

worldpay

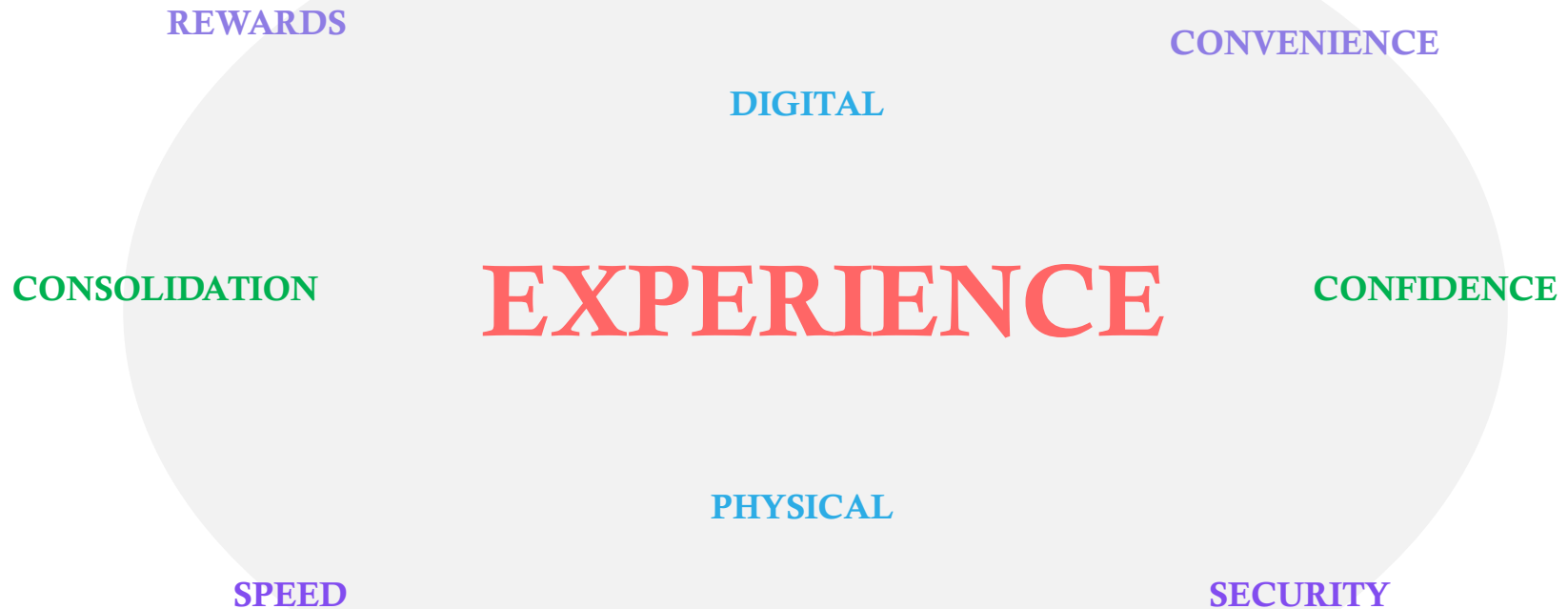
A Day in the Life of a Cardholder

Melissa Kopp

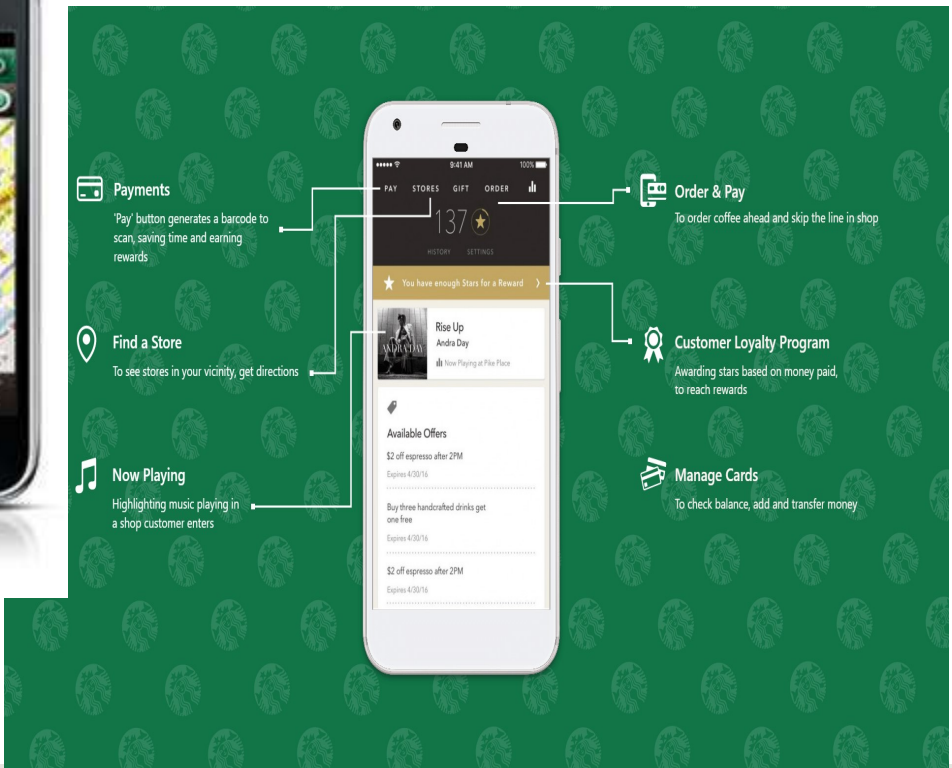
Worldpay



THE FOUNDATION FOR THE CLUB

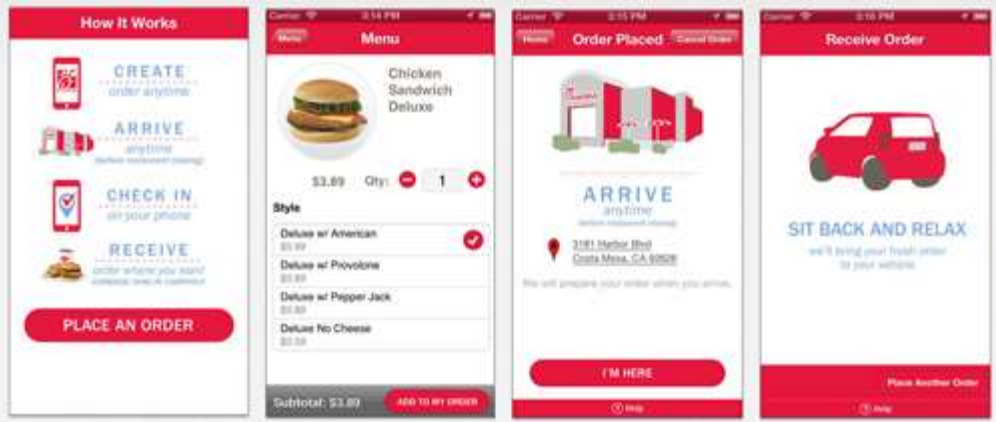


Quick, Easy & Rewarding



CHICK-FIL-A ONE™

Chick-fil-A® Mobile App



It's easy!



1

Download the app

NAME
EMAIL
SIGN UP

2

Create account or sign-in



3

Enjoy breakfast on us

YOUR NEW FAVORITE APP



just for you, Jenny

Choose a FREE treat! It's our way of saying thanks.



Chick-fil-A®
Deluxe
Sandwich

Choose



Spicy Deluxe
Sandwich

Choose



Grilled Chicken
Club Sandwich

Choose






Add, scan and save with Cartwheel.

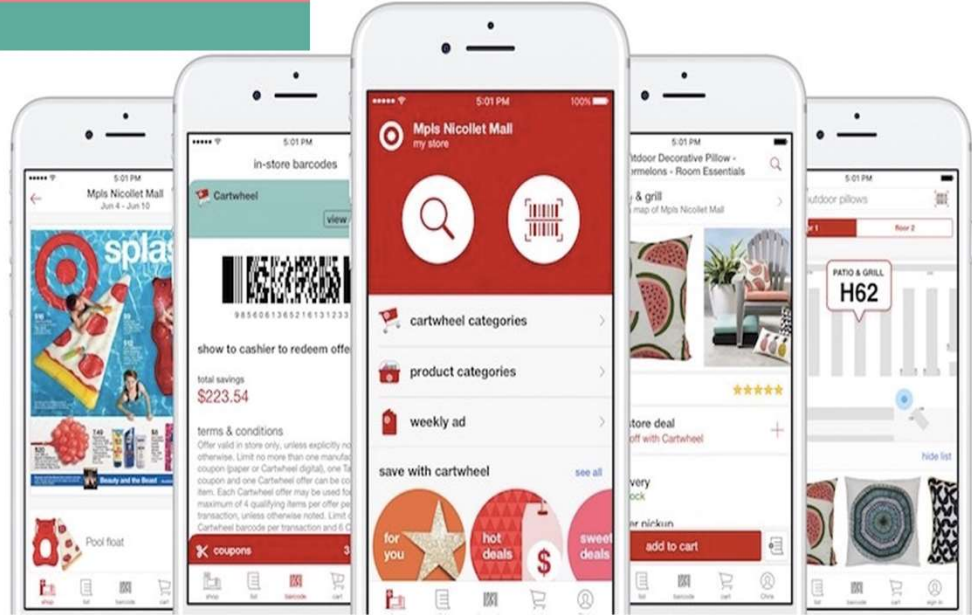


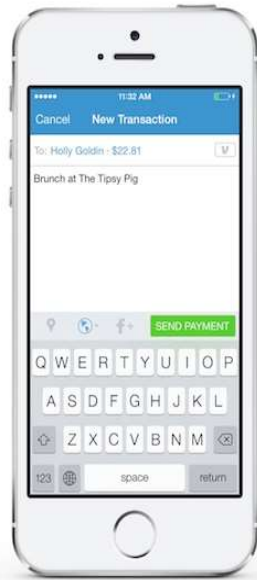
See all the Weekly Ad deals.



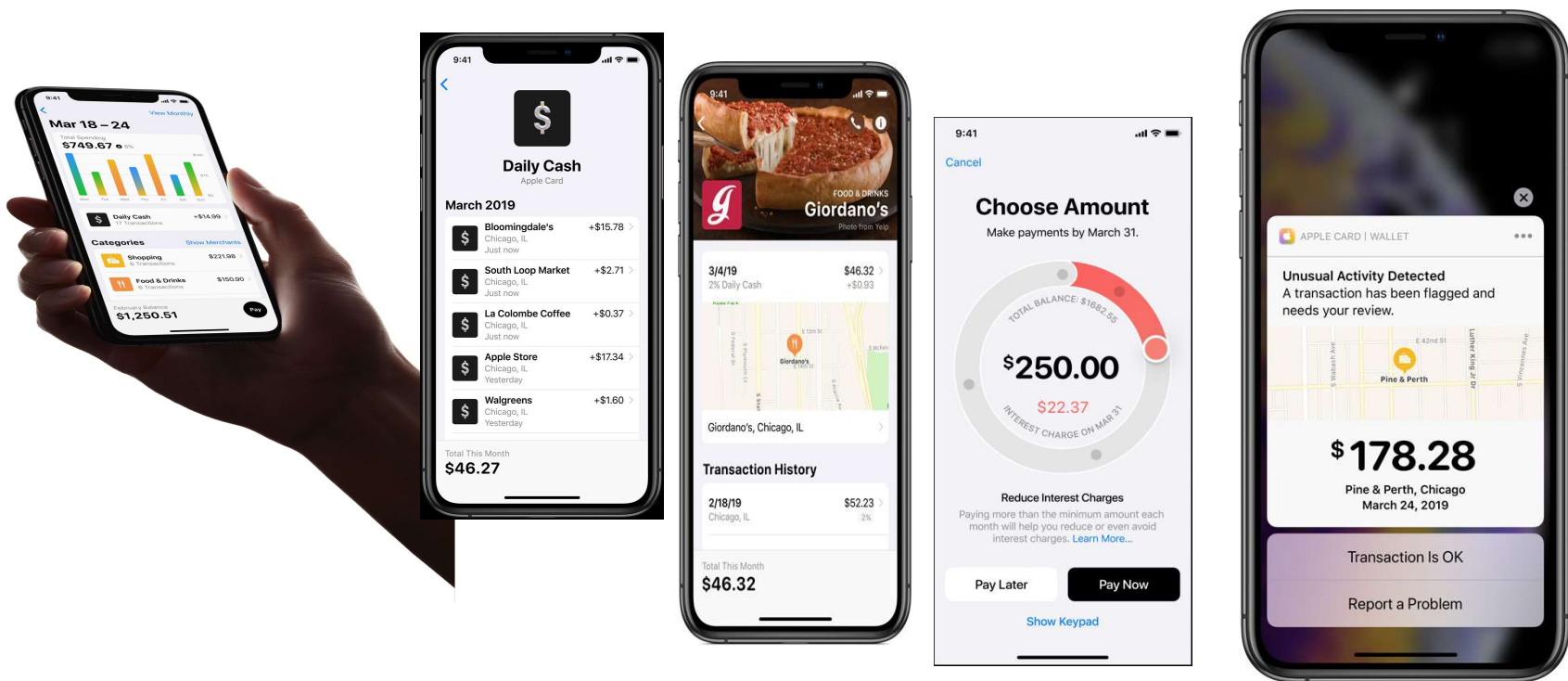
Get online promos and place orders.

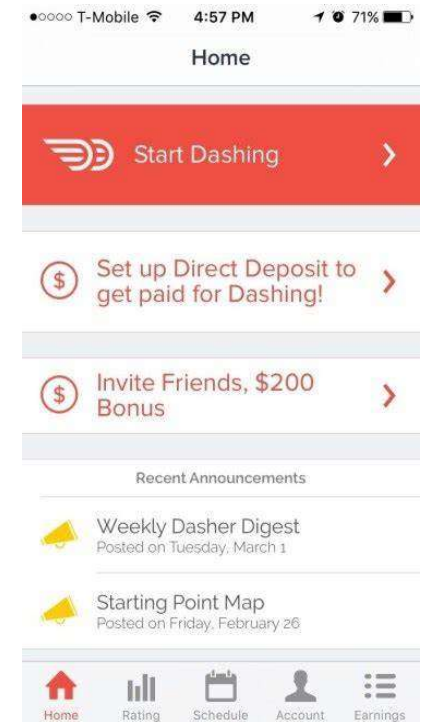
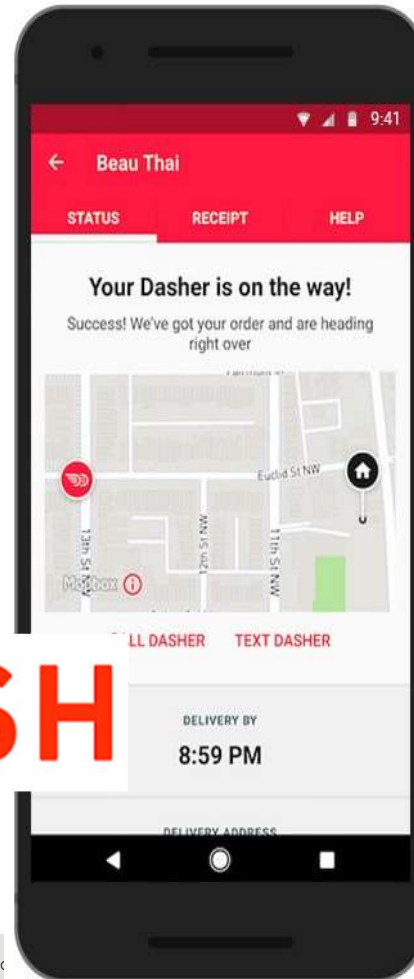
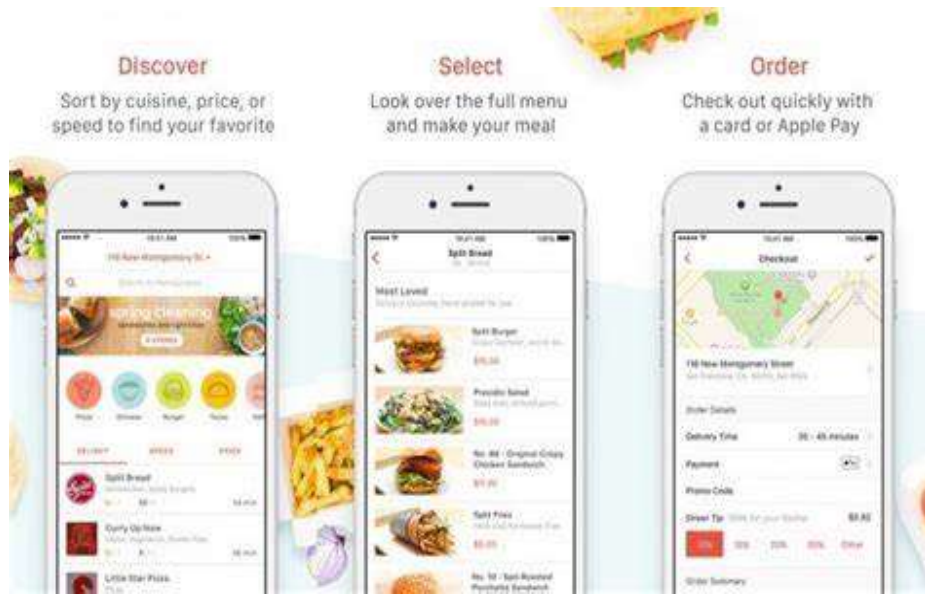
Let the bigger savings begin.





This is Apple Card.





 **DOORDASH**

worldpay

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Consolidated Experiences

affirm + Walmart

Buy in-store, pay later

Pay over 3, 6, or 12 months with no late fees. [See terms](#)

Every Day Low Price

\$1⁰⁰ per month

For [eligible items](#) between \$150 - \$2,000

Prequalifying won't affect your credit score

See if you prequalify

Prequalifying won't affect your credit score

See if you prequalify

How it works

↓

\$350

1. Apply on your phone

Enter how much you're spending, then pick your payment plan.

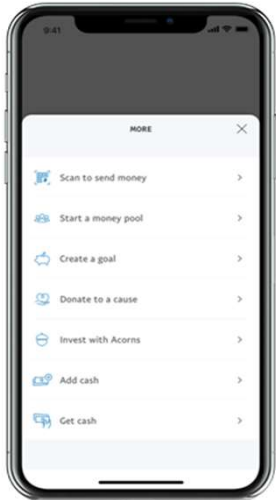
2. Go to the register

Scan your single-use barcode to complete your purchase.

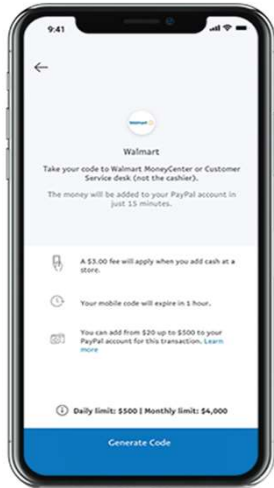
3. Make monthly payments

Pay at [affirm.com](#) or in our app. (We'll send payment reminders)





In the More section, select Add Cash.



Select Walmart, review the details and generate your code.



Show the code to a cashier, give them the cash and the money is sent directly to your account.

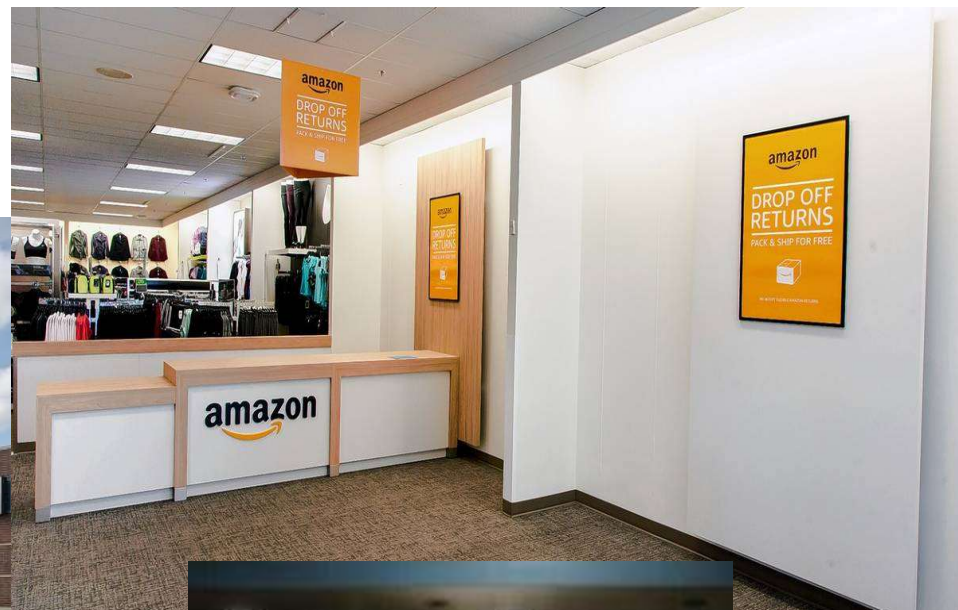
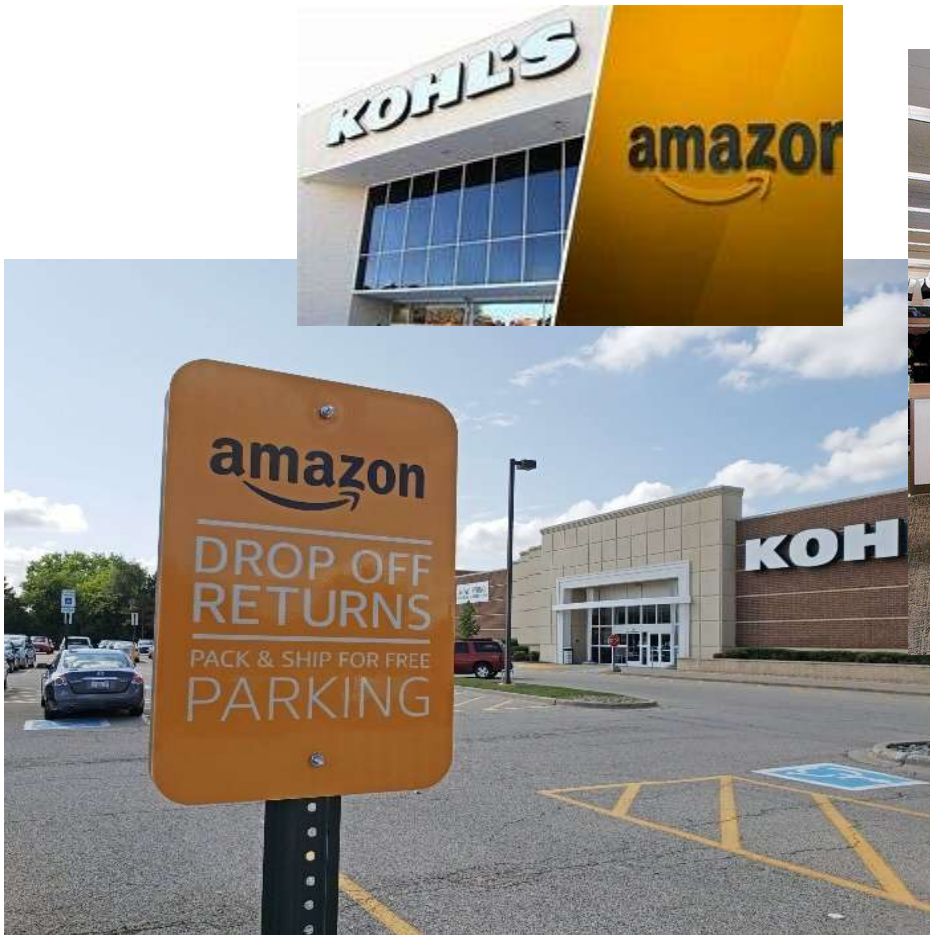


\$3

Cash-In/Cash-Out







Are YOUR MEMBERS CARDS embedded here?



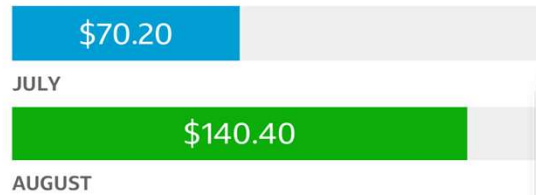


Did you expect an increase?

Hi there.

I noticed G & L Energy charged you \$140.40 this month on your account ending in 1234. That's \$70.20 more than last month.

Your Monthly G & L Energy Charges



Your virtual number is ready

Favorite Clothing Shop



Exp: CVV:

Linked to Venture...3321

Hi Ken, it's Eno from Capital One. Did you just try to make this purchase?

Camera Supply Store
\$530.00



Did you make both purchases?

COZYSHOPS.COM

Sunday, June 10, 2018

\$40.00

Sunday, June 10, 2018

\$40.00

Yes, I Made Both

No, Help Me Fix This

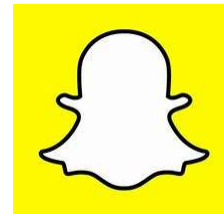
5min ago

Did you leave a 156% tip at Neo's Pizzeria today? See the details here.



Our Members & Expectations







**Will it work?
Or will it not?**



What Can We Learn & What Can We DO?

The Most Successful Experiences

are Easy, Quick and Rewarding...CLUB Solution

Consolidated Experiences

add the Convenience Factor....TO us or One-Stop Shop

Members are still demanding
dual-servicing model

Consumer Confidence

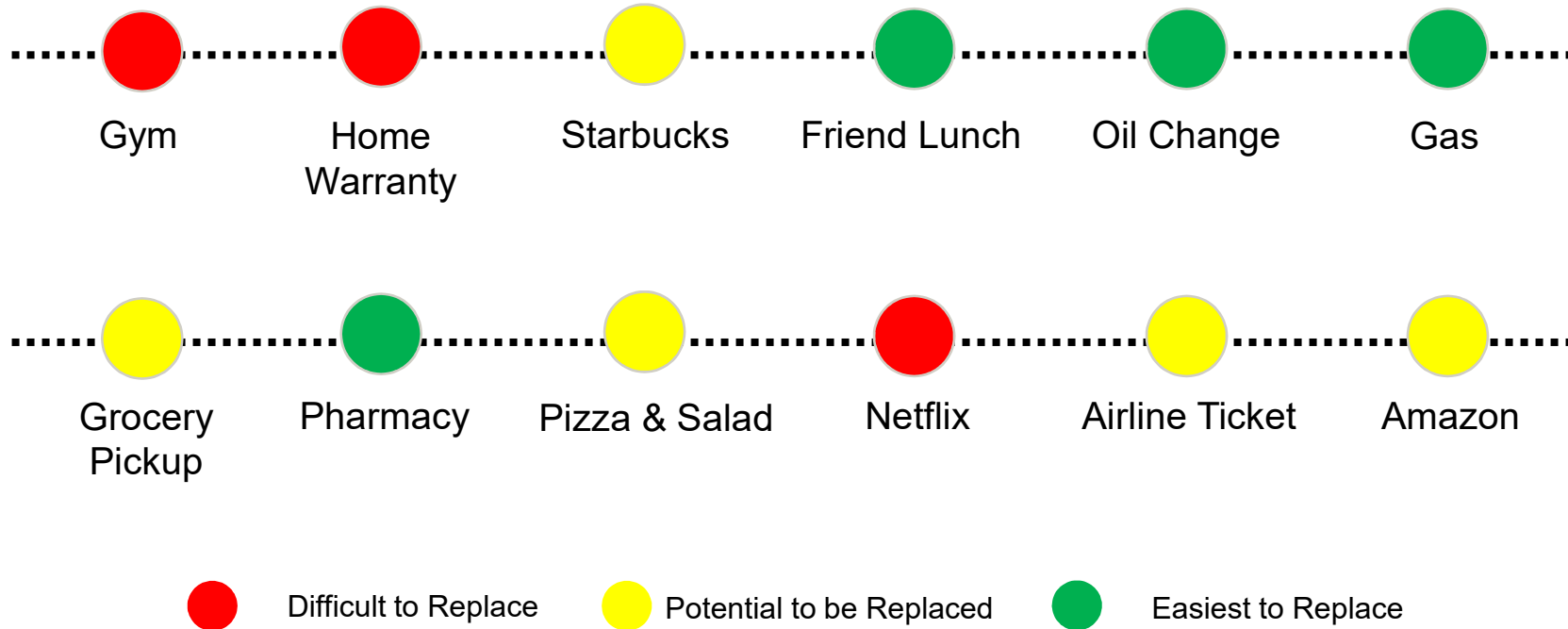
has a way to go

There are Effects on YOUR Interchange if your card is not embedded





A Day in The Life of a Member



Questions:	Ideal State:
1 - Number of cards (debit & credit) – Direct & Indirect	85%+, 30%+
2 - Percentage of active cards	70%+
3 - Definition of active	12+ Transactions/month/card
4 - Total monthly transactions per card	35-60
5 - False positive ratio	3:1 - 4:1
6 - Embedded recurring transactions	30%+
7 - Adoption of bill payment	Good and trending downward
8 - Fraud detection and mitigation	Least number of cards replaced
9 - Reporting access	Real time versus batch
10 - Information access	Direct or through provider
11 - Marketing programs	Drive high conversions (50%+)

YOU have a leg up.....**YOU** have the **MEMBER** relationship....The **FOUNDATION** for your **CLUB**

INVEST in your Digital/Mobile Solution

How does your **BRANCH** experience Feel?

PHONE-Detailed Transactional, **BRANCH**-Detailed Personal

EDUCATE to close Gap on Consumer Confidence-**NAME** those Merchants!

CONCIERGE Services-CU*Dash!





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Thank You!

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