Mastercard Priceless Surprises® and what’s in it for your financial institution

August 15, 2017
What we’ll talk about today

• Campaign background
• Promotion background
• How can my financial institution participate?
• Next steps
Mastercard® and JHA Card Processing Solutions™ (CPS) have joined together to provide CPS Mastercard issuers with a custom Priceless Surprises® campaign, delivering once-in-a-lifetime experiences to Mastercard cardholders.
What are Priceless Surprises?

*Priceless Surprises* allows Mastercard’s partners to put Priceless into the lives of their Mastercard cardholders with life changing or smile-making Surprises.

The goal of the promotion is to *create top of wallet behavior* in targeted everyday spend categories, while *rewarding cardholders* based on having and using a Mastercard.
What’s in it for my financial institution?

Put Priceless into the lives of your Mastercard cardholders

By leveraging the Priceless Surprises campaign, you will be able to create local buzz around your branches and provide an additional incentive to your cardholders.
<table>
<thead>
<tr>
<th>Why participate?</th>
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<tbody>
<tr>
<td><strong>IT’S TURNKEY</strong></td>
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<tr>
<td>- Simple to participate</td>
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<tr>
<td>- Marketing materials are provided</td>
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<td>- Promotions team has it covered</td>
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<tr>
<td><strong>MINIMAL INVESTMENT</strong>*</td>
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<tr>
<td>No cost to participate! JHA Card Processing Solutions™ (CPS) has invested in the planning, creative development, and execution of the promotion (including prizing!)</td>
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<td><strong>GUARANTEED WINNERS</strong></td>
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<td>Each CPS Mastercard issuer who opts-in is guaranteed three winners throughout the promotion</td>
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*Each participating CPS Mastercard issuer is responsible for print, production, and distribution costs associated with the marketing materials
Roles & responsibilities

Promotions team
(Jack Henry & Associates, Mastercard, Promotion Administrator)

- Official Rules and Legal Compliance
- Develop turnkey marketing materials
- Data capture through Mastercard’s data warehouse
- Random winner selection, vetting, and fulfillment
- Prizes and related expenses
- Post-performance reporting and insights

- **All costs related to the above efforts!**

CPS Mastercard issuers

- Opt-in to participate by September 1, 2017
- Download, customize, print, and post marketing materials
- Spread awareness pre, during, and post promotion
Promotion
Background
Program goals

• Drive brand favorability
• Drive card envy
• Incentivize usage
• Create top of wallet behavior in upward trending spend categories: **Dining Out**, **Travel/Lodging**, **Sporting Goods**
Promotion dates

PROMOTION PERIOD:
November 7, 2017 – May 4, 2018

Entry Period 1
November 7, 2017 – December 31, 2017

Entry Period 2
January 1, 2018 – February 28, 2018

Entry Period 3
March 1, 2018 – May 4, 2018
How it works

Mechanics

• Every time a cardholder of a participating CPS Mastercard issuer makes a purchase of $10 or more using their Mastercard, they are automatically entered into the Priceless Surprises promotion
  • Eligible transactions include consumer credit or debit Mastercard signature-based or credit-based chip & pin purchases (does not include HSA BINs or PIN-based debit transactions)
• Cardholders can also enter via alternate method of entry that doesn’t require purchase
• After each entry period, winners will be randomly selected

Eligibility criteria:
Cardholder from an opted-in CPS Mastercard issuer prior to the Promotion Period start date (November 7, 2017 | 18+ | Not an employee of participating CPS Mastercard issuer or family member | U.S. Citizen | Account is in good standing

To learn more, your cardholders can view the Official Rules, which will be available online
Prizing

Each participating CPS Mastercard issuer is guaranteed to surprise at least three (3) cardholders throughout the promotion period.

One (1) First Prize winner per financial institution, per entry period

One (1) Grand Prize winner (from all eligible entries), per entry period

- **Sporting Goods**: Jackson Hole, Wyoming
- **Lodging & Travel**: Scottsdale, Arizona
- **Dining Out**: New York, NY
Conducting winner selection

Promotion Administrator will receive consumer credit and debit Mastercard signature-based or credit-based chip & pin transaction information from Mastercard’s data warehouse and select potential winners by performing a random drawing from all transactions after each entry period

- (1) First Prize drawing for each participating CPS Mastercard issuer, per entry period
- (1) Grand Prize drawing out of all eligible transactions, per entry period
Potential winners will be verified against the eligibility criteria and then notified on a date corresponding to their entry period.

**FIRST PRIZES**

Jack Henry & Associates will notify the participating CPS Mastercard issuers of their winner(s) and fulfill all statement credits upon verification.

**GRAND PRIZES**

Promotion Administrator will facilitate the verification and fulfillment process of the trips:

- Grand Prize winners will be required to complete an Affidavit of Eligibility & Release to verify that they are eligible to receive the prize.
- If eligible, Promotion Administrator will fulfill the prize.
Winner verification & prize fulfillment process

1. Planning & KPIs
   • Promotion Administrator determines program details and eligibility criteria for the promotion

2. Conduct Winner Selection
   • CPS Mastercard issuers will drive awareness of promotion via marketing materials
   • Mastercard’s data warehouse sends eligible transaction data to Promotion Administrator to conduct random winner selection

3. Identify Cardholder
   • Promotion Administrator works with Jack Henry & Associates to identify the cardholders

4. Perform Winner Verification & Prize Fulfillment
   • CPS Mastercard issuers are notified of their respective cardholder winner(s) once all winners have been verified
   • Grand Prizes: Promotion Administrator reaches out to potential winners and fulfills the prize. Additional documentation will be required
   • First Prizes: Jack Henry & Associates fulfill the statement credits

5. Release Winner Amplification
   • CPS Mastercard issuers are encouraged to congratulate their winners on social media and/or other marketing channels

CPS Mastercard issuer
Promotions team
How Can My Financial Institution Participate?
Between August 21 and September 1, all CPS Mastercard issuers will have the opportunity to digitally opt-in to the promotion in order to participate. There will be no extensions to the opt-in period.

All participating CPS Mastercard issuers will have access to marketing materials, starting on September 11, to promote the program to your cardholders.

Starting November 7, encourage cardholders to use their card. Each participating CPS Mastercard issuer will have a guaranteed First Prize winner after each entry period who will receive a statement credit.

**NOTE:** If your financial institution plans to de-convert from JHA Card Processing Solutions™ during the promotion period, you will be unable to opt-in and participate in the promotion.
Principal and Affiliate members may opt-in to participate

- All fields are required to be filled in; financial institution name and FI# will auto populate after typing in the first few letters or numbers
- All check boxes must be checked
- Click OPT-IN to complete the opt-in process
Promotion Portal

- Using the **email** and **password** you opted-in with, you will be able to log-in to the Promotion Portal at any time to view the FAQs, Webinar and Official Rules.
The marketing materials are an easy and turnkey way to amplify the program to your cardholders to drive card usage!

- Materials include: statement insert, self-mailer, social posts (3 Facebook & 3 Twitter), banners (160x600, 300x250, 728x90), and email template
- All materials can be easily customized with your logo
- Each CPS Mastercard issuer is responsible for printing, production and distribution
- Materials will be available for download on September 11th (via the Promotion Portal) until the end of the Promotion Period
- Start marketing to your cardholders November 7th (when the promotion begins)

When opting in to the promotion, you will agree to promote the program in at least two of your marketing channels (but more is encouraged!)
Downloading the materials

- Log-in to the Promotion Portal on/after September 11
- Click PREVIEW to expand the thumbnail and preview the material
- Select ADD TO DOWNLOADS then click the DOWNLOAD button to download the selected materials to your computer
Customize the materials by inserting your FI card name and logo where indicated.
Best practices

1. Using a combination of the statement insert and email will help you reach the most cardholders each month throughout the promotion

2. Place banner ads on your website where cardholders will see it when paying bills

3. Consider your social following before pushing out Facebook & Twitter posts
   - Should align with overall social strategy and content calendar
   - Frequency depends on how many times you typically post:
     - 3-4 posts per week: Post three weeks in a row, rest one week, then repeat
     - 1 post per week: Post one/two posts per month

4. Depending on your budget, the self mailer is an additional way to reinforce your marketing initiatives throughout the promotion
Encourage branch associates to discuss the promotion with your cardholders when they visit the branch.

Congratulate your winners in your marketing channels once prizes have been awarded:

- Encourages other cardholders to use their card
- Creates excitement around chances to win
- Gives credibility to the promotion

For privacy reasons, a winner's address and zip code cannot be disclosed to the public.
Example Social Posts:

“[ISSUER NAME] & Mastercard surprised cardholder [NAME] w/ a trip to [XXX]! #PricelessSurprises”

“Cardholder [NAME] made a $XX purchase & was surprised with a trip to [XXX]! #PricelessSurprises”

“Ready for the adventure! Cardholder [NAME] was surprised & is headed to [XXX]! #PricelessSurprises”
Next Steps
Important dates

8/21/17-9/1/17
Opt-in period
Marketing materials available for download

9/11/17

11/7/17-12/31/17
Entry period 1
Winner notification on/about 1/12/18*

11/7/17-5/4/18
Promotion period

1/1/18-2/28/18
Entry period 2
Winner notification on/about 3/14/18*

3/1/18-5/4/18
Entry period 3
Winner notification on/about 5/16/18*

As a reminder, if your financial institution is planning to de-convert from JHA Card Processing Solutions during the promotion period, you will not be able to opt-in or participate in the promotion.

*Winner notification dates may shift based on eligibility of first selected potential winner.
If you have any additional questions, contact your CPS Customer Relationship Manager or email askus@jackhenry.com.

Remember to opt-in to the promotion starting August 21st!
Appendix
Usage insights

307%
Lift in intent to use the card when "Priceless Surprises" was correctly associated with Mastercard.

Mastercard Market Insights identified **dining out, lodging and travel**, and **sporting goods** as focus areas for incentivizing spend and card usage.

1. **Fast Casual** remains the fastest growing restaurant sector, in both sales growth and new offerings.

2. **Strong category spend**, trending upward consistently since 2011 with only one month of downward trending after 6 years.

3. **Sporting goods** continue to outperform other retail subsectors, with sales up year over year in February.

1. Twitter Nielsen Brand Effect study
2. SpendingPulse
3. Sector Insights