

RETAIL SHOPPER BONANZA CARD

Ultimate Shopping Rewards Campaign

CAMPAIGN OVERVIEW

Target Audience: Customers with 40%+ retail/shopping spending and high transaction frequency

- Primary Category: Retail Shopper (Shopping + Electronics spending 40%+)
- Shopping Behavior: Frequent retail purchases, brand loyalty, seasonal shopping
- Campaign Priority: High Priority for high-volume retail customers

Campaign Duration: 180 days (includes holiday season) **Launch Date:** Q3 2025

CARD FEATURES & BENEFITS

Retail Rewards Powerhouse

- 8% Cashback** at department stores and shopping centers
- 6% Cashback** on electronics and technology purchases
- 5% Cashback** at online retailers and e-commerce sites
- 4% Cashback** on clothing, shoes, and accessories
- 3% Cashback** on home goods and furniture
- 2% Cashback** on all other purchases

Shopping Perks

- Early Access** to sales at partner retailers
- Price Protection** - Refund price differences within 90 days
- Extended Warranty** - Double manufacturer warranty on electronics
- Purchase Protection** - Coverage against theft and damage
- Return Protection** - Refund for non-returnable items

Seasonal Shopping Bonuses

- Holiday Multiplier** - 2X points November-December
- Back-to-School Bonus** - Extra 3% on electronics in August-September
- Spring Fashion** - 10% cashback at clothing retailers in March-April
- Black Friday/Cyber Monday** - Up to 15% cashback at select retailers

Welcome Rewards

- \$300 Cashback** after \$4,000 retail spending in first 4 months
- \$100 Shopping Credit** at choice of major retailer
- VIP Shopping Experience** - Personal shopping session at luxury department store

PRICING STRUCTURE

Feature	Details
Annual Fee	\$125 (Waived first year)
APR	17.99% - 26.99% Variable
Foreign Transaction Fee	\$0 (Waived)
Shopping Installments	0% APR for 6-12 months on purchases >\$500
Cash Advance	3% fee, 28.99% APR
Cashback Redemption	No minimum, statement credit or shopping credits

TARGET CUSTOMER PROFILE

Primary Targets from Campaign Analysis:

- **Retail Spending %:** 40% or higher (Shopping + Electronics combined)
- **Transaction Frequency:** High volume of retail purchases
- **Age Segment:** Millennial (25-34) and Gen X (35-44) primary
- **Spending Tier:** Medium to High Spenders (\$2,500+ monthly)
- **Shopping Behavior:** Brand conscious, seasonal shoppers, deal seekers

Customer Personas:

1. **Fashion Enthusiast:** Regular clothing and accessory purchases
2. **Tech Upgrader:** Frequent electronics and gadget buyer
3. **Home Decorator:** Furniture and home goods focused
4. **Family Shopper:** Parent managing household retail needs
5. **Deal Hunter:** Bargain-focused, promotion-driven shopper

CAMPAIGN MESSAGING

Primary Value Proposition

"Shop More. Earn More. Live More."

Key Messages:

- "Turn every shopping trip into a reward"
- "The more you shop, the more you save"
- "Your favorite stores just got more rewarding"
- "Shopping rewards that actually add up"

Communication Channels

- **Retail Partnerships:** In-store promotions and displays
- **Shopping Apps:** Integration with retail apps and websites
- **Fashion/Lifestyle Media:** Magazines, blogs, social media
- **Email Marketing:** Targeted offers based on shopping history
- **Influencer Partnerships:** Fashion and lifestyle influencers

RETAIL PARTNERSHIP NETWORK

Department Stores

- **Premium:** Nordstrom, Bloomingdale's, Saks Fifth Avenue
- **Mid-Market:** Macy's, JCPenney, Kohl's
- **Benefits:** Early access, exclusive discounts, VIP events

Electronics & Technology

- **Major Retailers:** Best Buy, Apple Store, Microsoft Store
- **Online:** Amazon, Newegg, B&H Photo
- **Benefits:** Extended warranties, installation services

Fashion & Lifestyle

- **Fast Fashion:** Zara, H&M, Forever 21
- **Premium Brands:** Coach, Michael Kors, Kate Spade
- **Online Fashion:** ASOS, Nordstrom Rack, Zappos

Home & Lifestyle

- **Furniture:** West Elm, Crate & Barrel, IKEA
- **Home Improvement:** Home Depot, Lowe's, Target
- **Specialty:** Williams Sonoma, Pottery Barn, CB2

SUCCESS METRICS

Acquisition Targets

- **6,000 new cardholders** in 180 days
- **\$6,500 average annual spending** per customer
- **75% approval rate** for retail-focused customers

Engagement KPIs

- **Retail Spending %:** >50% of total transactions
- **Seasonal Engagement:** 90% participate in holiday bonuses
- **Partner Usage:** >70% shop at partner retailers
- **Average Transaction:** \$125+ per retail purchase
- **Customer Retention:** >91% after 18 months

Revenue Goals

- **\$25M** in transaction volume in first year
- **\$4.2M** in interchange revenue
- **\$750K** in annual fee revenue
- **40%** cross-sell rate for shopping protection services

SEASONAL CAMPAIGN CALENDAR

Period	Campaign	Bonus Rate	Focus
March-April	Spring Fashion	10% clothing	Wardrobe refresh
August-September	Back-to-School	8% electronics	Student/family needs
November-December	Holiday Shopping	12% all retail	Gift purchasing
January	New Year Deals	6% home goods	Organization/wellness
June-July	Summer Style	8% fashion/travel	Vacation preparation

LOYALTY PROGRAM INTEGRATION

Tier Structure

- **Bronze:** \$0-\$5,000 annual spending - Base rewards
- **Silver:** \$5,000-\$15,000 annual spending - 1.5X multiplier
- **Gold:** \$15,000+ annual spending - 2X multiplier + VIP benefits

VIP Benefits (Gold Tier)

- **Personal Shopping Service** - Dedicated shopping assistant
- **Exclusive Events** - Private sales and fashion shows
- **Concierge Service** - Gift wrapping, delivery coordination
- **Anniversary Bonus** - Annual spending milestone rewards

COMPETITIVE ADVANTAGE

Unique Differentiators

1. **Highest Retail Category Coverage** - 8 different shopping categories
2. **Seasonal Bonus Calendar** - Year-round enhanced rewards
3. **Comprehensive Shopping Protection** - Purchase and price protection

- 4. **VIP Shopping Experience** - Luxury retail partnerships
- 5. **Flexible Installment Options** - 0% APR payment plans

Market Positioning

The ultimate reward card for serious shoppers and retail enthusiasts

IMPLEMENTATION TIMELINE

Phase	Duration	Key Activities
Partnership Development	8 weeks	Retail agreements, system integration
Marketing Launch	4 weeks	Influencer campaigns, retail partnerships
Acquisition Phase	24 weeks	In-store promotions, digital marketing
Holiday Optimization	8 weeks	Seasonal bonus campaigns, gift promotions

RISK MITIGATION

- **Credit Risk:** Income verification for high-limit retail shoppers
- **Seasonal Risk:** Balanced reward structure across all seasons
- **Partner Risk:** Diversified retail partnership portfolio
- **Economic Risk:** Flexible reward rates based on retail market conditions

Perfect for customers who love to shop and want maximum rewards on their retail spending across all categories and seasons.