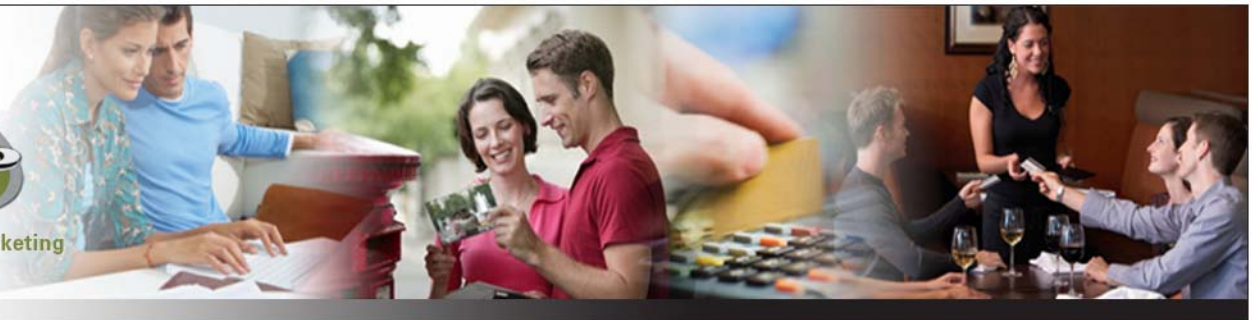




Intelligent Customer Marketing



**If you can afford less than \$5 per day...  
you can **QUADRUPLE** the number of times your customers buy  
and **DOUBLE** the value of your business.**

There are thousands of reasons why airlines, hotels and retailers have been avid supporters of customer loyalty programs for over 30 years. However, there is one fact they can all agree on.....it works.

**Rewards – Points – Bonus Points - Members Only Discounts – Special Perks – VIP Status.....**

Consumers are addicted to them!! Studies prove that consumers are more loyal to businesses that give them something back. They'll visit more often, spend more on every purchase and spread positive word-of-mouth.

#### **Did you know.....**

- You can get a 500% better return marketing to existing customers vs. new customers
- Loyalty Programs eliminate your reliance on coupons and discounts
- It costs 7-10 times MORE to attract new customers than it does to keep current customers coming back
- A loyal customer is worth 10x the value of a one-time customer
- The average US household belongs to 12 loyalty programs
- Repeat customers are twice as likely to refer a new customer

### **Why should YOU Start a Customer Loyalty Program?**

First and foremost, it's proven to work and many businesses overlook loyalty as a marketing strategy. These businesses are most likely YOUR competitors. This leads to another reason why....it will separate your business from all the rest.

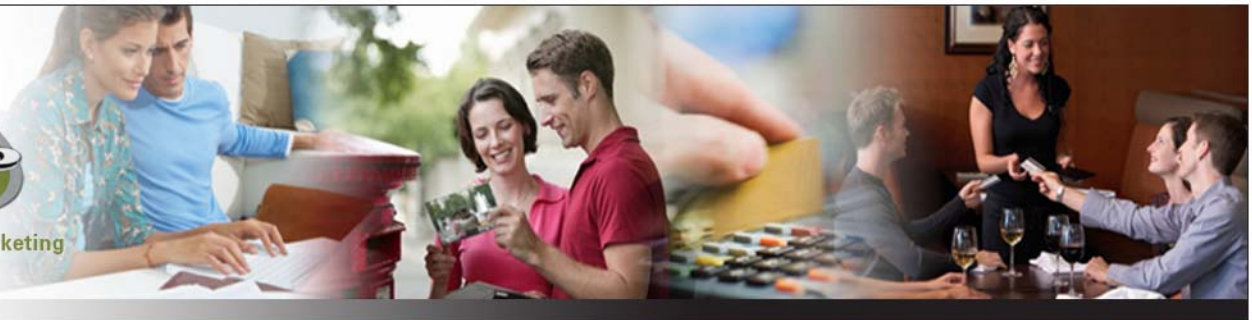
During times of competitive and economic threat – developing unshakable customer loyalty is the smartest and most affordable way to succeed.

#### **Here are a just a few reasons why customer loyalty is so important.....**

- Loyal customers **insulate your business from competitive and economic assault.**
- Loyal customers **generate repeat sales at a fraction of the marketing cost** and effort required to find, inform, interest and sell prospects.
- Loyal customers **spread positive word-of-mouth for your business** and bring a tide of new customers.
- Loyal customers account for **higher buying rates and lower marketing and service costs** than other customers.
- Loyal customers **respond to customer service** that costs far less than the cost to recruit a new customer
- Loyal customers are **the best source of qualified referrals**
- **Loyal customers lead to a Loyal Staff.** This is because the longer term relationships create a pleasant



Intelligent Customer Marketing



## What is Your Most Valuable Business Asset?

Most people will answer this question with “my employees”, “my building”, “my financial statement” or my “inventory”. The truth is, none of these are worth much without customers. The most important asset a business will ever have is an up-to-date and working customer database.

### Consider This:

If you are in a position to sell your business or expand into franchising, having the ability to do a “show-and-tell” of who your customers are, what their buying habits are, where they come from and how to get in contact with them is invaluable. **It's like a personal goldmine!** Your business will be FAR MORE VALUABLE to potential buyers or franchisees. That means more money for you and more value for them.

### A GOOD CUSTOMER DATABASE WILL TELL YOU:

- |  |  |   |
|--|--|---|
| <input checked="" type="checkbox"/> Who Your Customers Are | <input checked="" type="checkbox"/> How Much They Buy  | <input checked="" type="checkbox"/> Their Birthday              |
| <input checked="" type="checkbox"/> Where They Live        | <input checked="" type="checkbox"/> How Often They Buy | <input checked="" type="checkbox"/> Their Anniversary           |
| <input checked="" type="checkbox"/> How to Contact Them    | <input checked="" type="checkbox"/> Their Gender       | <input checked="" type="checkbox"/> The Size of Their Household |
| <input checked="" type="checkbox"/> When They Buy          | <input checked="" type="checkbox"/> Their Age          | <input checked="" type="checkbox"/> Spending Patterns           |

Having this information will INSTANTLY increase the value of your business and make marketing easier and much more affordable. Why spend the same amount of money marketing to existing customers as you do attracting new customers? A customer database will allow you to connect with existing customers for next to nothing.

**A customer database can double and even triple the value of your business.**

**That's why experts agree....**

**a customer database is your most valuable business asset.**

## Features of the mIQro Card Customer Database

mIQro Card features the most advanced customer databases you will ever find. It gives you detailed information on every customer while providing flexibility and ease-of-use. As long as you can point and click a mouse, you can take full advantage of this powerful tool.

You can access your customer database anytime from your online Marketing Manager. Features include:

- **Ea sy Sort** – simply click on the desired header and the entire database will automatically resort.
- **Print and Export** – choose to print or export your database with one click.
- **Quick Links** – eliminate searches for key customers by using database quick links such as inactive members and top 25%.
- **Member Activation** – suspend or activate members by checking one box

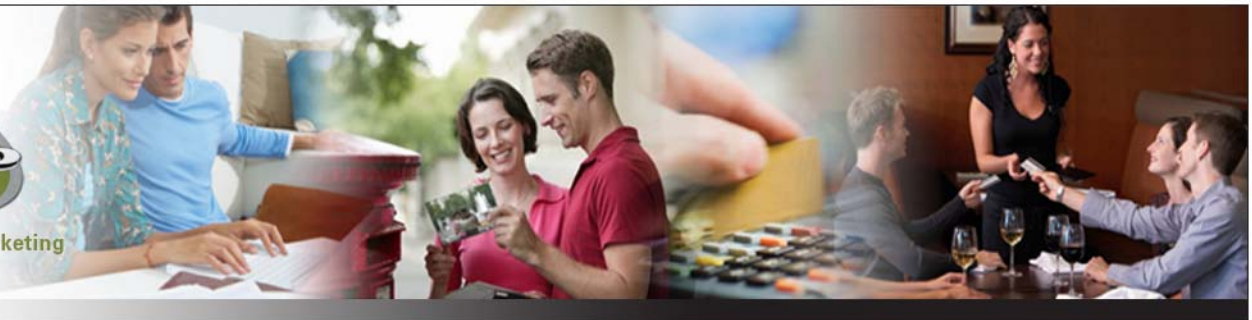
That's just the beginning! Your mIQro Card database provides valuable customer intelligence you won't find anywhere else. You'll be amazed at how much you learn about your customers and your business. Every member record includes:

- |                                 |                                |                           |
|---------------------------------|--------------------------------|---------------------------|
| • Card Number                   | • Spouses First Name           | • Enrollment Date         |
| • First and Last Name           | • Spouses Birthday             | • Lifetime Spend          |
| • Address, City and Zip         | • Spouses Email Address        | • Average Spend           |
| • Phone Number                  | • Referring Card #             | • Lifetime Orders         |
| • Email Address                 | • Referring Member             | • Lifetime Rewards        |
| • Birthday                      | • Activating Clerk ID          | • # of Coupon Redemptions |
| • Wedding Anniversary           | • Points Needed to Next Reward | • Last Order              |
| • Number of People in Household | • Stored Value Balance         | • Days Between Visits     |

**Information like this will put you light years ahead of your competition and add thousands of dollars to the value of your business.**



Intelligent Customer Marketing



## Why it Works

You can find loyalty program success stories every where you look. Airlines – Hotels – Clothing Stores – Drycleaners – Restaurants – Coffee Shops – Book Stores – the list goes on and on. There are literally hundreds of examples and time-tested reasons that point to why loyalty marketing works.

### Here are some of the most important reasons “Why It Works”:

- It's 7-10 times more expensive to acquire new customers than it is to keep existing customers coming back.
- 75% of consumers have at least one loyalty card.
- Loyal Customers spend 33% more than new customers.
- Having an up-to-date and working customer database can double the value of your business.
- 60% of consumers avoid advertising.
- Shoppers are spoiled. They have come to automatically ask “if I give you my business, what will you give me in return”. They expect to be rewarded and will be more loyal to those businesses that give them something back.
- Studies show that customers who belong to a loyalty program **visit twice as often** and **spend 4 times as much** as those that don't.

In today's era of non-stop, in-your-face advertising, consumers are worn out and showing signs of marketing fatigue. The multi-tasking digital lifestyle combined with constant media distractions in the home, car and workplace have caused people to just tune out.

Studies show that the average consumer is blistered with over 3000 marketing impressions per day! That means your ability to effectively reach consumers is fading away.

## How do you get your message across in this storm of marketing chaos?

That's where Loyalty Marketing comes in. In this time of marketing overload – it's more important to communicate with your customers one-to-one than through mass advertising channels. This is a customized society and consumers have a short attention span. They want personal communication with benefits that are relevant to their lives.

Customer Reward Programs and Personalized Direct Marketing can help you break through the marketing clutter and create profitable customer relationships.

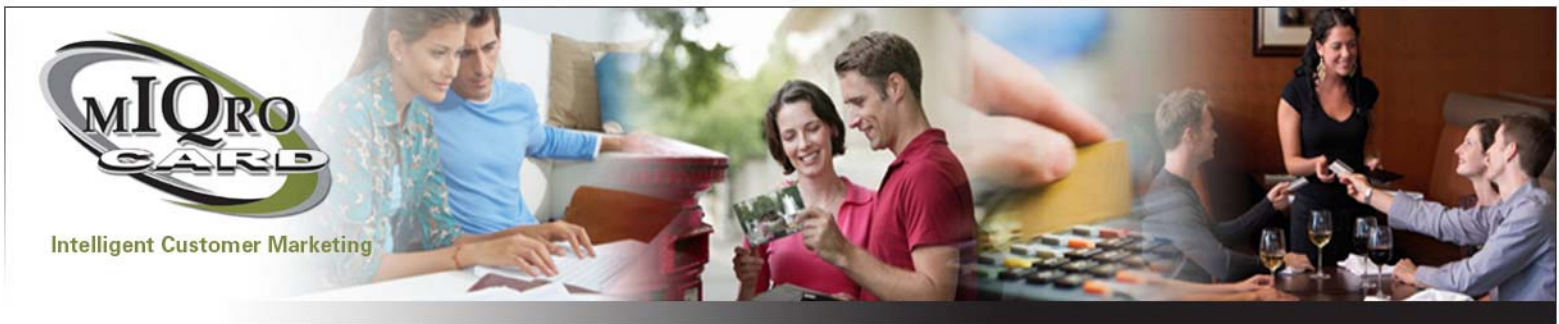
## Loyalty Marketing Gives You a Better Return on Your Advertising Investment

If you're thinking “I have to have customers first”, you're absolutely right. Acquiring new customers is the first step in the loyalty marketing process. Unfortunately, the majority of businesses stop right there. They spend thousands of dollars to get new customers in the door...and then they do nothing. They spend the same money, doing the same thing and getting the same results year after year.

Many people define insanity as "Doing the same thing over and over and expecting different results" Does this sound familiar?

Think about it for just a minute. You spend a ton of money on advertising to get new customers....shouldn't you do everything possible to get the most out of your advertising investment?

**If you don't take this opportunity to GRAB THEM - WOW THEM - REWARD THEM and most importantly GIVE THEM A REASON TO COME BACK.... it's like playing marketing roulette.**



## Loyalty Marketing Turns One-Time Visitors into Long-Term Customers

Customers really don't become customers until they have bought from you at least twice. The first time they buy, they are merely visitors looking for the value in what you have to offer - looking for something special - looking for a reason to come back.

Unless you have a formal customer loyalty program - or at least a customer marketing plan – the odds of being able to turn that visitor into a loyal customer are drastically reduced.

- ⇒ **There is no reason for that customer to give you their contact information**
- ⇒ **There is no vehicle for you to communicate with that customer again**
- ⇒ **There is no offer motivating them to come back again**
- ⇒ **There is no incentive for that customer to refer friends and family**
- ⇒ **There is no long-term connection made between that customer and your business**

On average, that customer will have cost you \$70 to bring in the door. That's why it is so important to offer a customer loyalty program that closes the marketing loop. A program that makes your investment in mass advertising actually pay off!

**Did you know that one-time customers are the most unprofitable customers you will ever have?** It's not until you turn that one time visitor into a repeat customer that you really start to make money.

### **Consider This:**

Whether a customer buys from you once or a thousand times, your initial marketing cost is the same. The ONLY thing that changes over time is your Return On Investment. Every time that customer makes a purchase, your cost to acquire that customer goes down and your profits go up!

### **For Example:**

Your ROI from a 1x customer = The Profit from the 1st and Only Sale

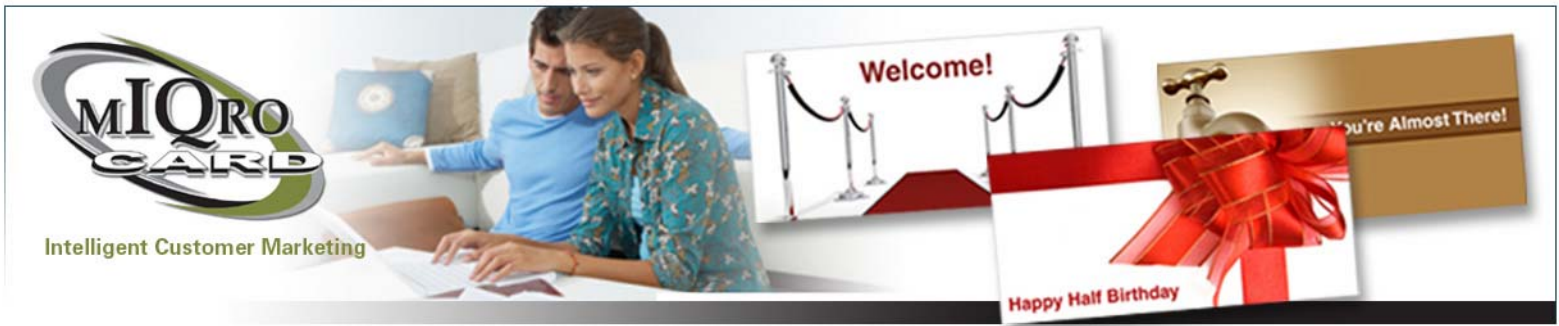
Your ROI from a Long-Term, Loyal Customer = The profit from the 1st Sale + Profit from the 2nd Sale + Profit from the 3rd Sale + Profit from the 4th Sale + Profit from all Future Sales.

**Customer loyalty helps protect your marketing investment and get more out every dollar you spend on advertising.**

## How it Works

miQro Card is NOT an over-hyped, me-too marketing program. It is an easy to start, easy to manage, automated customer marketing system. The program is built on advanced technology allowing you to do less and your customers to get more.





## Here's What You Get:

- 2-n-1 Gift Card and Loyalty Card Program** – You don't have to spend the money on buying two different cards or two terminals. Best of all, your customers don't have to mess with two cards either.
- Automated Event Emails** – We automatically deliver event emails to your customers. They are professionally designed, completely personalized and utilize the most effective email marketing strategies. Standard events include Holidays, Seasonal and Sporting Events.  
 Personalized emails, using the customers name in the subject line, are shown to increase open rates by 50%.
- Automated Trigger Emails** – Emails are also delivered based on specific customer triggers. These include Welcome Emails when a new customer joins your program - Inactivity Emails when a customer hasn't purchased for 30, 60, 90, 120 and 150 days – Anniversaries – Half Birthdays - Birthdays - Reward Progress, etc.  
 Trigger emails are shown to deliver 33% higher open rates than regular emails. Why? Because they are based on a specific event or behavior of that customer. They are much more personal than generalized mass emails.
- Monthly eStatements** – Your customers will receive a monthly statement showing their current point balance and how many points they need to earn a reward.  
 Studies show that consumers will buy more frequently the closer they get to a reward. We keep your customers up-to-date on their progress every month without overloading them with emails.
- Online Marketing Manager** – This is your personal marketing department right at your fingertips. Get 24 hour access to everything you need to know about your customers and your loyalty program...PLUS...an arsenal of marketing weapons. Includes Reports, Database Access, Consumer Tracking, Marketing Calendar, Direct Mail Center, Email Marketing Administration, Promotion Tracking and more.
- Auto-Referral Program** – We make it easy for your members to send referrals and get bonus points....without any work on your part. Our automated process delivers an invitation to the referral – provides the referral with a printable coupon – then automatically gives the referring member bonus points.
- Customer Webpage** – This allows your customers to go online and check loyalty card or gift card balances. The webpage is customized with your logo and can be accessed right from your website.
- Flexible Reward Program** – You can choose how you want to reward customers. 1 Point per Visit? 1 Point for Every Dollar? Spend \$100 and get \$10 Back? You decide and we'll support it.
- Real Time Rewards** – Your customers will earn rewards with every purchase and have the ability to redeem them anytime they want. No Waiting and No Hassle.  
 Results show that the best loyalty programs are those that issue instant rewards once a customer reaches a certain spending level NOT those that make the customer wait for reward certificates or notification.
- Custom Loyalty Receipts** – Every time a member makes a purchase and their card is swiped – they receive a receipt with their up-to-date points balance and a personal message from you. Our suggestion... a bounce back offer. This is a simple offer for their next visit. It can be anything from 10% off to a free soft drink.
- Database Management** – There is NO LIMIT to how many members you can have. In our mind, the more the better. You will never be charged for the number of members you have. One monthly fee and unlimited members.  
 Your mIQro Card customer database is 100% secure and only YOU have access to it.



Intelligent Customer Marketing

## Marketing Manager

Stay in touch with your customers and your business 24 hours a day! The mIQro Card Marketing Manager is like having a personal marketing department right at your fingertips. Best of all, YOU choose when you want to review results, plan events or deliver your own direct mail campaigns. Everything you need is right there and available when you are.

### With Marketing Manager you will be able to:

- Easily monitor loyalty program performance and trends
- Measure email and direct mail redemption rates by zip code, city, age, gender and presence of children
- Activate or suspend members from your program
- Print, download and sort your Customer Database
- Identify the demographic profile of your typical customer
- Look up gift and loyalty card balances and view transactions
- Manage all your promotional activities
- Activate or suspend automated email campaigns
- Monitor key performance indicators such as Inactive Members, Orders, Recency, Frequency and Spend
- Track customer referrals
- Attract new customers with targeted mail campaigns such as New Residents, New Businesses, Birthdays and More
- Generate Market Analysis reports on your specific area

Imagine what you can do to your competition with this kind of information and marketing support. You will know your business even better than the national chains and big corporations! There is no limit to what you can do if you just put the tools to use.

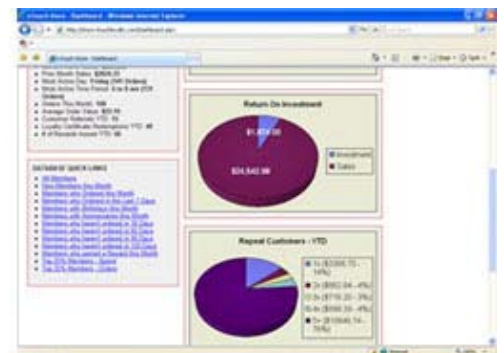
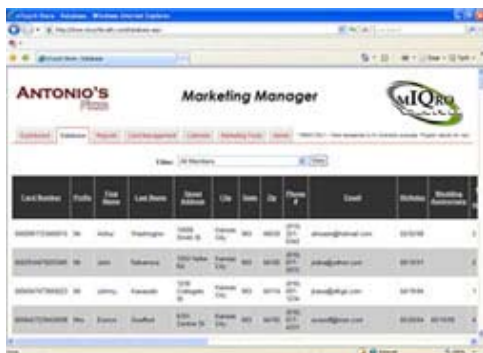
### Great Marketing Starts With Great Information

Who is your target customer? What motivates them to buy? When do they buy and how?

Marketing Manager is the only program available that provides valuable insight on both your current and potential customers. The better you know your customers and your market – the better you can deliver a message that people truly value and connect with.

The mIQro Card marketing system carefully combines customer acquisition with customer retention. We help you get new customers in the door with targeted marketing and then turn them into vocal cheerleaders with loyalty marketing.

One cohesive program will save you countless hours and thousands of dollars.





Intelligent Customer Marketing



## Marketing Comparisons

It's difficult to really compare mIQro Card to other marketing programs because it is the only program of it's kind. The vast majority of gift and loyalty card programs are just cards and points. They don't provide database management, marketing reports, customer referral programs, ongoing communication with members and tracking.

Here are a few unique benefits of mIQro Card that you won't find anywhere else:

- **An Unlimited Member Database** – no extra fees for more members
- **One Card for both Gift and Loyalty Transactions** - it costs less and it's more convenient
- **More Customer Touch Points** – automated emails, trigger emails, direct mail
- **Specific and Personalized Email Communications** – no impersonal, mass marketing
- **Personalized Cards, Enrollment Forms and Webpage** – it's YOUR program and YOUR brand with absolutely no co-branding
- **More Information and Better Marketing Intelligence** – you will know more about your customers and your business than you ever thought possible
- **Discounted Rate on Credit Card Processing** – pay less for credit card processing and use one terminal for gift, loyalty and credit card transactions.

## Why Spend More and Get Less?

### Yellow Page Ad vs mIQro Card

<p><b>Standard Ads=</b> <b>\$321 / Mo</b></p>	<p><b>mIQro Card</b> <b>\$129 / Mo</b></p>

### Newspaper Ad vs mIQro Card

<p><b>Minimum Ad=</b> <b>\$375 / Mo</b></p>	<p><b>mIQro Card</b> <b>\$129 / Mo</b></p>

### Radio Spot mIQro Card

<p><b>3 - 60 Second Ads=</b> <b>\$250 / Mo</b></p>	<p><b>mIQro Card</b> <b>\$129 / Mo</b></p>

### Direct Mail vs mIQro Card

<p><b>1000, 4 Color, 5.5x8.5</b> <b>Postcard Mailing=</b> <b>\$500 / Mo</b></p>	<p><b>mIQro Card</b> <b>\$129 / Mo</b></p>



Intelligent Customer Marketing



## FAQ's

### What do I need to know about technology?

Not much at all. If you can access one internet webpage to enter your members and operate a simple credit card processing terminal – then you are set. The rest is up to us.

### What Do My Customers Need to Know?

Everything they need to know is on the enrollment forms provided in your Loyalty Starter Kit. You will want to make sure they understand how many points or visits are needed to earn a reward and that they should expect periodic emails with valuable loyalty certificates. They can be assured that their information will never be shared with anyone and we will respect their time by not overloading their inbox.

### How do I get my customers to register?

The smartest and most effective way to get customers to register is to give them something immediately for joining. Something for FREE that won't break the bank but make them say "Why Not". Ideas include a free soda or desert for restaurant merchants. A free shirt cleaning or collar stays for Dry Cleaners. A free can of oil or inspection for Auto Service. 10% off today's purchase for retailers.

Another idea is to put \$5 worth of value on their card toward their next purchase if they join today. There are SO MANY ideas you can come up with. The most important thing is that you get them to enroll and get them in your database. You have to think about the value of getting their contact information and how much you will save on advertising by having that information. Once they are a member – and you have their contact information – you'll be able to communicate with them ONE-TO-ONE for a fraction of the price you would spend on mass advertising.

A recent study shows that 67% of consumers would be influenced to join a Frequent Diner Reward Program if they received 10% of their total bill. 60% would be motivated if they received a \$5 gift card.

### What do the Cards Look Like?

They are FULL CUSTOM with your name – logo – colors – and text. There is absolutely no co-branding or anyone else's name on your miQro Card Gift and Loyalty Cards. We believe it is your card – your brand – and YOU should be the only name on the cards.

### What do the emails look like?

Every email has been professionally designed with no short cuts. They include YOUR name throughout and YOUR CUSTOMERS name in the subject line and greeting. We have implemented the latest email marketing trends and research to ensure maximum deliverability and open rates.

At the bottom of the email, your customers will find an easy unsubscribe link – a full Privacy Policy and instructions on how to add the email address to their address book.

You have the option to include or take out the "Refer a Friend Earn Rewards" and "Loyalty Certificate" images on the right side of the emails. These are the most valuable part of the email marketing program that will generate repeat sales and positive word of mouth for you business.

### Who writes the emails?

Our staff has written the standard content in each of the emails. You have the option to use the standard email content or provide your own. It's completely up to you!

### Is there a maximum number of people I can have in my database?

ABSOLUTELY NOT. We don't put any limits to the number of members you can have in your database. You can have 100 or 100,000 and it's still the same price.

### Is there a contract?

NO. We're confident that your customers will find great value in your loyalty and gift card program. We do ask for a 60 day advanced notice if you ever choose to cancel your program.

### What about SPAM?

We HATE SPAM and take every precaution to prevent it. Your customers will see a Privacy Policy on their enrollment form and on every email that is delivered. They have the option to Unsubscribe on every email they receive. Once they Unsubscribe – they will never receive another email again. Our system is built on One-To-One emails and not mass emails that can be interpreted as SPAM.



Intelligent Customer Marketing



## FAQ's

### **Why doesn't every business offer a customer loyalty program?**

There are two main reasons – Lack of Knowledge and Misconceptions. Most people think that they don't have the time, staff or money to maintain a relationship with thousands of customers. They think customer loyalty is only for the "national chains" – airlines – hotels and "big business". That is all wrong. You CAN manage thousands of customer relationships, stay in touch with them every week, reward them every time they buy and keep track of all this activity. It costs less than \$5 per day and it's all done for you.

Those are the facts. Unfortunately, most people aren't aware of that. This does pose a great opportunity for those that DO understand and DO know.

### **Who sets the expiration dates on the Loyalty Certificates?**

YOU DO. In the initial marketing set up process – we ask you for the number of days you would like your Loyalty Certificates to be good for.

### **What if I don't want to send all of the emails included in the program?**

NO PROBLEM. In your Marketing Manager, there is a section for "Admin". You simply check the emails you want to be automatically sent or uncheck the ones you don't want sent. It's that easy.

### **How is this loyalty program different than all the others?**

The vast majority of loyalty card programs are just cards and points. They don't offer a working database – an automated marketing system – advanced performance reports – consumer intelligence - and none of them offer a Gift and Loyalty program on one card with one fee. They simply miss the most important part of loyalty – communication. A loyalty program is fairly ineffective unless you follow it up with consistent communication to your members.

### **How is this different than mass email marketing?**

It's not even in the same league. Mass email marketing is not specific – impersonal - and is prone to being instantly deleted.

miQro Card emails are personalized to the recipient – they include valuable Loyalty Certificates – they provide information on their points balance and reward program – and they are delivered based on triggers specific to that consumer.

### **What about multiple locations, franchises or group programs?**

No Problem. We can pool multiple locations together, settle transactions via ACH as often as you want and reconcile gift and loyalty card activity.

### **Do I have to process credit cards with you?**

NO. Although BankCard Central guarantees you the lowest possible credit card processing rates it is not a requirement. To help you consolidate the processing of Gift, Loyalty, Credit and Debit cards into ONE TERMINAL, we guarantee to meet or beat their existing processing rates.

### **What is the benefit of having a gift card and loyalty card in one program?**

First, it's much cheaper. You don't have to buy two sets of cards and pay for two sets of transaction fees. This is added expense and management you simply don't need.

The other benefit is customer convenience. They can only carry so many cards and making them carry two is a lot to ask.

Another benefit is value. You can offer a Gift Card that Keeps on Giving. This is a very unique feature that can make YOUR gift cards stand out from the rest. People can buy gift cards from your business - give them away as a gift – and the card can be converted to a loyalty card that continues to earn points and value even after the value is depleted from the Gift Card.

Yet another benefit is consolidated reporting. All of your Gift Card and Loyalty Card transactions can be accessed in your online Marketing Manager. One convenient way to manage both programs.

### **How do I order more cards?**

There are 2 ways.

- \* Send us an order from your online Marketing Manager. This can be found in the "Card Management Section".
- \* Call us at 877-307-7058

### **How do I change my receipt message?**

First, you set your receipt message in your initial marketing plan. If you ever want to change the receipt message, just email us and we will change the message within 48 hours.