



Hummingbird Standard™ Version 1.0

Reporting Dashboard and Attribution Metrics

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The Hummingbird Standard

Problem Definition:

Merchants and advertisers currently lack standard metrics to assess the effectiveness of their card-linked offer campaigns and loyalty programs. Different vendors and publishers offer non-comparable metrics that severely limit the accurate assessment of card-linked programs.

Solution:

The Hummingbird Standard defines consistent reporting metrics allowing program providers, merchants, and issuers to measure programs in a common industry language. The standard further provides an advanced analytical framework, including incremental and long-term customer value measurements, to assist advertisers in understanding program efficiency and Return On Investment (“ROI”). Hummingbird focuses on three key reporting areas:

- **Base Reporting Requirements:** The “core” of card-linked reporting, the Base Reporting Requirements outlines the minimum information that should be reported to advertisers. Base reporting should be used by all program providers for standardization of industry reporting/vernacular and advertisers to monitor campaign performance.
- **Incrementality:** Created to demonstrate the incremental value of campaign performance, Hummingbird’s incrementality reporting format allows program providers to demonstrate the value of the campaign to advertisers in a test-vs.-control methodology. Advertisers should use incrementality reporting to gauge campaign performance not only in the card-linked ecosystem, but also for comparative purposes against other advertising media ROI.
- **Changes in Spend:** Meant to demonstrate the change in spend behavior of consumers who redeem a card-linked Offer, the Change in Spend dashboard demonstrates pre vs. post customer spend behavior. The Changes in Spend dashboard should be used by advertisers to measure long-term ROI of card-linked Offers.

The Hummingbird Standard

Legal Disclaimer:

It is the policy of The CardLinx Association and its members to promote and foster competition. Therefore, in carrying out its activities, it is the policy of CardLinx and its members to act at all times in accordance with, and strictly adhere to, the letter and spirit of all applicable national and international antitrust, competition laws and regulations. Nothing within the Hummingbird Standard shall be interpreted or implemented in such a way as to contravene such laws and regulations or to restrict parties from negotiating competitive market terms for goods and services or restricting competition in any way.

How to Provide Feedback/Comment:

Members of the CardLinx Association are invited to provide feedback on the standards to cardlinxstandards@cardlinx.org.

Standard Description

1. Base Reporting Requirements:

The “core” of card-linked reporting, the Base Reporting Requirements, presented in the chart below, outline the minimum information that should be reported to advertisers. Base reporting should be used by all program providers for standardization of industry reporting/ vernacular and advertisers to monitor campaign performance.

Email Statement Credit 15% back on purchase of \$25 or more									
Week End	Impressions	Activations	Redemptions	Total Spend	Total Cashback	Redemption Rate	Average Spend	Commission	ROAS
2014-01-04	1,000,000	50,000	565	\$12,500	\$1,875	1.13 %	\$22.12	\$1,275	3.97

[See Appendix for chart in more detail](#)

2. Incrementality:

Created to demonstrate the incremental value of campaign performance, Hummingbird’s incrementality reporting format, below, allows program providers to demonstrate the value of the campaign to advertisers in a test-vs.-control methodology. Advertisers should use incrementality reporting to gauge campaign performance not only in the card-linked ecosystem, but also for comparative purposes against other advertising media ROI.

Campaign Info			Campaign Performance							Test Group							Control					
Campaign Goal	Campaign	Date	Return On Ad Spend	Redemption lift/decline	Average Basket Lift/Decline	Revenue per exposure lift/decline	Incremental Revenue (%)	Incremental Revenue (\$)	Distribution	Redemptions	Redemption %	Total Revenue	Customer Reward	Revenue Share	Average Basket	Revenue Per Exposure	Population	Sales	Total Revenue	Simulated Redemption %	Average Basket	Revenue Per Exposure
New Customer Acquisition (NCA)	\$10 back on \$100	8/1 - 8/18	8	42%	157%	264%	73%	\$ 528,000	32,858	425	1.29%	\$ 728,000	\$ 4,250	\$ 28,950	#####	\$ 22.16	32,858	300	\$ 200,000	0.913%	\$ 666.67	\$ 6.09

[See Appendix for chart in more detail](#)

Standard Description

3. Changes in Spend:

Meant to demonstrate the change in spend behavior of consumers that redeem a card-linked Offer, the Change in Spend dashboard, below, demonstrates pre vs. post customer spend behavior. The Changes in Spend dashboard should be used by advertisers to measure the long-term ROI of Card-Linked Offers.

Customer Recency											
Customer Recency				Average Transaction Amount				Gross Transaction Amount			
Percentage of consumers who transacted within the following number of days since their last offer redemption transaction for the targeted population and control group				Targeted Group	Control Group	Variance of Target Group over Control Group		Targeted Group	Control Group	Group over Control Group	
						Variance \$	Variance %			Variance \$	Variance %
After Redemption	0-30	20%	5%	\$	\$	\$	%	\$	\$	\$	%
	31-60	25%	10%	\$	\$	\$	%	\$	\$	\$	%
	61-90	10%	7%	\$	\$	\$	%	\$	\$	\$	%
	91-120	40%	5%	\$	\$	\$	%	\$	\$	\$	%
	121-180	12%	7%	\$	\$	\$	%	\$	\$	\$	%
	181-365	25%	5%	\$	\$	\$	%	\$	\$	\$	%
Before Redemption	last 30 days	15%	5%	\$	\$	\$	%	\$	\$	\$	%
	last 60 days	8%	5%	\$	\$	\$	%	\$	\$	\$	%
	last 90 days	3%	2%	\$	\$	\$	%	\$	\$	\$	%

Report available after 90 days of data is available

Color Code Key:

Targeted Group

Control Group

Customer Frequency											
Customer Frequency				Average Transaction Amount				Gross Transaction Amount			
Average number of transaction visits before and after an offer redemption transaction for the targeted population and control group				Targeted Group	Control Group	Variance of Target Group over Control Group		Targeted Group	Control Group	Variance of Target Group over Control	
						Variance \$	Variance %			Variance \$	Variance %
After Redemption	0-30	2.5	1	\$	\$	\$	%	\$	\$	\$	%
	31-60	3.5	2.2	\$	\$	\$	%	\$	\$	\$	%
	61-90	1.5	1	\$	\$	\$	%	\$	\$	\$	%
	91-120	6.5	1.5	\$	\$	\$	%	\$	\$	\$	%
	121-180	1.8	1.3	\$	\$	\$	%	\$	\$	\$	%
	181-365	2.5	1	\$	\$	\$	%	\$	\$	\$	%
Before Redemption	last 30 days	1.1	1.0	\$	\$	\$	%	\$	\$	\$	%
	last 60 days	3.0	2.0	\$	\$	\$	%	\$	\$	\$	%
	last 90 days	1.5	0.5	\$	\$	\$	%	\$	\$	\$	%

Report available after 90 days of data is available

Average Transaction visits are reported at one decimal level

Color Code Key:

Targeted Group

Control Group

Defined Terms

General Terms:

“Customer Spend” means {number of visits} x {average spend per visit} in last 6 months.

“Customer Spend By Location” means the {number of visits} x {average spend per visits} x {zipcode } in last 6 months.

“New” means, customers whose customer metric > 0 for first time.

“Top 25” means customers whose metric is more than 75% of all customers.

“Top 50” means customers whose metric is more than 50% of all customers.

“Top 75” means customers whose metric is more than 25% of all customers.

“Top 100” means customers whose metric is more than 100% of all customers.

“Lapsed” means customers whose metric > 0 but not in the last 6 months.

“Sleeping Beauties” means customers whose metric > 0 but not in the last 12 months.

Base Reporting:

“Week End” means the last date of the redemption week.

“Impressions” means the total population an offer is exposed to.

“Activations” means the number of activated accounts associated with an individual campaign.

“Redemptions” means the number of purchases that qualify for an award.

“Total Spend” means the total transaction value of redeeming transactions.

“Total Cashback” means the total cash reward provided to card holders/redeemers.

“Redemption Rate” means the # of redemptions/# of activations.

“Average Spend” means the average basket size of the transaction set.

“Commission” means the Revenue Share fee paid to provider.

“Return On Ad Spend (ROAS)” means the Gross Dollars Generated from campaign/(Cashback + Fees).

Defined Terms

Incrementality:

“**Campaign Goal**” is the primary personalization criteria for the campaign, including: New Customer Acquisition, Lapsed Customer, and Loyalty Customer.

“**Campaign**” means the Campaign details.

“**Date**” means the Campaign date range (start - stop).

“**Redemption Lift/Decline**” means the lift in actual redemption of the campaign group versus the control hold out.

“**Average Basket Lift/Decline**” means the lift in actual average basket size of the campaign group versus the network as a whole.

“**Revenue Per Exposure Lift/Decline**” means the lift in actual revenue/exposure of the campaign group versus the control hold out.

“**Incremental Revenue (%)**” means the lift in actual incremental revenue percentage of the campaign group versus the control hold out.

“**Incremental Revenue (\$)**” means the incremental revenue dollars generated (Gross Revenue - Normalized Control Revenue).

“**Distribution**” means the number of offers sent.

“**Redemptions**” means the number of consumers with offers who made qualifying purchases .

“**Redemption %**” means the percentage of distribution that redeemed (Redemptions/Distribution) .

“**Total Revenue**” means the gross dollars generated by qualifying redemptions.

“**Customer Reward**” means the gross cash back to consumer.

“**Revenue Share**” means the Commission earned.

“**Average Basket**” means the average spend per redeeming transaction.

“**Revenue Per Exposure**” means the amount of revenue generated by each offer sent (Gross Dollars/ Distribution).

“**Population**” means the simulated distribution of the control holdout.

“**Sales**” means the simulated control holdout redemptions.

“**Total Revenue**” means the simulated gross revenue of control holdout.

“**Simulated Redemption %**” means the simulated redemption percentage of control holdout.

“**Average Basket**” means the simulated average basket of control holdout.

“**Revenue Per Exposure**” means the simulated revenue per population of control holdout (Total Revenue/ Population).

Defined Terms

Changes in Spend – Terms:

“**Frequency**” means the rate of occurrence.

“**Recency**” means the time period between an event date and the current date.

“**Variance**” means the state of being variable, divergent, different, or anomalous.

“**Spend Transactions**” means settled transaction data for payment card spend that has been authorized and settled.

“**Card-Linked Offers**” means Merchant discount offers that are connected or linked to a payment or loyalty card account by a consumer who elects to do so, where the linking facilitates the matching of eligible offers to the consumers payment or loyalty card account during the payment transaction process.

“**Offer Redemption**” means the event when a transaction qualifies for a card-linked offer and is matched and confirmed that the discount is to be applied.

“**Offer Fulfillment**” means the event of applying the Offer discount to the consumer.

“**Offer Campaign**” means a systematic course of actions for a specific marketing purpose.

“**Ticket Size**” means the dollar amount of the transaction.

“**Total Group**” means the combination of the targeted population and control groups.

“**Control Group**” means a group of consumers that do not receive a card-linked offer but are measured in comparison to the cohort group for tracking differences and impact of the Offer Campaign.

“**Targeted Population Group**” means a group of consumers who did receive a card-linked offer and can be measured and compared against the control group for tracking differences and impact of the Offer Campaign.

“**Redeemer**” means the person redeeming an Offer.

Changes in Spend – Metrics:

“**Frequency of Spend Transactions**” means the rate of spend transaction occurrences for settled transactions after offer redemption and before redemption and as a comparison between the targeted population and control group.

“**Recency of Spend Transactions**” means the time between the two spend transactions after offer redemption and before redemption and as a comparison between the targeted population and control group. This statistic is reported as an average number of transactional visits and at one decimal level (i.e. 1.5 average visits), the average ticket amount, and the gross transaction amount for the targeted population and control groups.

“**Variations of Spend Transaction Frequency**” means the changes in rate of spend transaction occurrence for settled transactions across two events or date periods.

“**Variations of Spend Transaction Recency**” means the changes of time between two transactions.

Appendix - Base Reporting

Email Statement Credit 15% back on purchase of \$25 or more									
Week End	Impressions	Activations	Redemptions	Total Spend	Total Cashback	Redemption Rate	Average Spend	Commission	ROAS
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Appendix - Incrementality

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