

# PULSE<sup>®</sup> Buzz Points<sup>™</sup>

A Next Generation Loyalty and Rewards Program



Financial institutions want economical ways to offer debit cardholder rewards, and PULSE Buzz Points makes it possible. Issuers are transitioning away from traditional, self-funded rewards toward programs backed by merchant offers, like Buzz Points. In fact, participation in programs with merchant offers has increased 17% since 2011\*.

Buzz Points is a turnkey loyalty program that brings financial institutions, cardholders and local businesses together. Cardholders earn points for both signature and PIN debit transactions and redeem the points for rewards at their favorite merchants. Best of all, Buzz Points pays for the points earned. Your financial institution can realize increased card use and revenue while lowering cost. What's more, it directs nearly three times more spending to local merchants than national chains. This creates opportunities for your institution to engage businesses in the community.

With a user-friendly website, mobile app and social media connectivity, Buzz Points is a smart and affordable way to keep your name in front of cardholders, drive card use and increase revenue.



## A WIN-WIN-WIN Formula

**PULSE Buzz Points builds stronger bonds between financial institutions, debit cardholders and local merchants.**

**ISSUER PULSE Buzz Points is a cost-effective loyalty program that:**

- Boosts non-interest revenue through increased debit transactions
- Enables targeted cross-selling of additional products
- Creates engagement opportunities with local businesses
- Positions your institution as a partner in the local community

**MERCHANT PULSE Buzz Points is a proven digital marketing platform that:**

- Makes it easy to encourage more people to spend more money, more often
- Offers an economical model for targeted online and digital promotions and loyalty programs
- Captures spending data and valuable insights that can drive additional traffic and spend
- Provides online and social media opportunities to boost visibility and drive additional business

**CARDHOLDER PULSE Buzz Points is a valued rewards program that:**

- Offers rewards for signature and PIN transactions
- Offers easy-to-use discounts for everyday purchases, tailored to individual spending patterns
- Allows users to earn points that can be redeemed for rewards online
- Makes tracking and redeeming rewards simple and convenient through a mobile app and online

## The PULSE Buzz Points Business Model:

### Technology Puts Marketing Intelligence to Work

The advantage of PULSE Buzz Points is that it offers a robust mobile and online experience. The system relies on detailed data gathering and analytics to make marketing, redemption and cardholder communication both simpler and more effective.

### Here's how it works:

Debit cardholders register by activating Buzz Points. Customers earn points for every debit transaction or for taking desired actions like signing up for electronic statements or mobile banking. Transaction history is then analyzed to help develop targeted offers that are meaningful to each individual.

Merchants that sponsor the program develop their own promotional and loyalty offers in the form of coupons, e-loyalty cards or gift cards. Offers are sent to cardholders through the Buzz Points mobile app, email, social media or website.

Cardholders automatically earn points by using their debit cards for everyday purchases. They earn extra or additional points for shopping at local businesses. Cardholders then redeem their points through the mobile app or online. They can even donate their points to local or national charities selected by your financial institution.

And the cost? For financial institutions, the Buzz Points program is surprisingly economical. Unlike other programs, Buzz Points does not charge a fee for point redemptions, for out-of-network points or for signing a new merchant on to the program. Our pricing structure is a simple flat fee per enrolled card.

## Visibility and Power Make the Difference

In addition to a unique business model, PULSE Buzz Points offers user-friendly technology that keeps cardholders engaged and actively encourages return visits to merchants, based on their individual spending patterns.

A simple-to-navigate interface makes it easy for users to track rewards, see the latest offers and find participating merchants – even through a GPS function on the mobile app.

Cardholder demographics, debit and transaction activities and social media connections can be analyzed for trending data. For issuers, the platform's robust analytic capabilities allow issuers to monitor lifts in cardholder spend, create incentives based on activity and measure results from targeted promotions. Merchants are also able to track the loyalty platform's performance, target specific offers and calculate return on investment.

## A Seamless Solution

### PULSE Buzz Points

A next generation rewards program, PULSE Buzz Points is an effective way to increase non-interest revenue, build cardholder loyalty and encourage spending at local businesses.

PULSE is proud to offer a proven, pre-packaged solution that can make your debit card rewards program both relevant and profitable. By integrating seamlessly into your existing financial activities, PULSE Buzz Points is one way we're making debit cards work today.

## Success by the Numbers

Buzz Points outperforms the competition, based on an analysis of the rewards/loyalty programs field:\*

Financial institutions see **\$8** of non-interest income per enrolled user per month and **10 or more** additional monthly transactions

Local Buzz Points merchants see cardholders spending **30-40%** more than with competitors

Buzz Points issuers see enrollment of **20-40%** after the first two years versus 1-3% with competitors

Buzz Points users spend on average **\$350** more per month compared to non-Buzz Points users

**70%** of rewards offered are for local businesses

\*Buzz Points and competitor analysis



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