

## Give your cardholders a rewarding reason to choose your card

**Perks Everyday**<sup>SM</sup> from Discover Network is a points-based, rewards program designed to drive cardholder loyalty and generate revenue through increased card usage. Cardholders can choose from hundreds of reward items, including gift cards, brand-name merchandise, travel services, charitable donations and more.

### Increased transactions. Great rewards. Cardholder loyalty.

Selecting *Perks Everyday* helps your financial institution:

**Reduce cardholder attrition**—Build loyalty by showing cardholders you value their business. Rewards cardholders are 15% less likely to leave.\* *Perks Everyday* ties cardholders to your financial institution, because switching financial institutions may mean losing valuable rewards.

**Attract new cardholders**—*Perks Everyday* is a marketable benefit that clearly differentiates your financial institution from those without a rewards program.

**Increase revenue**—A rewards program gives cardholders a powerful reason to activate and use your credit card instead of the standard or co-branded cards in their wallets. In fact, rewards cards have the highest monthly spend—more than three times that of standard cards.\*\* That all adds up to an improved bottom line for you.

\*Celent

\*\*Aitê Group

### **Perks Everyday** rewards program provides your financial institution with:

- A great way to build cardholder loyalty and generate income
- Three levels to choose from, with a program that will meet your needs:
  - Basic Perks
  - Branded Perks
  - Custom Perks
- Training tools, marketing support and cardholder service to ensure a successful rewards program

**A rewarding experience for all**

Here's how our *Perks Everyday* rewards program works:

**Cardholders automatically earn points** based on dollars spent on purchases, automatic payments, telephone purchases and Internet purchases. Cash disbursements do not qualify.

**Cardholders track points** online at PerksEveryday.com, over the phone using a 24/7 interactive voice response system (IVR) or on their statements.

**Cardholders redeem points** online at PerksEveryday.com, over the phone using the IVR 24/7 or with a live agent Monday through Friday, 8AM–midnight ET.

Rewards include gift cards for home improvement, clothing, electronics, car rentals and hotels. Cardholders can also redeem points for brand-name merchandise, travel services or charitable donations. A catalog of rewards is viewable online at PerksEveryday.com.

Whatever your needs are, *Perks Everyday* can meet them. Choose from three program levels:

**Level 1—Basic Perks** is our turnkey rewards program which includes: standard rewards offerings of gift cards, merchandise, travel and charitable donations; and a standard earn rate, annual point cap and expiration term.

**Level 2—Branded Perks** includes all the features of Basic Perks plus an issuer co-branded Web site, IVR scripted greetings and options for annual fee reporting and automated bonusing.

**Level 3—Custom Perks** includes all the features of branded Perks and adds custom Web design, additional redemption options and capabilities that improve overall cardholder loyalty. Improve product cross-sell and cardholder retention by pooling additional points earned on products, such as loans, lines of credit and online bill payments.

**Credit card rewards take the lead:**\*

- Preference for proprietary rewards cards has nearly doubled since 2004
- 50% of all preferred credit cards are proprietary rewards cards
- Relationship rewards are the leading incentive in acquiring a new credit card
- Rewards cardholders use their cards more often than other cardholders and typically spend more

\*Edgar, Dunn & Company, PaymentDynamics<sup>SM</sup> Study, 2007

**Getting started is simple:**

1. Speak to your Discover Network Relationship Manager.
2. Complete the *Perks Everyday* legal documents.
3. Send us a current card-account file using the specifications that we provide you.
4. Consider ordering marketing materials from us, including statement inserts, tent signs, in-branch posters and banner ads for your Web site.
5. Leave the rest to us. We provide:
  - In-branch employee reference sheets and support
  - Attractive brand-name award options
  - Reward points calculations
  - Point redemption options—online, via the IVR or directly with a cardholder service agent
  - Cardholder reward fulfillment
  - Detailed reports showing your cardholder activity

**The rewards start when you contact us**

For more information, call **1-877-433-3248** or visit **PerksEveryday.com** for more details.