

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.

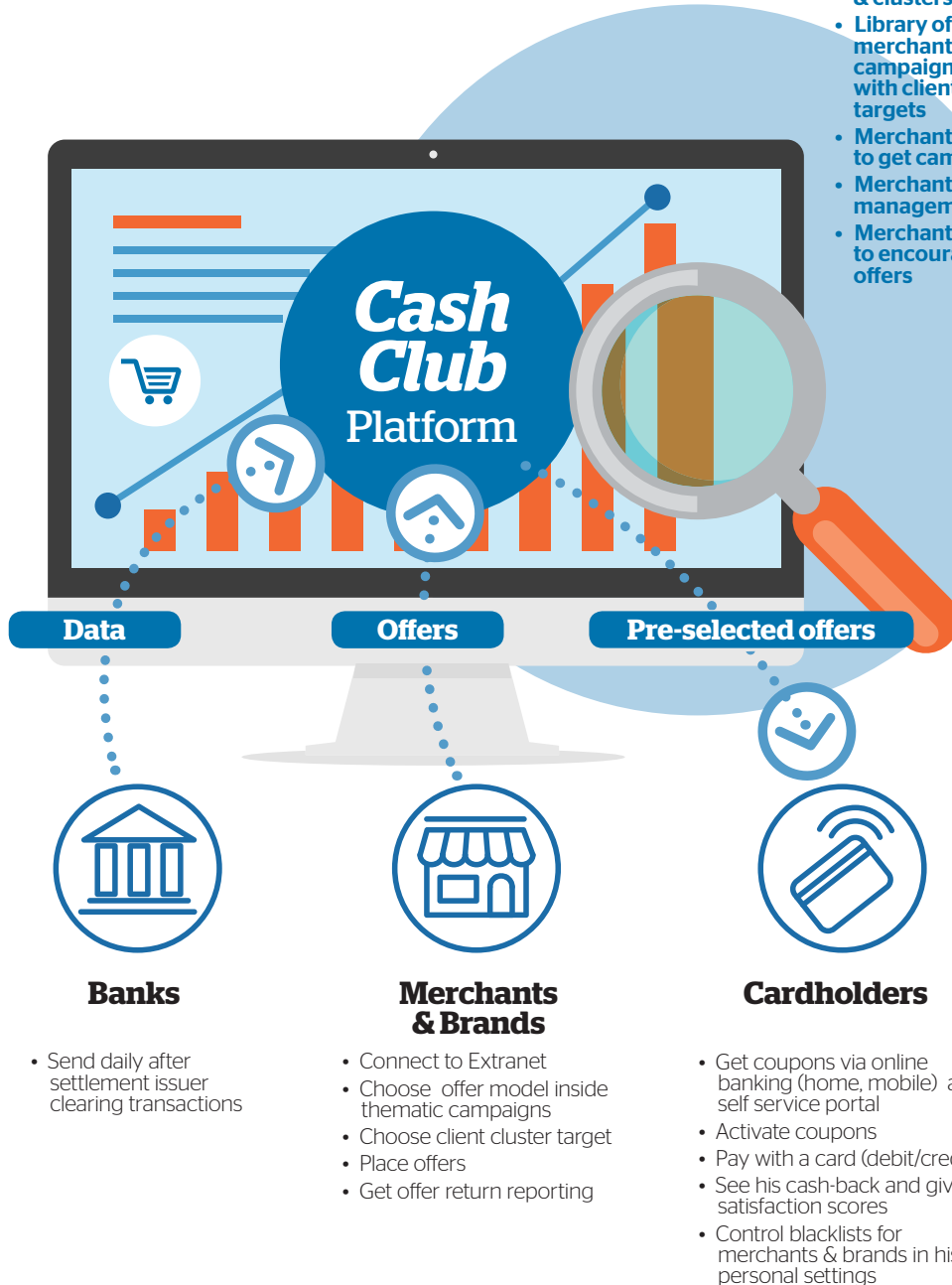
Thanks to its recognized expertise in Card Payment, its industrial big data infrastructure and its vast experience in data mining, **Worldline** provides **Cash Club**, its **Card-Linked Offers** solution that enables you to set up and manage a bank-owned **marketplace** and all the related marketing 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.



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- Basic package**
- Workflow-based IT platform
 - Easy-to-use customer self-care module

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- Optional services**
- Marketing services for sales operations
 - Merchant enrolment

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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.

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About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with over 40 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organized around three axes: Merchant Services & Terminals, Mobility & e-Transactional Services, Financial Processing & Software Licensing. Worldline employs more than 7,300 people worldwide and generated 1.15 billion euros revenues in 2014. Worldline is an Atos company.



Financial processing provides banks and other financial institutions with a comprehensive set of services that help them and their customers manage their cashless payments. Our services and innovative software solutions support the full range of card and non-card payments for acquirers and issuers.

By combining our core services with a growing list of value-added services and full integration with in-house systems, we help our clients offer their customers a customized, profitable, secure, extensive and innovative product portfolio.

