

▶ Payment and loyalty management system



Payment and loyalty management system

## About "ASHBURN International"

"ASHBURN International", a company providing banking payment cards, e-payments and loyalty system solutions, was established in 1998 with the purpose of providing information technology solutions and outsourcing services to the customers of finance, commerce, telecommunications and service sectors. In 2003, the company became a member of the group of companies "Penki kontinentai".

"ASHBURN International" has established itself in electronic payment and services market in 2002, when it developed an e-payments system for prepayment of bills, allowing mobile users to replenish their accounts in shopping centers. First authorization projects of payment cards marked with brands of international associations "VISA International" and "MasterCard International" were implemented on the same year.

Currently, payment card authorization solutions are the main area of activities of "ASHBURN International" that includes development and deployment of integrated and standalone POS terminals in different points of sale in Baltic countries. Services include development, certification and installation of hardware and software required for payment card authorization, checkout operator training, consulting for merchants and troubleshooting.

Loyalty program design, development, support and maintenance is the second largest area of activities of "ASHBURN International". For more than ten years now, the company has been successfully providing maintenance services of "IKI PREMIJA" loyalty system to the company "Palink", which operates one of the largest trade networks in Lithuania. The company moreover takes pride in one of the largest loyalty projects in Lithuania, i.e. "Mylimiausia kortelė" that was launched in 2012 and unites six partners operating some of the largest trade networks – "IKI" trade network, "Senukai", "ČILI", "Gintarinė vaistinė", "Statoil Lietuva", SEB bank.

## About PayLo

Payment and loyalty management system PayLo developed and maintained by “ASHBURN International” is a versatile trade, payment and loyalty scenario management tool which operates via integrated checkouts or individual payment card terminals.

Modular PayLo system is geared to meet various needs of different business segments in the area of payment and loyalty system management. The system includes all stages of loyalty program implementation and maintenance: from the initial customer identification and provision of means of identification to them to the development of loyalty scenarios, processing of loyalty transactions and analysis of data stored in the program.

While implementing payment-loyalty programs in the PayLo system, various means of customer identification and their scanning devices are used.

### Customer identification means:

- **Payment-loyalty cards with:**
  - Magnetic stripe
  - Barcode
  - QR code
  - NFC
- **Virtual customer identification:**
  - “Virtual Card” on smartphone, tablet (iOS, Android and other systems)

### Various devices are used to identify customers at points of sale:

- Integrated terminals (Pin-Pad).
- POS terminals (Stand Alone).
- NFC readers (integrated in POS terminals or connected to POS terminals).
- Checkouts with integrated magnetic card readers (integration with checkout systems is required).
- Card readers operating in conjunction with a mobile device (mobile phone or tablet).
- Identification of “Virtual Cards” by means of a mobile device (mobile phone or tablet).

# PayLo components and modules

Payment - loyalty management system PayLo consists of components and modules. System covers all stages of the loyalty program implementation and maintenance:



## 1. Card production and release module.

Card production, personalisation and release (from application form scanning to card issuing).

## 2. Loyalty programmes management module.

Allows the management of complex payment-loyalty program scenarios by including of the Customer's product/service range data.

## 3. Communication module.

Marketing tool for direct communication with loyalty program participants by SMS, e-mail, etc.

### 2.1. Payment-loyalty scheme component.

Loyalty scenario development and management, execution of loyalty program's logics.

### 2.2. Component for program participants and their loyalty account management.

Database of program participants (natural/legal persons), creating of new payment and loyalty accounts, card blocking, providing credit limits, assigning of loyalty schemes, other custom settings.

### 2.3. Operation management component.

Card authorization, logging of payment-loyalty transactions, correction of transactions, history accumulation.

### 2.4. Reporting component.

Generating of various types of regular and ad-hoc reports, using data stored in the system defining demography, activity, behaviour, etc. of customers (loyalty program participants).

## Available types of payment-loyalty programs

PayLo platform is designed for various loyalty programs, which can be used to meet different business segment requirements.

Available types of payment-loyalty programs:

- Single-merchant loyalty: the merchant provides customers with loyalty points (or other bonuses) that can be used at the merchant's locations of sale for future shopping.
- Co-branded loyalty: standard loyalty programs of several merchants merged under one brand and in a single card (or any other means of customer identification).
- Cross loyalty: joint loyalty program of several merchants (separate legal entities) who provide customers with common loyalty points (or other bonuses) that can be used with any merchant participating in the program for future shopping.
- Discount program: applying discounts to customers who participate in the program.
- Gift card program: gift cards issued by a merchant or several merchants that can be used to pay for goods or services.
- Pre-Paid card program.

## PayLo user interface for system management

PayLo platform covers full cycle of loyalty programs management. It enables the use of loyalty schemes in various logical combinations.

Available loyalty program scenarios (schemes):

### Collecting/spending loyalty points:

- Points for purchases depending on the card type.
- Points for goods.
- Points for a set of goods.
- Partial payment for the purchase using all accumulated points.
- Partial payment for the purchase using part of accumulated points.

### Discounts:

- Fixed discount per receipt.
- Fixed discount on goods.
- Discount on purchases depending on the card type.
- Discount for particular point of sale/group of points of sale.
- Discount on a set of goods.
- Discount/points when the receipt amount exceeds X.
- Discount/points when the amount of goods exceeds X.
- Discount for a group of buyers.
- Discount for a group of buyers.
- Discount coupons for future purchases.
- Discount for particular shopping date and time.
- Birthday discount.

## Analytics and reports

Analytics and reports in PayLo system allows merchants to analyze and measure their loyalty program success by receiving monthly and weekly reports.

Available report types:

- Overview reports.
- Revenue reports.
- Cards and customers activity reports.
- Shopping cart reports.
- Custom reports, according to merchant requirements.

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## Convenient loyalty program management

PayLo merchant's desk is designed for merchants to manage loyalty system configured for them.

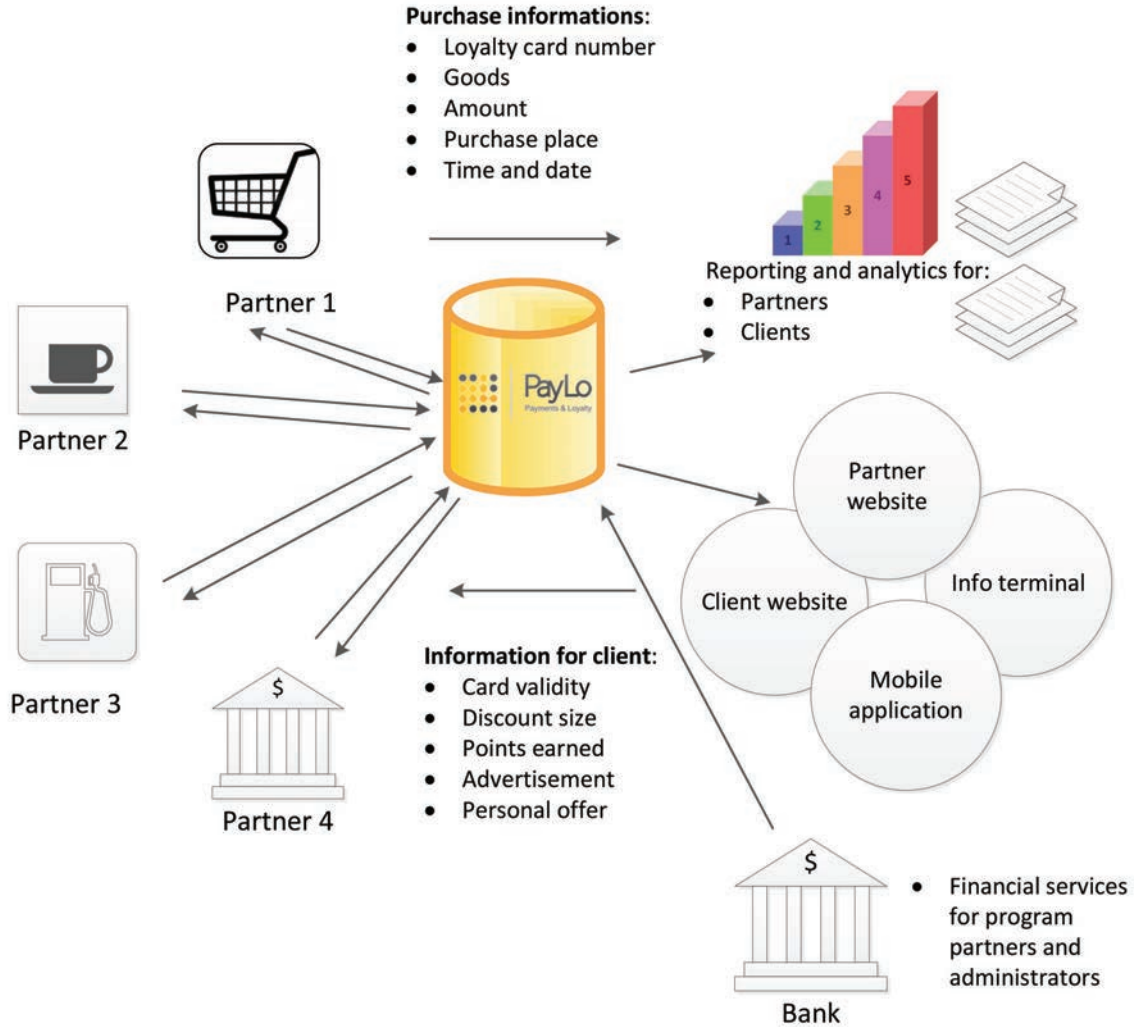
Several employees of the merchant or several merchants with different user's rights to PayLo merchant's desk can work at the same time.

Main functionalities of PayLo merchant's desk:

- Enter cardholder data to the system.
- Manage card information and status.
- Send notifications to cardholders by e-mail, SMS.
- Monitor in real time all loyalty transactions taking place in the system.
- Receive loyalty system reports.
- Change loyalty program settings.

# PayLo system

## Operational chart of the cross-loyalty program



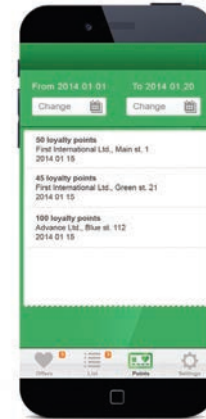


## Mobile PayLo

Mobile PayLo – the mobile platform of payment and loyalty management system PayLo for various loyalty programs.

Using mobile application you can:

1. Receive the various deals and personalised offers, get reminders.
2. Develop your own shopping lists and share them with other users.
3. Pre-order goods and services.
4. Check the loyalty points and make loyalty operations.
5. Find information about the nearest stores and shops, their working hours and etc.



## Related products



**TransLink<sup>iQ</sup>** ensures convenient real-time management of POS terminals, safe and prompt transfer of financial transactions from POS terminals to bank hosts, and the possibilities of integration with external systems.



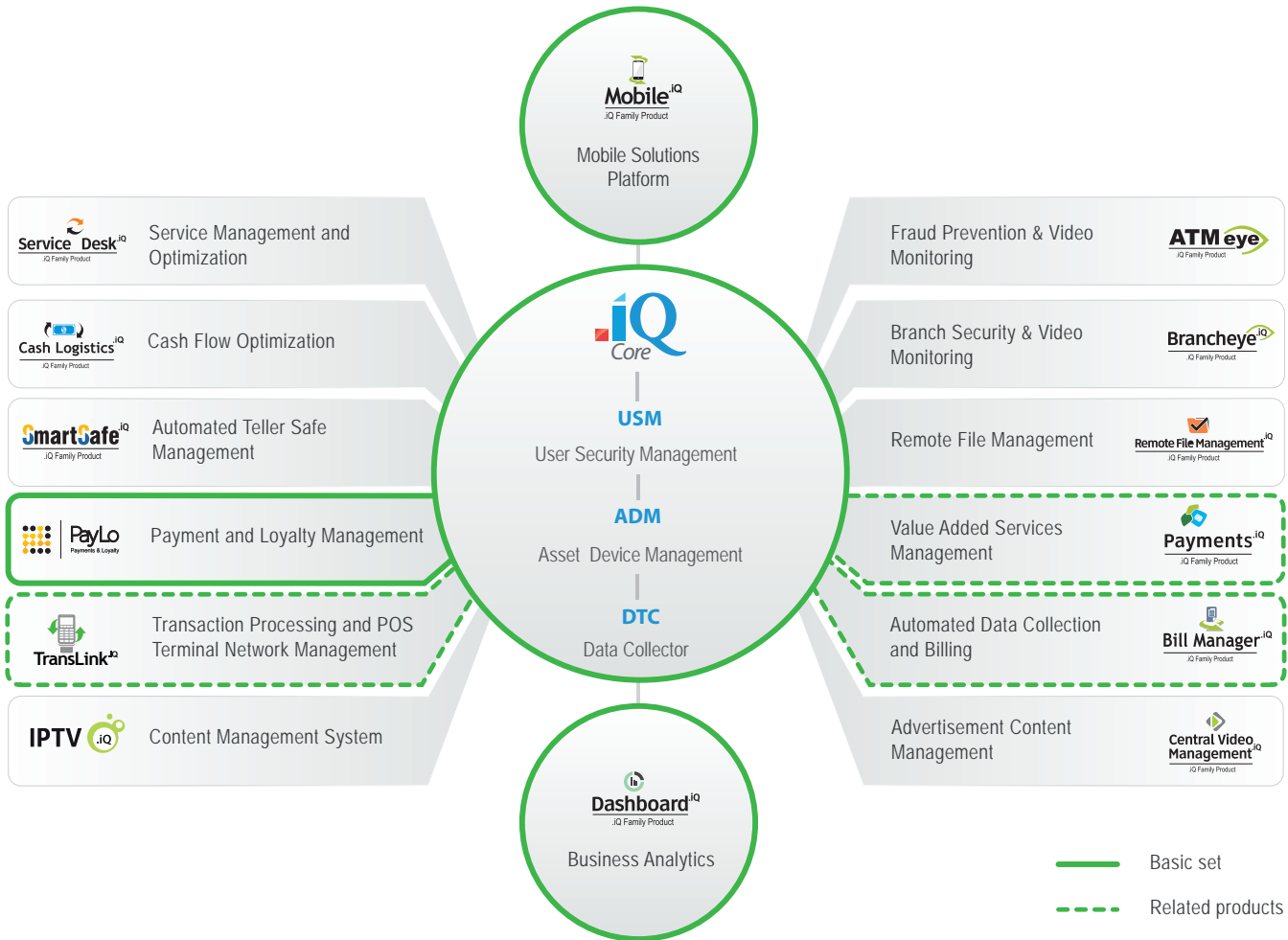
**Payments<sup>iQ</sup>** is an application that provides a wide range of payment operations via self-service devices in addition to standard operations.



**Bill Manager<sup>iQ</sup>** is a system for automatic data collection and bill generation for provided services, and for handling payments between service consumers and service providers.



## iQ Family Products







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