



AlphaFlightGuru



THE AIRLINE REWARD POINTS GOLD RUSH

1 EARN
PAPER 1 OF 3

How to Gain the Greatest Return on
Credit Card Points and Frequent Flyer Miles.

CLAIM YOURS NOW ➤

Which cards help me stake the biggest claim in the airline reward points gold rush?

Earning frequent flyer miles and points through the use of credit cards provides the opportunity for major savings on company travel expenses. Get ready to learn how your company can follow our four-step process to maximize your return on credit card expenses.

In this three-part white paper series you will learn:

1. What three credit cards you should use, and why.
2. How to redeem points and miles for 10 times the value with luxury travel.
3. How to fly free internationally in business and first class.

01 EARN This paper will show you how to stake a claim in the gold rush by maximizing the number and value of points earned by using the right credit cards for procurement and expenses.

Credit card companies are giving away more than \$50 billion dollars worth of points this year. Earning frequent flyer miles through the use of credit cards has replaced flying on the airlines as the No. 1 way to accumulate reward miles.

02 USE Not all credit card redemption options are equal in value. Maximize the value of your credit card points and frequent flyer miles by redeeming them for luxury international travel.

Most companies get less than 30 percent of the value they could receive from points and miles. Don't squander rewards on gift cards and iPads, redeem them for luxury travel to maximize their value and save up to 5 percent of each dollar you spend.

03 SAVE By earning points on the right credit cards, and using them for luxury travel, you can save your company up to millions of dollars.

Redeeming miles is not easy. Earning the right miles, using them in combination with other discounted travel options like contract or consolidator fares and planning your travel around flexible itineraries can help your company save millions of dollars.

Alpha Flight Guru's flight experts can help your company save money on flights and hotels. In addition, Alpha Flight Guru can advise you on the optimal procurement credit cards to maximize both the number of miles you earn and their value. Contact us for more information at 1-866-290-9748 or alphaflightguru.com/cfo

Taking Advantage of Points and Rewards

Have you ever thought of your airline reward miles as part of your overall investment portfolio?

When done correctly, using credit cards for your company's purchases can propel mileage earnings to a whole new level, potentially saving millions on travel expenses.

The massive market for credit cards and debit cards has created a modern day gold rush for points.

Did you know?

More than \$3 trillion is being charged to credit or debit cards each year.

The No. 1 incentive credit card companies offer is travel rewards through the use of points and miles.

Many CFOs are spending more than \$100 million a year on their reward-based credit cards.

- Our research indicates that more than 70 percent of CFOs are not maximizing the number of points they could be earning. Those effectively using credit cards are using them for purchases that include inventory, advertising, consultants, supplies, and other expenses.
- They could potentially save up to 5 percent, or 5 cents per dollar spent on credit cards by redeeming points for international luxury travel.
- Using credit cards provides the opportunity to earn points, which can later be converted to miles. For example, a business spending \$100 million on credit cards could potentially gain an additional \$5 million in travel budget savings through the use of reward points and miles.
- Think of your points as money. "Don't put all of your points in one basket," advised Brian Kelly, founder of ThePointsGuy.com in a recent speech at the New York Times Travel Show.
- Using two to three credit cards will multiply your options, providing access to the majority of the world's airlines.

**USE
CREDIT
CARDS**



**EARN
POINTS
AND / OR
FREQUENT
FLYER MILES**



**GET A
5%
RETURN ON YOUR
CREDIT CARD EXPENSES**

Reward Credit Card Options

The best card to use is one that offers 2 to 5 percent back on procurement. For example, if you spend \$100,000 you obtain 100,000 miles, which could be redeemed for a \$5,000 flight. This results in a 5 percent return.

When choosing a rewards credit card for your business, there are essentially four different types of cards to consider:



REWARD POINT CARDS:

Earn points with credit card purchases that can be redeemed for a variety of items, including travel rewards, merchandise, gift cards or cash back. The highest and best use of these points is to transfer to airline partners for redemption on international luxury flights. The value of these points is 2 to 5 percent when used on luxury flights.

Alpha Flight Guru recommends Chase Ink Bold or the American Express Business Gold. These points have the highest worth because you can multiply your options with different airlines.



AIRLINE SPECIFIC BRANDED CARDS:

These miles are earned when your credit card company links its rewards program to your frequent flyer account. Every dollar you spend usually results in one frequent flyer mile. The value of these miles is 2 to 5 percent when used for luxury flights.

Alpha Flight Guru recommends the Chase United MileagePlus or American Express Delta SkyMiles credit cards to earn elite or medallion status.



BANK POINT CARDS:

Bank cards like Capital One, Wells Fargo and Bank of America offer multiple rebate incentives, but the value can vary greatly. Generally these points are valued at .5 to 1 percent.

Alpha Flight Guru does not recommend this type of credit card.



CASH BACK CARDS:

Based on the types of purchases you are making, these cards offer multiple cash back or rebate incentives. The value of these rewards can vary greatly. For example, with the Capitol One No Hassle Cash Rewards Card you receive 2 percent back on gas and groceries and 1 percent back on all other purchases. Sometimes the cash back comes only from using merchants the credit card company has partnered with, or is limited to an amount you can earn each year. Therefore, the value rarely exceeds 1.2 percent.

Alpha Flight Guru does not recommend this type of credit card.

Reward and Airline Credit Cards

Reward and airline-specific credit cards offer the highest return value for your dollar. When choosing a rewards card, it's important to choose one that will give you the greatest number of options to maximize your use of the rewards "currency," which will ultimately provide the gold rush of value. Two top cards are American Express and Chase Ink Bold.

AMERICAN EXPRESS

American Express allows you to transfer points to 20 different airlines, while Chase Ink Bold allows you to transfer points to three airlines. Most airlines belong to an airline alliance. Although there are dozens of cards that offer this, these two offer the greatest value in regard to added benefits and ease of use. The value of these points can range from 2 to 5 percent.

CHASE

When seats are available, 100,000 to 180,000 points will get you an international business or first class flight with a cash value that generally ranges from \$3,000 to \$9,000.

Though American Express has been the longtime card of choice in the C-Suite, Chase Ink Bold is the up-and-coming favorite worth considering. Getting both cards and using them to spend in different areas will give you the greatest return on business expenses.

Selecting the Right Credit Card

Selecting the right card for your business is a challenging task. There are dozens of American Express, Chase, and airline-specific credit cards to consider.

Here is a chart of leading cards broken down by airline alliance redemption partners and the maximum points you can earn per dollar spent. These are just a few of the factors to consider when selecting a credit card for your business. The professionals at Alpha Flight Guru can also advise you on selecting the best card for your organization.

| CREDIT CARD | AIRLINE ALLIANCE | MAX VALUE / POINT | MAX EARN / DOLLAR |
|---|------------------|-------------------|-------------------|
| American Express Blue Sky | -- | 1¢ | 1 |
| American Express Business Gold Card | All Alliances | 5¢ | 3 |
| American Express Gold Delta SkyMiles | SkyTeam | 5¢ | 2 |
| American Express Platinum Card | All Alliances | 5¢ | 2 |
| American Express Platinum Delta SkyMiles | SkyTeam | 5¢ | 2 |
| Capitol One Orbitz Visa Platinum | -- | 1¢ | 3 |
| Capitol One Sony Card | -- | 1¢ | 5 |
| Capitol One VentureOne | -- | 0.8¢ | 1.25 |
| Capitol One Venture Rewards | -- | 0.8¢ | 2 |
| Chase Sapphire | -- | 1¢ | 2 |
| Chase Sapphire Preferred | All Alliances | 5¢ | 2 |
| Citi Forward Card | -- | 0.625¢ | 5 |
| Citi Platinum Select / Advantage World | One World | 5¢ | 2 |
| Citi Hilton Honors Visa | Transferable | 1¢ | 6 |
| Citi ThankYou Preferred Card | -- | 0.71¢ | 5 |
| Citi ThankYou Premier Card | -- | 0.67¢ | 1 |
| Discover Card Escape | -- | 1¢ | 2 |
| Discover Card Miles | -- | 1¢ | 2 |
| Hyatt Visa | Transferable | 1¢ | 3 |
| Marriott Rewards Visa | -- | 1¢ | 5 |
| Marriott Rewards Premier Visa | Transferable | 1¢ | 5 |
| Southwest Airlines Rapid Rewards Plus | -- | 1.67¢ | 2 |
| Starwood Preferred Guest American Express | Transferable | 5¢ | 4 |
| United MileagePlus Explorer | Star Alliance | 5¢ | 2 |

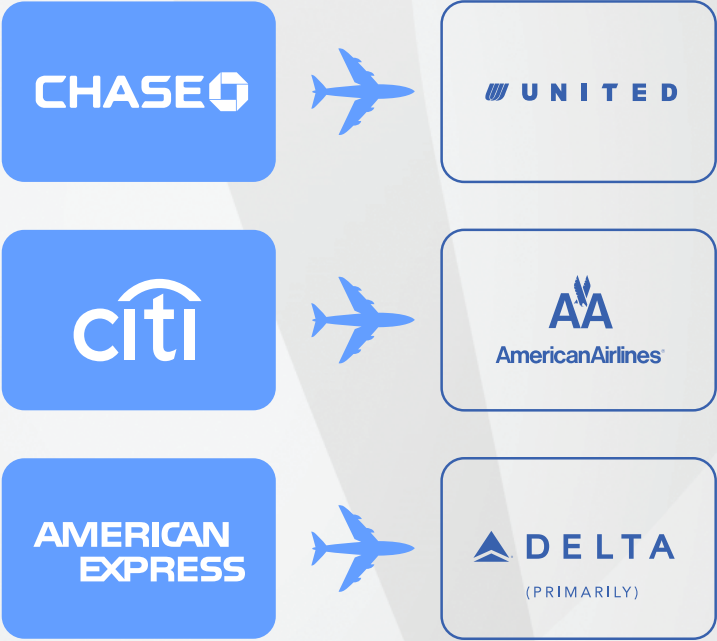
Reward Points vs. Miles

It's important to distinguish between credit cards offering reward miles and those offering reward points. The best way to multiply your options is through the use of points-based credit cards. This will help you avoid getting locked into using just one airline. American Express and Chase transfer points to the greatest number of airlines. When multiplied by those airlines' partnerships, you get an even wider variety of options.

Many airlines are aligned with a major credit card. A few co-branded cards include:

- Chase is partnered with United Airlines
- Citi is joined with American Airlines
- Delta Air Lines is primarily aligned with American Express

Co-branded cards result in frequent flyer miles specific to the airline that is branded. American Express and Chase have both co-branded cards (frequent flyer miles) and reward point cards (transferable to frequent flyer accounts). Though American Express provides more airline partners than Chase, it's to your advantage to have both cards in your wallet.



Four-Step Process for Choosing the Right Card

How do you know which cards are best for your organization? Several top credit cards allow you to earn points that can be transferred to dozens of airlines. By simply following our four-step process, you will choose the best card for your organization.

STEP

01



Pick an Airline with a Hub in Your Departure City

When selecting a domestic airline credit card, the first thing you need to consider is which airlines have hubs in the city you fly out of most. Where you live and where you fly will most likely be the biggest factors in making this decision.

If there is no airline with a hub in your primary departure city, then it is best to select an airline with a hub in the arrival city you visit most.

This table lists the major U.S. airlines and their associated hubs.

Choose the airline that has a hub at the airport closest to you:



STEP 02



Pick an International Airline

If your company does lots of business internationally, you should focus primarily on step two. When looking at affinity credit cards based on international destination partners, avoid limiting yourself to the most dominant airline at the airport closest to you.

Because international travel is more expensive than domestic, look for the alliance that best suits your worldwide travel needs. Although you might pay a few hundred extra dollars to travel to an international hub city, once you get there you could potentially save thousands.

Identifying an airline with a hub in your base city that also flies to your most frequent international destination might be difficult. This is where airline alliances play a

major role. Select the alliance, beyond your preferred domestic airline, and consider all partners and their primary places of service. In other words, select the alliance that best suits all your travel needs.

If your company does lots of international business travel, there is great potential to save thousands on a single flight with points versus saving a couple hundred dollars on a domestic flight.

These tables list the major partners of each of the top three alliances and their primary places of service:

ONE WORLD

| AIRLINE | COUNTRY |
|-------------------|----------------|
| American Airlines | United States |
| British Airways | United Kingdom |
| Cathay Pacific | Hong Kong |
| Finnair | Finland |
| Iberia | Spain |
| Japan Airlines | Japan |
| LAN | Chile |
| Malév | Hungary |
| Mexicana | Mexico |
| Qantas | Australia |
| Royal Jordanian | Jordan |
| 57 Airlines | Russia |

SKY TEAM

| AIRLINE | COUNTRY |
|-------------------------|----------------|
| Aeroflot | Russia |
| Aeroméxico | Mexico |
| Air Europa | Spain |
| Air France | France |
| Alitalia | Italy |
| China Airlines | Taiwan |
| China Eastern Airlines | China |
| China Southern Airlines | China |
| Czech Airlines | Czech Republic |
| Delta Air Lines | United States |
| Kenya Airways | Kenya |
| KLM | Netherlands |
| Korean Air | South Korea |
| TAROM | Romania |
| Vietnam Airlines | Vietnam |

STAR ALLIANCE

| AIRLINE  | COUNTRY  | AIRLINE  | COUNTRY  |
|---|---|---|---|
| Adria Airways | Slovenia | Lufthansa | Germany |
| Aegean Airlines | Greece | Scandinavian Airlines | Denmark, Norway, Sweden |
| Air Canada | Canada | Singapore Airlines | Singapore |
| Air China | China | South African Airways | South Africa |
| ANA | Japan | Spanair | Spain |
| Asiana Airlines | South Korea | Swiss International Air Lines | Switzerland |
| Blue1 | Finland | TAM Airlines | Brazil |
| BMI | United Kingdom | TAP Portugal | Portugal |
| Croatia Airlines | Croatia | Thai Airways International | Thailand |
| EgyptAir | Egypt | Turkish Airlines | Turkey |
| Ethiopian Airlines | Ethiopia | United Airlines | United States |
| LOT Polish Airlines | Poland | US Airways | United States |

Choosing the right credit card for international travel presents an interesting challenge to many organizations. From the table above you can conclude that all three alliances offer routes to China.

With Cathay Pacific offering the best route options, someone armed with this information who does lots of business in China would most likely use the One World alliance with an American Airlines affinity credit card.

What you might not realize is that British Airways also has a partnership with Cathay, which means your business would be better off getting an American Express card, transferable to British Airways, which would not limit you to only American Airlines.

Alpha Flight Guru has a unique miles advisory service to help steer you through the complexity of these decisions, helping your business get the most return on points and miles redemption.

STEP

03



Take Advantage of Promotions

Where does your business spend the most money? From office supplies to advertising, credit cards offer different levels of points depending on how and where you are spending your money.

By using credit cards as your primary form of payment, your business can take advantage of this gold rush of points. Special limited time offers could even help you earn as much as 25 percent back on your purchases. The two best rewards cards for business expenses are the Chase Ink Bold and the American Express Business Gold Rewards Card.



CHASE INK BOLD

The Chase Ink Bold offers up to 5 points per dollar spent at office supply stores, on cable and wireless service, and landline communication. In addition, the card offers 2 points per dollar on gas and hotels and 1 point per dollar on all other purchases. The card allows you to transfer points at a 1-to-1 ratio on United, British Airways and Korean Airways.

AMERICAN EXPRESS

For your marketing dollar, American Express Business Gold Rewards is the card of choice, with double points on advertising, gas and shipping costs. In addition, you receive triple points on airfare and one point on all other purchases. By partnering with 20 airlines, American Express provides the most airline transfer options.

CHASE SAPPHIRE

For executives, or those in your company who do a lot of business entertaining, a third card worth considering is the Chase Sapphire Preferred. The card gives two points per dollar spent on both dining and travel, and one point per dollar spent on all other purchases. Like the Chase Ink Bold, the points have a 1-to-1 transfer and can be redeemed with the same airline partners.

STEP

04



Pick the Right Card

Once you have selected the best airline and alliance for your travel needs, it's time to select the card that will give you the most travel options, along with a strong return on your dollar. In terms of earning frequent flyer miles, American Express and Chase Ink Bold are the top card choices, giving the most options to redeem points for various airline miles. An airline-branded card specific to a major hub in the city you fly out of most should also be included.

AIRLINE SPECIFIC CREDIT CARDS

Having an airline specific credit card gives you perks like free upgrades to business or first class (when available), free checked baggage and priority boarding. However, the major issue with airline specific cards is you limit

yourself to only that airline. Once accrued, the points are only good for redemption with that airline or on low value items like magazine subscriptions.

PROS: ⊕

- Access to airport lounges
- Priority boarding lanes
- Free upgrades when available
- Free companion pass
- More points earned per dollar spent
- Bonus miles that go toward earning elite status

CONS: ⊖

- Points are limited to one airline
- Fewer bonus promotions
- Points are non-transferable

CHASE INK BOLD/ SAPPHIRE PREFERRED

Chase cards for business became popular last fall when they introduced United as a transfer partner. Because United is the largest carrier and the wide array of benefits offered, the cards have had great success.

PROS: ⊕

• TRANSFERABLE TO:

- United Airlines
- British Airways
- Korean Air
- Marriott
- Hyatt

• PROMOTION BONUSES INCLUDE:

- Ink Bold:** Five points for office supplies, cable, and wireless phones
- Two Points on gas and hotels
- Sapphire Preferred:** Two points for meals and travel
- No foreign transaction fees

CONS: ⊖

- Limited to three airline transfer partners

If United Airlines, Korean Air or British Airways are carriers your business regularly flies with, the Ink Bold or Sapphire Preferred could be the best card choices. Also, consider these cards if your business spends a lot of money in one of the promotion areas listed above.

AMERICAN EXPRESS

American Express has long been the top choice in rewards cards. The company is among the most respected organizations for customer service and it offers the most transfer options. There are many American Express cards to choose from, each offering unique perks.

The Business Gold is excellent for business, giving you three points for airfare purchases, two points on advertising, gas and shipping, and one point on all other purchases.

The Platinum Card includes access to airport lounges and a variety of other travel upgrades and perks. The cards do have higher annual fees than others, but card members are willing to pay extra because of the added features not offered by other cards.

Based on the number of transfer partners and the additional benefits, American Express cards are a great choice for any business.

PROS: ⊕

MOST AIRLINE TRANSFER PARTNERS:

| | |
|------------------------|-------------------------|
| AeroMexico | Frontier Airlines |
| Aeroplan | Hawaiian Airlines |
| AirTran Airways | Iberia Plus |
| Alitalia Airlines | JetBlue Airways |
| All Nippon Airways | Qantas |
| British Airways | Singapore Airlines |
| Cathay Pacific Airways | South African Airways |
| Delta Air Lines | SWISS |
| EL AL Israel Airlines | Virgin America |
| Flying Blue | Virgin Atlantic Airways |

HOTEL TRANSFER PARTNERS:

Best Western
Choice Privileges
Hilton Hhonors
Jumeirah Hotels & Resorts
Starpoints

Access To Airport Lounges

Priority Boarding

Easy Credit Approval

CONS: ⊖

- Not a transfer partner with United Airlines
- Higher annual fees (\$175 compared to \$95)

CONCLUSION:

Carry American Express, Chase Ink Bold and airline-specific credit cards to maximize the gold rush of points. These cards will give you the widest access to airlines and their partners and perks like priority boarding, free bags and access to airport lounges.

- The best use of your rewards is international business or first class travel, with a return of up to 5 percent on credit card expenses.
- The first steps are identifying the best card for your business based on the highest point return and airline

alliance partnerships your company will use the most. Generally, American Express and Chase offer the most options for redeeming points.

- Cashing in frequent flyer miles for travel and upgrades is more difficult than ever. It may take a specialist to help your business maximize the use of points for international business or first class flights.

When an airline tells you no flights are available when using points, Alpha Flight Guru finds the flights you need. Our system is not available to travel agents or executive assistants.



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ABOUT ALPHA FLIGHT GURU

Alpha Flight Guru provides access to deeply discounted international luxury flights. Using contract or consolidator fares, and by redeeming frequent flyer miles, Alpha Flight Guru saves its clients millions of dollars each year on luxury flights. With more than 30 years of experience in the travel industry, and access to exclusive deals, Alpha Flight Guru saves its customers money and time, and helps them fly in luxury on the world's best airlines.

Contact a travel expert at Alpha Flight Guru by calling 866-290-9748 or visit AlphaFlightGuru.com/cfo. Find out how the company can help you save on international business and first class flights by redeeming your credit card points and airline miles and using corporate contracts and consolidator fares.

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