

20% OFF



# payflex loyalty suite

*Acquire new customers, maximize retention  
and boost customer engagement*

## **Classic Loyalty**

Motivate customers to buy more and earn points.

## **Instant Offer**

Location-based and event-based instant personalized offers.

## **Brand Partnership**

Multi-brand loyalty program infrastructure, allowing consumers to receive discounts.

## **Sales Team Motivator**

Gamify your business to increase sales through your sales teams.

# Loyalty Suite in 3 Steps...

1



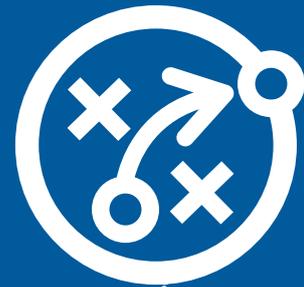
## Defining the goals

What do you need to achieve? Define your business goals and we will take you there.

2

## Working on the strategies

Identify your strategies to build the best solution for your business.



3



## Building the best solution

We build the best solution to help your business reach your goals.

# PayFlex Loyalty Suite's Key Advantages



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## Ensure your customers remain with you for years to come:

**Loyalty Suite** offers the architecture you need to increase Customer Lifetime Value (CLV). It constructs a more dynamic relationship with customers by making smarter use of customer data and achieving the best possible customer segmentation.

## Acquire new customers:

Create exciting and valuable acquisition campaigns by targeting prospective customers with similar segments of your existing customers.

## Use the power of social media:

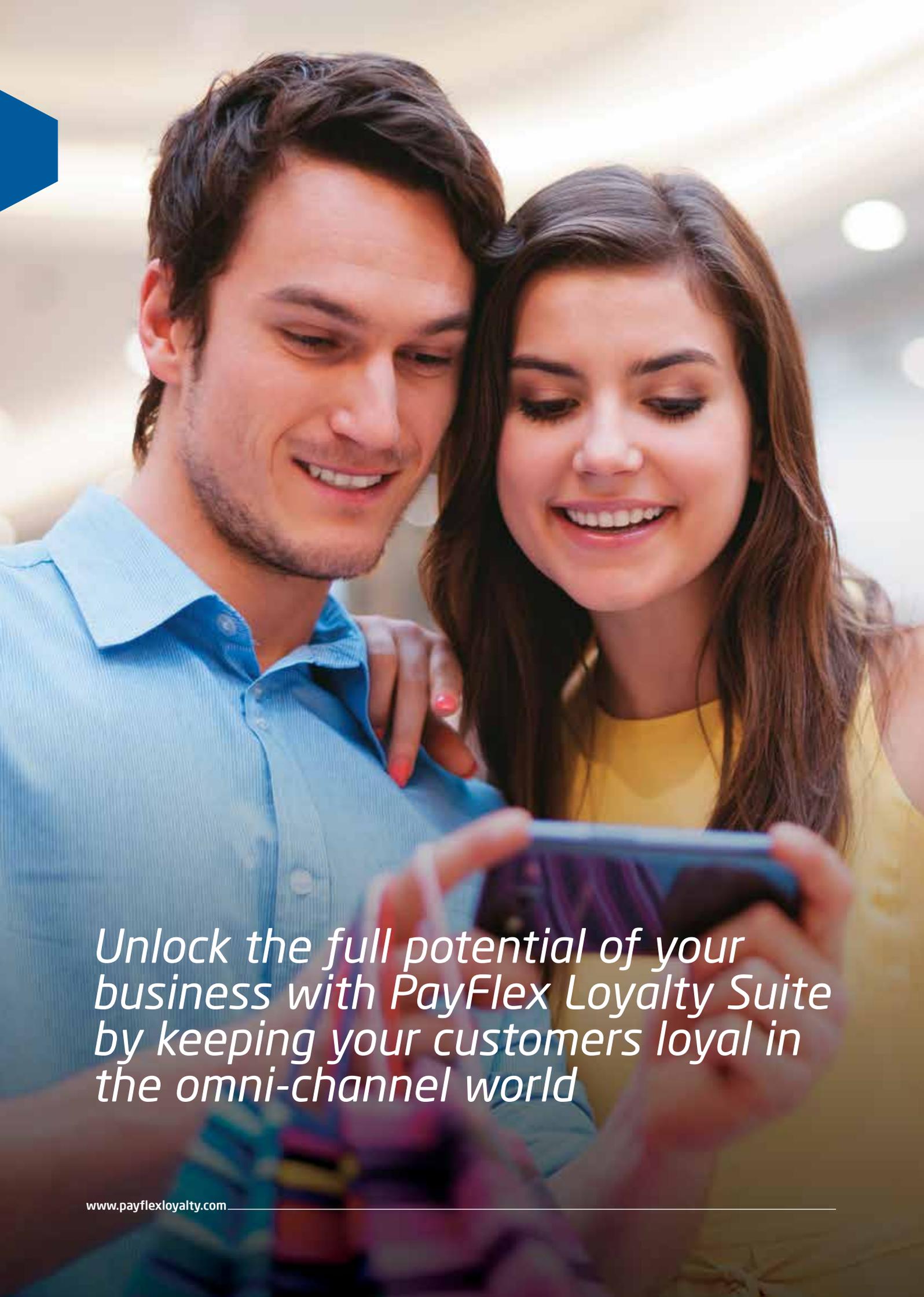
With **Loyalty Suite** you can create sustainable loyalty towards your brand by making the best possible use of the rising power of social media. Empower your brand by encouraging word of mouth marketing.

## Constant support from Innova consultancy services:

When you choose **PayFlex Loyalty Suite** you are not merely purchasing a technological solution: You gain the support of the Innova team, with its vast experience of analysing and making the best use of customer data.

## Simply tell us your needs:

So what does **PayFlex Loyalty Suite** include? You start by choosing the most suitable components for your business, including Classic Loyalty, Instant Offer, Brand Partnership and Sales Team Motivator. Later, PayFlex platform's flexible structure gives you the chance to easily integrate new applications.

A young man and woman are smiling and looking at a smartphone together. The man is on the left, wearing a light blue button-down shirt, and the woman is on the right, wearing a yellow top. They are both looking down at the phone held by the woman. The background is a blurred indoor setting with warm lighting. A blue geometric shape is in the top left corner.

*Unlock the full potential of your  
business with PayFlex Loyalty Suite  
by keeping your customers loyal in  
the omni-channel world*

# PayFlex

## Classic Loyalty



## Experience higher revenues and offer unified customer experience at all customer touch points

Providing state of the art loyalty program infrastructure for banks, telecom operators, retailers, shopping malls, oil & gas companies and service providers, Classic Loyalty is effective and flexible for all companies that need to acquire new customers, retain existing ones and manage customer engagement.

## Advantages Of Classic Loyalty

- ◆ *Generate high-value campaigns*
- ◆ *Increase cross-sell & upsell*
- ◆ *Increase customer lifetime value*
- ◆ *Create long term commitment*

*With an omni-channel approach kept in mind, the infrastructure meets loyalty expectations providing a seamless experience thru all channels.*

# CLASSIC LOYALTY ADDS VALUE TO YOUR BUSINESS



## 1 ) PERSONALIZED RETAIL CAMPAIGNS

Specifically designed for the retail sector, product-based loyalty rewards program member customers with points and allows redemption on repeated product purchases. Companies can also utilize such information to learn shopping preferences of their customers and create personalized campaigns.



## 2) LOW-COST CHANNEL FOR BANKS

Rewarding customers using for low-cost channels is widely applied in banking. Use of internet banking can be promoted by offering rewards to program members. Some other examples to reward program members in banking are:

- Paying off credit debt
- Scheduling automatic utility bill payments
- Paying credit card due on time
- Utilizing ATM for various transactions versus in-branch teller
- Transferring salary to checking accounts



## 3) LOYALTY FOR TELECOM OPERATORS

In a competitively challenged environment, Telecom operators reward their customers not just for transactions but also for their choices. Some examples of rewarding can be ruled for:

- Upgrading a plan
- Moving from prepaid account to post-paid one
- Signing up for e-bills
- Scheduling automatic payments
- Purchasing a mobile device



# PayFlex Instant Offer

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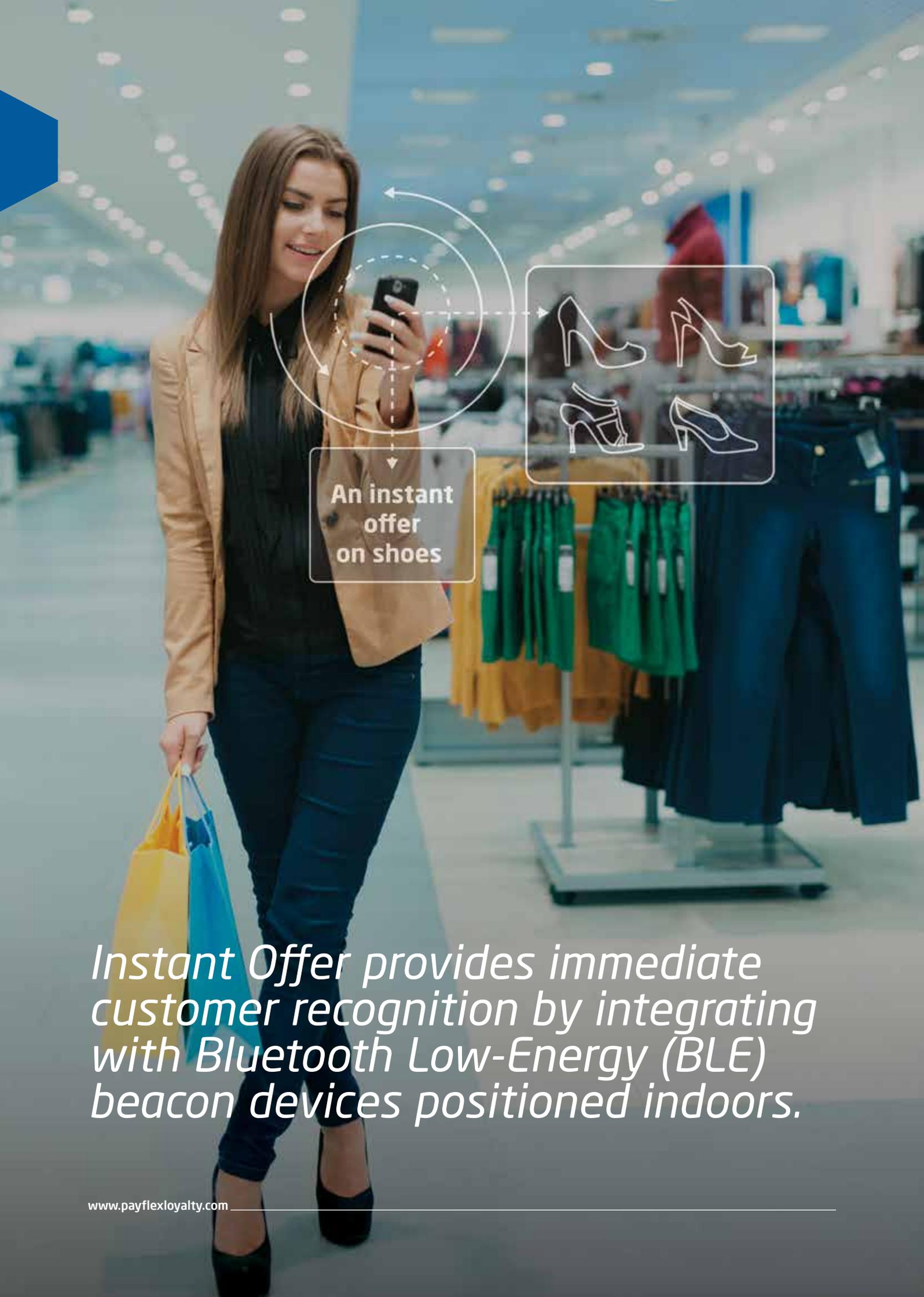


## Stand out from the crowd and increase revenue

Instant Offer enriches classic loyalty programs that offer only points, discounts and bonuses. Providing location-based and event-based loyalty infrastructure, PayFlex Instant Offer sends personalized instant offers to customers.

**Event-based Instant Offers:** Instant Offer captures customer actions and events in real-time and processes them to take automated actions intelligently. With its architecture, PayFlex now helps businesses respond fast to fierce competition by making the right offer to the right customer at the right time.

*Location-based and event-based loyalty infrastructure help companies send tailored instant offers for customers.*



An instant offer on shoes

*Instant Offer provides immediate customer recognition by integrating with Bluetooth Low-Energy (BLE) beacon devices positioned indoors.*

# PayFlex Instant Offer



## Stop making irrelevant offers to your customers:

Do not miss any customer whether they are at home or in the store. When in the stores, send personal offers immediately with advanced customer recognition features. Stop guessing what your customers might need and know exactly what they need.

## Make the most out of social media:

Instant Offer integrates with popular social platforms. Companies get to know their customers more in depth by following their behaviors and social trends respecting their privacy. Give rewards or offer special promotions to your customers upon their social media interactions.

## Know who is nearby:

With the help of the various micro-location technologies including but not limited to BLE beacon devices, the smart phones within a specific range start interacting with PayFlex Instant Offer. A set of personalized offers can be delivered and/or tailored actions can be taken.

*This makes your loyalty system more effective than any ordinary solution.*

## Sample scenarios:

### Telco

Ms. Brown has made four international calls this week: Telco company sends her an international calling plan offer to encourage her make longer and more international calls.

### Retail

Ms. Smith buys skirts regularly from the same store: Retailer sends her %15 discount on blouses when she walks into the store.

### Finance

Mr. Hudson always visits the bank branch to pay utility bills: Bank teller explains him how to schedule automatic bill payments and receive 50 points for each bill.

# PayFlex

## Brand Partnership

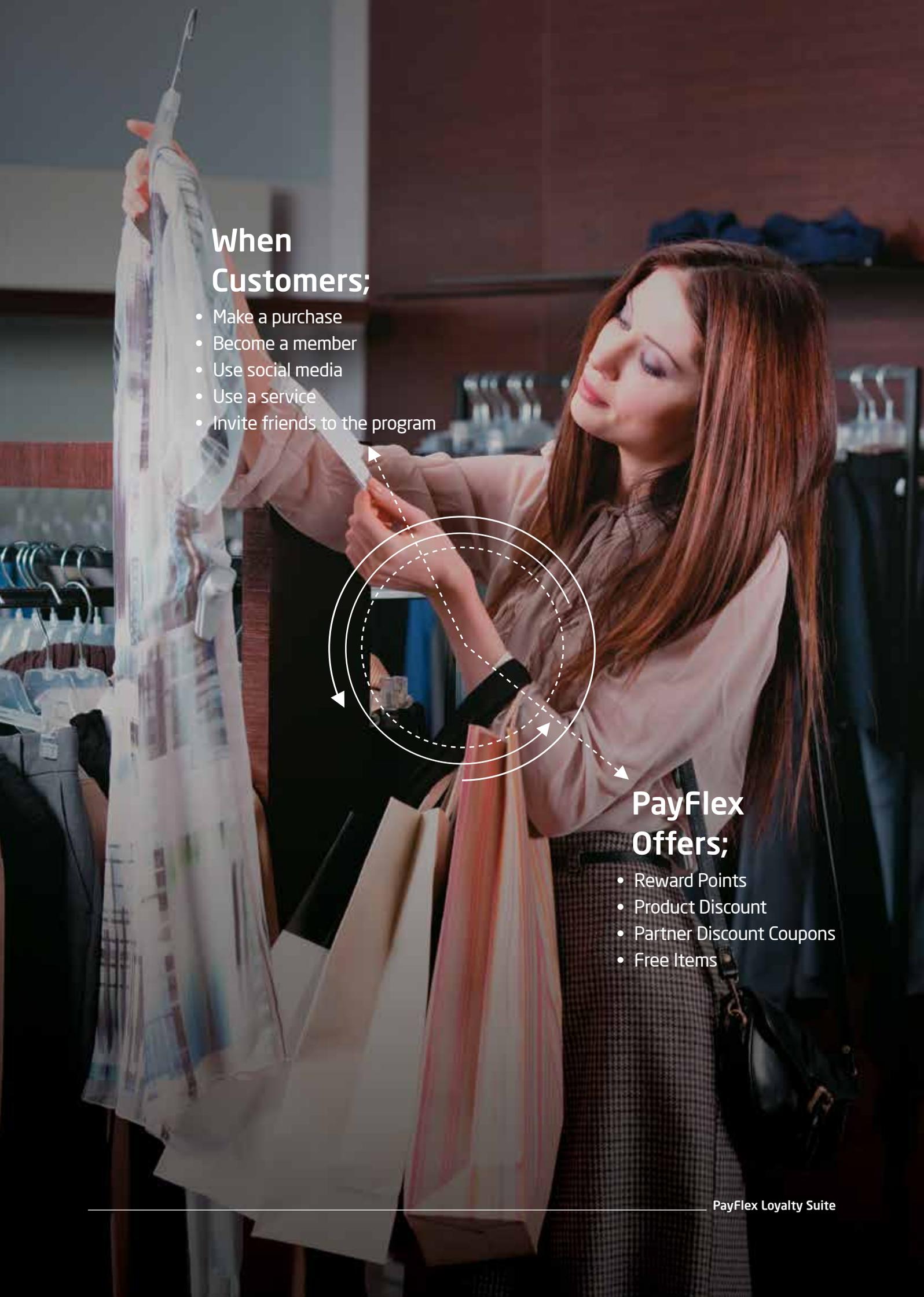


*Cross-brand, multi-merchant loyalty program infrastructure that allows consumers to receive discounts at variety of stores.*

Banks, telco operators, supermarkets and service providers unlock full potential of their business thanks to Brand Partnership system by deploying the infrastructure that works across multiple stores and customer touch points.

### *How does the system work?*

1. The discount flow starts with retrieving customer profile information and campaign criteria.
2. PayFlex generates campaigns for multiple brands and communicates with channels such as mobile handsets, tablets, POS terminals, ECR-POS and store portals for discount redemption.
3. PayFlex delivers e-coupons for such discount to consumers via SMS, e-Mail, mobile application, customer portals.
4. Brands easily verify coupons during check out.



## When Customers;

- Make a purchase
- Become a member
- Use social media
- Use a service
- Invite friends to the program

## PayFlex Offers;

- Reward Points
- Product Discount
- Partner Discount Coupons
- Free Items

# PayFlex

## Brand Partnership

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*Excellent cross-sell and up-sell opportunities and lucrative brand partnership programs for banks, telco operators, supermarkets and service providers.*

### **1) DISCOUNT MANAGEMENT**

It distributes, inquires and redeems discount coupons. Discount coupons are distributed to program members with an SMS message and other means.

### **2) MERCHANT & BRAND MANAGEMENT**

Merchants, dealers and brands that are part of the campaign that program users redeem discounts are listed and managed easily.

### **3) PROGRAM MEMBER & SEGMENTATION**

This module checks the information of the program members who redeem discount coupons. (No program members' information stored)

### **4) MULTI-BRAND SYSTEM**

System owners can offer various campaigns at multiple brands such as 10% off at a shoe brand, 30% off at a flower shop and \$5 off at a pizza restaurant.

*Easy and flexible integration features let you and your customers reach necessary data any time on mobile devices, web, kiosks, call centers and more.*



*Brand Partnership is a multi-brand loyalty program infrastructure allowing consumers to receive discounts at variety of stores.*

# PayFlex

## Sales Team Motivator



*PayFlex offers the gamification solution to boost revenues and increase sales through sales teams.*

### **Increase motivation, increase profits:**

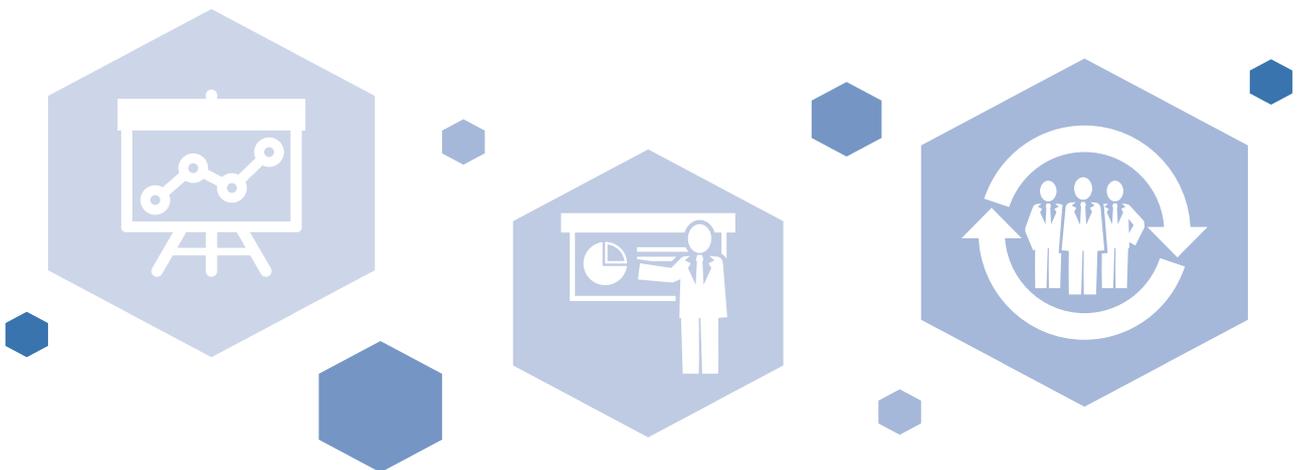
With PayFlex Sales Team Motivator solution, sales team members feel the team spirit and get recognized. Gamified challenge among colleagues make them feel more motivated, self-confident and help them feel the corporate sense of belonging. Major business benefits include increased customer satisfaction, low turn-over rates, increased productivity and profit.

### **Increase channel performance:**

Increase sales performance of resellers, dealers and distributors by engaging them with missions, levels and targets. Gamifying tools help companies increase ROI and sales performance.

### **Manage teams or individuals by challenging them:**

Employees can build their own team or teams are chosen randomly and are altered periodically. You can create, deploy and measure individual or team challenges. You can choose & challenge an individual or a group within defined parameters randomly or pre-chosen individuals and teams compete weekly according to League & Fixture!





# Motivate your sales teams for more revenues

*Increasing levels for each challenge*

*Activity assignment and user awards*

*Specific roles & objectives to increase engagement*

*Badges & Trophies to boost competition*

*Leaderboards to increase teamwork*



*PayFlex Sales Team Motivator can be deployed to motivate sales teams to grow the number of leads in the CRM and to turn redundant activities into fun. Registered CRM users can easily be transferred to PayFlex as a player and earn points.*

# Modules of PayFlex Loyalty Suite



*From reconciliation to program member management, PayFlex Loyalty Suite's main modules allow each loyalty product to create an end-to-end, flawless ecosystem for your business.*

## 5 main modules\*

*Campaign Management*

*Merchant & Terminal Management*

*Reconciliation*

*Cross & Sub-loyalty Schemes*

*Program Member Management*

\*These 5 main modules are suitable for Classic Loyalty, Instant Offer and Brand Partnership.



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## 1. Campaign Management:

Campaign management is the main source and the core module of the loyalty system. The infrastructure interprets the customer information and activities coming from various channels and customer touch points helping to create lucrative campaigns.

## 2. Merchant & Terminal Management:

Smooth exchange of information between participating merchants is extremely important. This module provides the services required to manage merchants and/or their services and products and integrate them into the program. PayFlex also manages a wide range of terminal information such as terminal number, type and version as well as system & program versions of the device.

## 3. Reconciliation:

PayFlex manages reconciliation among system parties. The system automates conversion of rewarding to monetary equivalency, defines the settlement process for each partner, generates reports for settlement and resolves of complex settlement challenges.

## 4. Cross and Sub-loyalty Schemes:

Merchants and participating partners can offer their own sub-loyalty schemes to customers which can be combined with a master loyalty program and operated under the full control of central management. The system enables integration with loyalty schemes operated by other companies; therefore, points can be easily transferred to among companies.

## 5. Program Member Management:

One of the core tasks of the infrastructure is to manage program member data efficiently. The module manages all aspects of program member life cycle from registration to rewarding and from profile updating to status management.



## Flexible

24/7 LIVE CONTROL  
24/7 ONLINE ACCESS  
24/7 TOTAL VISIBILITY



## Robust

NO DATA CORRUPTION  
NO DELAYS



## Simple

NO SOFTWARE INSTALLATION  
LOWER OPERATIONAL COSTS  
NO EXPENSIVE SERVERS  
OR IT MAINTENANCE

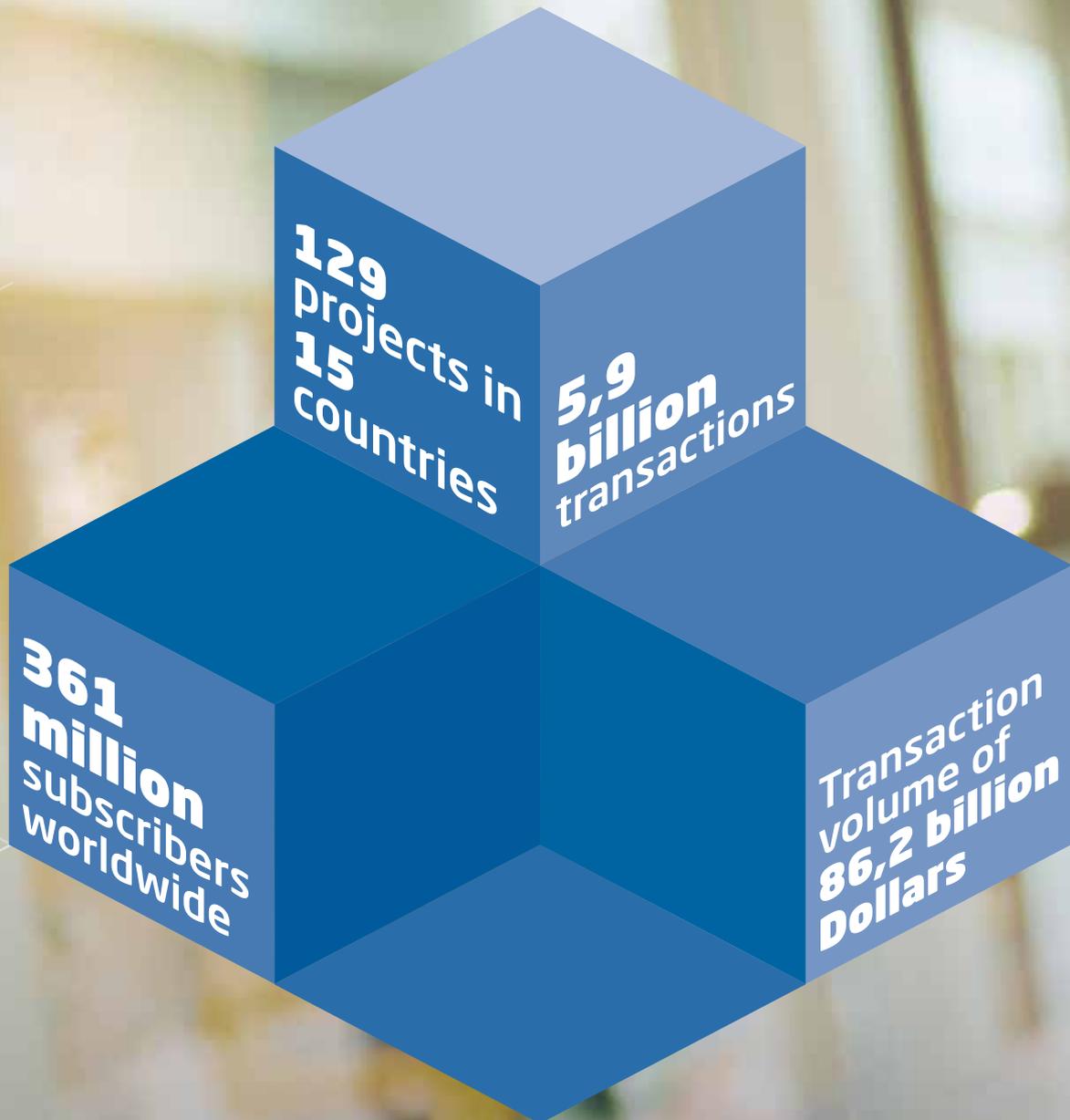
# CLOUD-BASED LOYALTY SUITE

One of the most important features of the PayFlex product family is its cloud option, which offers superior efficiency and cost advantages, as well as reducing integration time.

# PAYFLEX LOYALTY SUITE REFERENCES



# PAYFLEX BY NUMBERS



More than **15 years**  
of experience...