



News Release



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FOR IMMEDIATE RELEASE

**MARITZ AND WELCOME REAL-TIME PARTNER TO LAUNCH
INNOVATIVE LOYALTY OFFERING IN UNITED STATES**

***Maritz Real-Time Rewards™ Provides Card Issuers with a Competitive Advantage and
Consumers with Increased Value and Easier Redemption***

ST. LOUIS (December 9, 2008) – Maritz and Welcome Real-time announced today a partnership to launch an innovative loyalty offering in the United States and Canada. The offering, Maritz Real-Time Rewards™, will allow customers to redeem points to make purchases and allow card issuers to deliver personalized offers at the point of sale, providing the issuers with a unique opportunity to increase brand loyalty for their cards at a lower cost while also gathering valuable information about their customers. When partnered with Maritz Loyalty Marketing's new, state-of-the-art technology solution, Maritz Real-Time Rewards can offer even more options to card issuers and merchants. [Welcome Real-time](#) is a global leading provider of payment card business solutions in 21 countries across the world. [Maritz Loyalty Marketing](#) works with seven out of the top 10 banks and manages over 100 million customer loyalty program members.

“It is essential to differentiate customer loyalty programs so that they don't become commoditized. Both card issuers and merchants face challenges in optimizing the value of their loyalty efforts. This new offering will help strengthen relationships and address unmet needs for merchants, issuers and customers,” said Thad Peterson, director, Maritz Real-Time Rewards. “Maritz is pleased to partner with Welcome Real-time to be the first to bring this innovative solution to card issuers and retailers in the U.S and Canada.”

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Maritz Real-Time Rewards now offers credit card companies, banks and retailers the following advantages:

- **Information you need; targeted rewards customers want:** Card issuers and retailers will be able to track and analyze customer buying behaviors and other information to deliver more intelligent, targeted rewards in real time, at the point of sale. Intelligent rewards eliminate promotional waste by delivering the right offer to the right customer at the right time, ultimately driving higher levels of customer satisfaction and increased purchases.
- **Lower your costs while providing more value for your customers:** Delivering targeted, personalized promotions at the point of sale via merchants reduces operational costs and achieves greater results as compared to more traditional methods of marketing promotions to a broad audience via direct mail or other mass advertising.
- **Simplicity in participation:** Retailers can allow customers to select any payment card to enroll and participate in a program. This feature will ensure selected issuer's cards are more attractive to the customers while improving the retailers perceptions of the value card issuers' bring to the transaction.

“Maritz is the ideal partner to drive Welcome forward in this new and exciting phase that marks our entry into the U.S. and Canada”, said Philippe Bontemps, VP Business Development, Welcome Real-time. “Maritz’s high-quality marketing services and relationships with market players in the region, combined with Welcome’s marketing-rich and real-time business solutions, will be invaluable to foster the use of this technology in the U.S. and Canada.”

The Maritz Real-Time Rewards suite of services includes the following offerings for card issuers:

- **Linkage to merchants’ POS for redemption** - Offers the capability to link credit card issuers with merchants so that credit card customers will have the ability to use their card loyalty program points to make purchases in real time at the point of sale.
- **Individual retailer loyalty programs** - Card issuers can partner with retailers to implement an internal points program with either point-of-sale redemption or targeted promotional marketing offers (such as coupons or sampling offers).
- **Merchant Rewards Network programs** - Card issuers can participate in a program where customers who shop with participating retailers receive special discounts across a network of retailers along with either point-of-sale redemption or promotional marketing offers (such as coupons or sampling offers).

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About Welcome Real-time

Welcome Real-time helps leading banks and retailers increase their profitability by designing, delivering and supporting real-time payment cards marketing programs that attract and retain customers. Our clients use our solutions to enhance their loyalty programs with value-added, marketing-rich, relationship-based features that provide greater convenience and value for customers. Our award winning XLS technology is used around the globe, producing a constantly growing wealth of new marketing concepts and business relationships that help our customers achieve their business objectives. For more information, visit us at www.welcome-rt.com.

About Maritz Loyalty Marketing

Maritz Loyalty Marketing is the nation's leading provider of full-service loyalty marketing solutions, including rewards-based loyalty programs. A unit of Maritz, [Maritz Loyalty Marketing](#) deploys all of the strategic, operational, technology, communications, rewards and fulfillment services that support their client's customer loyalty programs nationwide.

About Maritz

St. Louis-based [Maritz](#) is a sales and marketing services company, which helps companies achieve their full potential through understanding, enabling, and motivating employees, channel partners and customers. Maritz provides market and customer research, communications, learning solutions, incentive initiatives, meetings and event management, rewards and recognition, travel management services and customer loyalty programs.

For more information on Maritz, visit www.maritz.com or contact us at 1-877- 4 MARITZ.

For more information on Welcome Real-time, visit www.welcome-rt.com or e-mail m.banes@welcome-rt.com.

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