

Cartera Commerce at a Glance

Cartera Commerce is the leading provider of online malls and loyalty shopping solutions that increase revenue, strengthen customer loyalty, and improve member engagement.

Cartera Commerce Loyalty Shopping Solutions include:

- Online Mall
- In-Store
- E-Statement
- Redemption

Cartera Commerce offers multi-channel shopping across a wide range of product offers that reaches over 150 million consumers and includes over 40 clients.

Clients include:

- JPMorgan Chase
- Delta Airlines
- Best Buy
- USAA
- Conde Nast (Lucky/Allure)
- Shop.org (Cybermonday.com)
- Verizon
- Spirit Airlines
- NASCAR
- Charter Communications
- Virgin HealthMiles

Growth of Loyalty Shopping

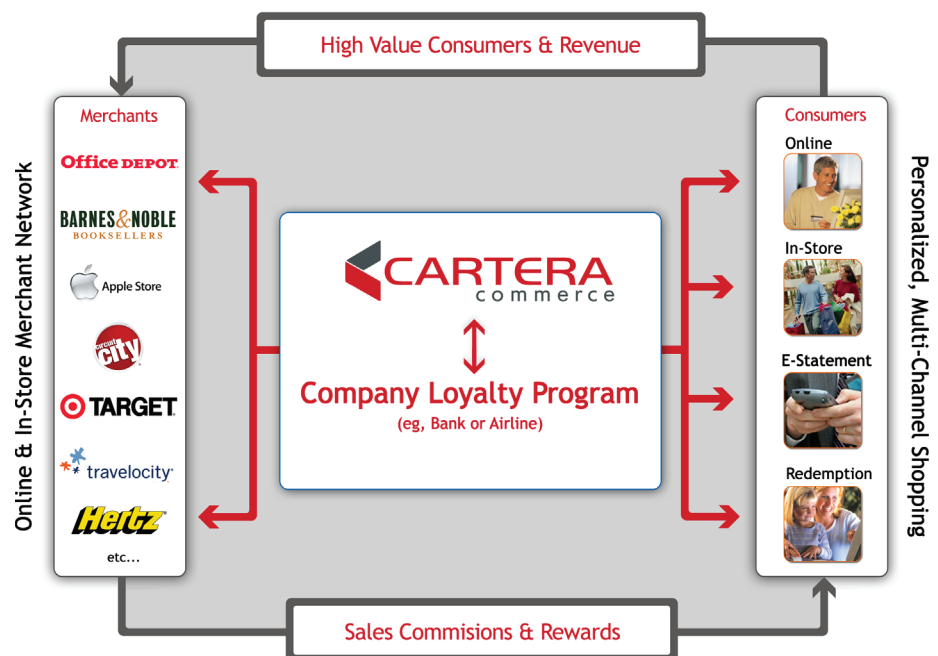
With the growing number of loyalty and rewards programs, many companies have turned to loyalty shopping as a powerful way to drive loyalty and engagement with their members. Their members accumulate rewards rapidly by earning bonus rewards every time they shop through a network of partner merchants. Consumers in a program shop at a participating merchant either by starting on the loyalty online mall and linking to the merchant site to complete the purchase or by visiting the merchant's store. After the transaction, the merchant pays a commission on the sale back to the program and the consumer automatically receives some part of that commission as their loyalty reward. Cartera Commerce's performance-based programs are designed so merchants pay commissions only on actual revenues, providing a significant ROI advantage over traditional marketing models such as CPC (online), advertising, and direct mail.

BENEFITS

- **Greater Reach in High Quality Network** – Promote your brand to over 150 million consumers
- **Segment Targeting** – Develop effective promotions and campaigns for particular consumer segments
- **Revenue Lift Across Channels** – Lift sales across all shopping channels
- **Increased Acquisition, Retention and Re-engagement** – Acquire new customers, increase loyalty and engagement with existing customers
- **Improved Conversion and Larger Basket Size** – Leverage marketing more effectively to attract shoppers and drive increased spend

Cartera Loyalty Shopping: Win-Win-Win Value Proposition

Cartera Commerce manages multi-channel loyalty shopping programs for over 100 million consumers at a wide range of companies and organizations such as JPMorgan Chase, Delta, Shop.org (Cybermonday.com), Verizon, Spirit Air and NASCAR.



Cartera's loyalty shopping solutions power unique, differentiated loyalty shopping programs that link merchants, consumers, and organizations.

The loyalty shopping programs run by Cartera Commerce increase engagement and spend for both the program providers and their merchant partners, creating a strategic win-win-win relationship for everyone - provider, merchant, and consumers.

Consumers benefit from:

- **Accelerated points earning:** On top of the baseline loyalty program, such as 1 point per dollar on a credit card, consumers can earn bonus points per dollar by shopping through the program.
- **Single site for great deals:** Through one program, consumers can shop across hundreds of merchants via an online mall, by visiting the brick-and-mortar store, or through catalogs.
- **Personalized shopping experience:** Consumers receive micro-targeted offers and promotions which can be used in-store or through a personalized, highly compelling online mall.

Companies running loyalty programs benefit from:

- **Improved consumer engagement:** Consumers interact and engage more frequently and earn more points to build loyalty.
- **Higher perceived value in the program:** Consumers associate the strong value proposition with the loyalty program.
- **Increased spend:** Consumers in loyalty programs spend more than "standard" consumers and consumers participating in loyalty shopping spend even more.

Benefits for Merchants

Merchants that partner with Cartera Commerce can capitalize on the award-winning Cartera Commerce Loyalty Shopping Suite to harness the buying power of millions of shoppers and acquire customers and maximize sales.

Reach Over 150 Million Consumers with One Partner

Cartera Commerce runs over 40 programs that reach over 150 million consumers across a wide variety of customer segments. This customer network is increasing rapidly, with the number of blue-chip clients doubling each year. As most card issuers know, customers in loyalty programs spend more than average customers and merchants can gain access to all of these high-value customers by working with a single partner.

Target Promotions and Offers to Drive Merchant ROI

Cartera's experienced merchant relations team works with merchants to develop a strategy that lifts revenue, avoids passive spend challenges and achieves each merchant's marketing objectives. Merchants only pay commissions on actual sales, helping drive a strong ROI. The elements of these programs can include reporting, segmentation and targeting approaches, and offer and promotion strategies based on seasonality, segment, and client program. In addition, merchants may secure placements for particular programs, product categories, or email campaigns.

Partner with Cartera Commerce for Proven Success

Cartera Commerce is a key partner and top revenue-generating affiliate for many merchants. Because of their growing success with Cartera programs, merchants continue to expand their participation. Over 1,000 online, in-store and catalog merchant partners are currently part of Cartera Commerce's merchant network. Many existing partners are looking to expand their participation and new merchants are regularly added.

Cartera Commerce has a unique and strategic relationship with merchants:

- It is one of the top affiliates for online aggregators, having been designated an Affiliate VIP by Performics, a CJ Performer by Commission Junction, and a Platinum Publisher by LinkShare.
- It has a strategic partnership with Shop.org, the online arm of the National Retail Federation. As part of this strategic relationship, Cartera Commerce powers the award-winning Cybermonday.com shopping site.
- It is responsible for developing and running some of the most pioneering, innovative, and successful in-store programs in the industry.