Introducing the One-And-Only “Universal” Loyalty/Rewards Card

- Simple One-Step Customer Enrollment
- Highly Cost-Effective
- Easy Single Swipe/Scan Card
- No Data Entry Required by Merchant
- Merchants Maintain Their Own “Currency”
- Delivers Individualized Customer Demographics
- Simplifies Targeting Rewards/Incentives
- System Accepts Your Current Loyalty Card or LOC Card

www.LOCcard.com
from LOC Enterprises, LLC
**QUESTION:** Why can a customer conduct business with any merchant, anywhere in the world with just **ONE** of these cards?

**BUT...** be required to carry **INDIVIDUAL** loyalty cards for **EACH** merchant? **Why is that?**

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**One Card—The Solution**

For Merchants & Consumers

What Is The LOC™ Card?

**For Consumers**—the LOC Card most simply put is a “Universal Loyalty Card.”

- LOC allows **Consumers** to have a single loyalty card to enroll into any merchant loyalty program that has subscribed to LOC—a single swipe/scan of the LOC card is all it takes. **Consumers** use the LOC website to maintain **ALL** merchant loyalty programs—one, central place to review the status of rewards in all participating programs.

**For Merchants**—the LOC Card is a **Universal Loyalty Enrollment** card.

- LOC helps **Merchants** build their loyalty programs by making it **card-swipe easy** to enroll new customers. No more point-of-sale signups or registration forms for customers to complete—one swipe/scan and the customer is enrolled.**

**Consumers** enrolled in **LOC** have the convenience of a wallet card, a key fob and a mobile app—ready for any situation the marketplace offers.

**LOC** is not a loyalty program; **LOC** eases and simplifies the customer enrollment process.

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**The LOC Card Benefits**

Enrollment and participation are every merchant’s goal, **BUT:**

- The best conceived loyalty/rewards program is nothing without customer participation. All programs start with customer enrollment. If it is easier and safer for the customer to enroll in a merchant’s program, it is only logical that more customers will participate.

- Additionally, men are less likely to enroll in complicated programs. Men are an important demographic, but often overlooked. Simplified enrollment process will result in a much greater participation level among men.

Simplify the experience for customers—women and men—and they will actively participate in more loyalty/rewards programs.
The LOC **Demographic Advantage**

Participating LOC Card merchants benefit from up-to-the-minute customer demographics and behavioral preferences. This critical information helps merchants shape reward offerings to customers because they know customers better.

**Consider these factors:**
- Easy loyalty system integration
- Easy consumer one-swipe enrollment
- LOC Cards are provided to the merchant as part of the program
- Customer demographics automatically provided to the merchants
- All merchant sales data remains within the merchant’s loyalty system
- One portal for customers to manage all reward programs
- Website with multi-language support

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**Why Loyalty/Rewards Programs Matter**

A “loyal” customer is 15 times more likely to patronize your business than a customer without a loyalty tie to your business.

Customer defections have a surprisingly powerful impact on the bottom line. If customer defections are cut in half, the average growth rate of a business more than doubles. And just a 5-percent increase in customer retention has a huge positive impact on profitability, margin and cash flow.

Simply stated, merchants prosper when customers keep coming back through a loyalty strategy. The LOC Card provides a consumer-oriented platform merchants need to build loyalty enrollment and keep customers coming back.

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**The Challenge of Loyalty/Reward Programs**

Did you know consumers have a love-hate relationship with loyalty/rewards programs?

Consumers love rewards but hate being overwhelmed by an out-of-control marketplace. Every retailer and hospitality business wants to enroll them—as card-carrying members of their loyalty/rewards program.

But loyalty/rewards programs are facing a stark reality: refusal of consumers to enroll. Resistance to enroll is high and growing, according to a recent study of **6,600** consumers. Most said they refuse to enroll because of:

1. Privacy concerns
2. Frustration with forms and cumbersome enrollment processes
3. Not wanting another card added to the hefty stack they already carry around.

In survey after survey, consumers consistently express exasperation in attempting to manage so many loyalty/rewards programs. In focus-group studies, consumers say they appreciate loyalty and rewards programs, but those programs have become “too complicated and burdensome.” Such consumer sentiment hurts loyalty programs everywhere.

There is **GOOD NEWS**; here’s what Americans said in survey/focus-group research:

1. **52%** would prefer a single consolidated loyalty card, if available
2. **32%** would prefer a single key fob
3. **17%** would prefer a mobile app

These same survey/focus-group participants stress their desire for one “universal” card that would simplify everything.

**LOC eliminates barriers to enrollment, allowing merchants to grow their in-house loyalty/reward programs quickly and effectively.**

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*Consumer research conducted by the Global Association for Marketing at Retail, March, 2011*
Why the LOC Card is a **Winning Solution**

The LOC Card allows merchants to capitalize on the positives and eliminate all the negatives of a loyalty/rewards program. The consumer has only one wallet card, key fob and app to manage; not dozens of them. Customers with a LOC Card enjoy these advantages:

- One, single website to store/review account balances from all loyalty programs
- One, single website for managing all user contact and demographic information
- Privacy protection controlled by the participating LOC consumer
- Notifications of expiring points
- One-swipe ease of enrollment in merchant loyalty programs
- Fail-safe protection if a card is lost or stolen

**Start Today! Accept LOC & Build Your Loyalty/Rewards Program**

It is easy for ANY merchant to begin accepting LOC. First, simply contact your POS/Loyalty software provider, and direct them to contact LOC Enterprises at Dev@LOCentersprisesllc.com. LOC Enterprises will provide a complete set of libraries and an integration guide. Second, open a LOC Merchant Account to receive an initial supply of LOC Cards and marketing materials. A LOC representative is waiting to answer any questions and help you get started using LOC to build enrollment and active participation in your loyalty/rewards program.

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