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**Carlson Marketing and Welcome Real-time partner
to launch next generation loyalty offering in Australia.**

Carlson Marketing Point of Sale Rewards provides personalised loyalty experience in real time, at Point of Sale (POS)

SYDNEY, Australia, 18 November 2009 - Carlson Marketing and Welcome Real-time announced today agreement to launch an innovative loyalty offering in Australia. The offering, **Carlson Marketing Point of Sale Rewards**, enables customers to redeem points for purchases and helps credit and debit card issuers to deliver personalised offers at the point of sale. It provides banks and retailers with a unique opportunity to increase spend and brand loyalty at a lower cost and gather valuable information about their customers. When partnered with Carlson Marketing's market leading technology solution, Carlson Marketing Point of Sale Rewards offers even more options to card issuers and merchants.

Welcome Real-time is a global loyalty solutions provider with customers in over 30 countries. They have been in the business of developing software and managing services for over 12 years, helping retail banks and retailers run their card business more profitably. [Carlson Marketing](#) works with major banks, airlines and retailers around the globe.

"Major loyalty programs need new ways to differentiate themselves and not allow competitors to commoditise the market. Our new solution enables a personalised experience at point of sale that is not currently available in Australia. Customers will find this very attractive," said Michael O'Sullivan, Senior Vice President, Carlson Marketing.

Carlson Marketing Point of Sale Rewards now offers Australian banks and retailers the following advantages:

- **Information you need; targeted rewards customers want:** Banks and retailers will be able to better track and analyse customer buying behaviours to assist in delivering 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, personalised 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 enrol 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.

"Carlson Marketing is the ideal partner to drive Welcome Real-time forward in this new and exciting phase that marks our entry into the Australia and New Zealand," said Francois Dutray, CEO, Welcome Real-time. "Carlson Marketing's high-quality marketing services and relationships with key companies in Australian and New Zealand, combined with Welcome



Real-time's marketing-rich and real-time business solutions, will be invaluable for driving take up of this technology in Australia and New Zealand."

The Carlson Marketing Point of Sale Rewards suite of services includes the following offerings for financial Institutions and retailers;

- **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 Carlson Marketing

Carlson Marketing is the world's leading relationship building company. Carlson Marketing designs and delivers loyalty, engagement and event programs for some of the world's best known brands. Carlson Marketing's two global service offerings – Brand Loyalty and Engagement & Events – are supported by six core capabilities: Strategy & Brand Planning; Creative and Communications; Decision Sciences; Award Services; Technology Services and Customer Service. Headquartered in Minneapolis, MN, Carlson Marketing has large regional offices in Toronto, London and Sydney. For more information about Carlson Marketing, please visit www.carlsonmarketing.com

About Welcome Real-time

Welcome Real-time is a global loyalty solutions provider in the payment integrated value-added service space. Today, as the leading loyalty solutions provider to Fortune 500 banks, Welcome Real-time's award winning XLS solution transforms the way banks and retailers design card loyalty and promotional marketing programs. Through a combination of Welcome's innovative technology, global consulting and professional services, banks and retailers of all sizes can execute truly consumer-behavioral based card loyalty and reward decisions. This provides greater convenience and value for their customers, resulting in an increase in their business.

Welcome Real-time is headquartered in Aix-en-Provence, France. More information about Welcome Real-time can be found at www.welcome-rt.com.