Debit Activation and Usage Marketing Campaigns Influence Buying Behavior

Vantiv’s debit Activation and Usage campaigns have proven to increase spend, as well as retain that increased spend up to 12 months beyond the promotional period. These campaigns have proven to maintain their effectiveness year-after-year. In fact, results are showing that 2014 performance is trending to be an even more effective year than 2013 through an increase in response rates, spend, and number of transactions.

The promotions are seasonal cash incentives. They run for a full month and target two specific groups of cardholders: Low Users and New Inactives. Low Users are cardholders with 1 to 4 signature transactions for 3 consecutive months. New Inactives are new cardholders within the last 60 days with zero signature transactions. To qualify for the incentive, cardholders must make 5 or more signature-based purchases during the promotional period.

### Activation and Usage Performance Lift per Qualified Card

<table>
<thead>
<tr>
<th></th>
<th>2014 Low Users</th>
<th>2014 New Inactives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Response Rate</strong></td>
<td>26.2%</td>
<td>5.2%</td>
</tr>
<tr>
<td><strong>ROI</strong></td>
<td>320%</td>
<td>390%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Promo Period</th>
<th>Retention*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spend (avg.)</strong></td>
<td>$295.94</td>
<td>64.2%</td>
</tr>
<tr>
<td><strong>Transaction (avg.)</strong></td>
<td>7.08</td>
<td>70.5%</td>
</tr>
</tbody>
</table>

### Activation and Usage Performance Lift per Non-Qualified Card over 12 Months

<table>
<thead>
<tr>
<th></th>
<th>Low Users</th>
<th>New Inactives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Active cards (avg.)</strong></td>
<td>49.9%</td>
<td>10.7%</td>
</tr>
<tr>
<td><strong>Spend (avg.)</strong></td>
<td>$59.60</td>
<td>$198.01</td>
</tr>
<tr>
<td><strong>Transaction (avg.)</strong></td>
<td>1.37</td>
<td>4.38</td>
</tr>
</tbody>
</table>

*Retention % is based on the 12 months post promotion.

### PROMOTION AND RETENTION KEY FINDINGS

- An increase in spend and number of transactions is seen during the promotional period.
- The increase in spend results in a favorable ROI for the Financial Institution.
- Based on historical campaigns, 64.2% Low Users and 90.2% New Inactives retain their increased buying behavior at least 12 months past the promotional period.
- Projecting the buying behavior on the 2014 campaigns, Low Users’ and New Inactives’ spend per card/mo. will be $190 and $500, respectively.

### NON-QUALIFIED CARDHOLDERS KEY FINDINGS

- Even among those that did not qualify for the incentive, awareness was brought to the card, increasing spend and transactions to both target groups.
- 10.7% of New Inactives used their card to make over 4 purchases at close to an average of $200.
- Nearly 50% of Low Users used their card to make at least 1 purchase, averaging close to $60.

### YEAR-OVER-YEAR KEY FINDINGS

- The effectiveness of the Activation and Usage campaign remains solid year after year.
- 2014 is trending to be even more effective than 2013, by way of an increase in response rates, spend, and number of transactions.

*Promotional period data.

Contact your Relationship Manager to learn more.

Data points are averages based on Vantiv Debit Activation and Usage campaigns run from 2013 through 2014.