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Financial Institutions Now Marketing Rewards Programs to Credit Card Customers Through Cardlytics

–Bank provides loyalty incentives to credit card customers through transaction marketing platform–

ATLANTA, October 12, 2010 – [Cardlytics](#), the pioneer of transaction marketing in banking, announced today that it is adding its first credit card portfolio to its substantial base of debit and prepaid card customers. A number of banks already leverage Cardlytics' [transaction marketing](#) platform to provide loyalty incentives to online checking and debit card customers, and [First National Bank of Omaha](#) will be the first financial institution to provide rich, targeted reward offerings to its credit card users through the platform.

"We are committed to providing the most innovative resources available to help our customers better manage their personal finances," said Steve Eulie, President, First National Credit Card Center. "With Cardlytics' platform, we enable our customers to realize tangible rewards on the purchases they make on a regular basis, and do so within the secure environment of their online banking statements."

Cardlytics' transaction marketing platform is unique in that offers are based on actual transaction data stored in account holders' online banking statements, which ensures that incentives are truly relevant to each recipient. Offers are presented directly beneath line individual transaction records reviewed by customers each time they visit their own online banking statement.

By "clicking" on the offers, account holders choose to activate or "accept" rewards before redeeming them at a number of national, regional and local retailers. Because coupons or promotion codes are not required, offers are automatically redeemed when customers use their qualifying cards to make purchases according to the offers' conditions.

"Savvy financial institutions recognize that consumers want a combination of choice and consistent levels of service across multiple points of contact with their banks, be it checking or credit," said Lynne Laube, president of Cardlytics. "First National Bank of Omaha has established itself as an industry leader in terms of embracing and implementing new market offerings and through the deployment of our transaction marketing platform, it is well positioned to gain a competitive advantage for its rewards program."

About First National Bank of Omaha

First National Bank of Omaha is a subsidiary of First National of Nebraska. First National of Nebraska has grown into the largest private banking company in the United States. First National and its affiliates have \$18 billion in managed assets and 4,700 employees located in 35 states. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas. www.firstnational.com

About Cardlytics

Through a highly relevant, "market-of-one" approach, Cardlytics unites banks and merchants to provide rich rewards to customers based on their individual purchase behavior. Its technology tracks consumers' actual purchases, providing the first digital channel that can guarantee offline sales and help consumers realize savings of hundreds of dollars per year on the products they purchase every day. The rewards improve consumers' banking behavior by increasing usage, reducing attrition and strengthening engagement with online banking. Cardlytics' multi-channel approach includes online banking, SMS, e-mail, mobile, online-mall and social networks. For more information about Cardlytics, visit www.cardlytics.com.

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