



Alliance Data Launches Market-Leading Online Payment Features with Enhanced Digital Suite, Driving Customer Acquisition and Spend

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- Dynamic real-time offer messaging brings credit to the forefront of the customer shopping journey
- Secure application features let customers apply for credit without leaving a brand partner's website
- Fast, simple integration for brands to get up and running and capitalize on e-commerce growth

COLUMBUS, Ohio, Oct. 1, 2020 /PRNewswire/ -- [Alliance Data Systems Corporation](#) (NYSE: ADS), a leading provider of data-driven marketing, loyalty and payment solutions, today announced its [Card Services](#) business, a provider of market-leading private label, co-brand and commercial credit card programs, has launched its new *Enhanced Digital Suite*. A group of marketing and credit applications features designed to increase customer awareness and adoption of payment options by promoting credit earlier in the shopping experience, *Enhanced Digital Suite* is a comprehensive solution for brand partners designed to capitalize on online trends while increasing sales and customer acquisition rates.



Strategic Digital Features Align with Online Growth

In recent months, e-commerce platforms have quickly replaced physical shopping channels, with 10 years of growth occurring in just 90 days¹. *Enhanced Digital Suite* reflects the changing landscape by creating a seamless process for customers to adopt, apply for and use payment options online.

Through the presentment feature of *Enhanced Digital Suite*, real-time financing and marketing messages are displayed earlier and more frequently during a customer's online shopping experience. After driving customer awareness of payment options, existing real-time pre-screen, prequalification and patented frictionless capabilities allow customers to easily and securely apply, and if approved, immediately begin shopping – without ever leaving the brand's website.

Engaging, Seamless Customer Experience

Providing a simplified user experience and clear and concise messaging, *Enhanced Digital Suite* helps shoppers make informed and confident choices when shopping online. By allowing customers to select the payment option that fits their specific needs, brand partners are expected to receive a higher number of qualified applicants, higher average order value and higher sales conversion.

"As customers dramatically shift their shopping habits, we have seen our online sales nearly double and the adoption of e-commerce increase," said Val Greer, chief commercial officer, Alliance Data Card Services. "These new digital marketing, credit and payment tools will further enhance the customer experience, helping our brand partners meet customers where they are, which increasingly is online. Alliance Data is investing in the expansion and transformation of its digital offerings, and *Enhanced Digital Suite* is reflective of that ongoing commitment."

Fast, Simple Integration

With a single application programming interface (API) and software development kit (SDK), *Enhanced Digital Suite* integration is fast and easy, typically allowing brand partners to capitalize on e-commerce growth in under six weeks. Marketing placements mimic the look and feel of existing branding, and messaging is both compliant and customer-friendly.

"Customers expect a seamless, convenient digital shopping experience," said Greer. "We are excited to offer a robust collection of customer-centric features that are also simple to implement and put into action for our brand partners. By encompassing all of our online application methods, *Enhanced Digital Suite* is a one-stop digital integration tool for our brand partners."

¹ <https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/five-fifty-the-quickening#>

About Alliance Data Card Services

Alliance Data Card Services 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 [@Know_SellMore](#), and connect with us on LinkedIn at [Alliance Data Card Services](#).

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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