstream Dialogue – Each statement is a vital communication tool, and TSYS Exstream Dialogue delivers effective statement messaging in a format that will keep customers engaged. It allows for multiple logo and graphic formats, which make it easier to bring new graphical elements into your statements. Additionally, you have the freedom to choose between numerous fonts, text enhancements and layout options. TSYS Exstream Dialogue also has multi-language capabilities, including spell-check for 19 languages plus English medical and legal dictionaries.

Enhanced white space management features enable you to take full advantage of statement space while tailoring your specific messaging. You can also benefit from advanced marketing capabilities, allowing you to create and track marketing campaigns, understand customers' buying behaviors, send personalized messages on individual statements and offer targeted coupons and convenience checks to customers.

TO LEARN MORE

about our payment-based reward program, please contact Value Added Product Sales about the TSYS Paymentflex Cash-Back Savings Rewards Program at +1.706.644.3676 or vapsales@tsys.com. You can also visit us at <http://www.tsys.com/About/partners.cfm#Paymentflex>.

GET TO KNOW TSYS

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