



Alliance Data's Seamless, Complete Digital Payment Experiences Improve Consumer Holiday Shopping

November 23, 2020

Powered by data and innovative technology, Company's robust suite of digital features and payment options provide holiday shoppers with convenience and choice

COLUMBUS, Ohio, Nov. 23, 2020 /PRNewswire/ -- [Alliance Data Systems](#) (NYSE: ADS), a leading provider of data-driven marketing, loyalty and payment solutions, today announced its [Card Services](#) business continues to add to its comprehensive suite of digital tools to help brand partners and consumers alike this holiday shopping season. As a provider of market-leading private label, co-brand and commercial credit products, Alliance Data's Card Services business combines payments products and digital capabilities with data analytics to help retailers acquire customers and drive spend by offering easy, seamless credit and payment options whether in-store, online or on a mobile device.



This year, more than 53%¹ of retailers jumpstarted their holiday sales and marketing campaigns in October to allow consumers more time to shop. With the holiday shopping season looking different from years past and customers expected to lean heavily into e-commerce, retailers must take steps to capitalize on changes in customer behavior. Data insights, payment solutions, communications and marketing must work seamlessly together to meet customers where they are to deliver impactful digital experiences throughout the holiday season.

"While digital technologies give brand partners the foundation to meet customer demands, the competitive edge comes when used in tandem with Alliance Data's powerful data analytics and insights," said Wes Hunt, senior vice president of enterprise data and analytics, Alliance Data's Card Services business. "When we back digital shopping trends with data, we can predict and pinpoint consumers' shopping patterns and preferences to tailor personalized point-of-sale purchasing options that are safe and secure. This improves the customer experience and accelerates transactions for the 40%² of holiday shopping conducted exclusively through digital channels, and helps our brand partners expand their customers' basket size at checkout."

In addition to a seamless, contactless experience, consumers expect visibility into their purchasing power this holiday. This is achieved through frictionless, digital solutions that make financing a key part of the customer journey. When paired with data, these solutions allow consumers to easily apply for and use the payment option that's right for them, in the channel of their choice.

With the dramatic consumer shift to online shopping, Alliance Data's full suite of digital capabilities and data insights will further help its brand partners reach more customers and increase sales. The recently launched [Enhanced Digital Suite](#) improves the customer experience by presenting payment and credit options earlier in the online shopping process, and can be easily implemented for Alliance Data's brand partners with a few lines of simple code.

"Enhanced Digital Suite is a comprehensive toolkit for our brand partners to leverage our online digital features so their customers can take advantage of a variety of payment solutions, giving shoppers a complete payment experience without ever leaving the brand's website," added Val Greer, chief commercial officer, Alliance Data's Card Services business. "Building upon these digital enhancements, and to appeal to Millennials who favor digital payment options, Alliance Data recently [announced a definitive agreement](#) to acquire Bread³, a digital payments company offering innovative buy now, pay later capabilities."

Even as online shopping increases, more than a quarter of consumers are still expected to do the majority of their shopping at brick-and-mortar locations this holiday season². For in-store shoppers, Alliance Data's contactless, mobile-enabled capabilities will improve the experience for customers applying for credit or making a payment.

- Tools like Alliance Data's patented **Frictionless Mobile CreditSM** technology allows customers to initiate a credit application through **text or a location-based QR code**, generating a pre-filled credit application that can be quickly completed with a few keystrokes.
- Customers paying at the register can choose from a variety of contactless payment options, including **contactless credit cards and digital wallets**.
- Alliance Data's **app plug-in** integrates into a brand partner's app, allowing cardmembers to make purchases, manage their rewards and service their account.

For more information about Alliance Data's Card Services business visit www.KnowMoreSellMore.com.

¹ National Retail Federation, [Retailer Holiday 2020 Planning Survey](#)

² Morning Consult, ["How COVID-19 Is Changing the Holiday Shopping Season."](#) September 10, 2020

³ Subject to regulatory approval and customary closing conditions

About Alliance Data's Card Services business

Alliance Data's Card Services business develops market-leading private label, co-brand, and commercial credit card programs for many of the world's most recognizable brands. Through our branded credit programs, we help build more profitable relationships between our partners and their cardmembers, and drive lasting loyalty.

Using the industry's most comprehensive and predictive data set, advanced analytics, and broad-reaching capabilities, Alliance Data's Card Services business has been helping partners increase sales and provide greater value to their cardmembers since 1986. We are proud to be part of the Alliance Data enterprise (NYSE: ADS), a FORTUNE 500 and S&P MidCap 400 company headquartered in Columbus, Ohio. To learn more, visit [KnowMoreSellMore.com](#), follow us on [Twitter](#), and connect with us on [LinkedIn](#).

About Alliance Data

[Alliance Data](#)® (NYSE: ADS) is a leading provider of data-driven marketing, loyalty and payment solutions serving large, consumer-based industries. The Company creates and deploys customized solutions that measurably change consumer behavior while driving business growth and profitability for some of today's most recognizable brands. Alliance Data helps its partners create and increase customer loyalty across multiple touch points using traditional, digital, mobile and emerging technologies. A FORTUNE 500 and S&P MidCap 400 company headquartered in Columbus, Ohio, Alliance Data consists of businesses that together employ over 8,500 associates at more than 50 locations worldwide.

[Alliance Data's Card Services](#) business is a provider of market-leading private label, co-brand, and business credit card programs. [LoyaltyOne](#)® owns and operates the [AIR MILES](#)® Reward Program, Canada's most recognized loyalty program, and Netherlands-based [BrandLoyalty](#), a global provider of tailor-made loyalty programs for grocers. More information about Alliance Data can be found at [www.AllianceData.com](#).

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Forward Looking Statements

This release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking statements give our expectations or forecasts of future events and can generally be identified by the use of words such as "believe," "expect," "anticipate," "estimate," "intend," "project," "plan," "likely," "may," "should" or other words or phrases of similar import. Similarly, statements that describe our business strategy, outlook, objectives, plans, intentions or goals also are forward-looking statements. Examples of forward-looking statements include, but are not limited to, statements we make regarding, and the guidance we give with respect to, our anticipated operating or financial results, initiation or completion of strategic initiatives, future dividend declarations, and future economic conditions, including, but not limited to, fluctuation in currency exchange rates, market conditions and COVID-19 impacts related to relief measures for impacted borrowers and depositors, labor shortages due to quarantine, reduction in demand from clients, supply chain disruption for our reward suppliers and disruptions in the airline or travel industries.

We believe that our expectations are based on reasonable assumptions. Forward-looking statements, however, are subject to a number of risks and uncertainties that could cause actual results to differ materially from the projections, anticipated results or other expectations expressed in this release, and no assurances can be given that our expectations will prove to have been correct. These risks and uncertainties include, but are not limited to, factors set forth in the Risk Factors section in our Annual Report on Form 10-K for the most recently ended fiscal year, which may be updated in Item 1A of, or elsewhere in, our Quarterly Reports on Form 10-Q filed for periods subsequent to such Form 10-K. Our forward-looking statements speak only as of the date made, and we undertake no obligation, other than as required by applicable law, to update or revise any forward-looking statements, whether as a result of new information, subsequent events, anticipated or unanticipated circumstances or otherwise.

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