

# Purchase Rewards

Build loyalty and satisfaction by helping end users save real money with personalized cash-back offers within Online Banking and Mobile Banking Apps.

## Financial Institution Benefits

- Deliver for Free – Delight and reward your end users with a program that's funded solely by merchants.
- Drive Your Competitive Edge – Position your financial institution as an innovator in the market by offering this distinctive solution.
- Boost End-user Engagement – Deepen your relationships with this value-added service that's designed to promote loyalty, increase active use and drive retention.
- Involve Your Community – Grow relationships with local business clients by recommending them for the program and giving them access to potential new customers.

86 percent of consumers, ages 18 to 34 say that the ability to pick and choose rewards tied to their checking accounts is important to them.<sup>1</sup>



## End-user Benefits

- Receive Personalized Offers – Cash-back offers are based on each end-user's shopping history and spending patterns, and can be used toward everyday purchases.
- Access Frequent Deals – An average of seven offers per month are made to end users, with more during the holidays.
- Apply Unlimited Rewards – There is no limit to the cash back that can be earned.
- Enjoy Substantial Savings – Rewards range from 8 to 15 percent with an average of approximately \$100 cash back per year.

## How it Works

End users simply click on the offers to activate them, shop using their debit cards, and enjoy the savings.

## Financial Institution Features

- Seamlessly integrated into the Online Banking home page, account history page and Mobile Banking Apps.
- Quick to launch through an easy-to-use, self-guided online implementation tool.
- High availability, rapid response time and network security are assured, as Digital Insight hosts Purchase Rewards in our SSAE 16-certified data center.
- Complete end-to-end security, since Purchase Rewards does not pass any personally identifiable information to any outside parties.

## End-user Features

- Easy access through your Online Banking home page, account history page and Mobile Banking Apps.
- Personalized offers are made securely, as no private information is passed to outside third parties.
- Offers can be redeemed through purchase made online, through Mobile Banking Apps or at the retail location, depending upon the offer.
- Cash back is automatically deposited each month for the rewards earned the prior month.
- Emails alert users of new, expiring and redeemed offers

## Self-service Marketing

Digital Insight has no-cost marketing campaigns and tools to help you ensure the highest adoption rates for your new solution. There are ready-to-launch assets you can download and customize, as well as strategic marketing recommendations to help you optimize your marketing communications. Visit the Admin Platform or ask your relationship manager for more details.

Purchase Rewards end users access their financial information 66 percent<sup>2</sup> more frequently than non-Purchase Rewards consumers. As well, Purchase Rewards end users conduct 48 percent<sup>3</sup> more monthly debit card purchases than online, non-Purchase Rewards consumers.<sup>2</sup>

<sup>1</sup> <http://thefinancialbrand.com/39303/gen-y-checking-account-preferences-research/>

<sup>2</sup> Internal study of 34 Digital Insight FI customers

<sup>3</sup> Internal study of 27 Digital Insight FI customers

Banks and credit unions turn to Digital Insight for innovative online and mobile banking that drives growth. For nearly 20 years, our leading solutions have helped financial institutions engage more meaningfully and more profitably.

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