



Payments + Loyalty

Integrate direct debit payments (ACH) into rewards programs to drive profitability and inspire customer loyalty. Leverage savings from credit card fees to incentivize new and existing shoppers to engage with your stores and spend more per visit.



Did you know?

Saving **\$100K** in Fees = Selling **\$4M** in Groceries

Based on a 2.5% profit margin

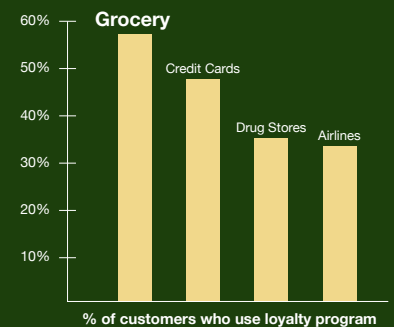
A national retailer has increased customer spending 52% by adding payments to loyalty.



Convert credit card transactions to ACH payments and save up to 60% on fees.



Loyalty by the Numbers

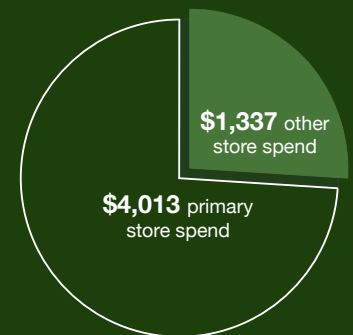


Loyalty program participation is highest among grocers. **Use it!**

Realize the full "spending potential" of every customer by altering buying behavior.



Use fee savings to create or expand rewards, loyalty, and other customer retention programs.



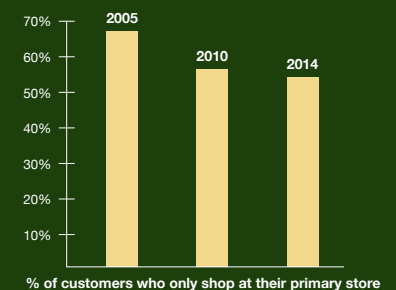
Avg household spends \$1,337 at other stores annually. **Earn it!**



Add payment capabilities to new and existing card programs for customer convenience.



Transition payments to mobile apps and prepare for mobile technology of the future.



Shoppers are 13% less loyal to their primary store. **Change it!**

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