

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported):  
December 7, 2021

**ALLIANCE DATA SYSTEMS CORPORATION**  
(Exact Name of Registrant as Specified in Charter)

**Delaware**  
(State or Other Jurisdiction  
of Incorporation)

**001-15749**  
(Commission  
File Number)

**31-1429215**  
(IRS Employer  
Identification No.)

**3095 LOYALTY CIRCLE**  
**COLUMBUS, Ohio 43219**  
(Address and Zip Code of Principal Executive Offices)

**(614) 729-4000**  
(Registrant's Telephone Number, including Area Code)

**NOT APPLICABLE**  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the Registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act

Securities registered pursuant to Section 12(b) of the Act:

Title of each class  
Common Stock, par value \$0.01 per share

Trading symbol  
ADS

Name of each exchange on which registered  
NYSE

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 7.01 Regulation FD Disclosure.**

On December 7, 2021, Alliance Data Systems Corporation (the "Company") announced it has signed a new multi-year agreement with the National Football League. A copy of this press release is attached hereto as Exhibit 99.1.

Attached as Exhibit 99.2 is a presentation to be given to investors and others by senior officers of the Company.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

**Exhibit No.**      **Document Description**

[99.1](#)              Press release dated December 7, 2021 announcing an agreement with the National Football League.

[99.2](#)              Investor Presentation Materials.

104              Cover Page Interactive Data File (embedded within the Inline XBRL document).

The information contained in this report (including Exhibits 99.1 and 99.2) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as expressly set forth by specific reference in such a filing.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Alliance Data Systems Corporation

Date: December 7, 2021

By: /s/ Joseph L. Motes III  
Joseph L. Motes III  
Executive Vice President, Chief  
Administrative Officer, General  
Counsel and Secretary

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**Alliance Data and the NFL Team Up to Launch New Fan-Centric NFL Credit Card**

- *New NFL Extra Points Credit Card rewards fans with personalized services, exclusive experiences and unique benefits from their favorite teams*
- *Alliance Data signs agreement to acquire existing NFL credit card portfolio*

**Columbus, OHIO – December 7, 2021** – Alliance Data Systems Corporation (NYSE: ADS) today announced it has signed a new multi-year agreement with the National Football League (NFL). The new NFL Extra Points Credit Card will reward fans for their purchases and deliver enhanced benefits through a branded NFL team card of their choice.

Additionally, Alliance Data signed a definitive agreement to acquire the existing NFL Extra Points Credit Card portfolio. The transaction is scheduled to close during the second quarter of 2022, subject to customary closing conditions. More details will be provided in the coming months to existing cardmembers regarding a seamless transition to the new card program. In the meantime, cardmembers can continue to use their cards to make purchases, earn points and redeem rewards.

By using their NFL Extra Points Credit Card wherever they choose to shop, fans can unlock perks and rewards while also enjoying financial flexibility. The NFL and its 32 affiliated Club Shops will also have access to Alliance Data's broad suite of digital financing solutions.

"We've paired up with the NFL to reward fans for supporting the teams they love most through our new co-brand NFL Extra Points Credit Card offering," said Val Greer, EVP and chief commercial officer, Alliance Data. "We look forward to providing a seamless transition to existing cardmembers and are thrilled to partner with the NFL to design a compelling value proposition that will appeal to its millions of fans."

The NFL will benefit from Alliance Data's robust data and analytics expertise to drive cardmember acquisition, engagement and sales, and cardmembers will benefit from Alliance Data's frictionless and mobile capabilities that make it easy to apply for and use their new card in the channel of their choice.

"From tickets to gear, we are proud to reward fans for their fandom – from purchases, to payment versatility, to exclusive experiences," said Andy Kauffman, senior vice president of marketing strategy and sciences, NFL. "Alliance Data has a full suite of services and we look forward to offering the NFL Extra Points Credit Card to give fans the benefits they want while proudly showcasing their favorite teams."

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**About Alliance Data**

Alliance Data® (NYSE: ADS) is a leading provider of tech-forward payment and lending solutions, serving customers and consumer-based industries in North America. Through omnichannel touch points and a comprehensive product suite that includes credit products and Bread® digital payment solutions, Alliance Data helps its partners drive loyalty and growth, while giving customers greater payment choices. Through its Comenity-branded financial services, it also offers credit and savings products to consumers.

Headquartered in Columbus, Ohio, Alliance Data is an S&P MidCap 400 company that employs approximately 6,000 associates worldwide. In November 2021, Alliance Data completed the spinoff of its LoyaltyOne segment, which included the Canadian AIR MILES® Reward Program, and Netherlands-based BrandLoyalty. The company is now known as Loyalty Ventures Inc. (Nasdaq: LYLT).

More information about Alliance Data can be found at [AllianceData.com](https://AllianceData.com). Follow Alliance Data on Twitter, Facebook, LinkedIn, Instagram and YouTube.

**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 including our ability to realize the intended benefits of the spinoff of our LoyaltyOne segment, 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, and reduction in demand from clients.

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.

**Contact****Alliance Data**

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# Goldman Sachs 2021 US Financial Services Conference

**Ralph Andretta**  
President & CEO

**Perry Beberman**  
EVP & CFO

**Val Greer**  
EVP & Chief Commercial Officer

December 7, 2021



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# Forward-Looking Statements

This presentation 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 including the including our ability to realize the intended benefits of the spinoff of the LoyaltyOne® segment, 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 presentation, 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.

## Financial Measures

In addition to the results presented in accordance with generally accepted accounting principles, or GAAP, the Company may present financial measures that are non-GAAP measures, such as pre-tax pre-provision earnings. Pre-tax pre-provision earnings is calculated by adding the provision for loan loss to income before taxes. The Company believes that these non-GAAP financial measures, viewed in addition to and not in lieu of the Company's reported GAAP results, provide useful information to investors regarding the Company's performance and overall results of operations.

# 4Q 2021 Business Update

## New business pipeline remains robust

- Business development success across all products
- Announced multi-year agreement with the NFL
- Bread emphasis is platform investment to scale for further growth in 2022

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## Momentum for growth in 2022

- Receivables growth in November up ~2% year-over-year
- Early season holiday sales up ~12% versus 2020 with increased in-store activity
- Confident in average receivables growth outlook for 2022

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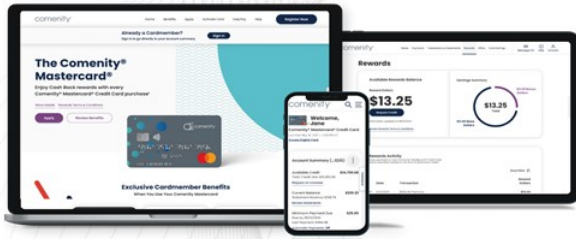
## Credit performance remains strong

- Credit performance reflective of disciplined risk management & environment
- Payment rates remain stable and resilient fourth quarter-to-date, leading to a better than expected fourth quarter and full-year NCO rate in the mid-4% range
- Delinquency rate remains steady in the fourth quarter versus the third quarter



# Evolving Digital Experience

Offering an omnichannel experience through our full suite of products and Enhanced Digital Suite



Frictionless Product Application  
Digital & Mobile Engagement



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