

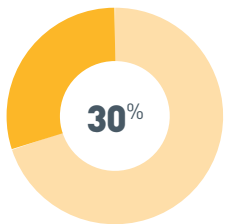


What, exactly, is MasterCard PAY WITH REWARDS™?

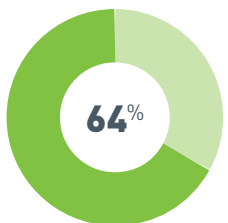


It's new and different

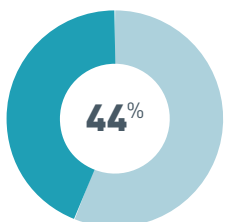
- Allow rewards to reimburse purchases
- Create immediate gratification
- With no impact to the POS



CARDHOLDERS said they would **spend 30 percent more on their credit card** if it offered the ability to Pay with Rewards



RESPONDENTS said they would **use their rewards card more frequently** if they have a program like Pay with Rewards



RESPONDENTS claimed they would **definitely switch financial institutions** to be able to use the Pay with Rewards card

It's rewarding for your customers



Buy a cup of coffee



Purchase something special at a boutique



Score concert tickets



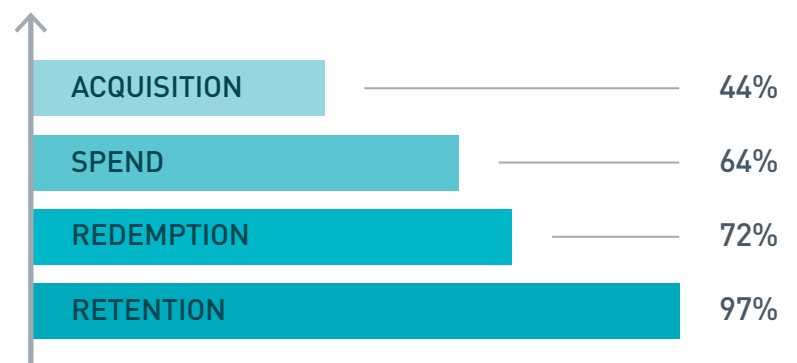
AT ANY TIME AT ANY OF THE MILLIONS OF ELIGIBLE MASTERCARD LOCATIONS WORLDWIDE

“IT PROVIDES GREAT FLEXIBILITY FOR USING MY POINTS, WHICH ARE CURRENTLY LIMITED.”

It's easy to implement

- ✓ Works on the existing MasterCard platform
- ✓ No changes during checkout
- ✓ Designed for any point earning program
- ✓ Totally flexible and scalable to fit in your current system

Positive impacts



3X

REDEEMERS SPEND **THREE TIMES MORE** THAN NON-REDEEMERS



It's rewarding for you. It can help you:

INCREASE TRANSACTIONS, AND PROFITABILITY

STAND OUT AMONG YOUR COMPETITION

OFFER MORE INCENTIVE FOR POINTS REDEMPTION