SessionM Platform Description

This document provides a description of modules and functionality for the SessionM Platform. It is subject to change at any time without advance notice to clients at Mastercard's sole discretion.

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Loyalty

- Loyalty Management: SessionM enables users to set up and configure one or many loyalty programs or point economy. This includes earn and burn rules, tier configuration and benefits. Each tier in a loyalty program has the following types of rules:
  - **entrance requirements**, which determine what members must do to join that tier.
  - **purchase benefits**, which are rewards for making purchases while in that tier.
  - **event benefits**, which are awarded to members who complete designated, non-purchase events.
  - **maintenance requirements**, which determine what members must do to remain in their current tier.

- Point Management: The SessionM Platform enables a loyalty program to support one or many Point Sources and Point Accounts. A Point Source is where all points originate from, with features including restrictions and associated point account. A Point Account tracks points that are awarded at a customer level, with features including grouping point accounts, default spending accounts, maximum point balance guidelines, point expiration and point escrow accounts.

Offers & Rewards

- Offer Management: Brands can leverage a roster of closed loop offer types (e.g., buy x get y, fixed discount, percent discount, free shipping) to motivate consumer behaviors. Within the platform, users can define the value of each offer, set the issuance period, and add any restrictions or exclusions (e.g., frequency, inventory, quantity, use). Offers can be deployed through promotional campaigns, reward stores, tier behavior rules, and more. With SessionM's POS/ecommerce integrations and robust APIs, offers can be verified and redeemed in real-time.

- Reward Store: The Reward Stores module enables clients to define the exchange of points required to earn a reward (Reward X costs Y points). A loyalty program can have one or many Reward Store(s). A user can define reward store eligibility based on access – public, invite or tier level. Users also can add and remove offers in reward stores. Stores can be set to run for a limited amount of time, or to be "evergreen" and never expire. Users can select what point account(s) and amounts required to purchase offers within the Reward Store.

Engagement

- Campaign Management: A SessionM campaign is a marketing engagement intended to drive specific customer behaviors or to build awareness about your brand. The SessionM

platform supports messaging and promotional campaigns. A messaging campaign is used to send targeted messages that build brand awareness among your members across channels. Delivery options can include one-time, recurring, scheduled or triggered by a behavior. A promotional campaign is used to schedule or set up a triggered promotion designed to reward designated behaviors, including member engagement or purchase activities.

- Audience Management: SessionM's audience management tools enable clients to query "lightly" structured data and/or target based on different attributes collected by clients. Clients can build audiences using client information's demographic attributes, state, and custom behavioral attributes such as customer lifetime value, risk of churn, and recency, frequency, monetary spend (RFM) metrics.

  Below are some examples of targeting criteria that a client may use:

  - Demographics.
  - Points balance in a particular points account.
  - Loyalty tier, including current tier or a tier join date.
  - Offers, identified by the date they were issued or redeemed as well as when it expires.
  - Purchase made via single or multiple transactions and identified by amount, timeframe or item count.

Data Management

- Administration: Admin & Rights Module is where you administer the SessionM Platform. It is organized into administrative areas, including Management, Platform Configurations, Module Configurations and Integrations. Admin users can also create and manage platform users and permissions across all modules. This includes the ability to create and manage both groups and roles.

- Customer Data Management: Upon the receipt of appropriate authorization, SessionM ingests and unifies transactional and event data from multiple systems (e.g., POS/E-Comm, customer service, CRM, web & mobile app). Supported data types include consumer account details, product catalogs (SKUs), engagement events, transactions and store locations.

- Data Cloud: SessionM Data Cloud is a data lake comprised of SessionM Platform application data required for audience creation/orchestration and reporting & analytics. The Data Cloud can be hydrated with data from external data sources. The Data Cloud allows SessionM to operationalize its application data in concert with external data to enable audience targeting and reporting use cases.

- Insights: The Insights reporting tool provides a detailed view into the data surfaced within the SessionM platform, helping clients understand performance and measure against

critical key performance indicators (KPIs). Reports include membership, transactions, campaigns, incentives and offers metrics. Visuals displayed in reports are configurable, providing clients the option of displaying the most relevant metrics according to their business cases while keeping the dashboards organized. Users can filter reports based on specific values for certain attributes. Users can explore data in more depth by revealing one or more additional layers of information. Users can adjust the time window to view reports over different time periods.

Add-Ons

- Co-brand Optimizer: Co-brand Optimizer enables brands to run a unified loyalty program utilizing both tender neutral and a co-brand credit card with Mastercard. Co-brand credit card data is made accessible in the SessionM platform alongside other standard SessionM data sources like POS to authorized clients —unlocking new use cases for SessionM customers. Co-brand Optimizer can provide 25+ data points on all credit card transactions to authorized clients only, anywhere that the co-brand credit card is used. This data integration allows clients to manage the everyday loyalty earnings on credit cards, create custom audiences based on spending behaviors, and enables faster campaign execution compared to competitors.