

Introducing Key MomentsTM

Not just a notification.

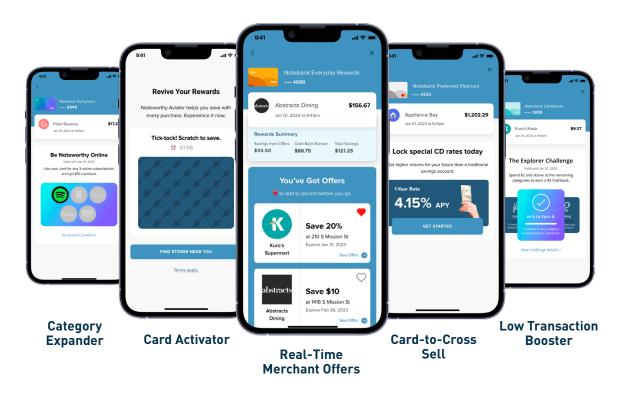
An experience triggered by every payment moment.

Financial institutions need all the advantages they can get when it comes to retaining loyalty and digital wallet share.

Key Moments are customized experiences that load into your existing app to drive desired outcomes across your card portfolio.

Impactful outcomes include delivering \$20-40 per active card/year through increased payment volume, more spend in more categories, increased card activation, and lower operational costs.

Customized Moments Integrated into Your Existing Mobile App and Tech Stack Configurable Rules at Every Level



What Issuers Can Expect

- Increased payment volume
- More spend in underperforming categories
- Lower fraud
- Increased card activation
- Reduced rewards and marketing costs

Why Choose Our Technology?

Scenarios Selected by the Issuer

You decide what's presented in your environment

Dynamic

Built in real-time to the issuer's brand – visually and verbally – taking it beyond the typical notification

Outcome-Driven

Designed for a specific purpose with defined performance expectations

Cloud-Configured

Simple business-user controls and administration

Usage-Based

Turn-on, turn-off. Service is priced for performance.

How Does It Work?

- Starts with a simple payment transaction.
- The transaction triggers a payment notification and an engagement mechanic launched from the issuer's mobile app.
- Engagement mechanic selected by issuer from available moments, formatted to brand standards, and delivered in real time.
- The full experience is configured and managed by the issuer via an intuitive partner portal.

SRM's Key Moments Making an Impact

Here's how Key Moments is performing for issuers:

+26%

Overall Increase in Transactions

25%

Member Engagement Rate **15%**

Customer Response Rate within 60 Seconds of Payment

Contact us to learn more and start building out your program. Email Bob Koehler, Chief Innovation Officer, to schedule your overview session today.

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