

# SMART LOYALTY INTEGRATOR



## The Smart Loyalty Integrator™ Solution

The promise of multi-application smart cards is supported by the ability of Smart Loyalty Integrator to combine multiple functions currently residing on many different cards, into a single smart card, providing users with added utility and convenience. Today, most of the existing standalone loyalty programs (excluding co-branded loyalty programs) are independent of standard payment schemes. Smart Loyalty Integrator is devoted to solving the business and implementation issues related to the integration of loyalty and payment.

## Why Loyalty?

Recent years have demonstrated that well-designed loyalty or reward based marketing initiatives help financial institutions and merchants attract and retain profitable customer relationships. A consumer is more likely to purchase goods and services with a payment card that earns mileage points than one that does not. Similarly, a consumer is more likely to return to the same merchant that offers comparable services or goods if the consumer earns tailored-discount, frequency or volume-based rewards from that merchant (as in supermarkets, retail chains, food services, T&E retailers, etc.).

## Why Smart Card?

Today, smart card technology offers merchants and financial institutions exciting new features and creative functionality for their loyalty programs. While magnetic stripe-based loyalty cards are ubiquitous and easy to produce, these loyalty programs are generally limited to the storage available on the magnetic stripe or rely heavily on host processing. Smart Loyalty Integrator provides the ability to obtain and redeem points immediately without having to go online to host systems, enhance customer service by providing customer profile at POS, stores program information on the card, ensures secure access to awards and redemption, maintains multiple applications (e.g., payment, loyalty, and others) and multiple concurrent loyalty programs and counters on a single card and supports multiple channels (e.g., Internet, wireless).

## OTS Advantage

Smart Loyalty Integrator is a complete solution for loyalty program management. The experience, high-quality software and professional services of OTS ensure successful implementation of the loyalty schemes. OTS is able to provide the user with an 'off-the-shelf' loyalty solution or create a loyalty program that meets your unique requirements. Smart Loyalty Integrator covers all aspects of a successful loyalty scheme including customer enrollment, information management, key management, data preparation and card personalization.

### FEATURES AT A GLANCE:

- Program information stored on smart card
- Product usage information stored on smart card
- Secure access to awards and redemption
- Enhanced information services
- Simplified program customization via download of program rules to terminals
- Simplified program customization via download of parameters to cards
- Support of multiple applications
- Support of multiple loyalty programs
- Support of multiple channels

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