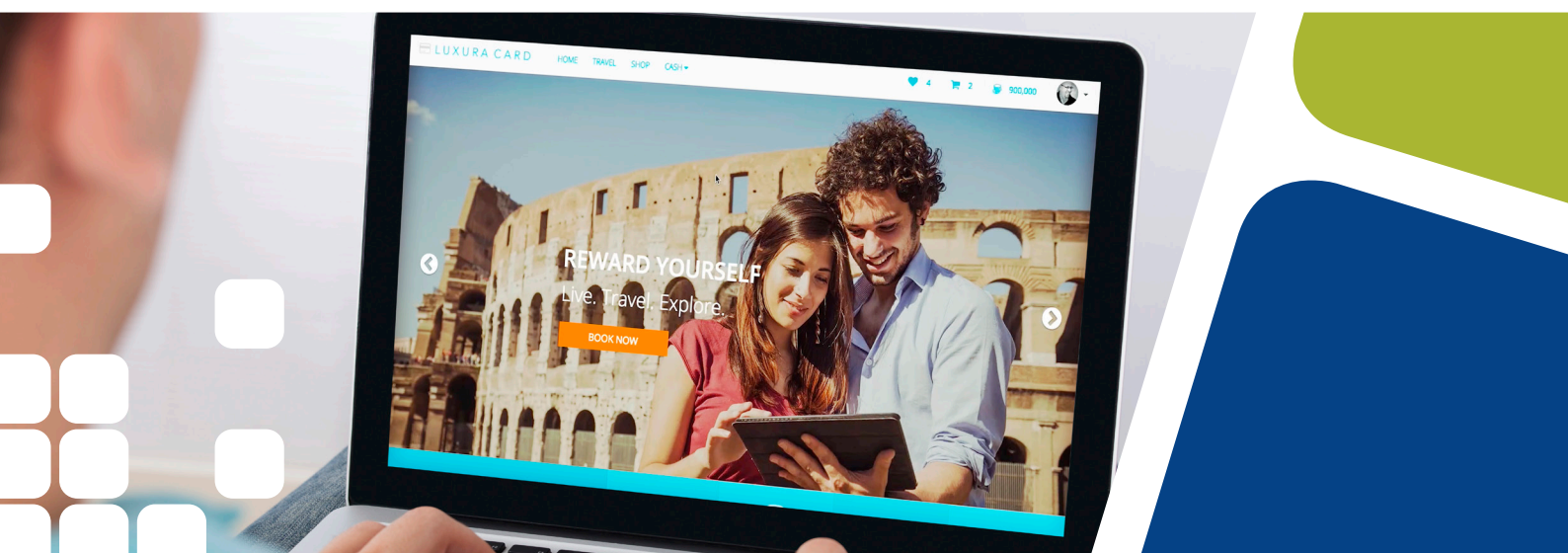




Using Responsive, “Mobile-First” Web Design to Boost Customer Engagement

As consumers increasingly use mobile devices, leveraging responsive mobile website design can significantly improve the effectiveness and lower the cost per point (CPP) of a cardholder loyalty program



How can an issuer lower costs while better engaging customers with a mobile-first strategy? For one leading financial institution, the answer entailed TSYS redesigning its loyalty program’s digital experience based on the principles of responsive mobile Web design, and then using a combination of digital and traditional marketing tactics to promote it to cardholders. This strategy reduced expenses while better engaging customers resulting in increased profitability.

- > **CLIENT:** A Global Financial Institution headquartered in Europe
- > **CHALLENGE:** Optimizing its loyalty card program’s performance
- > **SOLUTION:** TSYS Digital ExperienceSM
- > **OUTCOME:** Reduced expenses, increased profitability, better customer engagement and a lowered overall CPP

The Challenge

One of the world’s leading financial institutions needed to improve the performance of its loyalty program. Many cardholders were redeeming their loyalty points for travel-related rewards – among the highest-cost categories offered – which was driving up program expenses. The issuer sought to reduce their CPP by encouraging cardholders to explore other types of reward options.

The issuer turned to TSYS to improve the customer experience by creating a rewards site easily accessible by any mobile device, and then used digital and traditional marketing tactics to promote awareness of the vast assortment of reward options available. This increased engagement and led cardholders to compelling non-travel rewards.

Success Story

To achieve the desired results, TSYS analyzed the issuer’s rewards catalog to identify and optimize categories that were redeemed less frequently than travel rewards and had a lower CPP. Strategically redesigning the online experience shifted focus to showcase other categories with more favorable economics for the issuer.

The redesigns reduced the wholesale costs of the loyalty program and lowered the CPP by encouraging customers to select less-expensive – yet highly desirable rewards.

“This strategic recommendation increased engagement and decreased portfolio costs,” the bank’s loyalty card program director says. “Furthermore, we felt it important that cardholders could access it by any Internet-enabled

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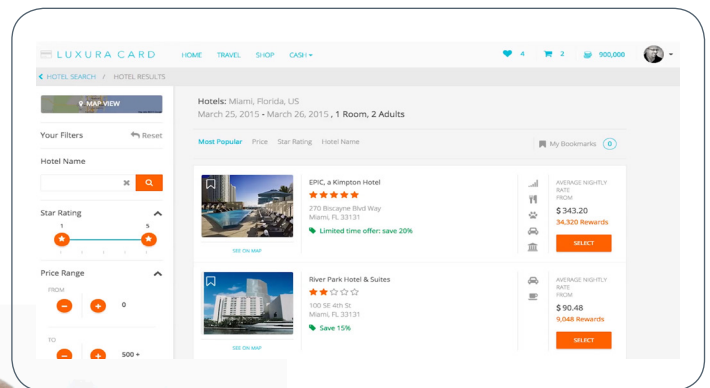
device, whether mobile phone, tablet or computer." He adds: "We continue to be pleased with the quality and commitment we are receiving from TSYS ... the collaborative spirit is highly valued."

The streamlined TSYS Digital Experience significantly improved cardholder engagement. By focusing on intuitive and responsive design, TSYS made the rewards site more customer-friendly and easier to use across an array of mobile devices. The solution helped increase the number of customers accessing it via mobile phones and tablets. The improvements also reduced live-agent calls and boosted usage of the rewards website, which experienced a 40 percent increase in visits.

The launch of this program was supported by digital and traditional marketing tactics, including a catalog promoting merchandise and gift cards that encouraged cardholders to visit the redesigned website to review and more easily redeem their rewards. **Thanks to the strategic placement of reward offers and navigational refinements, virtual gift card redemptions increased more than 128 percent – reducing the costs associated with printing and mailing cards.**

The loyalty program's metrics improved almost instantaneously. For example, **merchandise redemptions tripled compared to the same period the previous year.**

TSYS' unique position at the intersection of loyalty and financial services offers unparalleled data and analytics. Coupled with world-class design and interactive capabilities, it delivers marketing programs that power highly engaging and personalized interactions.



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