

A man and a woman are sitting at a desk, looking at a laptop screen. The woman is on the left, leaning forward with her chin resting on her hand. The man is on the right, smiling and looking at the screen. A blue mug is on the desk between them. A large red diamond shape is overlaid on the right side of the image, containing the text.

CREATING
LONG-TERM
SHAREHOLDER
VALUE

2012 Investor Day

AIMIA
INSPIRING LOYALTY

CARDLYTICS

Scott Grimes
CEO
Cardlytics

AIMIA
INSPIRING LOYALTY



CARDLYTICS SERVES THREE CONSTITUENCIES

**Revenue producing
rewards solution**



Financial Institutions

**Highly relevant
and easy savings**



Customers

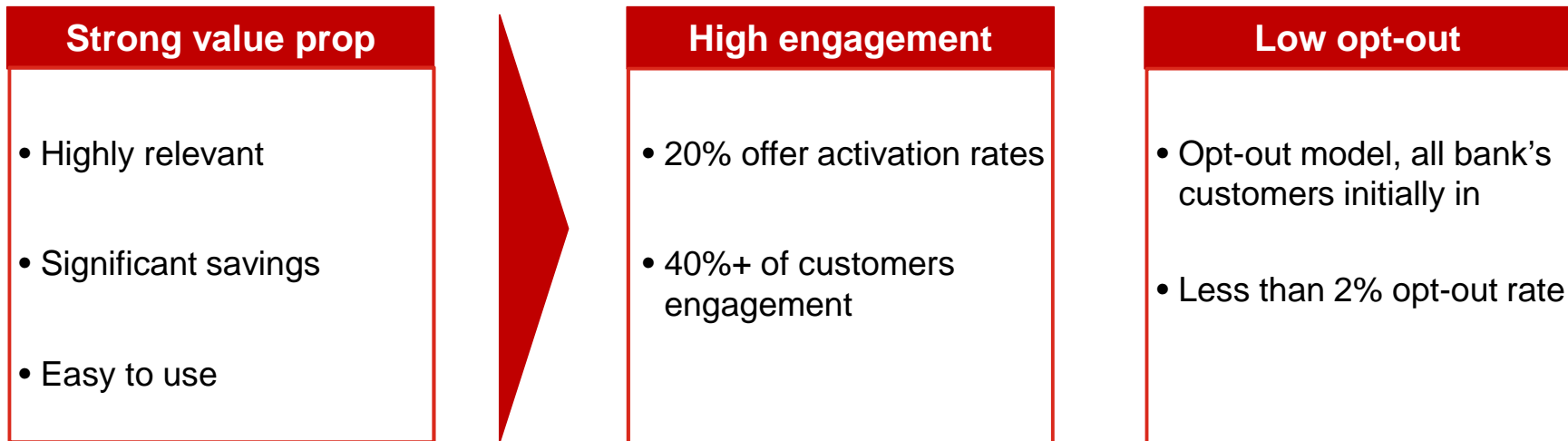
**Profitable new media
to drive growth**



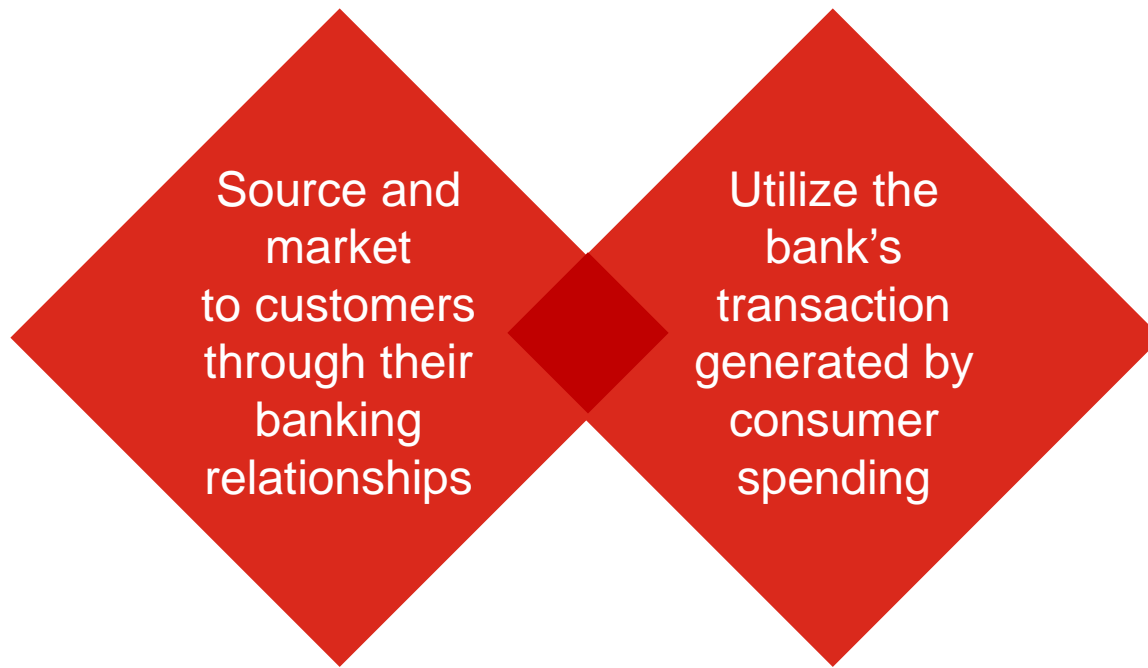
Marketers



CUSTOMERS LOVE THE PROGRAM



WHAT IS TRANSACTION MARKETING?



TRANSACTION-MARKETING IS A NEW MARKETING MEDIA WITH KEY ADVANTAGES

Superior Targeting

Segment customers based on actual spend

- Tailor message and investment precisely
- Doesn't cannibalize existing business

Precise Measurement

Capture all purchases across all merchants

- Measure ROI of marketing investment exactly
- Understand impact relative to category competitors

High Engagement

Multiple, frequently used channels

- "Moves the needle" for large retailers
- Increases brand strength loyalty



WE LEVERAGE A HOUSEHOLD'S PURCHASE HISTORY TO DRIVE HIGHLY RELEVANT MARKETING

DEBIT CARD



CREDIT CARD



ON-LINE BILL PAY / ACH



Any combination of
who, where, when and
how much

11 Billion transactions
per year

25% of non-durable
goods purchases

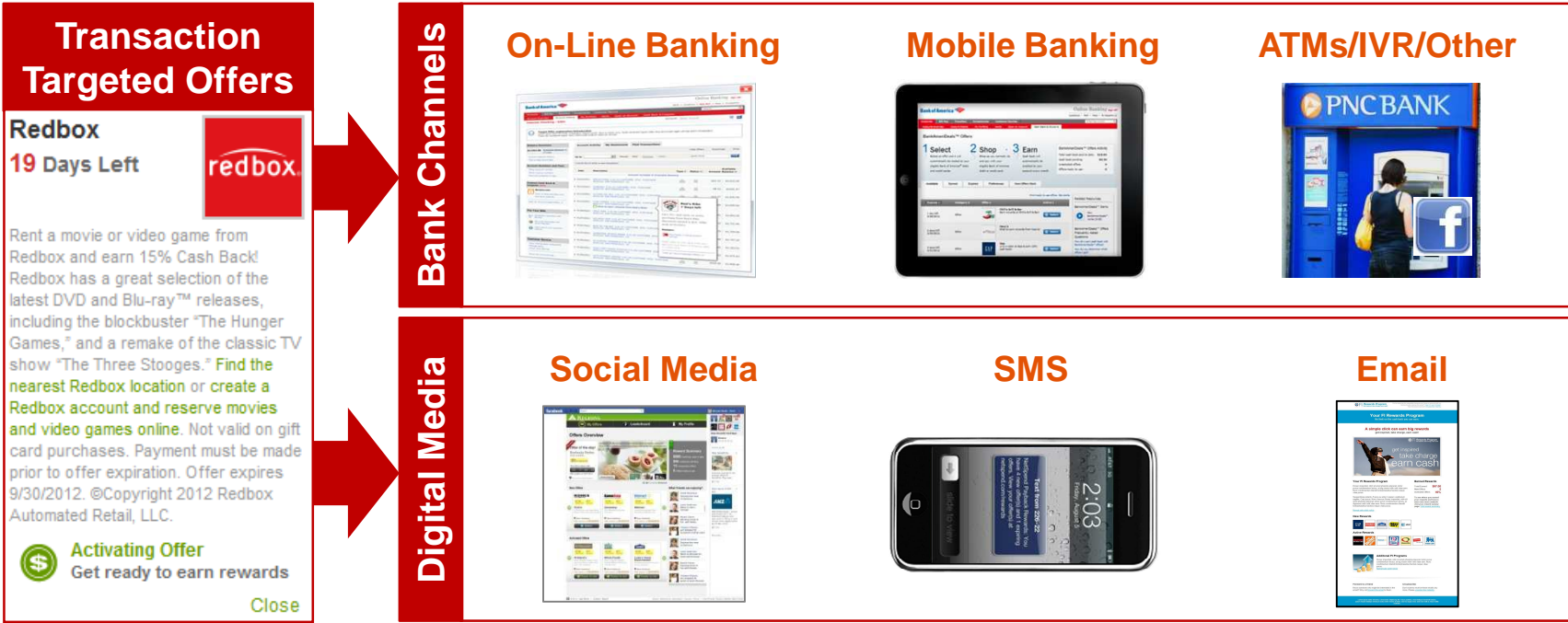


OUR BANKING PARTNERS COLLECTIVELY BRING MASSIVE MARKETING SCALE TO RETAILERS

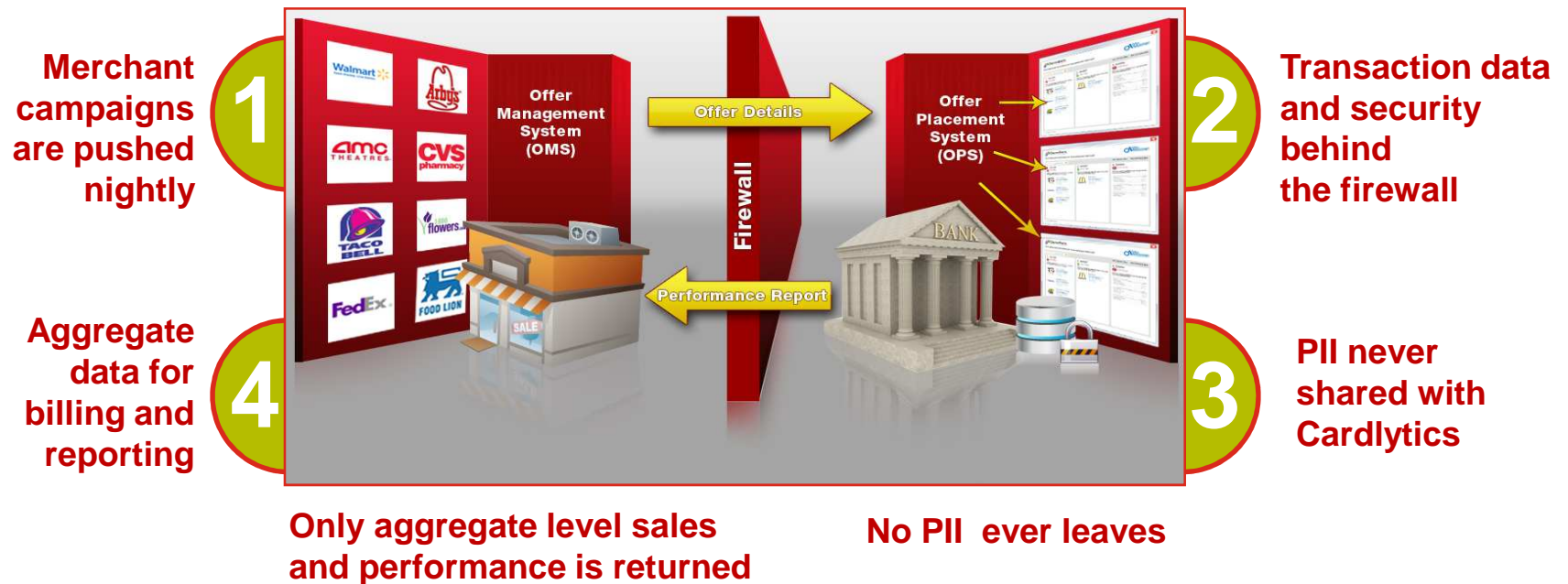
BANKS 3 of Top 6	  	<ul style="list-style-type: none">• 320+ banks• 75 million households• 195 million consumers• National footprint• Banked households with disposable income
PROCESSORS 2 of Top 3	 	
PREPAID 3 of Top 5	  	



MULTI-CHANNEL MARKETING EXTENDS REACH



CONSUMERS PRIVACY AND SECURITY IS PROTECTED WITH CARDLYTICS' UNIQUE ARCHITECTURE



CARDLYTICS SERVES THE MAJORITY OF NATIONAL RETAILERS AND THOUSAND OF LOCAL



Restaurants



Major Retail



Service & Entertainment Providers

WAL★MART

KOHL'S
expect great things



SPORTS AUTHORITY



RadioShack



BEALLS

FAMILY DOLLAR
my family, my family dollar



Fantastic Sams
HAIR SALONS



jiffy lube

AÉROPOSTALE

redbox



Great Clips



PET SMART

Wegmans

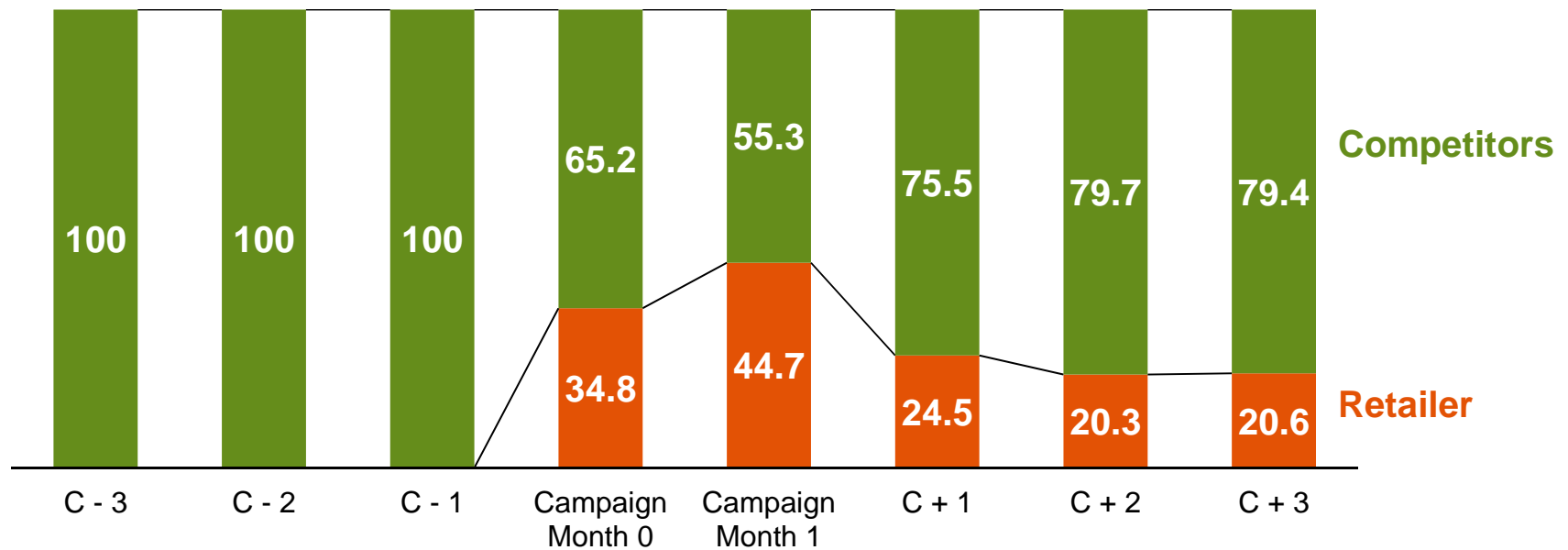


KIRKLAND'S



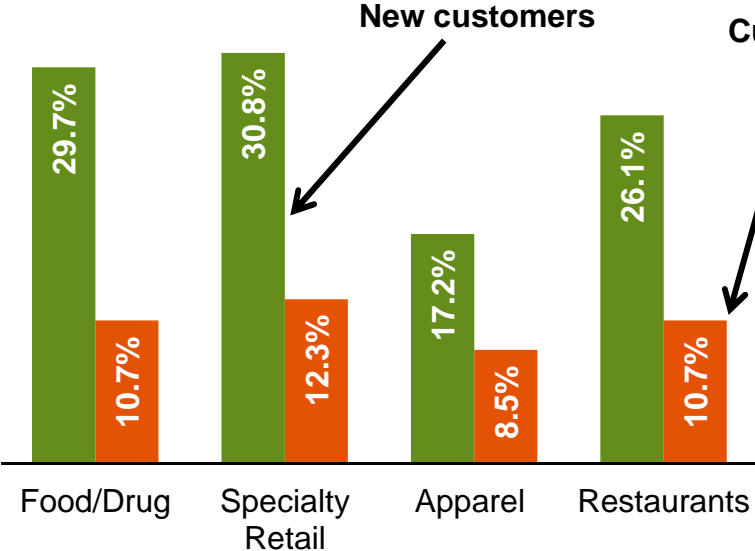
THE CHANNEL RAPIDLY SHIFTS MARKET SHARE

% Retailer Share of Category Spend

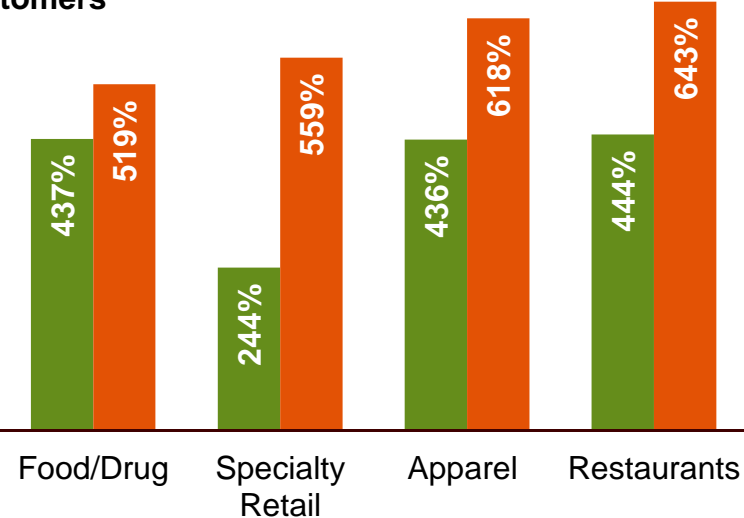


PRECISE MEASURABILITY ENABLES MARKETERS TO INVEST WITH CONFIDENCE

% Incremental Sales Growth



% Campaign ROI



AIMIA AND CARDLYTICS ARE PARTNERED TO LEAD TRANSACTION-MARKETING GLOBALLY



