

# Beyond the Core II

Benchmarking Report: How UK retailers  
drive profitable secondary revenue streams



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The increasing necessity and popularity of secondary revenue continues to drive innovation within the retail industry. Beyond the Core II forms a benchmarking study that highlights the trends and opportunities for generating such additional retail streams - crucially, to increase profitability and business resilience.

Sharing of knowledge and expertise will inevitably lead to progress, which is why we're delighted that Beyond the Core II shares insights from experts with first-hand experience of generating different types of secondary revenue. For this, we'd like to offer our sincere thanks to Edwina Dunn, Pierpaolo Zollo, Stuart Coleman and Sinead Finn for their contribution to this report.

Capturing the essence of our report, Edwina states 'CEOs who take secondary revenue seriously are the ones that will ultimately be successful'. Beyond the Core II provides a necessary evidence base to support this, which we are proud to be a part of. It offers best practice from the retailers that have taken secondary revenue seriously and are future-proofing their businesses.

**Richard Piper**  
**Director, Webloyalty Northern Europe**

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# KEY FINDINGS

*Beyond the Core II* provides clear evidence on the value that secondary revenue is now generating within the UK retail sector and its growing importance to the UK economy as a whole. This year's survey of UK retailers demonstrates an increase in the uptake of secondary revenue methods, diversification of approaches within businesses, and an increasing recognition of their importance to the businesses' turnover and resilience. This is reflected in an increasingly strategic approach to secondary revenue within organisations and greater partnerships with third parties.

But there is still untapped potential, with many retailers still lacking a strategy, and many leaders and managers not being aware of the value that secondary revenue can add. Continuing to build understanding of the approaches and how they can benefit a range of businesses, of all sizes, is paramount to spreading this opportunity wider.



## Findings from the survey include:

Only **5%** of retailers surveyed believe there are no major threats to their business. A **quarter** of retailers are experiencing tightening of margins.

Among those with a secondary revenue strategy in place, **three quarters** report greater margins in the business over the last two years.

**46% of retailers** now generate at least **10% of their turnover** from secondary revenue sources.

Secondary revenue is now considered very or extremely important among **29%** of retailers, up from **13%** in just a year.

Among businesses with a turnover of **100k+**, nearly **four in 10** say secondary revenue is very or extremely important.

Secondary revenue methods where there has been a particular uplift are affiliate programmes, cross-selling internally, and cross-selling externally.

**34%** of retailers have a secondary revenue strategy - up from **26%** in 2017. **81%** of those with a strategy think they are successful on secondary revenue. More than half (**53%**) say they have diversified their secondary revenue sources.

Increase in retailers working with third parties on secondary revenue – up from **23%** to **36%** in the last year.

The report also presents current best practices for ensuring secondary revenue delivers maximum business value and some of the ways the different approaches are evolving, through a number of interviews with thought leaders in this area. Through these case studies, we hope to shine a light on how retailers can benefit from secondary revenue and some of the key criteria for success.



# DEFINING SECONDARY REVENUE

Secondary revenue is generated through sales of goods and services outside of core offerings. Secondary revenue makes up an important part of the revenue mix, by diversifying revenue streams. Extra cash flow could be used for increasing overall profitability, paying for marketing efforts or safeguarding margins in this increasingly competitive and complex retail environment.

Pioneered by the airline industry, secondary revenue is typically created using existing assets to keep costs low and maximise profitability. Best practice is to have low or no cost of implementation.

## Key methods of secondary revenue generation for retailers include:

### //ADVERTISING

By selling advertising space on a retailer's website, the retailer generates secondary revenue. This could be selling advertising to other retailers offering non-core or complimentary products, or by selling promo spaces for suppliers who are already have items for sale on the site.

### //AFFILIATE MARKETING

Affiliate marketing rewards external affiliate partners for the referral of web traffic. Rewards are structured through commissions, typically after a sale is made.

### //LOYALTY AND REWARD PROGRAMMES

Using an external partner to implement a purchase-based reward programme. This method is typically used post-transaction, for example – multi-retailer discount schemes.

### //CROSS-SELL

This is selling additional products and services belonging to a third party. These products and services are complementary to the product the user has just purchased with the revenue being generated by commission for the referral.



## ABOUT THIS STUDY

In 2017, Webloyalty in partnership with the BRC set out to fill the gap that existed in the understanding of secondary revenue generation in the retail sector. The resulting study of 100 retailers established a benchmark for this emerging area of business and highlighted some of the ways in which retailers were already benefiting from exploring these new sources of revenue.

One year on, we set out to replicate the same approach in order to understand how things had changed and what the current state of play was in terms of take-up and impact of secondary revenue.

As in 2017, the methodology used was an online survey of managers, executives and board-level leaders across the UK retail industry, conducted by independent online survey experts Research Now. A broadly similar sample was used to track change over time. Care was taken to ensure a spread of sizes of retailer, from those with less than £100k turnover, to those with more than £10bn, including both multi-channel and pure-play retailers. Further detail on the profile of retailers consulted is shown below.

To compliment this assessment of how secondary revenue in the sector is progressing, Webloyalty also spoke to a number of thought-leaders in this area to provide insights on what the opportunities are in the main areas of secondary revenue, the emerging trends for the future and the factors retailers should be considering to achieve success. Commentators include:

- **Edwina Dunn**  
*CEO of Starcount and Co-Founder of Dunnhumby*
- **Pierpaolo Zollo**  
*VP Business Development at Quandoo*
- **Stuart Colman**  
*Owner of Colman Media*
- **Sinead Finn**  
*Director at Afinity and former Director at Ryanair*

Their insights are presented at the conclusion of this report.



## > BENCHMARKING RESULTS

# IMPACT OF SECONDARY REVENUE MODELS

While the digital transformation currently taking place in the retail industry has created significant upheaval for many businesses, those that have seized the opportunity of secondary revenue models are showing how this emerging area can benefit the bottom line and provide resilience against the tough operating environment.

Among those with a secondary revenue strategy in place, three quarters report greater margins in the business over the last two years – compared to 54% overall. Nearly three in 10 of those with a strategy in place are achieving a 10% or more increase in margins.

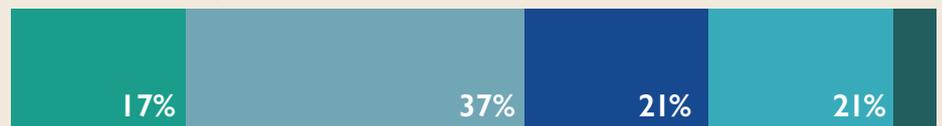
A notable increase in the contribution that secondary revenue has to overall turnover was also found. 70% of retailers surveyed generate at least 1% of their revenue from non-core sources in 2018 (67% last year) and 46% generate at least 10% (up from 36% last year). The impact on revenue is even more keenly felt among larger businesses, with 55% of retailers with turnover of 100k+ saying secondary sources now account for 10% or more of revenue and 60% of those with revenue of £1 million plus.

### Change in business margins

Retailers with a secondary revenue strategy



All retailers surveyed



0 20 40 60 80 100

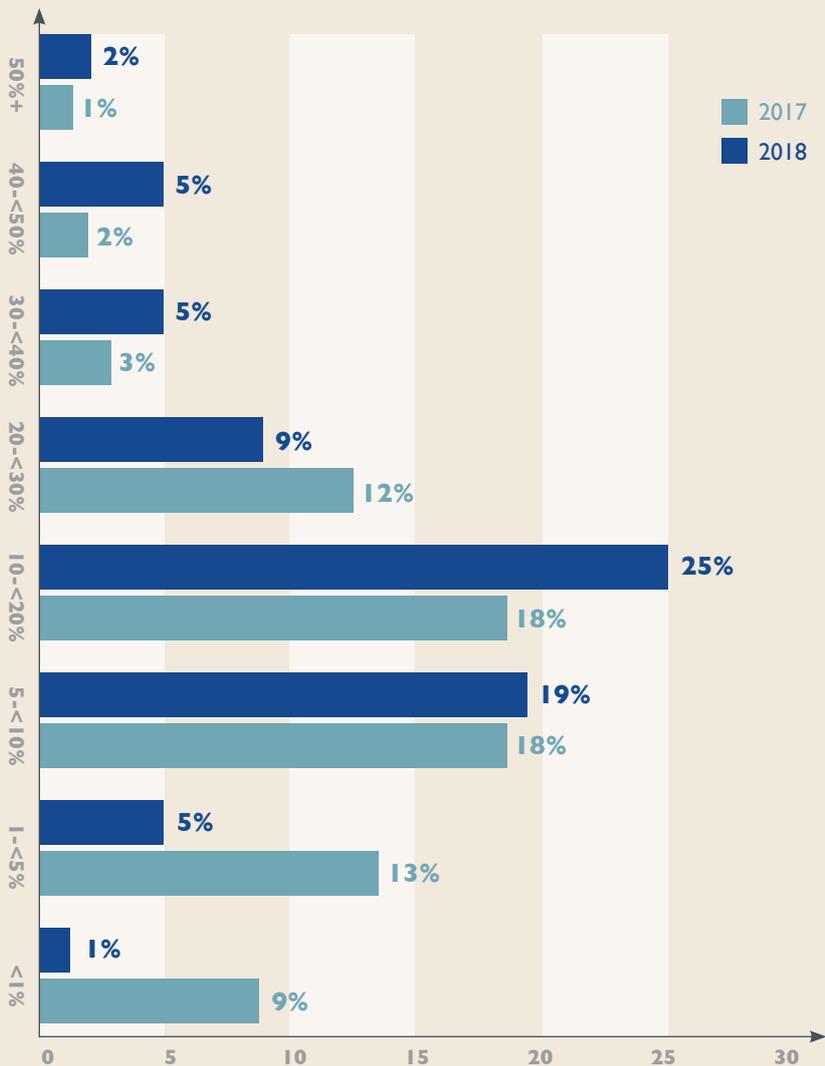
- Greater margins (10% or more increase in margins)
- Slightly greater margins (less than 10% increase in margins)
- Same margins (margins have neither decreased or increased)
- Slightly decreased margins (less than 10% decrease in margins)
- Considerably tighter margins (10% or more decrease in margins)

How, if at all, have your company's profit margins changed over the past two years?



**What percentage of your total turnover comes from secondary, or non-core, revenue streams?**

### Proportion of revenue that is from secondary sources



This growing evidence of the significant potential for secondary revenue in the sector is resulting in increased recognition of the importance amongst business leaders. In 2018, 13% of retailers polled said that secondary revenue is extremely important to their business compared to only 2% in 2017. The total who consider it either very or extremely important is up from 13% to 29% in just a year.

Among businesses with a turnover of 100k+, it's even more important – nearly four in 10 say secondary revenue is very/extremely important. For those with £10 million plus turnover 46% say it is very/extremely important.

However, there is still significant untapped potential for secondary revenue to drive business value and resilience in the sector. Awareness and understanding of secondary revenue sources and a strategic approach to non-core activities are often lacking. 14% of leaders polled say they aren't aware of secondary revenue sources and a further 7% don't know if their company has a strategy in this area.

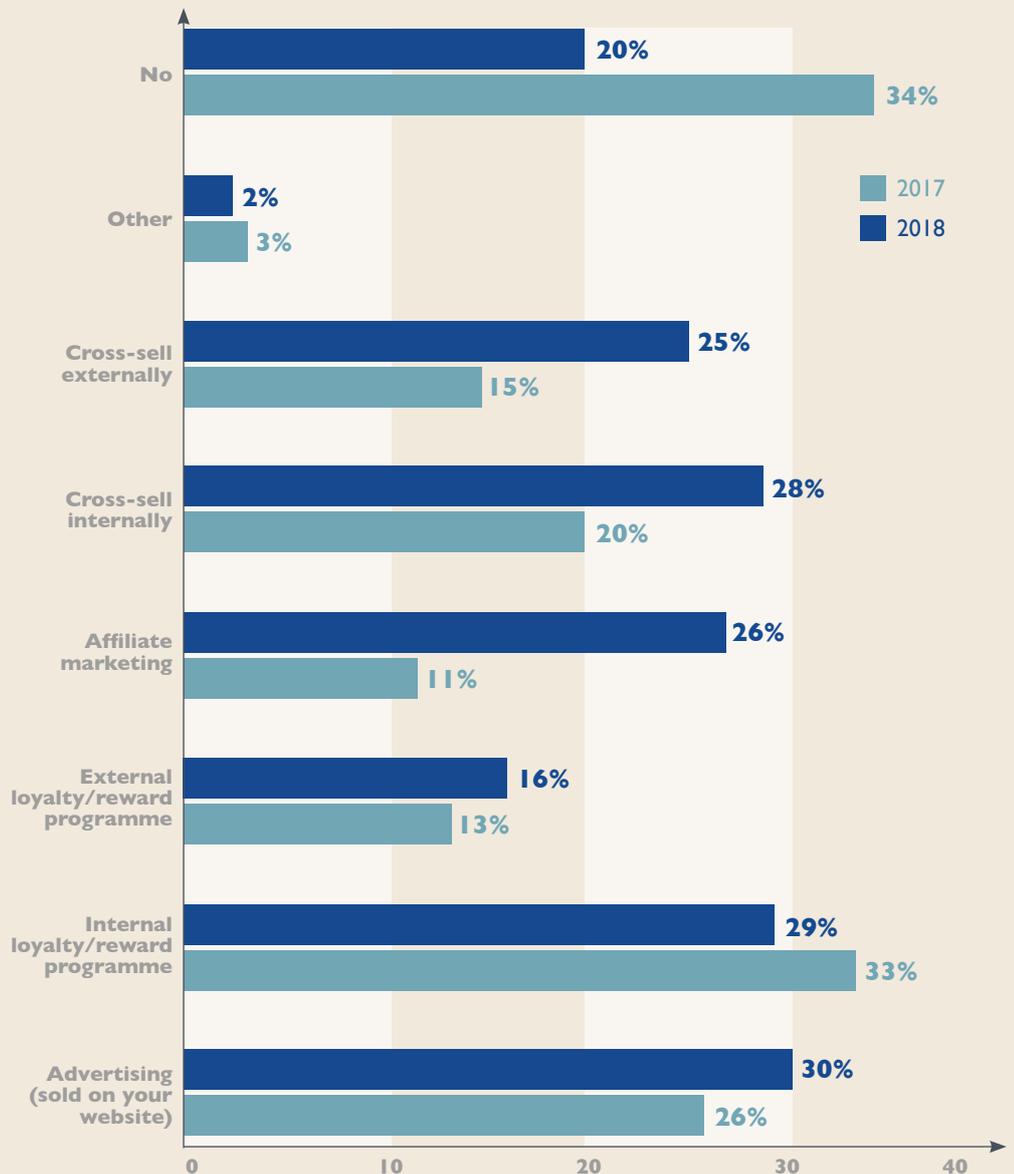


## UPTAKE OF DIFFERENT SECONDARY REVENUE MODELS

This year's results show how momentum is building within the retail sector for secondary revenue sources. There have been notable uplifts in a range of secondary revenue activities, among both large and small retailers. Advertising and internal loyalty and reward programmes remain just ahead of other forms of secondary revenue

in popularity – with three in 10 retailers currently having programmes in place. Coming up fast are affiliate marketing and internal and external cross-selling. A quarter of retailers now report having an affiliate programme compared to one in 10 a year ago. Cross-selling internally is up from 20% to 28% and cross-selling externally from 15% to 25%.

### Adoption of secondary revenue generation methods



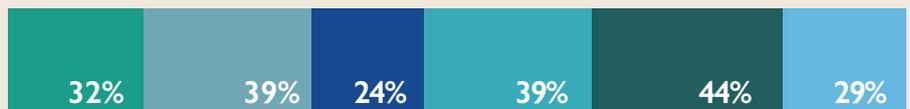
Have you adopted any of the following methods to increase your secondary, or non-core, revenue on your ecommerce site in the last two years?



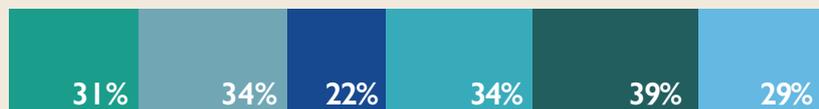
Larger retailers are more likely to deploy a range of secondary revenue methods, as shown below. In particular, and for obvious reasons, they are more likely to cross-sell internally, have internal loyalty/reward programmes and to use affiliate marketing.

### Adoption of secondary revenue generation methods by size of retailer

Turnover 10m+



Turnover 1m+



Turnover 100k+



Total



- Advertising
- Internal loyalty/reward programme
- External loyalty/reward programme
- Affiliate marketing
- Cross-sell internally
- Cross-sell externally

Have you adopted any of the following methods to increase your secondary, or non-core, revenue on your ecommerce site in the last two years?

**34% of retailers have a secondary revenue strategy - up from 26% 2017**

**81% think efforts are successful among those with secondary revenue strategy compared to 52% among total sample**

## THE IMPORTANCE OF A STRATEGIC APPROACH

The 2017 study demonstrated how those retailers who had developed a formal strategy for secondary revenue were feeling more confident that they were reaping the rewards. This best practice has found to be becoming more established in 2018 - 34% of retailers polled now have a secondary revenue strategy in place, up from 26% last year. A further 30% of retailers report that they are thinking of developing a strategy.

A strategic approach was found to be more prevalent in larger retailers, with four in 10 of businesses with turnover over 100k and half of business with a turnover over 10m having an agreed strategy. This shows how secondary revenue is starting to make its way to the boardroom agenda of the big retail players in the UK.

More could be done to help SME's to take advantage and integrate secondary revenue into their strategic thinking and planning.

As in 2017, those with a strategy are more likely to think that their efforts on secondary revenue are working and this proportion is even higher this time – 81% of those with a strategy think they are successful on secondary revenue compared to 73% among this group last year. Among those who have a strategy in place, six in 10 say secondary revenue is at least very important to their business and more than a third say it is extremely important.

### Presence of a strategic approach to secondary revenue generation in the business

Turnover 10m+



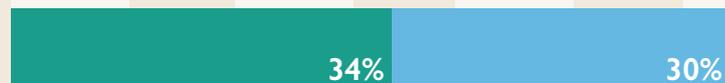
Turnover 1m+



Turnover 100k+

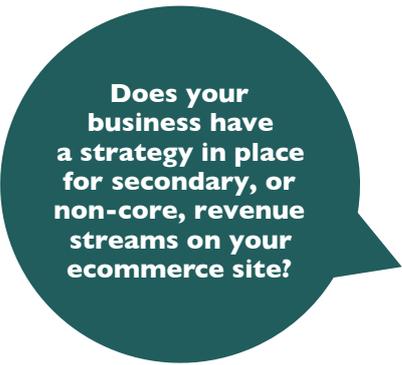


Total



0 10 20 30 40 50 60 70 80

■ Yes ■ No, but we are thinking of doing this

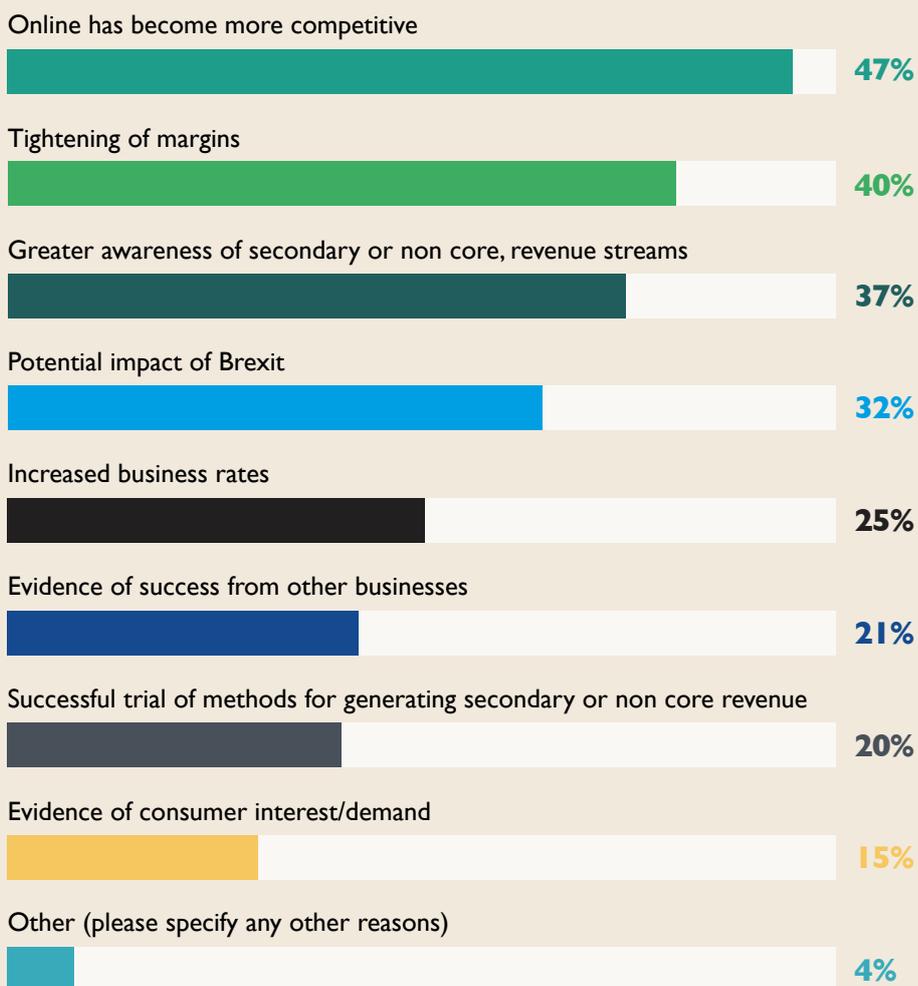




In 2018, retailers were also asked directly why they had a secondary revenue strategy or were considering creating one. The results below demonstrate the diversity of motivations, topped by the increased competition online (mentioned by half of retailers), margin squeeze (four in 10), and greater awareness of secondary revenue four

in 10. Business rates and the potential impact of Brexit are also significant motivators mentioned. A fifth of retailers mention that the increasing evidence from other businesses and testing of methods in their own business has led them to take a more strategic approach to their secondary revenue.

### Reasons for adopting secondary revenue streams



In 2018, retailers also report that their strategies for secondary revenue are evolving. More than half (53%) say they have diversified their secondary revenue sources, while a further 19% have switched their sources. Only 7% say they have removed or reduced secondary revenue sources.

Again, bigger retailers are leading the way in this area, with 46% of those with 10m+ turnover are working with partners. 56% of those with a strategy in place are working with third parties.

There is a tendency for third parties to be involved pre-transaction (two-thirds) compared to post-transaction (a third).

There has also been an increase in retailers working with third parties – up from 23% to 36% in the last year.

**Does your business have a strategy in place for secondary, or non-core, revenue streams on your ecommerce site?**

**53% of retailers with a strategy have diversified their secondary revenue methods in last two years**

**A quarter of retailers are experiencing a tightening of margins**

# CHALLENGES FACED BY RETAILERS

It was evident again in 2018 that retailers in the UK are feeling the pressure from a wide range of forces. Only 5% of retailers surveyed believe there are no major threats to their business. For the majority, there are a breadth of concerns, combining increased competition, higher operating costs and an uncertain external environment.

The number one concern found in 2018 was competition from existing businesses – mentioned by four in 10 retailers. A third of businesses are also concerned about competition from new entrants. There has also been a notable increase in concern about competition from overseas businesses – a quarter now cite this as a major concern compared to 16% a year ago.

Concerns also persist about low growth in consumer markets, rising input prices and a volatile international context (all mentioned by around a third again in 2018). Retailers are also facing increased pressure from rising operating costs, including from business rate rises – the number mentioning this has risen from a quarter to nearly a third in the last year. A fifth of retailers specifically mention business rate rises as a major threat to their business.

This diversity of pressures facing retail businesses in the UK, is leading to an even tighter squeeze on margins in 2018. This year’s study found that a quarter of businesses are reporting a tightening of margins compared to a fifth in 2017.

## Biggest threats facing the business



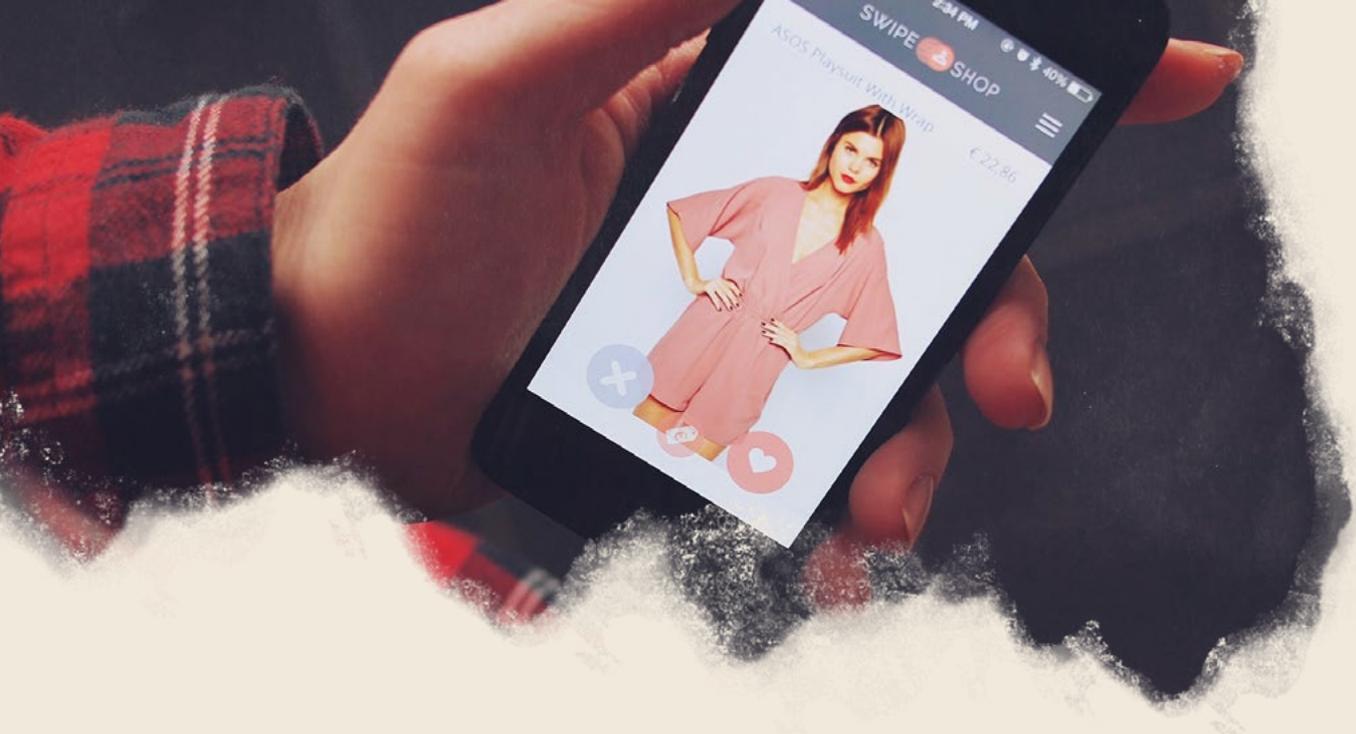
What do you see as the biggest threats to your business?

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**INSIGHTS  
FROM THE  
EXPERTS**

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# LOYALTY AND REWARD PROGRAMMES



**Edwina Dunn, CEO of Starcount and Co-Founder of Dunnhumby**

Internal loyalty and reward programmes are currently one of the most widespread forms of secondary revenue among retailers. This involves rewarding consumer purchases with points that can be redeemed through vouchers, discounts and product releases (e.g. air mile programmes and store loyalty card discounts). External loyalty and reward programmes are less common but increasing in prevalence. They use an external partner for the implementation of a purchase-based reward programme. This method is typically used post transaction such as with multiple-retail discount schemes.

*Edwina Dunn, CEO of Starcount and co-founder of Dunnhumby, shares some of the ways that data is driving innovation in this area and why personalisation should absolutely be the key to any secondary revenue that is driven through loyalty and reward programmes.*



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## Knowing your customer is at the heart of it. All disruptor retailers know their customers.

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### How have loyalty and reward programmes developed over the past few years?

Loyalty programmes drive secondary revenue by retailers knowing more about their customers through data and being able to sell them more on the back of this. If you guess and trial everything with adjacent offers, then you risk alienating the customer and potentially stopping them from buying the brands they regularly buy. Data improves this and you can learn from it. The perfect example is Amazon's 'If you bought this then you'll like this.' Amazon has a huge portfolio and so its ability to drive secondary revenue from its data is significant.

### Where are loyalty and rewards programmes heading in the future?

We've realised that a company's own data is incredibly limited. New open sources of data will create the opportunity to know what customers do outside of the actual transaction. Companies need to tap into this open source data in order to get the real pulse of customers. This is the next big step. This includes social media, as well as government data and banking industry APIs, so things like credit card data will all become accessible. The reality is 95% of companies are focused only on their own data but they need to tap into this open source data in order to get the real pulse of their customers.

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### What are the keys factors for success among retailers?

Knowing your customer is at the heart of it. All disruptor retailers know their customers. Many of them are tiny but they'll know a huge amount more than larger organisations. Companies need to bring in people who understand the mix of old and new skills and to place these people in leadership roles. In essence this is the biggest challenge. Retailers need to know the 'cause and effect' from any activity they undertake. Companies need a chief data expert on the board. It will make a company 10-times more efficient.

### Who is seizing the opportunities in the retail sector?

Companies like Farfetch, ASOS and Boohoo understand it. The people working at these new retailers are a generation who have always known how to use mobile devices and they've learned to live and breathe data.



# AFFILIATE MARKETING



**Pierpaolo Zollo,**  
*VP Business Development  
at Quandoo*

This study has found that there has been a big upsurge in the use of affiliate programmes among retailers between 2017 and 2018. This is the practice of rewarding external affiliate partners for the referral of web traffic. Rewards are structured through commission, typically when a sale is made. Large affiliate networks partner with mainstream media publishers and review sites such as BuzzFeed, Hypebeast, SneakerFreak to provide retailers with large numbers of traffic referrals.

*Pierpaolo Zollo, VP business development at Quandoo, and former commercial director at Kelkoo, explains why developments in the affiliate area should focus on ensuring the customer only receives relevant products and associated content.*

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**There has to be the right balance of transaction business versus being cautious and not alienating the customer.**

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#### **How are affiliate programmes benefiting businesses?**

Affiliate programmes provide a monetisation solution for publishers of any type of content - this could be classified sites, blogs and portals – and the aim for retailers is to deliver a secondary revenue stream alongside their core business. The simplest solution involves a widget that displays offers from retailers or providers of services through a banner ad. At the other end of the spectrum is the advanced API solution (software that allows two applications to talk to each other). There is an increasing involvement of Artificial Intelligence to read the content on the publishers' web page and show offers that are relevant to this.

#### **What have been the key developments in the last few years?**

Even the simplest of banners have become much more sophisticated and can now use programmatic capabilities to enable publishers to determine the pricing of offers, and AI has also become very relevant. The latest evolution with affiliates is that most large organisations run their own programmes - such as Amazon and Quandoo. Today any company can run their own programme by buying a solution out-of-the-box.

#### **How can retailers benefit from affiliate programmes?**

Retailers are struggling and margins are under pressure. They therefore need to look at other ways to drive revenues. The airlines had it tough and secondary revenue was utilised and now retailers are going down the same path. Affiliates have the benefit of not being difficult to implement. Most of the integration task is undertaken by the provider of the affiliate programme. There is a massive opportunity to improve revenues.

#### **What are the key watch outs for implementation?**

They must ensure they display relevant content and that the secondary revenue is introduced at the right stage. It's very delicate and is an ongoing topic. But there are now much less intrusive ways of doing it and so the use of affiliate programmes should be reconsidered [if not already used]. There has to be the right balance of transaction business versus being cautious and not alienating the customer.

#### **Who is leading the way?**

From an affiliate marketing point of view, Amazon owns the most sophisticated programme. Other retailers making a difference are the large companies such as Argos, Tesco and New Look. They show related and relevant products. There are lots of providers running affiliate programmes so retailers can pick and choose the one that's most relevant to them.



# ADVERTISING



**Stuart Colman,**  
**Owner of Colman Media**

Selling advertising space is one of the top ways that retailers are currently benefiting from secondary revenue. Income is generated through the sale of advertising space on a retailer's website. This could be to other retailers for non-core products, or to suppliers who are promoting products for sale on the sites. *Stuart Colman, Owner of Colman Media*, explains why hosting advertising can enhance retailers brand by adding value to the customer.

#### **How can advertising generate secondary revenue?**

Retailers publish content on their websites and so can have advertisements placed against this in the same way that other non-traditional publishers sell advertising space including Amazon, eBay and the mobile phone networks. We are seeing this secondary revenue as an opportunity for growth for retailers. They are doing more content nowadays and this drives engagement and dwell time. There is a direct monetary value gained as well as an extra indirect value from the stickiness on the site of having relevant advertisements and offers.

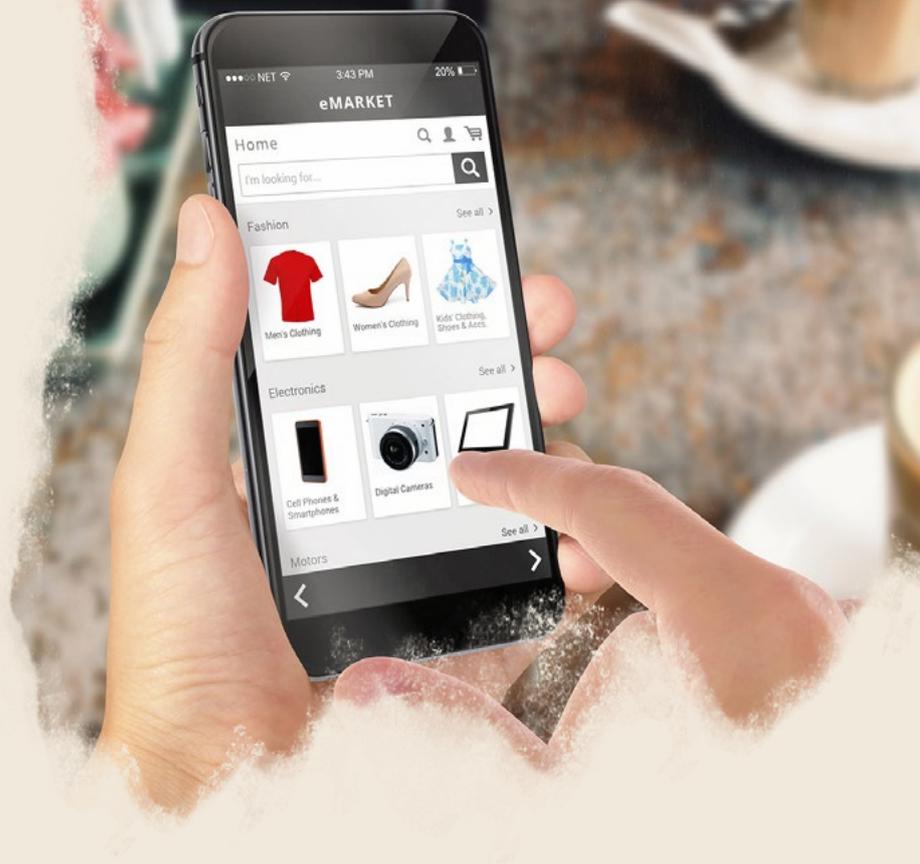
#### **How is advertising as secondary revenue evolving?**

The first reason for advertising is because it is selling something, but it is also now being used to create a voice. Adverts can simply be placed in the retailers existing content or retailers could create content that specifically drives ad revenues. Coke created content for its website that it knew this would create a relationship with its customers that would enable it to drive advertising. Advertising is becoming more immersive and not just focused on banners. It wants to be more in-tune with the content on sites. It needs to be complementary and value-based.

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## It's about finding the right partnerships and not just about putting banner ads on the site.

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### What are the watch outs for implementation?

Advertising has gotten more intelligent and engaging. It's more of an art form now that is integrated with the content. Care has to be taken that it does not move the focus from the core by taking away valuable website real estate.

It's easy for Amazon to run advertising but not so easy for Marks & Spencer. This is because Amazon has a broad exposure to other brands as it's a marketplace and so it is disconnected from the brands – that could easily advertise on its site – whereas the reverse is true for M&S. It has to be careful to not run advertising that would be competitive or project negatively onto the M&S brand. It's about finding the right partnerships and not just about putting banner ads on the site.

### What are the future opportunities?

Obviously the secondary revenue opportunity for a large retailer at present is to sell advertising but the bigger long-term one is to use data to help other - non-competing and less data-rich - brands drive advertising revenues on their sites. Retailers could go to a brand owner and inform them that a product has not been bought for a certain period by a certain group of customers and that they should therefore promote the products to these individuals through the running of targeted advertising.

### What are the key factors for success?

Retailers need to understand what they are trying to achieve with secondary revenue and what direct and indirect value it has on the business. They need to also understand the affinity they have with their audience and as a result of this the brands that they should be working with. In a world where there is increased polarisation in retail it will be more about strong brands in the future.

Secondary revenue programmes need to have a voice within the overall strategic message of the organisation. This cannot conflict with the internal message of the retailer and simply be an add-on. The task should therefore not be given to a junior member of the team. Retailers need to get the technology right and employ smart people who understand the leverage that can be gained from advertising.

### Who is leading the way?

The likes of Amazon, eBay, Telefonica and some of the pure-plays like ASOS and Boohoo are driving secondary revenue through advertising but to my knowledge traditional retailers are not. There is a feeling of risk and fear as well as a lack of knowledge.



# CROSS-SELL



**Sinead Finn,**  
Director at Affinity

The airline sector has undoubtedly led the way in seizing the opportunities created by digital and secondary revenue streams. *Sinead Finn, Director at Affinity and former Director at Ryanair*, shares some of the ways that airlines are expanding the contribution of non-core streams and how retailers can also drive business and customer value, and offset risk through these new approaches.

## How do airlines benefit from secondary revenue?

Secondary revenue is a very important component of the airlines because as air fares continue to fall it becomes an increasingly vital source of revenue. At Ryanair it was 20-25% of revenues. There are two types of secondary revenue for the airlines. Firstly, there is Proprietary, that includes seat allocations and baggage checking-in. Secondly, there is Third-Party. Third-party secondary revenue is huge in travel and encompasses insurance, hotels, car hire, onward transportation, tours, attractions, restaurant bookings, and duty free products at airports that could be travel exclusives.



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## Every retailer should have an online strategy to expand their business, and secondary revenue is an obvious way to branch out into other revenue streams.

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### How is secondary revenue evolving?

Ryanair has been doing secondary revenue the longest in the travel sector so it sets a benchmark. There are many touch-points on the site when they can target the customer. These are becoming increasingly personalised.

Airlines are now offering the same seat at different prices when it includes some additional extras through bundling. Ryanair and Pegasus are leading in this area. Before the customer chooses their seat they are given a number of options – in effect it is like ‘good, better, best’. These bundled options could include access to the private lounges and Fast Track check-in etc. Ryanair has Business Plus that allows flights to be changed and also includes priority boarding. This is hassle-free flying. This is a good form of secondary revenue for not a lot of effort by the airlines.

### Why should retailers be looking at secondary revenue?

Every retailer should have an online strategy to expand their business, and secondary revenue is an obvious way to branch out into other revenue streams. It clearly drives extra revenues and helps keep the customer with the business all the way rather than losing them to other providers for related goods and services. Secondary revenue makes things easier for customers thereby retaining their custom.

### What are the opportunities for the retail sector?

The reality is that retailers probably know when I’m going on holiday. If I’m in a store such as Boots in December and I buy sun cream then this would be an opportunity to sell me more products. I could be given a voucher for £10 off at the airport store and maybe given a travel exclusive offer.

Amazon is a great example. Its ‘if you bought that then you will like this’ has driven lots of secondary revenue. Another retailer that is doing very well in the furniture category is Loaf. Customers that buy a mattress will be offered a bundle that includes all the bedding items.

### What are the critical factors for success?

Companies just need to get started. The challenge is to get businesses to change. If secondary revenue is too low down the agenda at a company then change cannot be brought about. It needs to be at the forefront of thinking. The CEOs who take secondary revenue seriously are the ones that will ultimately be successful.



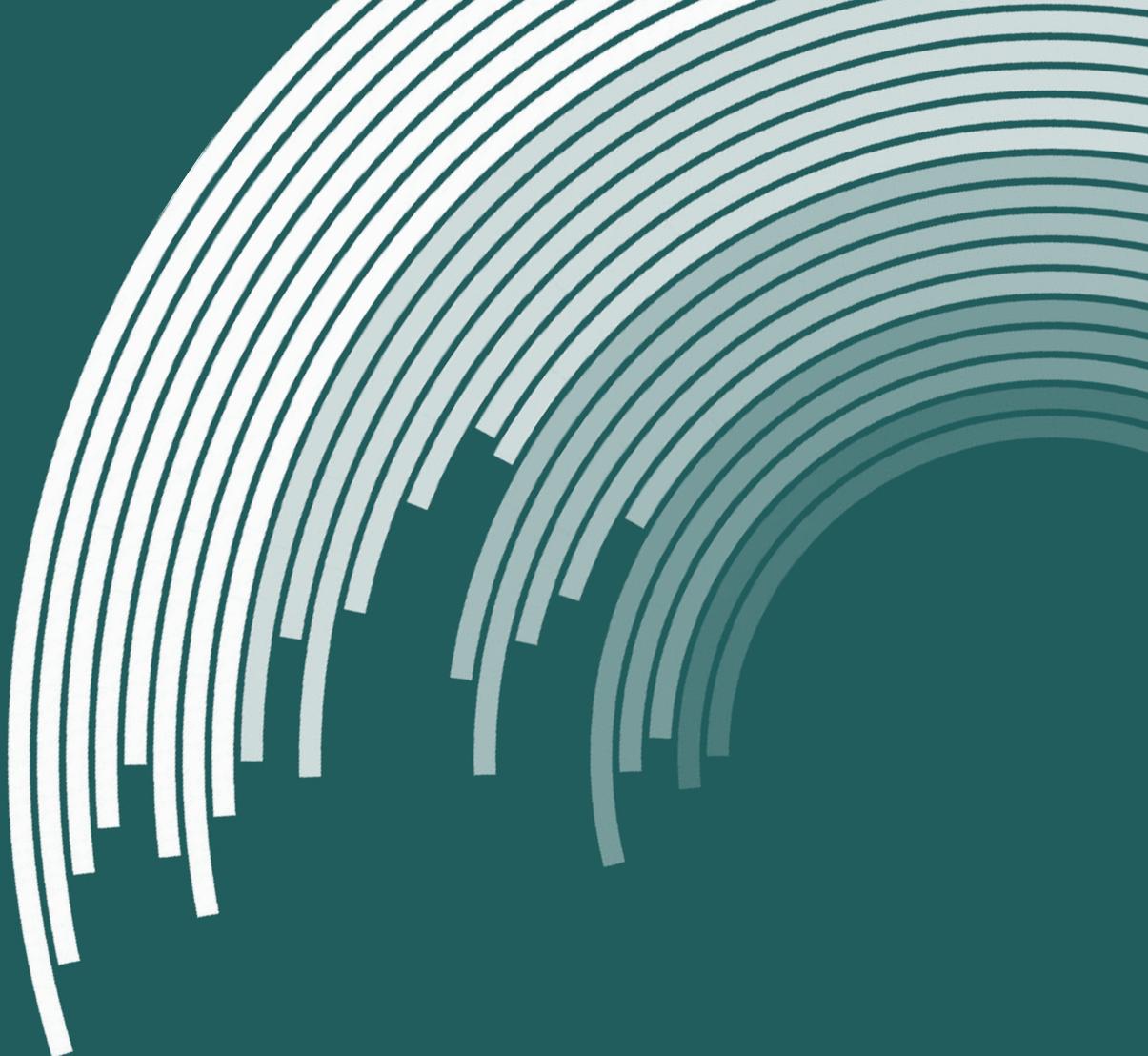
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Webloyalty is a leading premium online shopping programme provider. We work with over 200 retail and travel businesses internationally to help them build stronger, more profitable relationships with their customers. Through our membership programmes, we help our online retail partners' customers make significant savings each year while providing our partners with a secondary revenue stream. As well as incentivising customers to make repeat purchases at the partner's site, they can also earn cashback and get great deals on everything from fashion to electronics to travel at top online stores.

Webloyalty started operating in the UK in 2007 and has since expanded into France, Spain, Brazil, Mexico, Poland and the Netherlands.

For more information, please visit [www.webloyalty.co.uk](http://www.webloyalty.co.uk) or follow [@webloyaltyUK](https://twitter.com/webloyaltyUK) on twitter

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**Webloyalty**

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