

Revenue vs. mileage  
Two sides of the coin

Engage your employees  
SHRM on rewarding and incentivizing the workplace

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MEDIA PLANET

4 CATEGORIES TO CONTEMPLATE WHEN CHOOSING A REWARDS PROGRAM

# LOYALTY & REWARDS




## ENGAGE, REWARD, REPEAT

Author and loyalty expert **Bryan Pearson** discusses trust, responsible use of data, and respect for privacy in an evolving industry.

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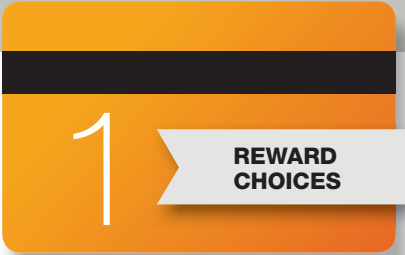
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# CHALLENGES

Minimize the spam and **maximize what is important to you.**



# The new “I-Network”

Feeling swamped? We know that consumers like you are blitzed by come-on pitches like never before. We also know that you’re responding to the sensory overload by deleting company emails before opening them or simply shutting brands out, and instead turning to friends and other trusted sources for information.

COLLOQUY calls this the new I-Network. You probably intuitively understand the concept: Every time you ask Facebook friends for recommendations or go to a social forum like TripAdvisor for advice, you’re networking to meet your exact needs.

Fortunately, we see that some companies, brands and local merchants are catching on. They are learning to connect with customers on their own terms. They will work to make your life easier, entertain you, and only offer information or deals that you care about.

Smart companies are fitting what they do into the rhythm of how you live, and connecting with consumers in four powerful ways:

### Engagement

No question: companies know that your growing power to connect with anyone who shares your passions is transforming the brand-consumer relationship. Frozen dessert fran-

chise Tasti D-Lite piggybacks on the inclination to share by encouraging customers to earn loyalty points not only for making purchases, but also through social activity like letting friends know through Foursquare that they just purchased a treat. My Starbucks Idea goes a step further, asking what customers care about. The online forum is a place for suggesting new Starbucks products, potential locations and easier ways to place orders. It has also generated over 8,375 “social responsibility” ideas about things like smarter recycling and better ways for stores to use water.

### Personalization

Personalization can mean customizing information, like SAS Scandinavian Airlines does with its EuroBonusMatchMe frequent flyer service. Instead of presenting just a grid of how many miles you need to earn a free ticket, its Web site generates specific destination suggestions for solo, romance, or family trips based on the points you have.

### Speed

Mobile technologies have created an on-demand marketplace. Mobile is personal and it’s fast, and we’re seeing companies like Starbucks and Dunkin Donuts develop mobile apps for a variety of personalized services, including making payments right from smart phones.



Kelly Hlavinka  
Managing Partner, COLLOQUY

“Smart companies are fitting what they do into the rhythm of how you live, and connecting with consumers in four powerful ways.”

These apps provide a super-fast check out, might let you jump a line at a crowded venue, and serve up extra-relevant coupon offers based on your preferences and your phone’s GPS location.

### Entertainment

Call it the gamification of the marketplace or the emergence of play-sumers: Shoppers want brands that are fun. Leisure Systems, a franchisor of Yogi Bear’s Jellystone Park Camp-Resorts, sends birthday postcards (from Yogi) to kids who have visited, good for a gift at their next trip. FedEx used its NFL sponsorship to come up with an NFL-themed promotion called Game Time that compared shipping goals to “first down,” “second down,” and so on. GameStop, the video game and entertainment software retailer, has in-store kiosks where members of its PowerUp Rewards program can look up (and show off) listings of their personal game collections.

So next time you’re dealing with a company that swamps you with irrelevant emails, have a look around — there are plenty of savvy companies you can turn to that minimize the spam and maximize what is important to you.

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WE RECOMMEND

The mobile revolution

PAGE 8

A new paradigm

A coalition option for loyalty

p. 8

Making loyalty work for you

Maximizing your programs

p. 10

MEDIA PLANET

LOYALTY & REWARDS  
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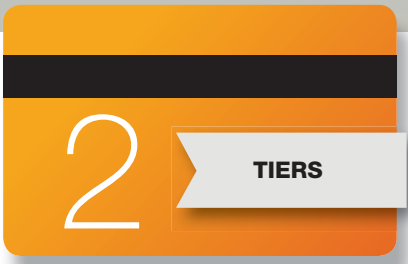


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INSPIRATION

As “industry insiders,” we at COLLOQUY get to study and analyze a lot of loyalty programs. **We have seen what works and what doesn’t, and which cutting-edge innovations offer real value to customers.** In fact, we vote on them every year in our own version of the Academy Awards.



# DRUMROLL PLEASE!

## This year’s best loyalty programs are...

The programs that win our annual COLLOQUY Loyalty Awards are the best of the best worldwide, judged by loyalty industry experts. The winners are chosen because they understand what customers want, and they offer something compelling like valuable rewards or a creative way to engage with the program. We recently announced this year’s winners — nine leading programs that are models for others in the industry. Here, we summarize the best of the best, why they lead the pack, and how other loyalty programs will soon be copying them.

### The mobile migration

■ American Express realized that its Membership Rewards customers were big mobile users, so the company created a mobile app to browse rewards, shop and redeem points.

■ SCENE, a movie loyalty program in Canada, won two awards for its mobile initiatives. One is a mobile app that lets members buy tickets and redeem points; the other is its SCENEtourage social media game, which awards badges and points to members who create online characters that go to the movies.

■ Subway in New Zealand created the country’s first mobile loyalty app, which lets iPhone customers place orders for pickup, and pay with

their mobile wallet.

These three programs exemplify the hot trend of more and more loyalty programs migrating to mobile platforms, which will very soon outnumber websites as customers move their online engagement away from the desktop and onto mobile devices. Likewise, programs are starting to reward for social media interaction, which is a plus for members (usually younger) who are highly social anyway. International programs lead the pack, but look for more U.S. merchants to offer mobile apps that save you time and make it easy to track your loyalty program membership.

### Design-your-own rewards

■ BDO Bank in the Philippines created a “bucket list” catalog full

of exotic destinations and top-tier merchandise to encourage its high-end customers to redeem their points.

■ Kimpton Hotel Group decided to reward its top customers with a surprise reward based on how much they spent at the hotel in the past year. Kimpton customers were able to choose their own personalized reward for food, travel, wines or spa treatment’s.

■ Qantas wanted to hang onto its frequent business travelers, so it created a new Platinum One membership tier, and then increased the mileage earn rates to help customers get there. It also gave members a dedicated customer-service phone line.

The best loyalty programs want



PHOTO: ISTOCKPHOTO.COM

customers to redeem so that they stay engaged with the program, and the best ones find ways to make it easy, fun and compelling. In today’s economy, companies recognize the value of keeping their “best” or top-tier customers. Those customers are increasingly more likely to be offered highly-customized rewards that reflect their preferences, which means it can pay off to focus your activity in a few of your favorite programs in order to reach that level.

### Remaking the business

■ Samsung India created a loyalty program for its distributors, offering them information on new products, performance rewards, and a series of social events.

■ Hero MotorCorp in India created

a customer-rewards program and worked with its retailers to deploy it.

■ Indigo Books in Canada used its loyalty program to launch itself online, making the transition to the digital age of bookselling. The program offers customers personalized recommendations, points for online purchasing, and special game options.

By figuring out what customers wanted, Indigo was able to leverage its loyalty program to transform its business and adopt a new strategy. Business-to-business initiatives like those from Samsung and Hero show that loyalty programs aren’t just for consumers, but can also help shore up distribution channels and supply chains. Look for more U.S.-based B2B companies to create loyalty programs that reach down to retail customers, and for increasing numbers of companies to refocus their business strategies around finding out what you, the customer, wants.

Today’s hot program winners point toward the future of loyalty — mobile and social, offering personalized rewards, and relying on customer input and information to help shape business strategy. And the Oscar goes to — the customer!

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**Question 1:**  
How do you define a  
successful loyalty program?

**In a word, engagement.** Successful hotel rewards programs attract and retain members because they are delivering real value for travelers. Delivering points for stays are important and one can accumulate great value by staying frequently. A more important value is the recognition and appreciation elements that are the focus of successful programs. Travelers spend lots of time on the road, and want the hotels they stay at to be thankful for their business and show appreciation for the loyalty. This extra attention is what drives engagement, and engagement is a higher level of loyalty than just passively collecting points. All successful programs seek to achieve engagement with their members.

**A successful loyalty and rewards program** will positively influence the customers purchasing behavior by making it more profitable for the company through a series of well thought out targeted campaigns. The campaigns are based on data analysis of all of the collected customer data, such as, purchasing, demographics and product level information, thus ensuring future communications offer value to each individual customer. The goal of a successful loyalty program is to capture businesses' strengths by offering enhancements to their products that will make the customer become more engaged in the services/products that they provide. The client needs to be top-of-mind for their customers.

**I think there are three core tests** a loyalty program must pass to be considered successful.  
**1.** Engage your members. There should be many options to earn and burn points to fit the needs of every member.  
**2.** Stand alone. Usually, both the economics of the program and the overall business are included in profitability measurement. Successful programs have evolved to measure the program as a core business.  
**3.** Create mutually beneficial partnerships. Loyalty programs are continually entering into business partnerships to expand their value. The advantage a program delivers needs to be beneficial on both sides of these partnerships.

**Question 2:**  
What are the benefits of  
joining multiple programs  
versus joining a select few?

**The primary benefit** of joining multiple programs is the ability to compare and contrast your experiences with each program. This would also ensure you earned points for your stays when your preferred hotel brand is not available. The downside of participating in multiple programs is that you may not achieve the Elite status benefits in your preferred program. Our program, Choice Privileges, offers increasingly attractive benefits across our three Elite levels, which are relatively easy to attain compared to other programs. The more you concentrate your stays with your preferred program, the more likely you are to earn the extra benefits and recognition that will drive engagement and a higher level of satisfaction for your stays.

**With fierce competition** in every vertical, almost every major company and financial institution has a loyalty program and if they do not they are researching how to get one. There are many benefits to joining multiple programs, the main is, consumers should be able to save and be rewarded for each purchase they make: grocery stores, retailers, fuel, local merchants and financial institution relationships. It is important that loyalty programs are kept fresh and enticing. Consumers are very intelligent and connected. When creating a loyalty and rewards program one must keep in mind that their offerings can be compared to others in the marketplace with the click of a mouse.

**One size does not fit all.** Loyalty is quickly evolving to become a vehicle for delivering value to a unique customer profile. With a growing list of tools available to consumers to manage multiple programs — consumers should be able to efficiently maximize their participation in multiple programs. Done correctly, a free flight, a free stay, and some targeted discounts can all add up to a big benefit every year. In many cases it's like getting a 5 percent salary raise!

**Question 3:**  
Where do you see the  
loyalty/rewards industry  
in five years? Ten years?

**At a high level,** much more firmly headed toward participatory models that go above and beyond the traditional rewards transaction model. In the next five years, there will be more focus on expanding program involvement beyond the transaction itself, and finding methods to keep the member engaged on site, on device. This means delivering compelling value through rapidly maturing channels like social media, app development and gamification. Over the longer term, the loyalty industry will require supporting an even more mobile-focused membership, requiring instant information, access and transparency both at home and abroad.

**Loyalty programs** should be put in place to last for a long period of time. I see programs evolving and gaining more reach because of mobile capabilities. With mobile solutions, consumers will receive instant rewards for responding to promotions and based on their location with geo targeting. Success is driven by companies that embrace enhancements in technology such as delivering relevant communication and savings via mobile and web-enabled channels. In doing so, those with a strong technology foundation along with rich local, regional and national merchant offers will lead in the marketplace in the years ahead.

**Personalization, flexibility and distribution** will be the main trends driving the loyalty industry over the next decade. Not surprisingly, these are the same forces driving commerce in general. Mobile and internet technology will increasingly allow loyalty to be present in all aspects of people's shopping lives, creating a more personal connection. Many large eCommerce players accept partial payment with points, adding valuable flexibility to the member. Points.com in fact powers the ability for businesses to use top tier loyalty programs as an incentive (vs. starting their own program), which solves the loyalty distribution issue at national and international levels.

3

POINT  
EXPIRATION

FROM MILES  
TO MONEY

The evolution of frequent flyer programs

**Question:** How many frequent flyer miles will you earn for your next flight?  
**Answer:** There are two answers, depending on what type of program your airline operates.

If you're traveling on one of the so-called legacy carriers — traditional full-service airlines like American, Delta, United, and US Airways — you'll earn as many miles as you actually fly, with a bonus thrown in for first- or business-class passengers and for program members with elite status.

That's how mileage-based programs work. And because it's the way most programs have awarded miles since the advent of modern airline loyalty programs in 1981, it's what most travelers have come to expect and accept.

Basing earnings on flown miles has proved to be a serviceable approach. Loyalty programs have always aimed to reward customers for their contribution to a company's profits, and miles are a ready if rough proxy for how much travelers spend on their tickets.

But there is an alternative approach, one which may be poised to become the new industry standard.

If you're flying on Southwest, JetBlue, or Virgin America, your earnings will be computed according to a completely different formula. Rather than flight miles, you will be awarded points that correspond directly to the price of your ticket.

**Think differently**  
In JetBlue's TrueBlue program, for instance, you earn six points for every \$1 spent on tickets booked on JetBlue's website. So a \$300 ticket nets you 1,800 TrueBlue points.

Members of Virgin America's Elevate program earn five points per \$1 spent. And in Southwest's Rapid Rewards program, members earn six, 10, or 12 points per \$1, depending on the type of ticket purchased.

Schemes such as JetBlue's are known as revenue-based programs, or fixed-value programs, because there's a predetermined relationship between spending and earning.

Of course earning is only half the story. The other half is redemption. How are the prices of award tickets established?

In traditional mileage-based programs, awards are priced according to region. Flights within the continental U.S. cost 25,000 miles; Europe flights cost 50,000 miles; and so on. The regional categories act as approximations for distances flown, which in turn approximate the cost of comparable paid tickets.

Once again, the revenue-based programs take a very different tack, tying the price of an award ticket directly to its market price.

To illustrate, here's how an award booking using Virgin America points might work. For a round-trip flight from Los Angeles to Dallas in mid-August, the airline's website showed three flights, ranging in price from \$470.60 to \$639.60, based presumably on demand. Prefer to pay with points? Those same flights could be purchased for between 20,885 and 28,745 frequent flyer points.

**The true value**  
The points, in other words, are worth around 2.25 cents apiece when cashed in for award flights. But you won't have to do the math yourself — with Virgin America's online booking widget, you can simply toggle back and forth between the price of any ticket in

dollars and in points.

As it stands today, the division between mileage and revenue-based programs breaks cleanly between the legacy airlines and the discount carriers. The aforementioned three major discount airlines operate revenue programs; everyone else operates according to the old model. But that could change, and soon.

There has been speculation in recent months that both Delta and US Airways are contemplating, and may be close to launching, their own revenue-based programs. Which raises the specter of other airlines doing the same, and a shift to revenue programs as the new industry standard.

Such conversions are not to be undertaken lightly.

When Southwest replaced its old program with a revenue scheme in March 2011, the change required new systems and procedures throughout the entire company, from reservations to operations to finance. The cost: almost \$100 million.

To even contemplate such an enormous undertaking, the airlines must think that revenue programs have a lot to recommend them. Such programs must, in other words, be in the airlines' best interest financially.

**Two sides of the coin**  
Where, then, do the best interests of consumers lie? When choosing between mileage and revenue programs, there's no definitive "best." Each has its strengths and offsetting weaknesses.

The primary benefit of traditional mileage programs is the ability to squeeze exceptional value from them. Earn miles for long, cheap flights. Then redeem them for pricey

tickets. If this were high finance, we'd call it arbitrage.

The downside: Award seats at the most desirable price points are heavily restricted and may be non-existent on popular routes during peak travel periods.

By contrast, there are no restrictions or capacity controls on award seats in revenue programs. Every seat on every flight may be booked with either cash or points. No more stressing out over scarce availability.

On the other hand, you'll never get outsized value from your points. With the value pre-set on both the earning and redemption sides of the programs, the return-on-investment is pretty much set in stone. (The exception is Southwest's program, where some leverage can be had by earning points for high-priced Business Select fares and redeeming them for low-cost Wanna Get Away fares. But that's a strategy that will only work for business travelers whose companies foot the bill for pricey unrestricted fares.)

In the end, what works best for you depends on which set of tradeoffs best suits your purchase and travel behavior.

If you insist on squeezing outsized value from your program and accept scarce award availability as part of the challenge, then traditional programs are your best bet.

If your preference is for a reliable but modest rebate and unfettered access to award seats, then a revenue-based scheme will suit you better.



INSIGHT

# WHEN IT COMES TO PRIVACY, CONSUMERS REVEAL SURPRISING FINDINGS

When it comes to privacy, some personal information is still about as protected as your social security number.

This, at least, is what 2,000 U.S. and Canadian respondents said in the 2012 LoyaltyOne Privacy Study conducted in June — 15 percent said they'd be willing to share their exact location via smartphone and just 11 percent of respondents saying they'd share their social security number. Consumers are much more willing to share other personal information — 66 percent of respondents said they'd reveal their sexual orientation, 59 percent, would share their religion, and 52 percent would share their political affiliation.

These are eye-catching statistics, however behind the findings are results that point to a more problematic trend in the market-

ing industry: Consumer trust with organizations appears to be fading, and they are seeing a declining value in sharing personal information with marketers.

For instance, among the findings:

- 88 percent of respondents feel companies use data for the company's own benefit, unchanged from one year ago;
- 78 percent do not feel they receive anything of value in return for their personal information, compared with 74 percent a year ago;
- 63 percent said they would be willing to give more information if they received relevant products and services — down from 67 percent in 2011;
- Only 45 percent expect tailored information based on what they buy, down from 49 percent.

Worse, consumers are increasingly unsure of the how their information is being used. Almost 60 percent of respondents said they were concerned about their behavior being tracked, for example, when using a customer loyalty card. That figure is up from 52 percent in 2011, a 15 percent increase.

These are compelling results. Too often, the consumer is not experiencing a mutual advantage from sharing his or her data with marketers and businesses. But that could change.

**Rebuilding trust**  
As noted in my book, *The Loyalty Leap*, businesses already possess the technology and the wherewithal to



shift the course of this trend, and to enhance the perceptions of marketing among consumers. They can do it through the responsible use of data.

But to accomplish this, marketers need to:

- **Never disrespect the data:** Ensure that every communication is relevant and speaks to the consumer's needs and interests;
  - **Find ways to create value:** Continually seek new ways to recognize and reward the customer with benefits that are meaningful;
  - **Listen:** Whenever possible, look deeper into the meaning behind transactions to understand what motivates consumers.
- And, by the way, even in this election year I won't ask you about your political preference. If more marketers would be as respectful of their customers' private information, then everyone would win.

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## NEW HEIGHTS

### Navigating your frequent flyer awards

As everyone knows, it's not always easy to spend miles for flights when you're ready to spend those miles. We often hear from frequent flyer program members who search for award flights on the days they wish to travel and find no available seats. But as the saying goes, "no" doesn't always mean "no" and there is a distinct advantage to understanding that.

"No" doesn't always mean "no" is certainly true when looking for a free ticket. Our research has shown that award availability is much better when calling the reservation center vs. using the airline online booking tool. Sometimes this is because the award search tool on the website does not allow members to book flights on partner airlines and sometimes it's simply because the online tool isn't as good as what the reservations agent can do to check for flights. The only drawback I see to calling the reservations center, is that you more than likely be charged a \$25 booking fee for calling to book instead of booking online. If, when you call, you receive an agent who does not seem willing to work with you, thank them for their time, hang up and call again until you get a more helpful agent. And do your homework before you call — research the flights you were interested in before picking up the phone.

**Timing is everything**  
As for the best days and times, that too can make a difference when getting an award seat. After 20+ years of researching award redemption, I happen to have some tips. Here are the best days:

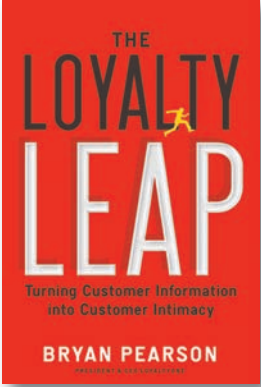
within the U.S. (including popular flights to Florida), Monday, Tuesday and Wednesday; to Hawaii or Europe, Tuesday, Wednesday and Thursday; to Asia, Tuesday, Wednesday and Thursday; and to the Caribbean, Mexico or South America, Tuesday and Wednesday.

And there are some worst days: within the U.S., Friday and Sunday; to Hawaii, Friday, Saturday, Sunday and Monday; to Asia Friday, Saturday and Sunday; to the Caribbean, Saturday, Sunday and Monday; to Europe, Mexico or South America, Friday, Saturday and Sunday.

As for the time of the day, mid-day flights are the best because that is when flights are less crowded — you aren't competing for the seats with a good portion of business travelers who prefer early morning or late afternoon or evening flights. And if you can plan and book your award travel in advance, and be flexible within a few days of your departure and return, that will help you find an award seat. And again, "no" doesn't always mean "no" — it doesn't hurt to check back after your first attempt to see if seats have become available.

If you are interested in flights to Europe from the U.S., my advice has always been to consider making a connection on the East Coast, as many do, but avoid the evening flights that are so popular — try arranging some of the early morning flights from the U.S. as they have yet to catch on for popularity and we have often seen empty award seats. Good luck with your award quest!

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Almost 60 percent of respondents said they were concerned about their behavior being tracked, for example, when using a customer loyalty card.

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NEWS



TIPS

4

EASE OF  
EARNING



**Melissa Studzinski**  
Vice President of Customer  
Relationship Management, CVS/Pharmacy

Tips for scoring sweet savings with loyalty programs

Loyalty programs are everywhere—from grocery stores and department stores to local coffee shops. But the top programs have evolved over the past decade by using the newest technology to encompass more than just scanning a card to receive a few generic perks. The smartest brands are using rewards programs to form meaningful connections with their customers and offer them value each time they shop. Here are some tips to bear in mind when choosing a rewards program that can make a big impact on your wallet.

**1. Be selective:** While signing up for a new program is usually free, it can become a burden to manage too many of them, so ask yourself if the rewards are worth it. Look for programs that allow you to earn rewards every time you shop, not just when you purchase select items that are on sale.

**2. Opt for programs that make it easy to redeem your rewards:** Some programs rely on complicated systems that require math and guesswork to figure out what rewards you have. The best programs pay you back with rewards you can easily spend on your next shopping trip so you actually benefit each time you shop.

**3. Check your inbox:** Nearly all retailers these days ask you for an email address to share news and extra incentives. If you're looking to save more money and stay in-the-know about sales and promotions, register an email address so you'll get these exclusive offers.

**4. Make it easy on yourself:** Saving money through loyalty programs shouldn't take a lot of time or be difficult to navigate. The best programs give a choice in how you want to engage. If you're digitally-minded, pick a program that lets you manage rewards online or from your mobile device. Some programs allow you to store your card on your phone, eliminating the card clutter from your key ring or wallet.

**5. Stay current on the latest promotions:** Many loyalty programs host special promotions to double or triple your earnings, or reward you with gift cards during certain times of the year. Keep an eye out for these and take advantage, which means more money in your wallet.

AT YOUR FINGERTIPS:

The four best digital innovations for managing loyalty activities

There are scores of apps and web sites, and new ones appearing daily, to help us manage and keep track of our loyalty activities with a flick of the thumb. The best apps offer a life-changing combination of customization and speed to help us cut through the marketing clutter and power through our busy days.

Customizing means that many of today's loyalty apps can be

list of my top four and how each delivers a unique technology one-two punch for both consumers and companies:

**Google Wallet:** Launched last year to mixed reviews, Google's mobile tap-to-pay technology has continued to evolve (adding new credit card options and mobile handsets). Google Wallet now securely stores credit cards,

the company create more personalized offers.

**Starbucks:** I know what you're thinking: Haven't we talked enough about the Starbucks app? Maybe, but I still love it because it demonstrates what a stand-alone loyalty program can do. Starbucks helped shape mobile loyalty by combining members' reward management with straight forward, cutting-edge payment application. For users, this means handheld access to a digital, pre-paid account that can be reloaded with any major credit card, as well as an active record of rewards gained. Such ease builds loyalty and an avid user base.

The payoff for Starbucks is that the app generated \$110 million in 2011 sales. In July Starbucks rolled the app out to the U.K. and Canada, while adding new features, including PayPal support.

**Pushpins:** The geographically-smart Pushpins app can store a consumer's shopping list, digital coupons and the nutrition facts of thousands of items. Its ability to find coupons for local merchants, sorted by aisle, enables users to simply scan foods and tap to redeem instant savings, which are automatically applied to their loyalty cards at checkout. Such service enhancement tells customers, "We understand your needs."

This is why more than 2,000 grocery stores have agreed to sync

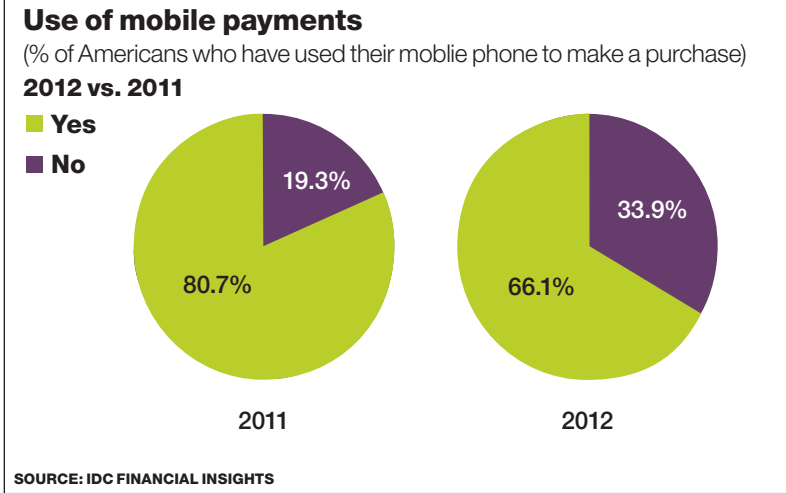
with Pushpins. For businesses, the plus is the patented coupon-delivery algorithm. The overall experience is enjoyable for customers, which translates to repeat visits.

**Citi ThankYou Point-Sharing App:** Everything is better with friends, right? This app enables Citi ThankYou members to share their points with Facebook friends, so they can actually team up or build a community around rewards. Users can combine points for merchandise or experiences, and Citi says that members have pooled points for goals including charity fund-raiser walks, student loan rebates, kitchen remodels, and a plane ticket for a baby in need of surgery.

This community model translates to valuable word-of-mouth marketing for participating companies, not to mention exposure to countless potential new customers. How users pool their rewards provides rare insight into consumer behavior.

I know there are other worthy innovations out there (looking forward to Apple's Passbook coming this fall), but these four are a great place to start to keep your thumbs, and your wallet, happy.

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personalized to provide relevant offers, product information and services. Speed means that they move quickly enough to save us valuable time (and they are quickly and regularly updated).

There are so many new apps and web sites popping up that it is a challenge to choose which technologies deliver the best value.

Looking at a few of the latest innovations (and some old favorites), there are a few that truly do stand apart. Below is a

loyalty program cards and digital offers on the mobile phone, and it works both in-store and online. A key benefit: It simplifies checkout by consolidating payment, loyalty and coupons into a single tap when used with Google-approved merchants.

Businesses love it because this app drives higher sales. More importantly, by compiling consumer credit card and loyalty data, Google wallet delivers a clear understanding of the consumer, which helps

MORE BANG FOR YOUR BUCK:  
Time for a coalition option?

Are you earning enough points to make your loyalty programs pay off?

Shoppers sometimes struggle to manage their memberships in many different loyalty programs, and can feel that they aren't getting the best value from each one. Yet, consumers keep signing up, because in this economy, who can turn down a way to stretch a dollar?

And so you join yet another program, but sometimes the value earned doesn't seem to be worth the trouble. For example, are you earning enough points to redeem for what you want by the end of the year? Or do you find yourself looking at a dozen different loyalty program statements with a few points here and a few points there, but none adding up to much value?

At COLLOQUY, we know that consumers want to better manage their loyalty program memberships and find a way to earn meaningful rewards faster. It may be time for "something new" in which the value is significant enough to make joining yet another program worthwhile. U.S. consumers may be ready

for coalition — a type of loyalty program popular in most other parts of the world.

Here's how it works

A coalition is a loyalty program in which multiple companies reward customers for shopping with merchants within the coalition. Members only have to carry one loyalty card to earn points for each transaction, across all of the retailers, travel companies, groceries and credit card companies participating in the coalition.

The coalition offers a common currency (points, miles or dollars) to reward customers who do business with the participating companies. Members can redeem those points for a wide variety of experiences, merchandise and in-lane and rollback redemptions.

Because most of the coalition companies are in the category of "everyday spend" (which includes fuel, grocery and credit card companies), coalition members usually earn points more quickly than they do in individual loyalty programs.

A loyalty program that really delivers that value in a unique way has obvious appeal — perhaps the U.S. is ready for what the rest of the world already has.

This approach to loyalty marketing was created to deliver high value and more options to customers. Coalitions have long been popular in other world markets, such as Canada, the U.K., Germany and Australia, but they have not yet taken hold in the U.S.

Coalition doesn't mean erasing existing loyalty programs, many of which offer their own unique and irreplaceable value. For example, popular gas/grocery programs let customers earn fuel discounts for their everyday food shopping. Some credit card programs offer members access to exclusive events like sold-out concerts, NASCAR pit passes or celebrity-attended film screenings. Other programs, most notably from airlines, have one or more merchant partners to offer a wider range of benefits and

points-earning opportunities.

But when it comes to everyday spending, the benefits of a coalition program are easy to understand. It eliminates the confusion of shuffling through numerous cards to figure out which one provides the most value. It also provides the fastest time to reward and widens the range of redemption options.

With the economy still moving slowly, we all want as much value as possible in exchange for the money we spend. A loyalty program that really delivers that value in a unique way has obvious appeal — perhaps the U.S. is ready for what the rest of the world already has.

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NEWS



QUESTION AND ANSWER



**Bill Hornbuckle**  
Chief Marketing Officer,  
MGM Resorts International

In order to maximize their benefits, what should consumers look for when choosing a rewards program?

➔ Consumers should look for rewards programs that fulfill individual, personal preferences and evolve with members’ changing expectations and desires. Key partnerships that strategically align with rewards programs add value by allowing members to gain access, receive offers and earn additional benefits with complementary brands located throughout the country and world.

Customers also want that “wow” factor and bragging rights. If a loyalty program can provide that, such as access to exclusive, unique experiences you can’t get anywhere else, then you’ve got a winner.

How essential are loyalty programs to building customer retention in today’s market?

➔ Today’s informed, discerning consumers want to be recognized and appreciated for their loyalty. Dynamic rewards programs that go a step further by personalizing offers and demonstrating a commitment to what’s important to each individual member are able to build deeper and more long-term relationships with the consumer. With experienced-based products such as destination resorts, loyalty programs are critical in tracking and defining people preference and giving customers the preferred access we all enjoy.

How have advancements in social media and technology led to increased loyalty and brand advocacy among a customer base?

➔ Consumers have become brand ambassadors and more invested than they once were. Through strategic marketing relationships, we’ve enabled M life to identify and reward engaged members, whether they are at one of our resorts or interacting with us on their mobile phones and social networks. This ability helps to enhance members’ travel experiences, develop relevant and timely interactions, recognize loyalty when members share with their community of friends and ultimately reward them for it. Technology and social media are ever-changing and create endless possibilities. Rewards programs that effectively interact with members will see dramatic growth, not only numerically but in loyalty as well.

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The rules of **EMPLOYEE** engagement

It sounds so simple: Engaged employees are more productive.

Why wouldn’t they be? Engaged employees are enthusiastic, challenged, dedicated, and proud to contribute to something they believe is important. As an added bonus, it turns out that engagement equates to success.

“Employees who are engaged at work deliver a higher degree of quality and service to their customers,” says Mike Byam, CEO of award consulting services firm Terryberry. “The results consistently link engaged employees to a more profitable organization.”

The face of engagement

Engaged employees are different on many levels from their disengaged counterparts, Byam says. Whereas the engaged employee is emotionally connected to an organization’s mission and willing to give their full effort to the cause, disengaged employees don’t feel that emotional connection and are not likely to perform to the best of their ability.

Employees who are “actively disengaged” pose an even greater prob-

lem, Byam says, because they “often work counter to the business objectives and can have a negative impact on the morale of their coworkers.”

A little reward goes a long way

But anyone who’s ever worked in an office knows that becoming engaged is not necessarily a simple feat, and depends largely on factors outside their control. Factors like: autonomy, task variety, communication with management, and advancement opportunities.

These are not factors that are changed or implemented easily. But recognition, another big factor in employee engagement, is fairly simple to implement and is known to have big payoffs.

The Society of Human Resource Management’s (SHRM) 2011 Employee Job Satisfaction and Engagement report states, “management’s recognition of employees’ performance through praise, awards and incentives is a cost-effective way of increasing employee morale, productivity and competitiveness.”

Byam says there are numerous reasons to implement a rewards program, one of which is that it’s a solid investment. “Recognizing employ-

ees for their efforts produces business results in retention, productivity and engagement. Ultimately, it creates a more successful organization and produces a work environment where people feel enriched by their contributions.”

Lisa Orndorff, SHRM manager of employee relations and training, agrees, saying all companies should have some kind of employee rewards program in place because people need to know the work they’re doing is meaningful to the company, and that they’re making a difference.

“Companies today can’t afford not to have a recognition system. They may think they don’t have the time or money to recognize an employee, but they really don’t have time to recruit and train the person who replaces the one who leaves.”

Bigger isn’t necessarily better

There are professionals who can help companies create rich recognition programs, and there are a nearly infinite number of ways people can be rewarded. From innovation awards to retirement gifts, mentor recognition to quality level attainment, companies can pat employees on the back in ways that are meaningful to

them. But Orndorff says a successful program doesn’t necessarily have to be elaborate.

“While some companies have thousands of dollars to invest in a formal rewards program, small companies can achieve the same ends through small things like giving a movie ticket to employees when they meet a challenging goal.”

The trick, she says, is knowing what makes an employee tick, because they will appreciate knowing the company has made an effort to understand a bit about them.

“Not everyone wants to be on top of the float going down Main Street. One employee might prefer a public acknowledgement while another may value a handwritten thank you note.”

Whatever the method, the ultimate goal of a rewards program is to foster engagement by making employees feel valued. Orndorff says, “People need to understand that they are part of the bigger picture, and that the company couldn’t do what it does best without them.”

**JILL SMITS**  
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Are your loyalty programs working for you?

How many loyalty cards are in your wallet, or on your keychain? If it’s 18, then you’re like the average American household. But the average American household is actively participating in only eight of those programs, according to the 2011 COLLOQUY Loyalty Census. That means that fewer than half of those cards in your wallet are actually useful. Before you sign up for your 19th loyalty program, take a moment to consider what we loyalty marketers call the “value proposition.” In other words, is this new program worth it?

Loyalty programs offer a range of benefits, and while the rewards may sound tempting in theory, it pays to determine if you will actually use them. Ask questions, read the fine print, and decide whether or not the program will pay off for you in the following key categories:

■ **Reward choice:** This may seem obvious, but are the rewards actually what you want, or will

use? Of course, everyone likes “cash back” or discounts. But what about a retail program that offers the option of storing receipts electronically in your customer records? If you make exchanges frequently and don’t want the hassle of storing paper, this perk might save you time and hassle. Sometimes a single benefit like this can make a program highly valuable, as with free shipping for Amazon Prime or Zappos.com customers.

■ **Accessibility:** How many ways are there for you to track your point balances and redeem for rewards? For example, if you use your cellphone more than your laptop, you’ll want to know if the loyalty program has a fully featured app. If you prefer to store your shopping lists on your cellphone, you may want digital rewards in addition to paper coupons. If you use Facebook and Twitter, find out if the

program is active on those platforms, and if it will reward you for social media activity.

■ **Ease of earning:** How many points, miles or other loyalty program currency do you need to earn to start redeeming for what you want? Weigh that against how often you transact with that particular merchant. Will you earn quickly enough to make this card meaningful? Are there ways you can earn more points, for instance, by signing up for a co-branded credit card?

■ **Tiers:** “Gold” and “silver” levels are popular with airline and hotel programs in particular. Reaching higher levels in a tiered program offers great perks, but will you ever get there? Read the fine print and do the math to see what it takes to advance, and whether or not you can attain your goal if you modify your shopping habits to consolidate your spending with this particular

merchant.

■ **Points expiration:** Will your points expire before you reach your goal? Programs sometimes change their policies regarding expiration, so pay attention to the communications you receive from the program. Can you transfer points to family members or friends? Check the membership details to make sure you understand how the program’s valuable currency can be used, and that the options fit your lifestyle and expectations.

In fact, these guidelines don’t apply only to new programs — review your existing memberships with these guidelines in mind. Don’t clutter your wallet with loyalty programs that aren’t working hard for you.

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FOUR KEY CONCEPTS TO CUSTOMER ENGAGEMENT

Getting consumers’ attention is difficult enough, but keeping their attention is even harder.

Consumers are actively avoiding brand messaging by way of constantly evolving technology that allows them to see and hear information how and when they want to engage with it. Therefore, every customer touch point you have must be cherished as a key strategic asset. The following describes an approach that incorporates four key concepts within a customer engagement strategy.

**Develop a complete inventory of every possible customer touch point.** From initial push advertising to fulfillment of your product or service, each customer interaction with your brand should be itemized and then prioritized based on engagement opportunities. This process can be tedious, but, if not done properly, some touch points can be overlooked, resulting in lost communication opportunities. No matter how insignificant a touch point may seem, it is a valuable asset that must be understood, monitored and managed over time.

**Understand the desired end result from each touch point.** Consumers are making split second decisions to determine if they will read beyond a headline, and yet companies continue to overload

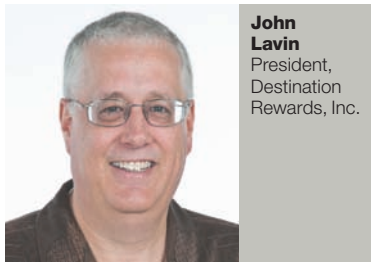
their touch points, making it difficult for consumers to even absorb the message. You don’t form a long-term relationship with one conversation, nor should you expect to do so with one customer interaction. You must begin by identifying the desired end result of each specific touch point. A deep dive into the dynamics of each interaction is required in order to develop realistic goals for each. Then work backward to develop the proper positioning and messaging to reach your desired goals.

**Integrate a consistent brand position and messaging.** If you look at each of your customer touch points as players on a football team carrying your brand message across the goal line, would they all be working from the same playbook to produce a cohesive team effort to win the game? Or would it look more like the pregame warm-up — jumbled and chaotic, with each player working on individual drills?

It is important to note that even if you have all the players on the same page, success is not guaranteed. The players may be putting forth a great team effort on the field, but what happens if the audience gets distracted by a couple of fans who are fighting? When a distraction like this occurs, some of the benefits of the team’s effort may be lost. You need engagement tools to minimize distractions that impede brand messaging from reaching your

audience. Branded mechanisms, like cheerleaders and a jumbotron, will help to keep the attention of the audience focused on the field. These interactive tools must be monitored and adjusted to ensure that your message is getting through the distractions that are sure to occur.

**Develop a strategy that incorporates multiple engagement tools.** In today’s society, consumers are bombarded with competing media messages every day. If you’re sending the same message over and over again, you’re at risk of disengagement or, worse yet, a loss of relevancy with your customers. Engagement tools like sweepstakes, auctions, games and special promotions can provide excitement and unique brand interactions within your customer touch points. But remember, these engagement initiatives should work together. Integrating them reinforces your brand messaging and drives overall engagement up more than each of the initiatives would individually. An example of one such integrative method is a virtual rewards currency that can be applied across each engagement tool. The use of the currency ties all of the individual elements together, making your program cohesive and your brand expansive. This invites your customers to take a holistic view of your brand, lending itself to complete immersion rather than a series of casual interactions. In this



**John Lavin**  
President,  
Destination  
Rewards, Inc.

example, the currency increases the value of each interaction as it works to reinforce your brand positioning. This combination of customer touch points, engagement tools and integrative methods is part of a communication strategy that is critical to building long term relationships with customers.

Making sure your entire organization understands the value of its customer touch points and of using a strategic, holistic approach for each new and existing touch point will help ensure long term customer engagement in this ever-changing communication marketplace. Today’s consumers choose what messages they see and when and how they see them. They can choose to shut out your brand messages if they are not impactful enough, or they can absorb them if they are relevant to their lives. Capitalizing on every opportunity to engage with your customers in a consistent manner will ensure that they choose to pursue a relationship with your brand that lasts and prospers.

**JOHN LAVIN**  
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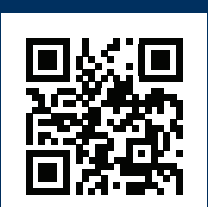
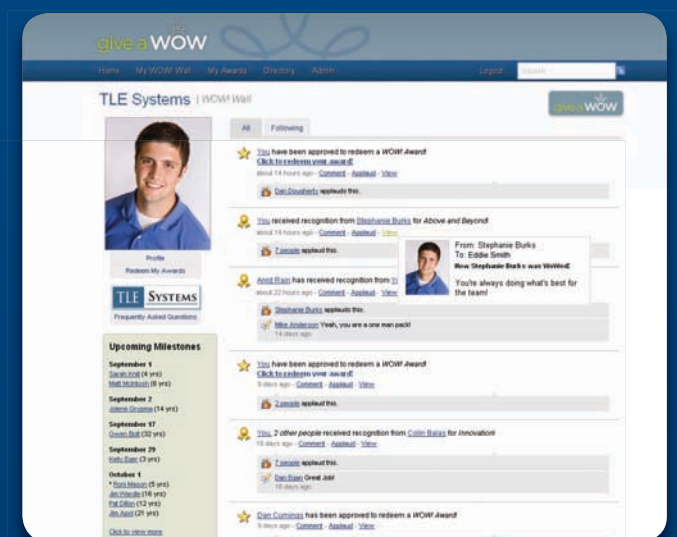


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