CarltonOne™

2026 Rewards Benchmark Report

Rewards & Insights from the World's Most Powerful Rewards Platform



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1

Executive Summary

The Global Rewards Landscape is Shifting. Here's What Matters.

After analyzing **over $1 billion** in redemptions across 190 countries, four trends are reshaping what it takes to run a successful rewards program:

1. **Premium beats generic.**
   Premium electronics products surged 200% while open-loop prepaid cards declined. Redeemers want brands worth aspiring to, not just flexibility.

2. **Merchandise is closing the gap.**
   With growth exceeding 30%, tangible and memorable merchandise rewards are gaining share and creating longer-lasting emotional connections.

3. **Global growth is accelerating, especially outside North America.**
   Europe and APAC are the fastest-growing regions, each exceeding 50% growth and signaling expanding international program adoption.

4. **Choice drives everything.**
   Programs offering broad, personalized catalogs consistently outperform limited-option alternatives.

This report draws on real redemption behavior (not surveys) from the world's largest rewards procurement network. Inside, you'll find regional benchmarks, category performance data, and strategic recommendations to help you design programs that drive results.

Let's start with the numbers.

2

At A Glance:

Record Trends for Global Rewards.

Behind those four trends? Record-breaking momentum. CarltonOne's platform processed more redemptions, more value and more global reach than ever before. Here's the scale:



7M+
Orders



$1B+
CAD



190+
Countries



Double-Digit
YoY Growth



Millions of
Global SKUs



325+
Active clients

IRF Benchmark: The IRF reports 93% of North American and 83% of European organizations maintained their merchandise and gift card programs in 2025, both all-time highs. CarltonOne's growth outpaces the broader market.

3

Methodology & Data Sources

This benchmark draws from the CarltonOne Global Rewards Platform, the world's largest rewards procurement and fulfillment network, capturing real redemption behavior across 190+ countries. No surveys. No hypotheticals. Just **millions of local decisions** made by real people when given the freedom to pick their own rewards.

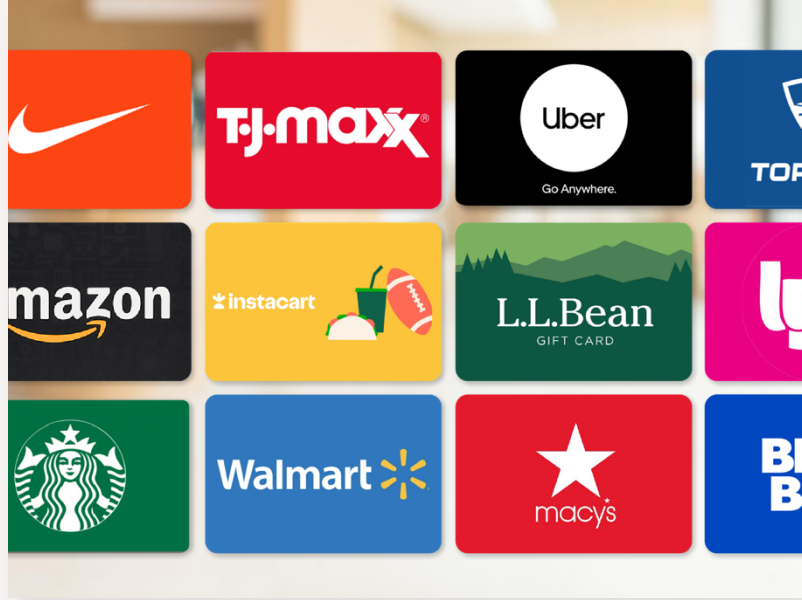
The scope: **over $1 billion in transaction data** spanning merchandise, gift cards, prepaid options, travel, tickets, charitable donations, mobile top-up, VIP experiences, ESG initiatives, and more. It's a window into what motivates employees, customers, and partners when the choice is genuinely theirs.

Secondary source: *Incentive Research Foundation, "Industry Outlook for 2026: Merchandise, Gift Cards, and Event Gifting," November 2025. Survey of 400 industry professionals across North America and Europe.*

**All figures in CAD unless otherwise noted.*















4

Four Forces Reshaping the Rewards Landscape

The rewards industry isn't standing still. Four forces are converging to reshape what people want, how they choose, and what it takes to run a successful program.

Some of these shifts are driven by technology. Others by changing values. And some by economic realities that no program can afford to ignore.

Here's what the data reveals



AI- Powered Personalization:

Reward catalogs are becoming smarter. AI-driven recommendations are increasing redemption rates by matching rewards to individual preferences. **The IRF suggests 80-90% of organizations agree that AI will influence program design in 2026.**



Experiential Rewards Rising:

Experiences outpace 'stuff'. Travel, events, and VIP experiences are growing as earners seek memorable moments over material goods. According to the IRF, experiential rewards are expected to increase by 51% of NA and 45% of EU programs.



Sustainability as Standard:

Eco-conscious rewards are no longer niche. ESG-aligned options such as carbon offsets or tree planting are seeing rapid adoption.



Inflationary Pressures:

Economic headwinds are pushing program sponsors to seek better pricing and higher-margin reward mixes to protect program ROI. The IRF states, "Budget increases expected to align with inflation rate, and planners are expected to do more with less."

5

Rewards Redemptions Hit an All-Time High

It's been a record-breaking period for global rewards. Total redemptions have exceeded **$1 billion**, with double-digit year-over-year growth. More people are redeeming, more often, for higher-value rewards.

What's driving the growth? Expanding global programs, broader reward choice, and a shift toward premium and purpose-driven options. The data signals a clear trend: when you give people meaningful choices, they engage.

The rewards industry isn't slowing down. **Neither are we.**



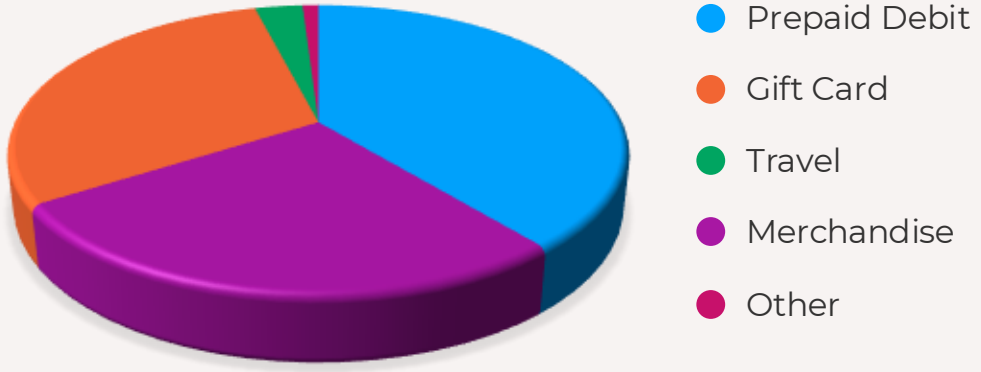
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The Reward Mix: Where the Money Goes

When people choose their own rewards, where do they land? The answer is remarkably concentrated: just four categories: Prepaid Debit, Merchandise, Gift Cards, and Travel, account for 95% of all redemption value.

Prepaid Debit remains the most popular choice at over a third of total volume. Flexibility is king, and a prepaid card lets earners spend however they want.

But Merchandise is surging. With growth exceeding 30% year-over-year, it's closing the gap fast, now representing another third of all redemptions, followed by Gift Cards. Travel continues to attract earners chasing bigger-ticket aspirations.



Industry Trend:

Prepaid cards are convenient, but convenience fades. A prepaid balance gets spent on groceries and disappears from memory. A quality product sits on a desk, gets used every morning, becomes a tangible reminder of recognition earned.

Merchandise creates lasting emotional connections. That's why it's growing.

7

How Does C1 Compare to Industry Averages?

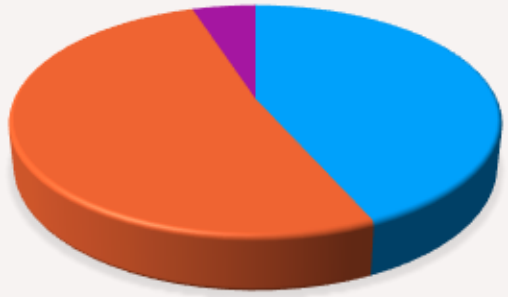
When you compare CarltonOne's reward mix to IRF industry benchmarks, one difference stands out: we over-index on merchandise and under-index on incentive travel.

That's not an accident. It's strategy.

Merchandise rewards create 'trophy value'. They sit on a desk or kitchen counter, get used daily, and serve as lasting reminders of recognition earned. While a prepaid card gets spent on groceries and forgotten by Friday, a smartwatch gets worn and appreciated every day for years.

The takeaway: CarltonOne's reward mix is built for memorability, not just convenience. That means stronger emotional engagement for participants and better margin economics for your bottom line.

CarltonOne™



North America (IRF)



EU (IRF)



- Gift Cards
- Experiences
- Merchandise
- Travel

What the World is Redeeming

Category	% of Total	YoY Trend
Virtual Gift Card	20.00%	▲ GROWING
Reloadable Prepaid Rewards	15%	▲ **SURGING**
Prepaid Options	12%	– STABLE
Electronics	6%	▼ DECLINING
Premium Electronics	6%	▲ **SURGING**

IRF Industry Trend: The IRF reports top merchandise categories across NA are Clothing/Apparel (61%), Food Gifts (55%), and Electronics (53%). In Europe, Food Gifts lead at 57%. CarltonOne's data shows electronics products driving unprecedented growth, signaling a shift toward premium branded merchandise over commodity items.



Virtual Gift Cards lead with 20% of total redemptions. Prepaid Options round out the top three — with single-load prepaid rewards showing remarkable strength.

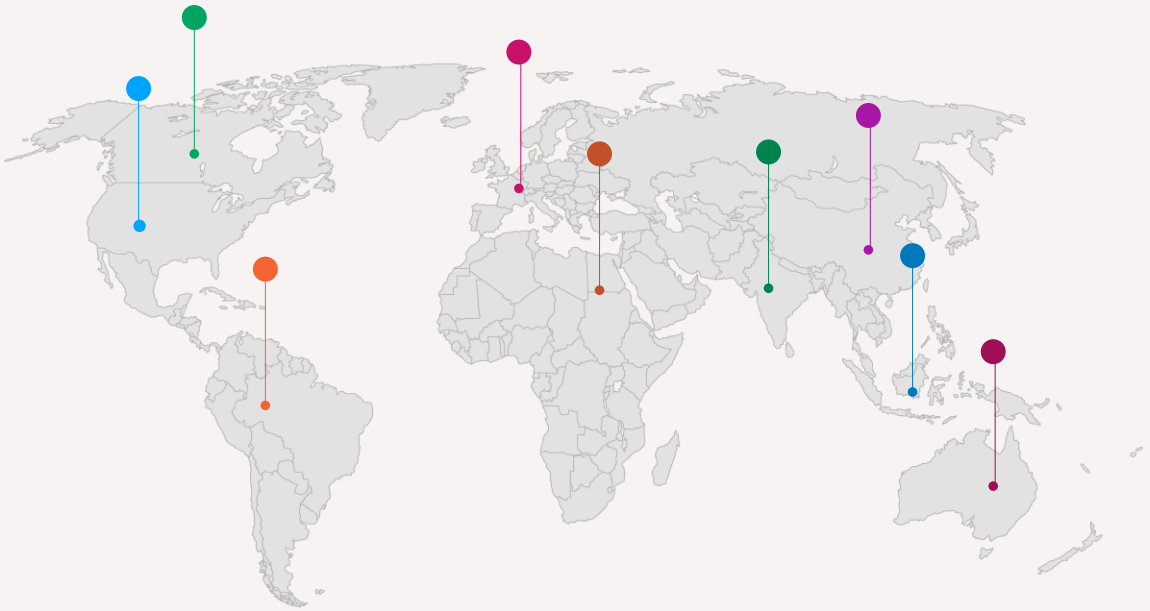
But the standout story? **Premium electronics brands are dominating,** surging with triple-digit growth, proving that iconic brands carry serious aspirational weight.

Meanwhile, general electronics are on the decline, a sign that earners are moving away from generic brand options toward brands with stronger identity.

The Takeaway: **Flexibility still** matters, but so does desirability. The categories growing fastest aren't just useful. They're wanted.

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Global Reach: Where Rewards Are Redeemed



Region	% Share of Global Redemptions
USA	75%
European Union	6%
Canada	6%
Latin America	4%
Southern Asia	2%
Eastern Asia	2%
South-Eastern Asia	2%
Oceania	2%
Middle East & Africa	1%

The USA commands the largest share with approximately 75% of global volume. But the growth story is happening elsewhere.

Europe and Southern Asia are the fastest-growing regions, each showing growth exceeding 50%, signaling expanding global program reach. The European Union, Canada, and Latin America represent established markets with steady demand, while emerging regions are gaining traction.

The takeaway: Scale lives in North America. Momentum is building everywhere else.

10

Regional Snapshot: US + CA

~80%
of Global Redemptions

#1
Region by Volume

Double Digit
YoY Growth

Top Category Trends

1. Prepaid Debit (34% of regional volume)
2. Virtual Gift Cards (+18% YoY)
3. Premium Electronics (+185% YoY)
4. Travel (rebounding post-pandemic)
5. Electronics (declining –9.7%)

The IRF reports NA per-person spend declined to $866 (from $921), yet 65% of programs expect participant numbers to grow.

Regional Trend:

North America is the powerhouse of global rewards. The USA and Canada together account for approximately **80% of all global volume**, and the region isn't slowing down, with double-digit year-over-year growth outpacing the overall program average.

But the real story is *what* North Americans are choosing. They still favor instant digital delivery with Prepaid Debit and Virtual Gift Cards leading the pack. Yet when given the choice, they're increasingly reaching for premium merchandise. Earners want rewards that feel worth earning.

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Regional Snapshot: US & Canada

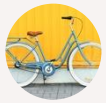
Top Reward Categories



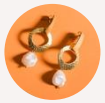
1. Electronics



2. Apple Products
3. Fitness, Sports & Outdoors



4. Jewelry & Fashion
5. Appliances



6. Beauty
7. Bed, Bath & Home



8. Tools
9. Travel & Luggage



10. Toys & Games

Top Merchandise brands

Apple
Pursonic
Bass Pro Shops
Hamilton Beach
bella
Bissell
Milwaukee
Titleist
DeWalt
Cuisinart

Top Gift Card brands

amazon
airbnb
Starbucks
Delta
Esso
Air Canada
Tim Hortons
AMC
Kroger
Walmart

10

Regional Snapshot: Europe

~6%
of Global Redemptions

#2
Region by Volume

50+%
YoY Growth

Top Category Trends

1. Virtual Gift Cards (42% of regional volume)
2. Merchandise (+38% YoY)
3. Travel & Experiences (Fastest-growing category)

The IRF notes European per-person spend rose modestly to €940. However, European economic optimism declined (net 39%, down from 56%). CarltonOne's European growth significantly outpaces industry trends.

Regional Trend:

Europe represents approximately **6% of global redemptions**, but don't let the size fool you. With growth exceeding **50% year-over-year**, it's one of the fastest-growing regions in the network, fueled by new program launches and expanding reach.

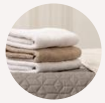
What makes Europe different? Values. European redeemers show a strong preference for experiential rewards: travel, events, and memorable moments, alongside a notable tilt toward sustainability. They're **2x more likely** to choose eco-friendly reward options compared to the global average. In Europe, what a reward *stands for* matters as much as what it's worth.

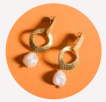
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Regional Snapshot: Europe

Top Reward Categories





1. Electronics
2. Appliances
3. Bed, Bath & Home
4. Beauty
5. Wines & Spirits
6. Jewelry & Fashion
7. Automotive
8. Fitness & Sports
9. Tools
10. Baby

Top Merchandise brands

SAMSUNG

BOSCH Invented for life

PHILIPS

NINJA

vehó

Tefal

LEGO

JBL

KENWOOD

LE CREUSET

Top Gift Card brands

IKEA

Carrefour

airbnb

STEAM

SEPHORA

Auchan

rumbo

TAMOIL

TESCO

TUI

10

Regional Snapshot: LATAM

~4%
of Global Redemptions

20+%
YoY Growth

Tangible-First
Market

Top Category Trends

1. Merchandise (+34% YoY), Prepaid Debit (+2.7% YoY)
2. Virtual Gift Cards(+198% YoY)
3. Prepaid Debit

Regional Trend:

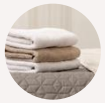
Latin America represents approximately **4% of global redemptions** and is growing at a healthy rate exceeding **20% year-over-year**. Unlike other regions racing toward digital-first, LATAM still favors what you can hold — physical merchandise rewards leads the pack.

But the landscape is shifting. Virtual Gift Cards and Prepaid Debit are gaining ground fast as mobile wallet adoption accelerates across the region. LATAM may be tangible-first today, but digital is coming on strong.

10

Regional Snapshot: LATAM

Top Reward Categories





1. Appliances
2. Home, Bed & Bath
3. Electronics & Technology
4. Beauty & Personal Care
5. Tools
6. Jewelry & Fashion
7. Sports & Fitness
8. Babies & Kids
9. Toys & Games
10. Outdoor Living

Top Merchandise brands

PRETUL
TRAMONTINA
BARRA
Oster
mabe
cuory lo que quiero
TRUPER
NINJA
Philco

Top Gift Card brands

ASSAÍ ATACADISTA
Carrefour
DECATHLON
MUNDO LIVRE fm
Uber
airbnb
centauro
Pague Menos
COCOBAMBU

10

Regional Snapshot: APAC

~7%
of Global Redemptions

50+%
YoY Growth

Mobile-First
Market

Top Category Trends

1. Virtual Gift Cards (+99.6% YoY)
2. Electronics (8.6% regional volume)
3. Premium phones (+5,030% YoY – **yes, you read that right!**)

Regional Trend:

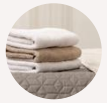
APAC accounts for approximately **7% of global volume** and is growing at more than **50% year-over-year**, matching Europe as one of the fastest-expanding regions.

This is a mobile-first market. Virtual Gift Cards, eGift codes, and premium phones dominate, with earners prioritizing instant digital delivery over physical merchandise. **The standout? India**, one of the fastest-growing single markets globally, with growth approaching 90%, and a sign of where APAC is headed.

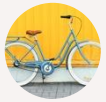
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Regional Snapshot: APAC

Top Reward Categories





1. Bed, Bath & Home
2. Electronics
3. Appliances
4. Beauty
5. Jewelry & Fashion
6. Fitness & Sports
7. Toys & Games
8. Gifts
9. Office Products
10. Automotive

Top Merchandise brands

PORTRONICS

AMANA

SAMSUNG

JBL

The Indus Valley

boAt

Estele

PHILIPS

Top Gift Card brands

京东

IKEA

airbnb

Oisix

GrabGifts

UNIQLO

ShopeePay

Woolworths

BUNNINGS

10

Middle East + Africa:
Corporate Gifting Drives Growth

~1%
of Global Redemptions

Double-Digit
YoY Growth

Emerging
Opportunity

Top Category Trends

1. Gift Cards
2. Merchandise
3. Prepaid Debit

Regional Trend:

Middle East and Africa is the smallest regional market at roughly **1% of global redemptions**, but it's one to watch. Growth here is driven primarily by corporate gifting and formal recognition programs, structured use cases that are often the first step toward broader rewards adoption.

Gift Cards lead, followed by Merchandise and Prepaid Debit, a familiar mix that signals reliability over experimentation. **The standout? South Africa**, which emerged as a key growth market and could anchor regional expansion in the years ahead.

11

Gift Cards: The Industry's Most Popular Reward Type

Everyone loves transactional gift cards. But the type of gift card matters more than ever.

Gift cards remain the go-to reward across the industry, with nearly 70% of North American organizations expecting usage to grow in 2026. But dig into the data and a clear shift emerges: generic is out, branded is in.

Open-loop cards (think generic Visa or Mastercard) declined 17% in North America and 16% in Europe. Meanwhile, brand-specific cards now dominate at 80% adoption in NA and 68% in EU.

Why? Because a Starbucks card feels like a treat. A generic prepaid card feels like payroll.

North America

1. Dining/Restaurants (54%)
2. Online-only retailers (50%)
3. Clothing/Apparel (48%)
4. Coffee shops (46%)
5. Big-box stores (45%)

Europe

1. Online-only retailers (43%)
2. Electronics retailers (36%)
3. Clothing/Apparel (35%)
4. Dining/Restaurants (33%)
5. Travel services (33%)

CarltonOne Insight: Our Virtual Gift Card category (representing **20% of total redemptions)** reflects this industry-wide preference, while our growth in premium merchandise positions us to capture the shift toward higher-value, memorable rewards.

12

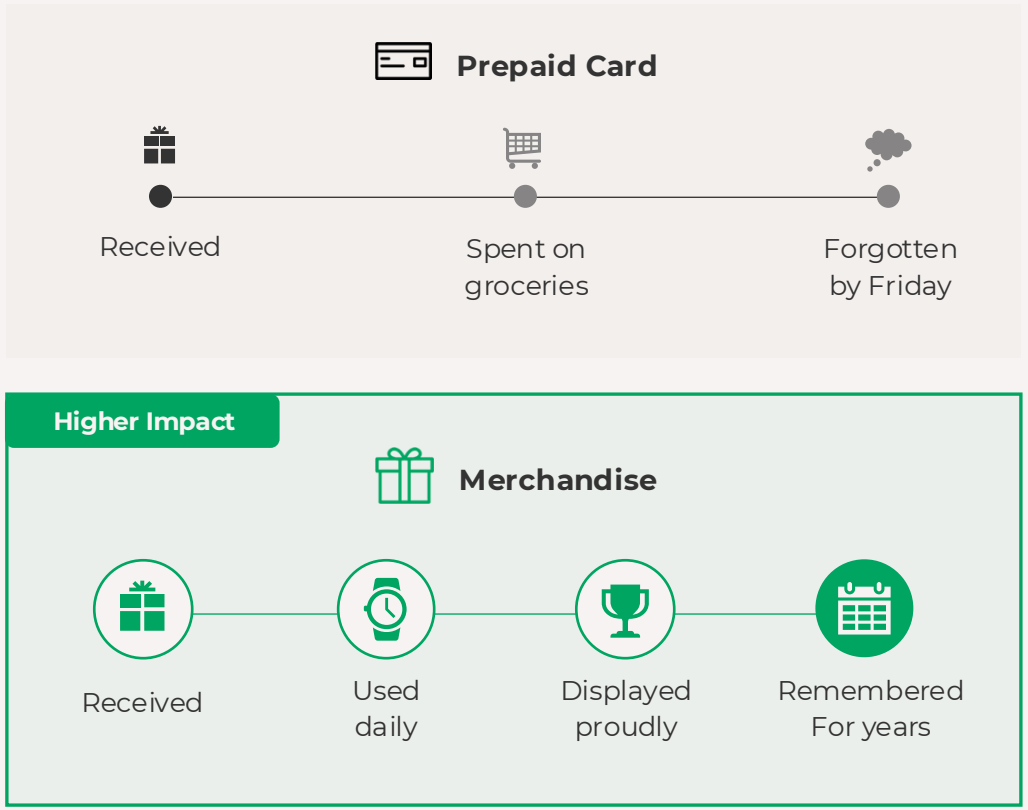
Which Reward Types Deliver the Most Value?

Not all rewards perform equally. When we compare across categories, merchandise stands out: it delivers the highest average transaction value among high-volume categories and saw the strongest year-over-year growth.

Why? Merchandise creates lasting impact. A prepaid card gets spent and forgotten. A quality product gets used, displayed, and remembered. For premium recognition programs, that emotional connection matters.

Volume tells you what's popular.
Value tells you what works.

The Lifecycle of a Reward



IRF Industry Benchmark: The IRF reports average merchandise spend per instance reached $276 in NA and €306 in Europe: increases of nearly $100 and €74 respectively over prior years. This validates CarltonOne's strategic emphasis on merchandise as a high-value, high-impact reward category.

13

Redemption Seasonality: Timing is Everything.

Redemption activity isn't random. It follows a rhythm tied to program cycles, fiscal calendars, and seasonal recognition moments.

When redemptions surge: October and November spike with holiday prep and year-end recognition. January brings a new-year wave, and March closes strong as fiscal year-end programs push final redemptions.

When things slow down: December dips as holidays arrive. Summer stays moderate; vacations and mid-year lulls keep activity steady but unremarkable.

The takeaway: The best programs don't fight the calendar. They design around it.



14

What Actually Drives Redemption?

Redemption isn't just about offering rewards. It's about offering the *right* rewards, the *right* way. Our data reveals four factors that separate high-performing programs from the rest.

1. **Choice drives engagement.**
   Programs with broad, personalized catalogs consistently outperform limited-option alternatives

2. **Instant delivery wins.**
   IRF confirms digital rewards with immediate fulfillment see faster engagement

3. **Program type matters.**
   Not all programs behave the same. Channel programs spend $1,193/person vs. Employee $706/person vs. Sales $856/person (NA), IRF data shows.

4. **Speed to redeem signals health.**
   When rewards get used quickly, it reflects strong program engagement. The faster people redeem, the more connected they feel to the program.

The bottom line: The best reward is the one your recipient actually wants. Freedom of choice isn't a nice-to-have. It's the single biggest driver of program success.

15

The Rise of Purpose-Driven Rewards

21 million
trees funded!

Through CarltonOne's Evergrow program, participants have funded the planting of over 21 million trees and offset 234.3m tons of CO_2. Points become purpose, recognition becomes action.

CarltonOne's perspective: Evergrow lets participants turn points into real environmental impact. It's recognition that means something beyond the moment.



IRF Industry Trend: The IRF notes sustainability considerations are increasingly influencing event gift selection, with 'sustainable gifts' ranking among top decision factors. European programs in particular prioritize eco-friendly options.

16

Event Gifting: A Market in Transformation

The era of the swag bag is over.

Event gifting is undergoing a fundamental shift. Per-person spend has dropped sharply: $397 in North America(down from $649) and €408 in Europe (down from €876). But that doesn't mean organizations are caring less about event rewards. They're just spending smarter.

The old approach of stuffing tote bags with forgettable branded trinkets is giving way to something more intentional: fewer gifts, higher quality, and more meaningful choices.

Gift cards have emerged as the clear winner: 83% of NA programs now use them (+35% YoY) and 76% of EU programs (+40% YoY).

What's filling the rest of the mix:

North America

1. Gift Cards (83%)
2. Branded Merchandise (67%)
3. Local Food & Beverage (61%)
4. Locally-sourced Crafts (51%)

Europe

1. Gift Cards (76%)
2. Local Food & Beverage (56%)
3. Branded Merchandise (51%)
4. Locally-sourced Crafts (47%)

The takeaway: Quality over quantity is the new standard. CarltonOne's premium merchandise focus positions us perfectly for organizations that want their event gifts to be remembered long after the conference ends.

17

Reward Type Performance Comparison

Volume tells you what's popular. Growth tells you where the market is heading.

Prepaid Debit still leads with **39%** of total redemptions, but its growth has nearly flatlined. Compare that to **Merchandise**, which grew more than **30% year-over-year** and now represents **30%** of all redemptions, quickly closing the gap.

The standout? e-Transfers, with growth exceeding **100%**. While still a small share of total volume, these direct program-to-bank-account transfers signals rising demand for instant, flexible payout options.

Type	Share of Redemptions	Growth Trend
Prepaid Debit	39%	– STABLE
Merchandise	30%	▲ STRONG GROWTH
Gift Card	27%	▲ GROWING
Travel	3%	▲ GROWING
e-Transfers	1%	▲ **SURGING**
Event Tickets	<1%	– STABLE
Charity	<1%	▲ GROWING

The takeaway: The biggest category isn't always the best bet. Merchandise and e-Transfers are where momentum is building. Smart programs are diversifying their reward mix to capture both volume and growth.

CarltonOne™

More Than A Catalog – A Complete Rewards Ecosystem

CarltonOne isn't just a rewards catalog. It's the infrastructure behind the world's most effective recognition, incentive, and loyalty programs.

Why This Matters: The IRF reports 84% of NA and 79% of EU organizations manage programs internally, citing familiarity and meeting current needs as primary reasons. CarltonOne bridges this gap, offering enterprise-grade infrastructure with the simplicity of internal management.

Here's what that means for you. →



Global Scale, Local Relevance: 190+ countries. 30-person global procurement team. Rewards sourced locally for cultural relevance, faster delivery, and better pricing.



Full Fulfillment Solution: Not just a catalog — we handle sourcing, delivery, customer support, language, currency conversion and tax compliance.



Curated Choice: Instantly customizable reward collections. Millions of SKUs filtered to fit your brand, budget, and audience.



Built-In Promotions: Monthly and seasonal features, flash sales, and limited-time offers to drive redemption and keep programs fresh.



Flexible Funding: Top-up options, credit-card add-ons, and financing to maximize reward purchasing power.



Sustainability Leadership: Evergrow eco-action rewards, carbon offsets, and ESG-aligned options for purpose-driven programs.

19

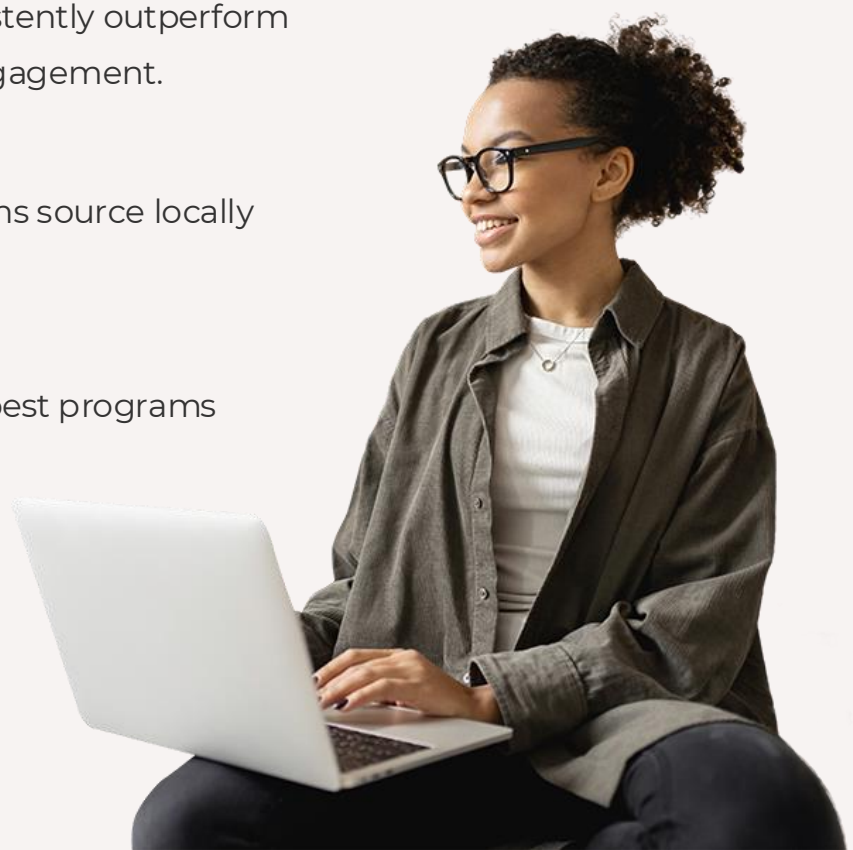
Billions of reward choices. Four lessons.

1. **Motivations are shifting.**
   The surge in premium electronic products, experiences, and eco-rewards isn't random. Today's earners want quality, meaning, and personal choice over generic 'stuff'. Programs that don't evolve will fall behind.

2. **Choice wins. Every time.**
   One-size-fits-all doesn't work. Programs with broad, personalized catalogs consistently outperform limited-option alternatives. Freedom to choose is the single biggest driver of engagement.

3. **Global scale requires local relevance.**
   A reward that resonates in São Paulo may fall flat in Singapore. Winning programs source locally and design with cultural awareness built in.

4. **Balance margin with meaning.**
   Prepaid is easy on the budget. But merchandise creates lasting memories. The best programs blend both: economics that work, and rewards that stick.



The brands that treat rewards as strategy (not an afterthought) are the ones seeing results.

20

Choosing the Right Rewards for the Right Outcome

The best programs match reward strategy to business outcomes. We help you design a mix that drives behavior AND delivers ROI.

	Employee Recognition	Sales Incentives	Channel Partner Rewards	Customer Loyalty	Wellness +Stability
Recommended Mix	High-choice, premium merchandise + experiences	Aspirational + instant gratification	High-value, memorable	Flexible, broad appeal	Purpose-driven
Key Categories	Apple, Travel, Branded Goods	Electronics, Prepaid, Gift Cards	Merchandise, Travel, VIP Experiences	Gift Cards, eGift, Prepaid	ESG Rewards, Evergrow, Charity
IRF Avg. Per-Person Spend	$706	$856	$1,193	—	—

The World's Most Powerful Rewards Platform

CarltonOne

CarltonOne is the global leader in rewards procurement and fulfillment, powering recognition, incentive, and loyalty programs for some of the world's most demanding organizations.

Learn more at carltonone.com

What sets us apart:

Global scale, local expertise. Our 30-person procurement team sources rewards locally across every major market, ensuring cultural relevance, faster delivery, and competitive pricing.

More than a catalog. We provide end-to-end fulfillment: sourcing, delivery, customer support, currency conversion, taxation compliance, and backend administration handled seamlessly.

Choice that drives engagement. Instantly customizable reward collections tailored to your brand, budget, and audience, with built-in promotions to keep programs fresh.

Purpose-driven options. Through Evergrow, participants can turn points into real environmental impact, from planting trees to offsetting carbon.

The bottom line: We don't just supply rewards. We build the infrastructure that makes recognition programs work at scale.



Millions
of rewards globally

With daily data updates

Millions of home, electronics, fashion, sporting, fitness, beauty and games rewards from the world's most loved brands

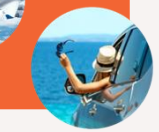
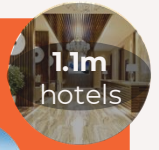
31,200+ global brands





Financial Services
Checkout with points, credit card, financing, top-up and more

Travel
Flights, hotels, car rentals, activities and bundles

Gift Cards
Virtual and physical Gift Cards for popular local and international brands

7,300+ gift cards

Shop the world's best rewards store

CarltonOne™



2.1m charities globally

Donate points to local, national and international charities

38+

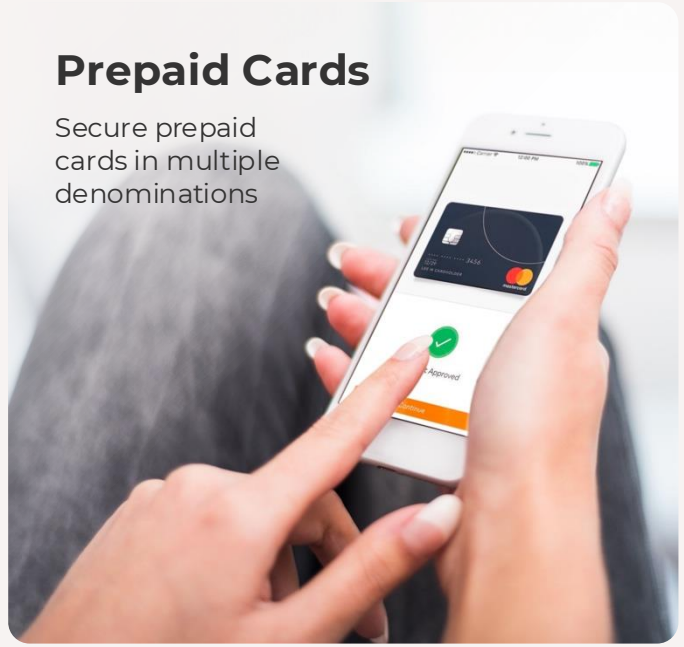
countries with direct Apple shipping





11,600+ VIP Experiences
Redeem for unique luxury events adventures and curated experiences

Prepaid Cards
Secure prepaid cards in multiple denominations





Tickets
Book concerts, sports events theater and comedy shows, with full ticketing support.

Mobile Top-Up
868 global plans

Mobile data plans and voice plan minutes top-up

98%
Of rewards locally shipped within 3 days

24/7
Global customer and technical support

Not sure your rewards program is working as hard as it could be? Request your...

FREE **C1 Rewards Review**

Our team will do an analysis and deliver a report detailing:

- Sample audit of your vendor's pricing performance
- Review country availability coverage
- Compare international language & currency coverage
- Compare delivery and customer order support SLA performance
- Review local duties, customs, tariff and tax compliance issues
- Reveal brand and reward category gaps
- Provide in-country reward preference snapshots



Visit carltonone.com to get your

C1 Rewards Review