

SHOPKICK REWARDS VISA CARDHOLDERS WHEN AND WHERE THEY SHOP

SAN FRANCISCO, November 21, 2011 — Visa Inc. (NYSE:V), a global leader in payments and shopkick, an award-winning mobile app that rewards consumers for simply walking into stores, announced today that cardholders can now qualify for valuable rewards just for paying with Visa. Shopkick now lets mobile users earn more redeemable kicks™ by choosing to link their eligible Visa debit or credit card into its new Buy & Collect program and then making qualifying purchases at participating shopkick merchants with the linked card. Shopkick users have the option to earn more rewards while shopping in their favorite stores and merchants can increase sales and better measure the effectiveness of their location-based marketing efforts.

“Through our relationship with Visa, we have closed the loop – rewarding shoppers at every step of the shopping process from discovery to purchase. No one else is doing that. We combine our popular walk-in rewards with rewards for purchase,” said Cyriac Roeding, co-founder and CEO of shopkick. “Shoppers get more rewards, and our retail partners get more shoppers and purchases– all made possible through the Visa network – it equals a win-win-win.”

Shopkick aims to dramatically improve consumers’ shopping experiences in-store by offering an award-winning app that rewards them just for walking in. At the core of the mobile shopping app is the patent-pending Shopkick Signal ultra-precise location technology, which lets the user’s shopkick app detect its presence in enrolled stores accurately and seamlessly, automatically crediting rewards to the right account, and delivering offers relevant to that retail location.

Now, through Visa’s real-time messaging platform, shopkick merchants can offer Visa cardholders rewards not only for visiting and browsing in a store, but also for making qualifying purchases while they are in the store. Registered shoppers will qualify for Buy & Collect offers such as “spend \$40 and receive 250 kicks,” while they are in the store. The first shopkick merchants offering Buy & Collect include American Eagle Outfitters, Arden B., Old Navy, Toys”R”Us, and Wet Seal – [available immediately in participating shopkick locations](#).

Working with shopkick’s Buy & Collect program is part of Visa’s commitment to enhancing the consumer shopping experience and delivering more value to merchants and existing loyalty programs.

“Visa can work with existing platforms like shopkick to enhance the offers and rewards experience for their enrolled Visa cardholders and merchants,” said Leigh Amaro, senior business leader, Information Products, Visa Inc. “Visa’s ability to analyze transactions in real-time provides retailers a new way to

reach enrolled customers while they are shopping and to measure the results of their marketing efforts – so they can deliver the right offer to the right consumer at the right time.”

In keeping with best practices of security and privacy, consumers must opt-into the program to participate. They receive detailed information on how the program works and can opt-out at any time. “As consumers embrace new technology to enhance their shopping experiences, we think it’s important for Visa account holders to decide if the benefits of a program make sense for them, said Amaro”

How it works

1. Existing shopkick app users will be automatically **alerted to the availability of the new Buy & Collect program** and those who are new to the app will be notified of this additional, optional program.
2. App users choose to **opt in** to the new program and link their Visa account on an enrollment page hosted by Visa. When cardholders choose to register their Visa credit or debit card, they agree that Visa will provide shopkick with information regarding their transactions at participating merchants in order to enable shopkick to provide kicks rewards on qualifying purchases.

Participation in the new Buy & Collect program is completely optional, and Visa card registration is not required to sign up for the regular shopkick service.

3. Shopkick app users who opt in to the Buy & Collect program will see a green payment card icon on their “nearby” screen to let them know there are additional offers at participating merchants. By tapping onto that merchant, they’ll see the buy and collect offer such as “Spend \$20, get 400 kicks” at the top of the page.
4. Shopkick app users who opt in to the Buy & Collect program can **make a qualifying purchase** with their enrolled Visa card at participating Buy & Collect merchants.
5. After swiping their enrolled Visa card, shopkick app users **receive real-time notification** from shopkick that their kicks rewards are banked.

About Shopkick:

shopkick, Inc. is a Palo Alto-based startup funded by Kleiner Perkins' iFund, Greylock Partners and Reid Hoffman, founder of LinkedIn, and investor in Facebook and Zynga. In August 2010, shopkick launched the first mobile application that hands consumers high-value rewards, offers and exclusive deals at shopkick’s national retail partners simply for walking into stores and malls. Even more rewards can be earned for scanning partner brand products at over 250,000 stores nationwide. In combination with a groundbreaking new location technology called “shopkick Signal”, the app can verify location within

feet, and because the detection occurs on the phone, privacy of presence information is completely in the users' control. Shopkick's growing partner alliance includes American Eagle Outfitters, Best Buy, Crate and Barrel, Macy's, Simon Property Group, The Sports Authority, Target, Toys"R"Us, west elm, The Wet Seal, Kraft Foods, Procter & Gamble, Unilever, Intel, HP and The CW. shopkick is the only 100% performance-based marketing platform in the physical retail world, with measurable foot traffic and transactions at stores. The app grew to 2.5 million users in its first 15 months. The free shopkick app is available for the iPhone and Android.

About Visa Inc.:

Visa Inc (NYSE:V) is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable digital currency. Underpinning digital currency is one of the world's most advanced processing networks—VisaNet—that is capable of handling more than 20,000 transaction messages a second, with fraud protection for consumers and guaranteed payment for merchants. Visa is not a bank, and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: Pay now with debit, ahead of time with prepaid or later with credit products. For more information, visit www.corporate.visa.com.