

**monetize**  
your card transaction data  
as a business enabler  
between your cardholders and merchants

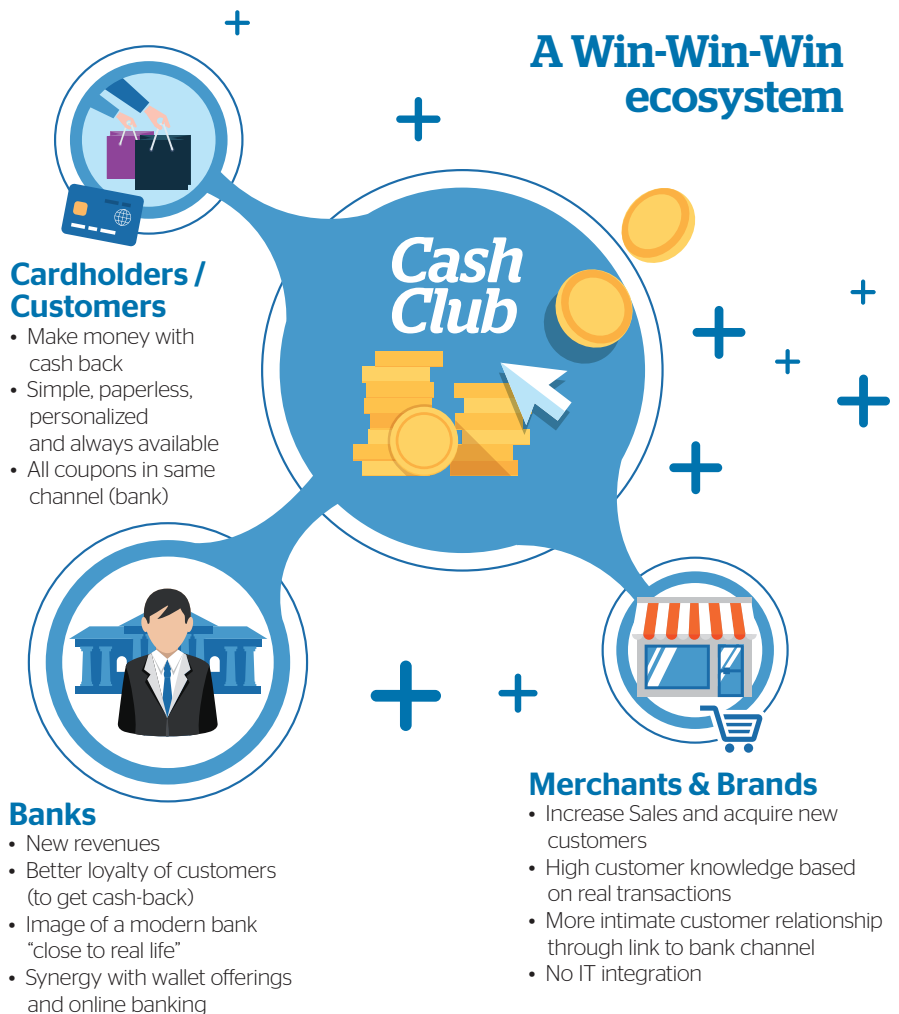


# Go beyond Card-Linked Offers

We are all **consumers** constantly on the lookout for good deals. **Merchants** struggle daily to develop their sales and customer bases, and **banks** provide their services to manage the related payments. Due to this situation, banks are in a strategic position to enrich these interactions through a win-win-win deal.

## Banks are in a very good position

Indeed, on the one hand, banks have built up **large customer bases**, and on the other hand, they process huge amounts of card transactions that reflect **consumers' habits**. Banks thus possess the required elements to build a fruitful **virtual marketplace**. Their opt-in cardholders will be able to receive targeted promotions from affiliated merchants. Just by activating digital coupons, these cardholders, through cashback on card transactions, will then be able to earn money that will be credited to their accounts once a month. This smart shopping service will guide cardholders (virtually or physically) through their daily choices.



## **Cash Club** brings a new shopping experience to your customers while increasing your bank's revenues.

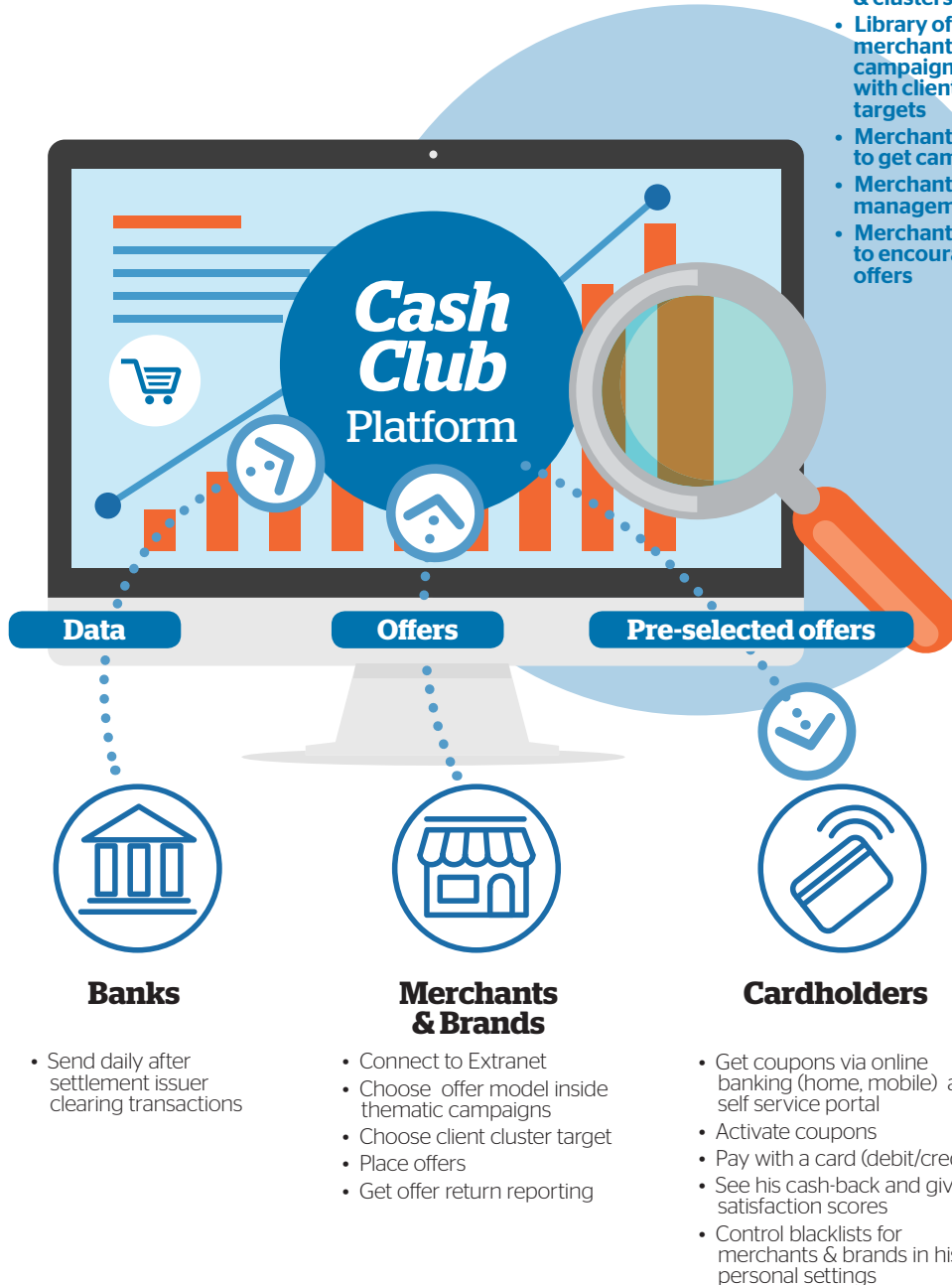
Thanks to its recognized expertise in Card Payment, its industrial big data infrastructure and its vast experience in data mining, **Worldline** provides **Cash Club**, its **Card-Linked Offers** solution that enables you to set up and manage a bank-owned **marketplace** and all the related marketing services. Its power relies on the intelligence of data mining to perfectly combine customer, offer, time and place.

**Cash Club** provides rich functional services in a win-win-win eco-system. A ready-to-run solution that can be fully tailored to your needs.

**Cash Club provides issuers with a complete, modular solution:**

- Program animation strategy
- Customer targeting & clusters (data mining)
- Library of offers for merchants inside campaigns associated with client cluster targets
- Merchant extranet to get campaign offers
- Merchant enrollment management
- Merchant animation to encourage coupons offers

**Cash Club** complies with your data privacy and data protection requirements.



## Flexible business implementation models

**Cash Club** entities can be managed either directly by a bank or handled by a joint venture, who will use Worldline only as a supplier, or handled by a joint venture between several banks, in which Worldline can also be a shareholder.

