



Incentivize. Engage. Grow.

Buzz Points® is a holistic platform solution that enables community financial institutions to **use incentives to engage cardholders, build relationships and drive revenue** by offering rewards for debit cards, credit cards and account-based activities. The configurable platform allows you to build a program unique to your institution and competitive in your market, building stronger communities and resulting in a solid return on your investment.



Increase Revenue and Retention | Registered accounts yield *59% more debit card swipes and \$5 more in interchange revenue* than the national average.



Drive Profitable Cardholder Behavior | Point incentives *activate up to 8% of dormant accounts*, reduce churn and drive incremental products and services adoption.



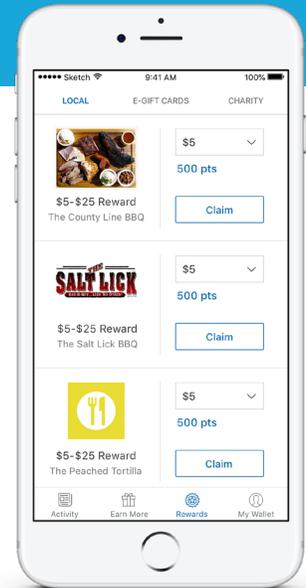
Keep Cardholders Engaged | Web and mobile apps, automated marketing tools and fully executed campaigns *drive acquisition, utilization and loyalty*.



Build Brand Recognition | Contextual messaging *engages cardholders* and the Preferred Business network provides *commercial account opportunities*.

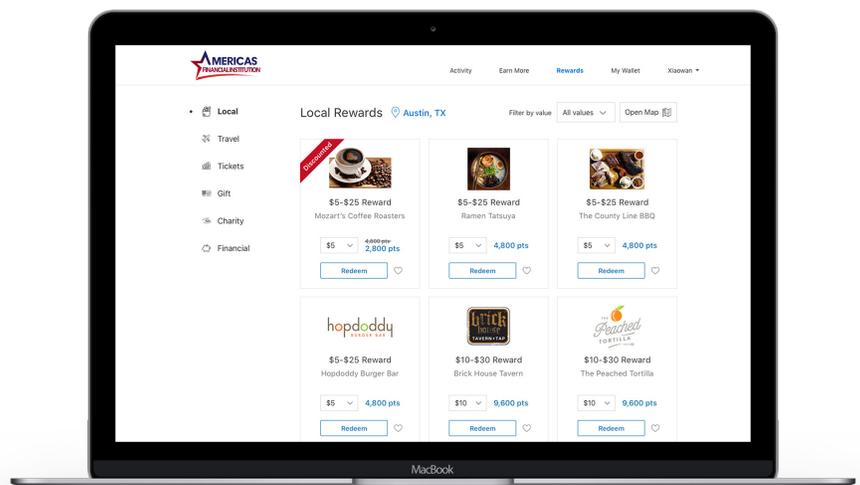


Personalize Your Contract | *No long-term commitment required!* Build the program that suits your needs with stackable discounts for *account volume and contract length*.



TRUSTED PARTNER

- Easy, step-by-step implementation
- Safe, secure data integration via a secure FTP site
- Preferred Business network build-out
- Performance and results tracking





CASE STUDY - Pot O'Points

Using Gamification to Incentivize Profitable Behavior

EXECUTIVE SUMMARY

Buzz Points® planned and created a marketing campaign designed to generate interchange revenue for participating community financial institutions (CFIs). The campaign used gamification techniques to incentivize cardholders to make more transactions with the participating CFIs debit cards than they normally would. The results were significant, immediate, and have sustained for months after the campaign ended.

STRATEGY

Buzz Points created the Pot O'Points Challenge, which ran throughout the month of March. Using intelligent data analytics, the campaign was tailored to each individual cardholder.

Cardholders were challenged to complete eight more debit card transactions in March than their personal monthly average (based on their own debit card activity over the past six months). Those that won the challenge received bonus points ranging from 500-1000 points, on top of the standard reward points they earned for the purchases.

In addition to existing Buzz Points enrollees, the campaign was also open to non-enrollees, with the secondary goal of getting more cardholders engaged with the Buzz Points rewards program. As Buzz Points enrollees are proven to be more loyal and generate more non-interest income, boosting enrollment can have long-term positive effects for the partnering CFIs.



CONSISTENT, SUSTAINED, PROFITABLE RESULTS

Winners averaged an increase of 23.8 debit transactions during the campaign, well above the challenge to beat their own average by eight transactions.

Perhaps most illuminating, the lift in profitable behavior remained months after the incentive had ended. While the transaction lift was expectedly highest in March during the campaign, it remained strong in April, May and June (the months immediately following the campaign). Winners not only continued to use their cards after the campaign, but actually increased their swipes by 34% when compared to their prior 6-month average.

Adding to the success was the turn-key nature for participating financial institutions. Buzz Points executed all aspects of the campaign at no additional cost, which is part of the Buzz Points model.

RESULTS

Point Awards | 30% of Buzz Points enrollees “won” the contest

Enrollment Boosts | Enrollment in Buzz Points during the campaign was 25% higher than average

Transaction Lift | Campaign winners averaged 60 transactions during the campaign! A lift of 23.8 transactions.

Sustained Impact | In the 3 months after the campaign was complete, winners actually increased their swipes by 34% compared to the prior 6-month average.