

The Challenge and Opportunity in

Consumer Payments



Has your payments portfolio kept pace with the **changes** in customer shopping patterns and preferences?

Are your co-brand credit cards, private label credit/debit cards, and gift cards **optimized** for highest value?

Are your payment options **integrated** with your customer marketing strategy and loyalty program?

Incorporating consumer payment preferences into the customer experience is a critical building block of a **loyal & profitable customer base**

Optimizing payment product performance leads to

- Higher conversion rates
- Ancillary revenue streams
- Increased sales
- Lower payment processing costs



Sharpening your focus on payments strategy leads to greater profitability.

While focusing on CX, it's easy to overlook the impact of payment options on your business.

Tweaking the customer experience to lessen friction points and streamline the purchase process leads to higher visit frequency, increased share of wallet, and improved Customer Satisfaction scores.

Make the Most of Your Payment Options

Co-brand Credit or Debit Cards

Do more than drive account acquisition. Competition for rewards card attention in the consumer wallet is intense.

Does your card offer measure up?

Closed Loop Payment Products

Strong but appeal to a limited portion of your customer base.

Are you pulling the right levers to make the most of your private label card products?

ACH Payment Programs

Yield advantages for your customers and your brand.

Are you effectively marketing your ACH cards to drive customer engagement?

Gift Cards

Popular with customers of all ages and builds word of mouth impressions for your brand.

Are you tapping into the potential that gift cards offer?

Call Impact 21 to evaluate your payment product performance, sharpen mobile payment and mobile wallet strategies, integrate payments into your customer loyalty strategy, and identify customer payment preferences.