



Powered by  
**iBonus**  
SMART CARD SYSTEM

Next GenX Loyalty Rewards / Prepaid System

eRewards **360**   
Connect > Engage > Reward

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*COMPANY PROFILE*

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*THE NEXT GENERATION SMART-  
PHONE AND SMARTCARD BASED  
SOLUTIONS FOR LOYALTY  
REWARDS, PREPAID AND  
GIFT CARDS*

Powered by



Next GenX Loyalty Rewards / Prepaid System



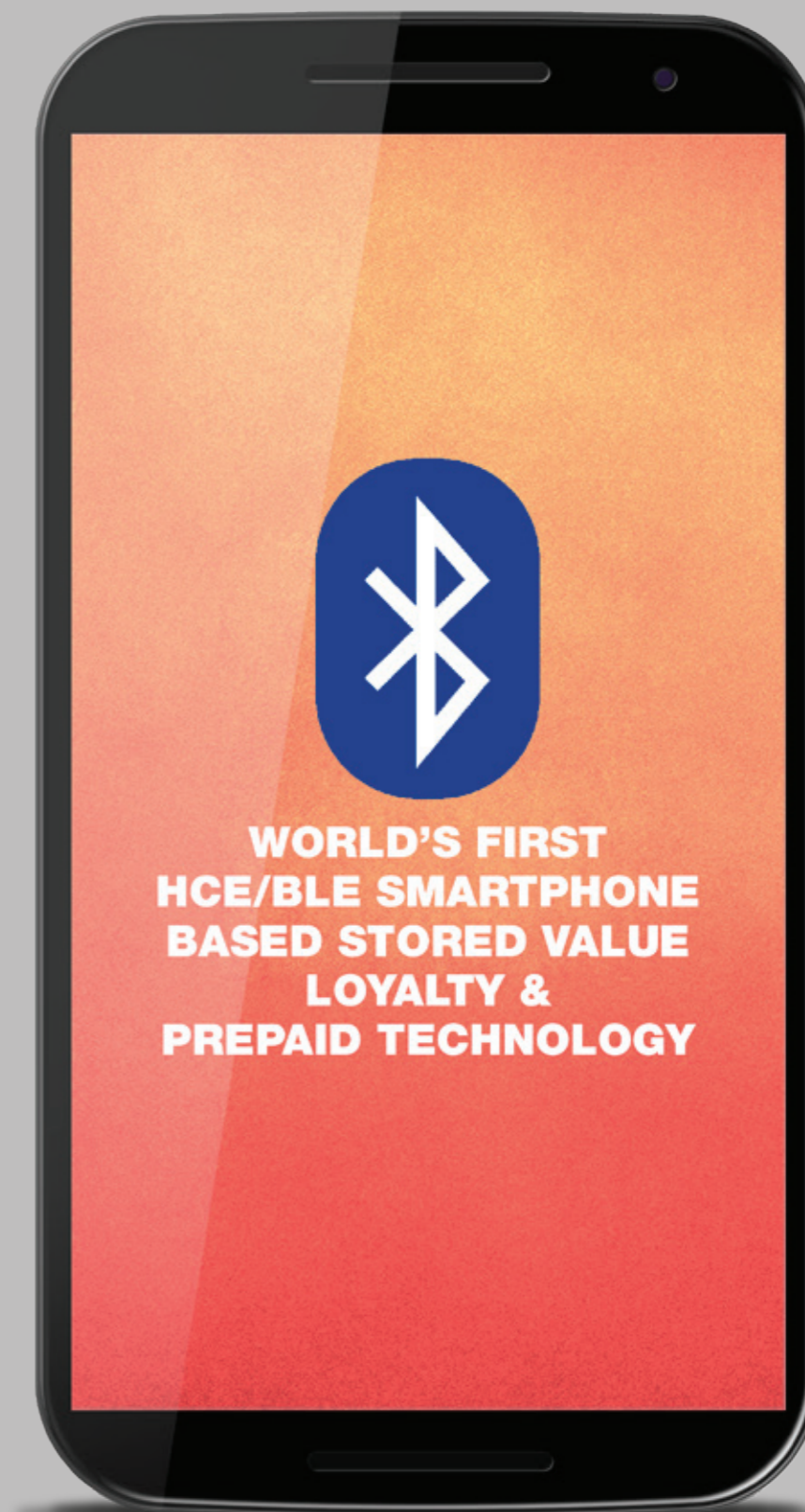
A customer is the focus of all businesses today. In fact, the purpose of any business is to create and keep customers happy. With the many choices that a consumer has these days, the company that will survive and thrive is the one with a careful mix of loyalty programs, vibrant employees and a service that will succeed in creating rich, personalized customer experiences that will keep bringing them back month after month and year after year.

#### **SO HOW WELL DO YOU KNOW YOUR CUSTOMERS INFORMATION?**

- ➔ Do you know their Names, Mobile number, Email Address, Gender and Occupation?
- ➔ Do you know their average and total spending?
- ➔ Do you know who your Top loyal customers are?
- ➔ Do you know their frequency of visit and the last time they visited you?
- ➔ Do you send greetings to your customer on their B-day, Anniversary, Festivals?
- ➔ Do you maintain database driven Customer CRM?
- ➔ Do you have your Business performance Dashboard?

If you do not have replies to most of the above it's time now to introspect and implement measures that are in sync with changing times., Most surveys across industries show that it's far less expensive to cultivate your existing customer base and sell more services to them than it is to seek new, single-transaction customers. It costs five to seven times more to gain a new customer than to retain an existing one. Customer retention and satisfaction are the keys to drive profits.

*Most surveys across industries show that it's far less expensive to cultivate your existing customer base and sell more services to them than it is to seek new, single-transaction customers.*



*Use your Customers Smartphone as Chip Cards to do Digital Transactions with ease. No more Plastic cards"*

*eRewards360 aims to replace all your plastic cards with one that's electronic and can store unlimited number of Merchants Loyalty/ Prepaid Schemes and last updated Balances after transactions in Single Emulated App.*

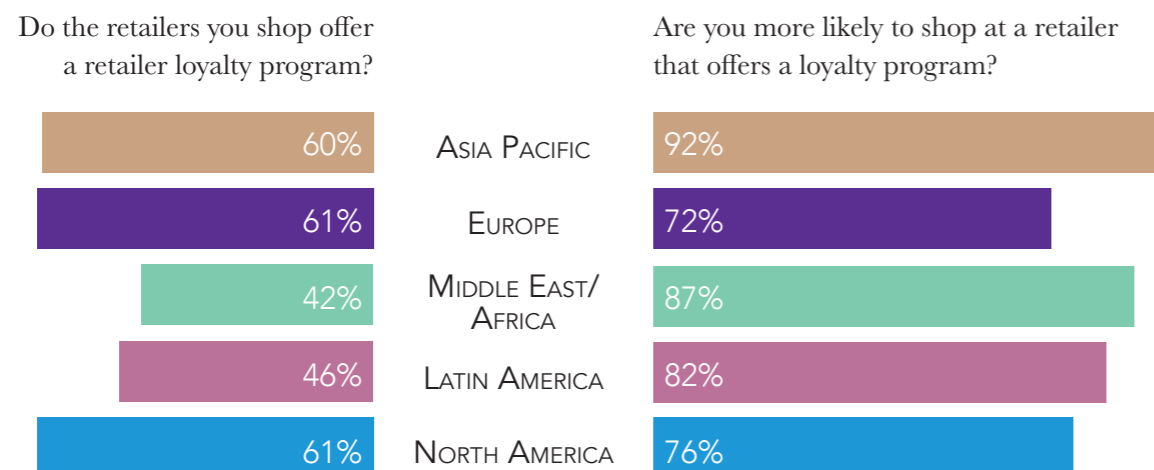
*[www.eRewards360.com](http://www.eRewards360.com)*



# KEEPING CUSTOMERS HAPPY— THE IMPORTANCE OF LOYALTY

NIELSEN SURVEY REPORT: 87 % OF GLOBAL RESPONDENTS MORE LIKELY TO  
VISIT RETAILERS THAT OFFER A LOYALTY PROGRAM

## Loyalty Program Prevalence and participation % of respondents that said "YES"



*Loyalty program prevalence is lowest in the Middle East/ Africa and Latin America. But participation intent is among the highest.*

Returning customers is the pot of gold at the end of the rainbow. The downfall for many companies is that they fail to retain customers. Putting together a good retention strategy leads to an increase in customer profitability and a subsequent decrease in the account maintenance cost.

### HERE ARE 5 TOP REASONS WHY CUSTOMER LOYALTY MATTERS.

#### 1. It costs more to get new customers

To acquire new customers businesses have to advertise to attract their attention, incentivize them with discounts, educate them about their brand and product, provide personalized services which all amounts to costs. It is 6 to 7 times more expensive to acquire new customers than servicing your regulars. Your reliable clients work as a multitude of free showcasing administrators when they get new prospects to your brand, significantly decreasing the related expenses in procuring new consumers.

#### 2. Loyal customers 'ambassadors' that help build your brand

Individuals are more inclined to visit stores suggested by their friends, associates or relatives. Verbal promoting is a standout amongst the most capable channel of marketing. Faithful clients strengthen your image in the psyche of buyers that are new and unfamiliar with your brand.

#### 3. It's easier to up-sell and cross-sell to loyal customers

Marketing Metrics found out that the probability of selling something to new prospects is only about 5-20% while the probability of selling something to an existing customer is 60-70%. Loyal customers are more willing to try out new recommendations and new products.

#### 4. Customer loyalty shields your business from price competition.

In the words of Warren Buffett, customer loyalty gives you an 'economic moat' from losing customers to competitors. Dedication decreases the impact of price sensitivity on your customers, and it takes more than reduced prices to bait your unwavering clients away. In times of increasing expenses and swelling, faithful clients stick around, and their dedication towards your brand makes it less demanding to raise costs without them surrendering in mass, inevitably serving to secure your main concern.

#### 5. Loyal customers provide honest, quality feedback

Faithful clients adore your brand. Their genuine input, particularly negative ones are essential to know where and how to make strides. What's more, they don't falter in giving you one. You scarcely get certified inputs from new clients, and this can be unfavorable to your item and administration quality. In numerous occasions, new clients visit, have a few versions or an unpalatable affair, tend not to voice it out and lean toward not to return once more.





## → WE BRING YOU eRewards360 POWERED BY iBonus WITH ZERO INVESTMENT ON CAPITAL AND TIME

*On demand Loyalty Programs for Small and Medium Businesses*

eRewards360 is award-winning, out-of-the-box loyalty rewards service platform that powers loyalty rewards programs for small and medium businesses with Zero CAPEX investment and time.

eRewards360 is a specifically designed Loyalty service platform to help merchants increase sales and attract new and old customers using latest cutting edge technology combinations (RFID/NFC/HCE/BLE). Our unique insights create the most compelling propositions and deliver the most impressive revenue model. We offer our customers an end-to-end solution that motivates Customer loyalty and drives customer-buying frequency.

### HOW DOES EREWARDS360 ADD VALUE TO MERCHANTS?

*Stimulation:* Focused campaign targeted at customers who have not visited for long would help in re-activation of the customers.

*Acquisition:* A loyal customer is a promoter and

serves to advocate the business to new purchasers and subsequently add to acquisition at a very less cost.

*Revenue:* Tracking of client spends would help in cross-selling or up-selling different items to the customers.

### OUR LOYALTY AS A SERVICE MANAGEMENT BENEFITS:

- ➔ Most cost effectively secured solution in Global market
- ➔ No Capital expenses (CAPEX), Pay as you go model with minimal initial investment during project sign-up.
- ➔ No Maintenance and Software Licensing issues
- ➔ Guaranteed ROI and Recurring yearly profits on Service renewal from Merchants.
- ➔ Free Consultancy for an end to end operations and project execution.
- ➔ Comprehensive product warranty and software SLA Assurance
- ➔ 99.9% Uptime Guarantee for our online Cloud Servers.

- ➔ No additional programming or IT manpower required
- ➔ Offline and online Capability without any downtime due to infrastructure unavailability
- ➔ Software that tracks the customer spends and accumulates & redeems points digitally automatically.
- ➔ Out of a box , Plug and Play Easy to configure the system.
- ➔ Real Time Analytical and Business Intelligence tools
- ➔ Data Migration, card printing production, and printing Services
- ➔ Detailed reports on customers, most valued customers, most frequent customers
- ➔ With an extensive marketing experience across industries, you get a dedicated account manager who will work to ensure that you and your team get the maximum value from our services throughout the year 24/7
- ➔ ROI Tool for Loyalty Project Implementation and Management review
- ➔ Capture customer insight by CRM tools
- ➔ Offline / Online Transactions capability
- ➔ 5000 Offline Transactions storage memory
- ➔ 64 bits secured 3DES Encryption algorithm
- ➔ Real-time Transactions management and reporting
- ➔ Customer. Branch performance, Loyalty Admin, Marketing & Finance Dashboards
- ➔ Track and Analyse the Customer Behavior
- ➔ Manage Points & Redemptions
- ➔ Communicate updates on points accumulated, redeemed and Balance Points
- ➔ Personalized greetings on B days, Anniversaries, Festivals, campaign or event related information.
- ➔ Plan targeted customer specific Campaign
- ➔ Graphical User interface with Animated Dashboards
- ➔ Active Monitoring Dashboards with real time live data information

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*eRewards360 is a specifically designed Loyalty service platform to help merchants increase sales and attract new and old customers using latest cutting edge technology*

#### EASE OF USE

Using an emulated smart card approach for better user experience—the user simply holds his/her smartphone close to the iBonus Terminal. Similar to the internationally recognized Octopus card that is used for payment in many retail shops in Hong Kong, from convenience stores, supermarkets, fast-food restaurants, on-street parking meters, car parks, to other point-of-sale applications. Supports different collaborate business models, unlimited number of loyalty schemes and merchant shops like Single Shop, Multi-Shops, Shopping Center, Chain-Store, etc.

#### OFFLINE TRANSACTION BACKEND ENGINE SYSTEM

- ➔ Transaction records are sent to the server at intervals.
- ➔ Can easily handle billions of transaction records
- ➔ Can store 5000 records in Terminal memory due to the unavailability of an internet, 3G or WIFI connection.
- ➔ Easy installation and management of millions of Terminals spanned across cities.

#### THE TECHNOLOGY ADVANTAGE

- ➔ Experience working with the Octopus system, which has the longest history (30+ years) and the largest scale of Offline Transaction system in the world.
- ➔ We are the leading world supplier of the Offline Transaction System for global deployment spanned over cities of different countries.
- ➔ 14 years of proven track record with renowned global customers like Coke, HSBC, Emirates Pilots Club, Max retail, Sky jewellery, US Army in Iraq and Afghanistan, 'Joyalukkas' spread across 49 locations in 11 different countries.
- ➔ Won the UN World Food Program project in 2015 Q1, which began in Syria, with 3 million consumers using 25,000 terminals over 50 countries.
- ➔ We have also designed a short distance BLE technology, similar to NFC so that it can leverage our legacy of contactless smart card systems.



## eRewards360 OFFERING

SMARTCARD OR CUSTOMER'S  
SMARTPHONE AS EMULATED CARD  
BASED LOYALTY PROGRAMS

Stored Value Technology have the unique ability to store large amounts of data, carry out their on-card functions (e.g., encryption and mutual authentication) and interact intelligently with a smart card reader. Amongst it's many applications is the stored value, particularly loyalty programs, that track and provide incentives to repeat customers. Stored value is more convenient and safer than cash. For Businesses, a float is realized on unspent balances and residuals on balances that are never used. For multi-chain retailers that administer loyalty programs across many different businesses and POS systems, smart cards can centrally locate and track all data.

#### TYPES OF LOYALTY PROGRAMS INCLUDE:

*Membership and VIP programs:* Clients are always pleased to get a VIP & Membership card that provides discounts and allows them to feel special and important. Members enjoy special privileges and discounts if they have a card certifying membership in any organization. Membership cards are an excellent source for gathering consumer data and tracking purchasing behavior.

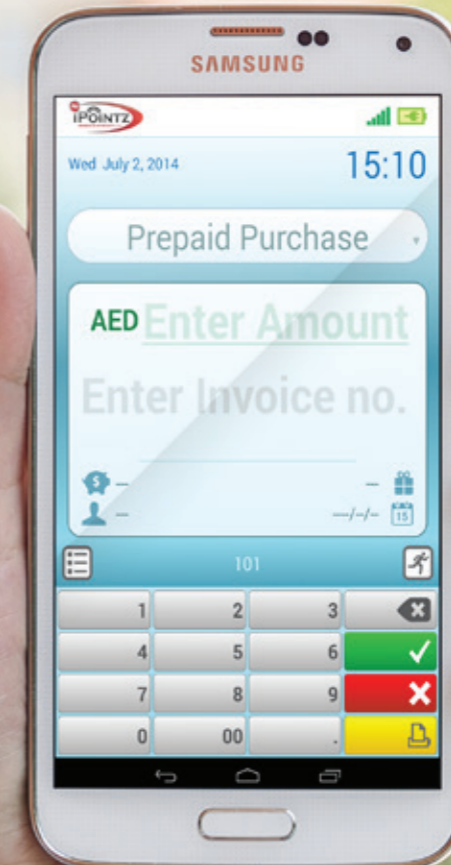
*Simple points programs:* Customers that enroll in the loyalty program get credit for every visit and earn rewards based on the check-in amount and reward offer you set.

*Discount and immediate rewards and points programs:* A discount card qualifies the holder to immediate discounts on the costs of some products or services. This type of loyalty program is most appropriate for businesses that encourage frequent, short-term purchases.

*Stored Value / Prepaid / Gift programs:* Prepaid Cards To Hit \$200 Billion In Merchant Sales in 2015-2016 says Forbes Report. Prepaid cards have entered the mainstream and merchants are promoting them enthusiastically. The gift card market is growing and so is the use of incentive cards.

*Multi-applications programs:* These programs consolidate a couple of components of each of the above to achieve their objectives. A good example is a gift card that transforms into a rewards card once the worth has been spent. This kind of card can incentivize the card holder to share extra demographic data for future promos and repeat visits.

*Clients are always pleased to get a VIP & Membership card which provides discounts and allows them to feel special and important.*





# LOYALTY PROGRAM TECHNOLOGY INFRASTRUCTURE AS SERVICE

Building a loyalty card system or Smartphone-based Emulated Card technology that stores value i.e. gift rewards, coupons, redemption points or money reciprocals requires an attention to detail. The main step is to comprehend the information necessities on the card as it identifies with each divergent programming application that your loyalty project will utilize. The integration of a card or smartphone loyalty component into an existing computing infrastructure involves how card information moves from the purpose of operation, collaborating with the bigger framework of information and how safely it must be kept up. The framework needs to have satisfactory handling force, transmission capacity, information stockpiling and system similarity. Knowing your general framework is vital to settle on better key choices.

## COMPONENTS OF EREWARDS360 LOYALTY SYSTEMS INCLUDE:

### BEST OF BOTH THE WORLD

In eRewards360 we can use Smartcards as Loyalty cards or customers Smartphone as Emulated stored value loyalty rewards card.

### SMARTPHONE AS CHIP CARDS (STORED VALUE TECHNOLOGY)

Using an Smartphone based emulated card technology it provides better user experience and also supports unlimited number of loyalty schemes of different Businesses/Merchants in users smartphone itself. Hence one eRewards360 Client app is enough to store last point or prepaid balances of multiple merchants in single phone.

Businesses now can provide this Smartphone based Emulated card solution available quickly and conveniently via an eRewards360 HCE app. This applies to all smartphones running Android operating system 4.4. and above and IOS Ver 7.00 Onwards. The reach of HCE Technology is extremely high because the new technology is supported by all Android devices (from

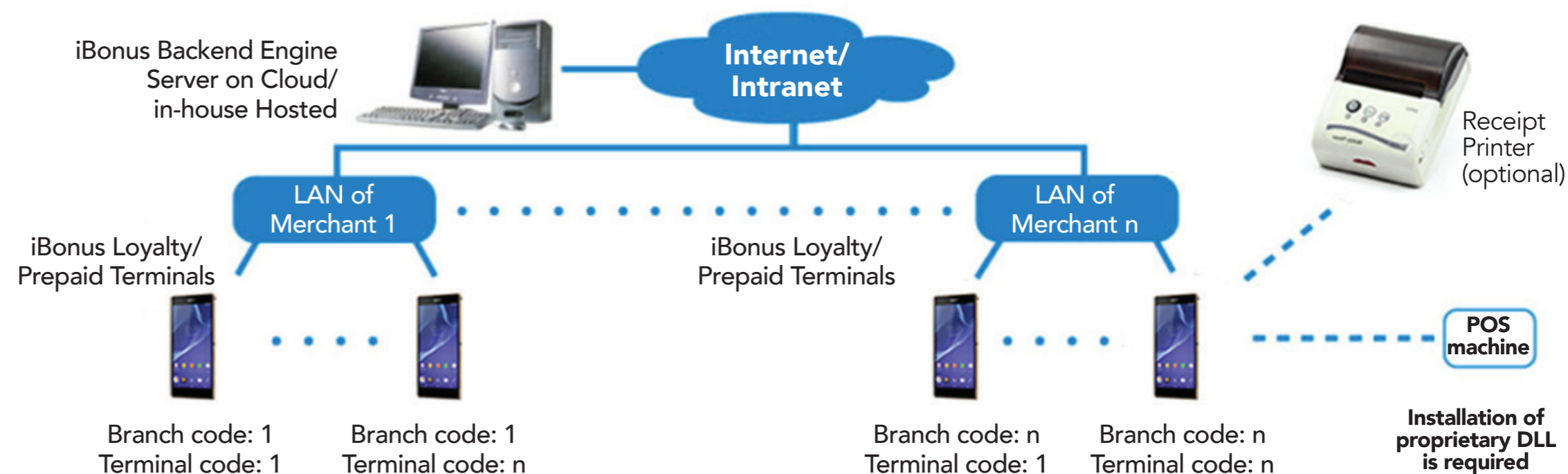
version 4.4 onward). The vast majority of smartphones worldwide use an Android operating system.

### STORED VALUE SMART CARDS

These are smart cards that employ radio frequency (RFID) between card and reader without physical insertion of the card. Instead, the card is passed along the exterior of the reader and get read. They are gaining popularity in retail stored value since they can speed up transactions and not lower transaction processing revenues like traditional smart cards. Contactless smart cards can contain either a memory or microprocessor (CPU) chip. The chip is not visible on the card because it is embedded within the card's plastic layers. Important advantages of microprocessor smart cards include reliable protection of user data and assets, strong authentication of personnel, terminals and PCs, and the ability to run multiple applications on one card in a distributed or hybrid system architecture. One card can manage payment and stored value, loyalty points, and consumer tracking.

### NETWORK SYSTEM ARCHITECTURE

The locations where your data is stored, where and how it moves, defines your network system architecture.



## CARD OR SMARTPHONE ACCEPTANCE TERMINAL

CATs, as they are popularly known, are the Loyalty/ Prepaid terminals or card-readers. These Terminals read information from your card or smartphone and communicate with our backend Cloud server.

### CARD MANAGEMENT TOOLS AND API

Alongside the hardware components, likewise needed are tools to Blacklist cards, Add customer ID, Allocation of Activation Licenses, Sales Return/Undo Transactions and Card Handling functions and API for Seamless Integration of POS System with Microsoft Platform .

### REPORTING DASHBOARDS

Admin, Marketing, Finance, Branch Manager performance dashboard to track the success of your Loyalty program.

## LOYALTY AND PREPAID CARD TECHNOLOGY TYPES

There is a wide range of options to choose from when designing the system depending on how the card or customer Smartphone data is read/written and the type of secured chip implanted within the card and its capabilities.

Using a smart-phone based emulated card technology provides better user experience and also supports unlimited number of loyalty schemes for different Businesses/ Merchants in the users smart phone itself.

## → SMARTPHONE AS CHIP CARDS (STORED VALUE TECHNOLOGY)

iBonus is presenting a new Smartphone based Emulated card solution based on host card emulation (HCE) technology, which enables smartphones to be used as easily and securely as a standard chip-based Stored value Smartcard (SVC).

iBonus is the world's first to employ NFC/BLE technology to provide smart phone-based loyalty system to cover over 80% of smartphones users worldwide.

There are different loyalty programs in market today which mostly uses barcode cards, Magnetic Stripe cards, Q Code cards, etc. However, they have a low usage rate due to inconvenience to carry them physically to any retail store. Other online technologies which use Loyalty/Prepaid Mobile App, however, requires 100% Seamless Internet connection and is too complicated to use if there are many Loyalty cards or Coupons from different retail Stores.

### CONTACTLESS SMARTCARDS

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*There are many factors that determine the technology and system put to use. Some of these are:*

### NETWORK CONNECTIVITY

Data stored and sharing within a loyalty program depends on the strength of the network connectivity, which in turn will help you regulate your card selection.



*iBonus is the world's first  
to employ HCE/BLE  
technology to provide smart  
phone based loyalty system  
to cover over 90% of  
smartphones users  
worldwide*

A chip-based smart cards system works better with organizations with feeble networks that do not have to remain connected to the network at all times and yet can hold and transact a significant amount of data. This is especially true with cards that contain stored value and require multiple POS locations. These systems rely on distributed or hybrid system architectures.

### SINGLE STORE OR MULTIPLE STORE SETUP

The more stores a company has, the more

sophisticated its system will be. Retailers with disparate locations unify their stores using cloud servers or distributed systems that use smart cards with large storage capacities. In general, smart cards offer stronger security than client-server based networks in the cloud.

### CONSUMER PRIVACY CONCERN

More and more, consumers are getting to be suspicious of and touchy to matters of privacy. If guaranteeing the security of shopper information is an element you wish to promote in your loyalty program,

then the best card choice will often be a CPU smart card with encryption and password protection capabilities.

### LIFE EXPECTANCY OF THE CARD

The choice of card material (substrate) and card innovation will affect the life of the card. Our substrates are more durable and enduring than others. That is also true for machine-readable card technologies. It has been shown that, on average, contactless chip-based cards last for ten years of time, while magnetic stripe cards last the least amount of time.



# QUICK REFERENCE GUIDE

LOYALTY PROGRAM DEFINE,  
DESIGN AND DEPLOY

## POINTS FOR PURCHASES SCHEME

The initial move towards making a one of a kind Loyalty Program is choosing what point worth to dole out to client buys/Invoices. The following are the alternatives.

\$1 = 1 point (recommended in Default eRewards360 App. Version)

\$1 = 10 points (User defined Settings available in iBonus PRO version only)

1 purchase = Number of points (or Cash back)

## AWARD LEVELS & REDEMPTIONS SCHEME

The following step is to choose how to reward(s). Case  
1000 Points = Get a free gift  
10000 Points = Get \$100 Money Back/ Equivalent Prepaid Gift Card  
50000 Points : Get \$500 Money Back/ Gift eCoupon/ Gift Card

## AUTO-REWARD PROGRAM SCHEME

A standout loyalty program is sometimes the one that offers the simplest program scheme and is also one of the most effective. Dealers essentially pick one point level that will trigger a programmed dollar -value reward added to the customer's card. For example, the program may be set up so that:

\$1 = 1 point. 50 points = \$5 reward.

When 50 points are earned , the system automatically redeems the points when 50 points are collected and adds \$5 of usable value to the card.

Customers are naturally inclined and constantly roused to return on the grounds as they have dollars or points (or both) on their cards/ Smartphone at all times with the Auto Rewards program.

## OPEN REDEMPTION PROGRAM SCHEME

No set reward at any levels is the principle highlight of this system. Points are added to the card and redeemed in any amount the merchant chooses. This permits redemptions and reward levels to be continuously adaptable without making any award level or point worth changes in the system.

## MULTIPLE AWARD LEVEL PROGRAM SCHEME

The system can suit up to 6 (six) Award Levels. The framework is designed such that each time an Award Level is reached and the cardholder is qualified to redeem the points; the server will provide notification to the merchant and card/ Smartphone holder at that time.. Awards are given according to the rules defined by the merchant. The cardholder has the alternative to continue accumulating points and reclaim all the points at a later stage.

## PREPAID VALUE CARD/ GIFT CARDS SCHEME

Rather than a points based offer, some merchants opt for a prepaid method to apply to their loyalty program. With this concept, the merchant provides an extra spendable value on the card when customers prepay. Compared to the cost of acquiring a new customer, prepaid value incentives are highly cost effective.

## THE LOYALTY RECEIPT (OPTIONAL)

The terminal prints an acknowledgment which shows the total customer spends (for which points are being awarded), the reward value available for future buys, and the current point balance. To avoid confusion, no past reclamations are shown on the printed receipt.

## CUSTOMER DATA MINING AND BUSINESS INTELLIGENCE

eRewards 360 has a simple popup web form that may be easily added to a merchant website allowing cardholders to "register" their cards themselves by entering their personal identification information.

Customer demographic data (name, address, and so forth) can be attached to a specific card number and stored in our Server database. Reports may then be generated and used to focus on specific clients with promoting offers based on card/ Smartphone usage.

## REPORTS AND ANALYTICAL TOOLS

Provided via email and on the website are a variety of reports that present loyalty points earned, a summary of redemptions, Sales returns, Branch details, Number of Visits, Average spend, Total Spend, Balance inquiries and all other transactional activities. For accounts reconciliation purposes, Loyalty reward points value is separated from prepaid value on program reports and analytical tools.



# eRewards360 LOYALTY AS A SERVICE PROGRAM KIT

WITH EREWARDS360 LAAS SUBSCRIPTION, YOU RECEIVE:

 <p>eRewards360 Transaction app for Android Host Terminal</p>	 <p>Loyalty card Self Service Registration tablet app</p>
 <p>Loyalty Smart cards OR Smart phone client app enrolment</p>	 <p>eRewards360 Client IOS/ Android app to check Loyalty/ Prepaid Balances online with special offers</p>
 <p>POS Application level integration (Microsoft Platform only)</p>	 <p>Admin, Marketing, Finance, Branch Manager performance dashboard to track the success of your Loyalty program.</p>



# GET STARTED USING eRewards360

## ----- STEP 1-----

Grab an eRewards360 loyalty smart card or download the Smartphone emulated loyalty card rewards app. You can pick up a card at any eRewards360 Merchants or download the free Smartphone based app.



## ----- STEP 2-----

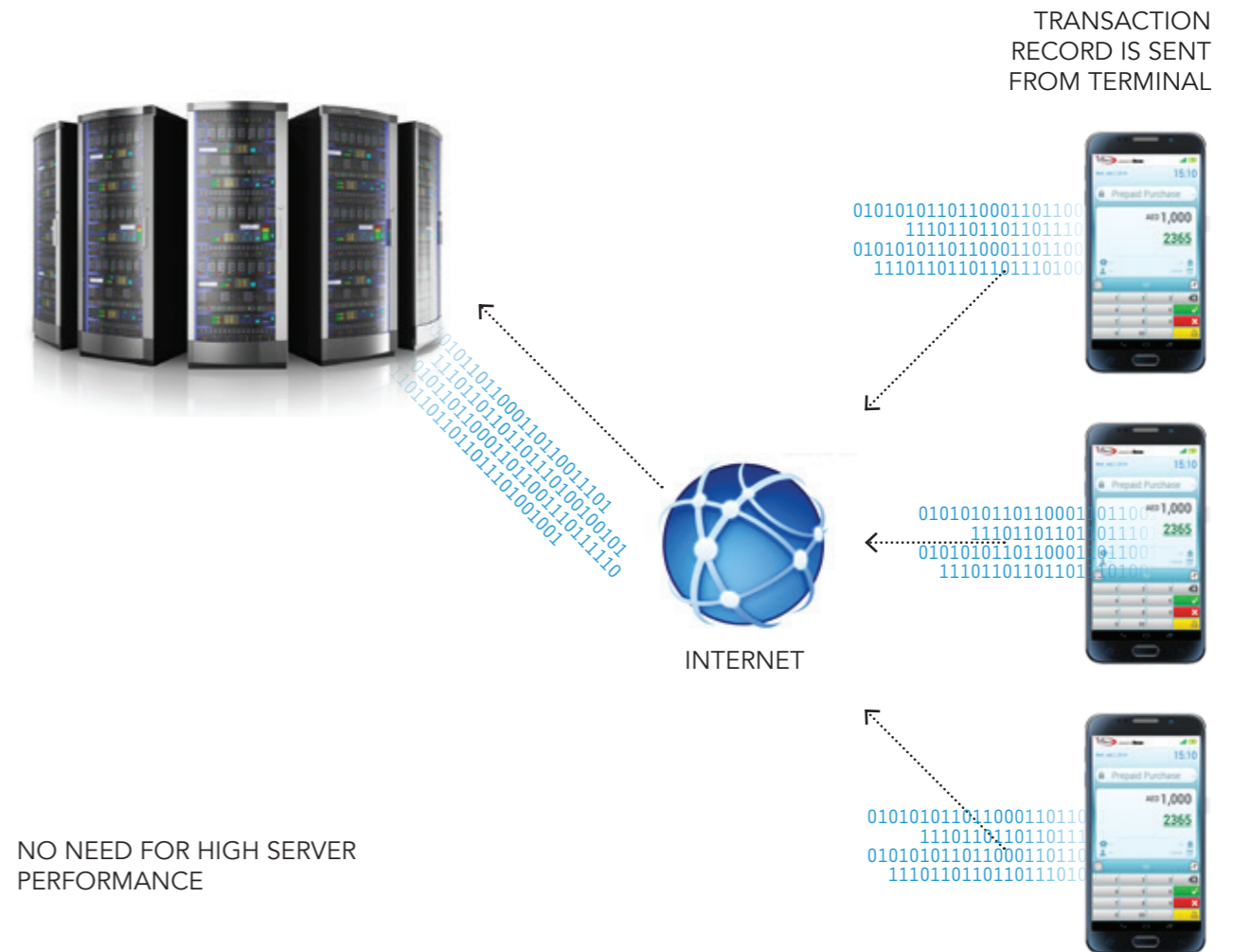
Next time you shop, use your Smartphone or loyalty smart card to the eRewards360 tablet Terminal at checkout. You'll instantly join that businesses' loyalty program and start earning loyalty rewards. Once you have the card or Smartphone Emulated card App, register your card and manage your account online.



## ----- STEP 3-----

Tap your loyalty smart card or Smartphone Emulated app each time you shop to save big from Participating eRewards360 Merchants. You'll rack up Loyalty rewards and savings before you know it. You can use the same eRewards360 card and Smartphone app at any of the hundreds of Merchant locations worldwide.

## ----- STEP 4----- OFFLINE TRANSACTIONS NETWORK DIAGRAM



## ----- STEP 5----- RICH DASHBOARDS FOR ANALYTIC AND REPORTING





## → iBonus HCE/ BLE LOYALTY REWARDS WALLET SYSTEM

*Smart-phone as chip cards (Stored Value Technology)*

With the iBonus HCE software app solution, businesses can conveniently make cashless, contactless Transactions for Loyalty Rewards and prepaid programs.

iBonus is presenting a new Smart-phone based Emulated card solution based on host card emulation (HCE) technology, which enables smart-phones to be used as easily and securely as a standard chip based Stored value Smart card (SVC).

iBonus is the world's first to employ NFC/BLE technology to provide smart phone based loyalty system to cover over 80% of smartphones users globally.

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Businesses now can provide this Smart-phone based Emulated card solution available quickly and conveniently via an iBonus HCE app. This applies to all smartphones running Android operating system 4.4. and above and IOS Ver 7.00 Onwards. The reach of HCE Technology is extremely high because the new technology is supported by all Android devices (from version 4.4 onward). The vast majority of smartphones worldwide use an Android operating system.

The consumer's Smart-phone does not require any particular NFC SIM card or any NFC tag Sticker to do transactions. The new solution is ideal for Businesses who wish to reach a wide range of cardholders and operate at the interface of mobile wireless technology providers and manufacturers of mobile devices.

iBonus is the world's first to employ NFC/BLE technology to provide smart phone based loyalty system to cover over 80% of smartphones users globally.

"iBonus products are based on RFID/NFC/HCE/BLE Stored value Smartcard Prepaid and Loyalty System Development and have many new innovative products and services which can definably add value to any Retailer worldwide "

#### SYSTEM OVERVIEW

- ➔ Businesses only needs a terminal, which is fundamentally a standard Android tablet instated with our app software to be positioned besides to the cashier.
- ➔ The terminal can be connected to Internet via Wi-Fi for sending data to central reporting server.
- ➔ Transaction is done between user Smart phone and the iBonus terminal progressively.
- ➔ Transaction records are then sent back to the server in a deferral way whenever Internet is accessible.
- ➔ In Situation of web or Wi-Fi inaccessibility, iBonus terminals can store 5000 records in offline mode and when connectivity returns it automatically pushes data to the back-end database server.

#### FEATURES

- ➔ Mobile phone based Card-less Loyalty Reward System.
- ➔ Easy customer interaction using Android/IOS App/ Web Reporting.
- ➔ Featured ROI Tool inbuilt.
- ➔ Live Transactional Dashboards for Marketing & Finance Department.
- ➔ Auto pilot mode and Anti Fraud Feature with no back-end server dependency.
- ➔ World class offline loyalty reward/points engine.
- ➔ Secured Stored value smart card or mobile smart phone emulated stored value card technology.
- ➔ Offline/Real time data synchronization on your PC/ Server.

#### BENEFITS

- ➔ Know who your customers are.
- ➔ Digitally reward customers for their loyalty, instantly.
- ➔ Increased business with increased footfall.
- ➔ Enhance your brand image and awareness.
- ➔ Real time transitional and graphical reporting interface.
- ➔ Third party software integration support.
- ➔ Users do not need to carry any physical cards, and this friendly user experience improves the participation of the loyalty program.
- ➔ NFC/BLE technology covers over 90% of Android or IOS smartphones so it saves lot of time and money to rollout your loyalty/prepaid projects.
- ➔ Benefits from offline system
- ➔ Fast user transaction
- ➔ Less dependency on the stability of the network
- ➔ System deployment is easy and fast
- ➔ Deployment of different store locations spanned over cities or counties is easy.
- ➔ One PC server is able to handle millions of transactions.
- ➔ Zero Downtime
- ➔ No dependency on back-end Database hence no Internal Frauds can happen.

*Use your Customer Smart-phone as Stored Value Chip Cards*





A CONTACTLESS  
SECURED SMART  
CARD & NFC  
PAYMENT BASED  
SOLUTION

→ **SYSTEM  
OVERVIEW FOR  
iBONUS SYSTEM**

iBonus System, the GenX loyalty system with a prepaid subsystem, is based on the award-winning technology of distributed offline NFC contactless smart card / Smartphone as Emulated Card HCE/BLE Technology.

The old technology of using a magnetic stripe card to access a centralized database application server, mailing of account statements and service centers, is soon getting redundant.

Users can now check their balance or redeem gifts with schemes especially tailored for them, all in real time at iBonus Backend Web-based application.

For the vendor, the system includes tools that capture user profiles, analyzes it and generates CRM data; and also web-based reports for real-time feedback of any marketing plan in implementation.

iBonus System, the GenX loyalty system with a prepaid subsystem, is based on the award winning technology of distributed offline NFC contactless smart card / Smart-phone as Emulated Card HCE/BLE Technology.

iBonus system is truly scalable system supporting multiple systems at different remote locations through 3G/4G/Wi-fi/ LAN/ WAN/ or the open internet.

iBonus Loyalty System consists of 4 basic off-the-shelf components:

- Contactless membership smart cards or Smartcard as Chip Emulated Cards
- iBonus RFID/NFC/HCE/BLE terminals
- iBonus Backend Loyalty/ Prepaid Engine
- Web-based Reporting Tools with Department Advanced Dashboards

*Loyalty programs serve a dual function.*  
*By instituting a loyalty program, you not only*  
*improve customer appreciation of your business,*  
*it also ensures that existing loyal clients still feel*  
*as if they are valued by your operation.*

## → LOYALTY & PREPAID SOLUTIONS

Everybody loves a bargain — it's not only business, but it's also psychological.

It's no secret anymore that loyalty programs are effective marketing tools. They increase growth, help retain customers, and improve your brand's reputation. And if you haven't yet weaved a loyalty program into your marketing strategy, you may be missing out on one of the best and easiest tools available for the success of your business.

By providing extra incentives like discounts or freebies, a loyalty program encourages consumers to direct more of their purchases toward a company and less at competitors. Especially when close to achieving greater rewards, consumers can be enticed to buy more than they would have without an incentive program.

Loyalty programs serve a dual function: by instituting a loyalty program, you not only improve customer appreciation of your business, it also ensures that existing loyal clients still feel as if they are valued by your operation.

Of course, you also increase the chances that existing clients will share this joy with those close to them. The more a customer feels appreciated by a business, the more he or she is likely to support that company and recommend it to others. This, in turn, carries on in a word-of-mouth cyclical nature that continues to achieve growth for your business.

By implementing a loyalty rewards program, you are sending a message to your current and future client base that you are interested in not only making money for their purchases but also in a relationship with customers that is mutually beneficial. You sell goods and services, although you attach benefits solely for the benefit of the client. This act of goodwill will improve the overall outlook of your customers, which will ultimately have a positive impact on your business.

A prepaid card is a card that you use to access money you have paid in advance. A prepaid card can refer to some different types of cards. For example, gift cards are prepaid cards that typically are used up after you deplete the value on the card. But you can also have a loadable prepaid card that you can add money to and continue using over and over. You "load" money on the card by paying in advance, and then you spend that money by using the card. Saves you the trouble of carrying cash all the time as also limits your spends to the amount of cash in the card.



let's think  
something  
GREEN

## iBonus ECO e-Coupon/ e-Voucher System

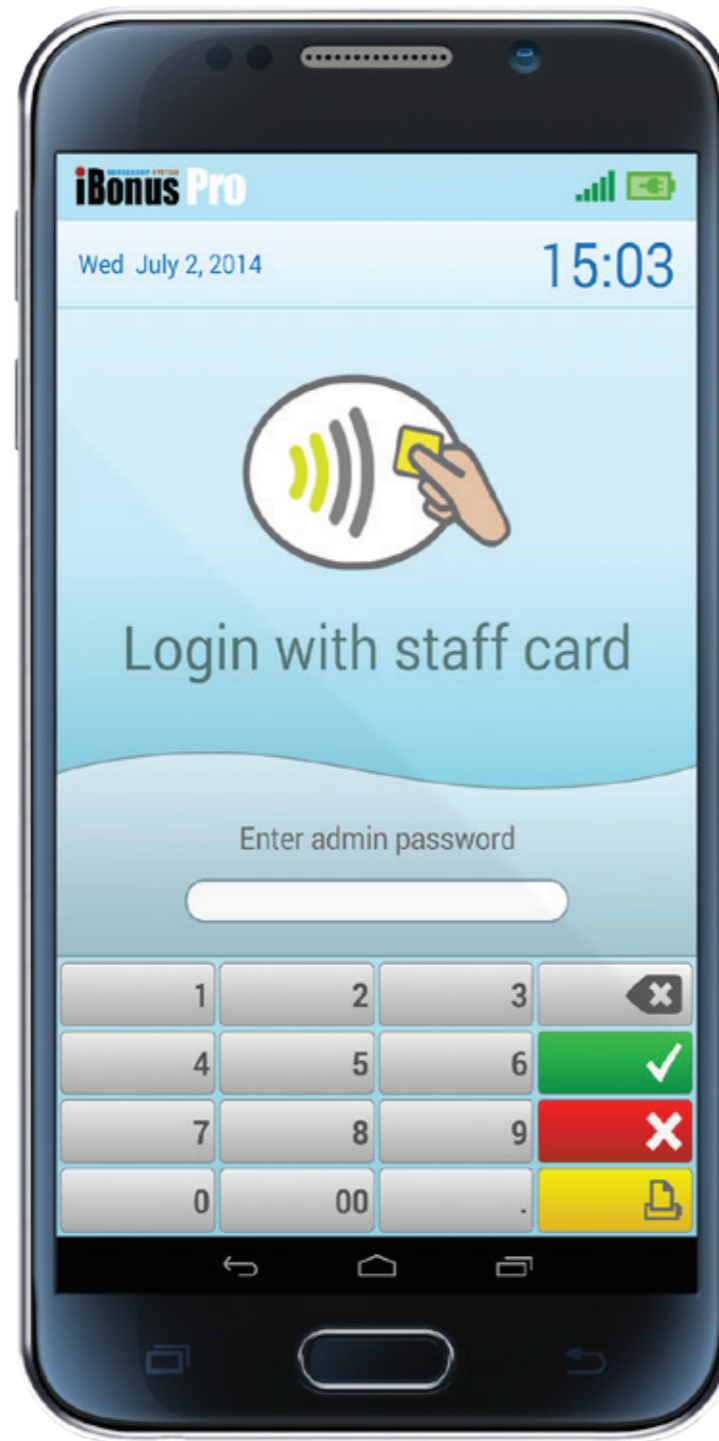
In marketing numerous Retailers overall utilize a paper-based coupon/Voucher idea to bind and build client purchasing recurrence and to tie clients with their organizations , These coupons or vouchers are only a bit of paper ticket or paper Voucher that as a rule has an unique serial number, and a Barcode imprinted on it that can be reclaimed for a monetary rebate or discount when acquiring any items from any retailers.

As we all know there are numerous Point of sales machines, billing Applications around the world. Doing a smart card based Loyalty and Prepaid framework Integration with the POS applications has been dependably a Challenge for any Retailers.

iBonus has a possible out of box answer for Interface with any POS equipment in the world with our Dynamic on screen Barcode generation technology. So when any Cashier does a smartcard-based dependability or prepaid Transaction .iBonus eCoupon application produces and shows all value-based Dynamic Barcodes in the iBonus Loyalty/Prepaid Terminal itself. Subsequently it disposes of the need to print such a large number of paper vouchers and do manual bookkeeping, Distribution, and Administration.

### FEATURES AND BENEFITS:

- ➔ No more paper wastage, Think Green, Go Green!
- ➔ iBonus Provides ongoing reports of the use of all earnings and burnings.
- ➔ Fully online reports and Department dashboards
- ➔ Finance Department Dashboards to track end to end use of Loyalty/Prepaid Transactions done overall store branches safely.



- ➔ The interface of POS should be possible using USB link or WiFi connection to the iBonus Terminal Android drive
- ➔ Alternatively, issue rebate coupon should be possible by a just click of a button.
- ➔ At redemption cash counter, the last discount % can be shown as a standardized identification like a paper discount coupon with respect to the terminal. Cashier Clerk can enter given Discount % to POS Application utilizing any available barcode scanner as a part of store standardize



iBonus eCoupon application produces and shows all Transactional-based Dynamic Barcodes in the iBonus Loyalty/Prepaid Terminal itself. Subsequently it disposes of the need to print such a large number of paper vouchers and do manual bookkeeping, Distribution, and Administration.

*The terminal has the capacity to store 5000 records on offline mode (so it is functional even if data connectivity is lost).*

*The terminal also provides Reporting functions like customer profile, time of purchase, frequency of purchase done.*

## ➔ iBonus NFC ANDROID TERMINAL

iBonus Android terminal is a smart gadget (android) used for loyalty applications. It works as a loyalty terminal once the application license is installed on it. It's introduction in the market will bring in a user-friendly technology as per the current trends.

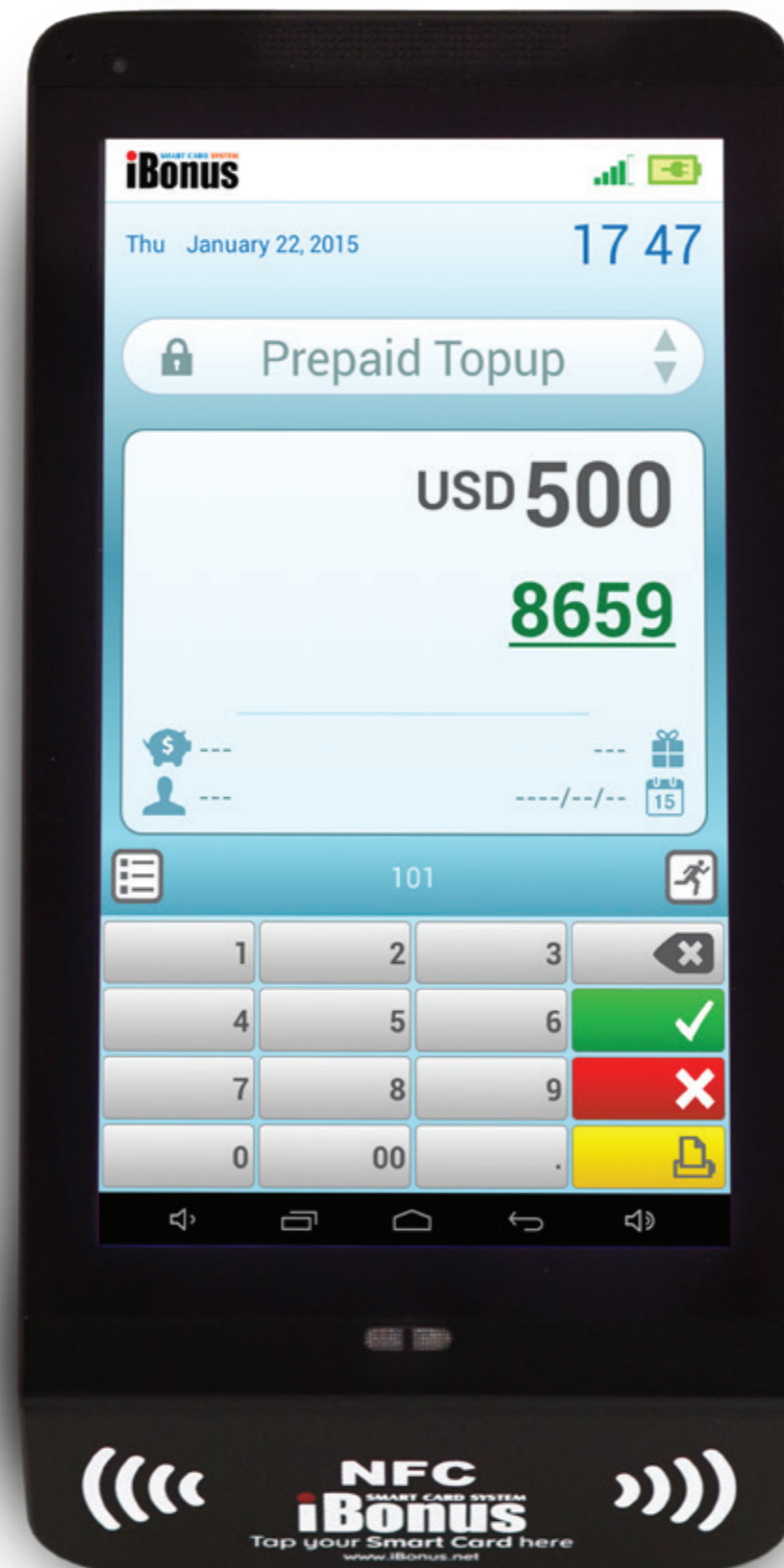
We at iBonus have developed a customized tablet (Android) with iBonus loyalty application installed. It is a mobile POS machine that also doubles up as a loyalty terminal.

The iBonus Android Terminal gives you an advanced level of comfort as compared to a typical POS that is fixed and stationary, as it is portable and can be carried anywhere. That in turn reduces the cost and eliminates the need of maintaining a huge backend server.

The terminal reads the smart card, and the last point balance is stored on the card itself. The terminal can store 5000 records on offline mode (so it is functional even if data connectivity is lost), and the data gets pushed to the cloud server since everything is cloud based. This intelligent, smart terminal can also be integrated with your existing POS for which we provide all necessary backend support.

### BASIC REPORTING

The terminal also provides Reporting functions like customer profile, time of purchase, frequency of purchases done. An administrator can make a query on the iBonus Database by applying filters and grouping on member info, branch, terminal and transaction type. All results obtained can be exported to Microsoft Excel .csv file for further analysis.

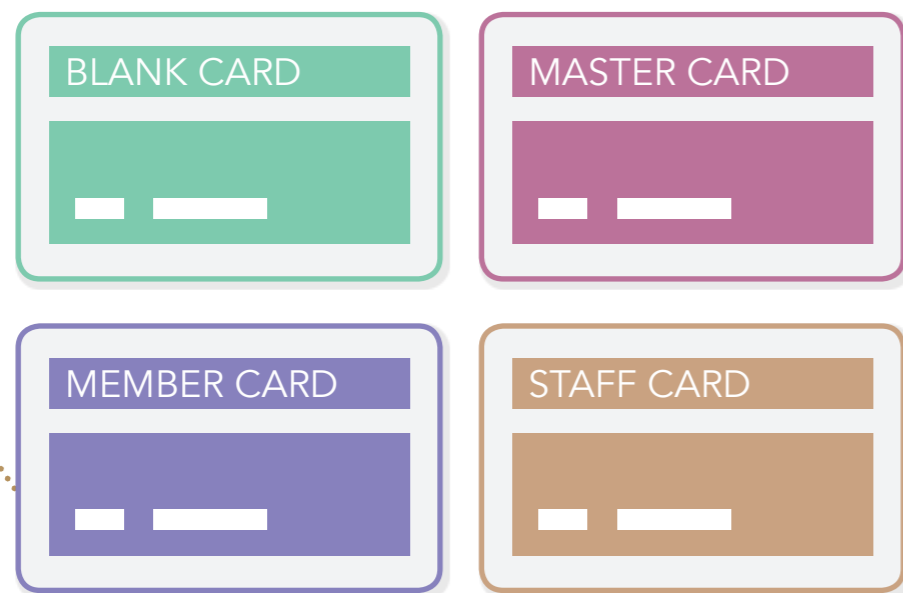


### TECHNICAL SPECIFICATIONS

Model	iBonus NFC Android Terminal
Screen Size	7inch
CPU	All Winner A23, ARM Cortex-A7 Dual Core; GPU: ARM Mali-400 MP2
OS	Android 4.2
Memory	8GB
Wi-Fi	Yes, 802.11 b/g/n
Band	2G: GSM 850/900/1800/1900 MHz 3G: WCDMA850/2100MHz (Optional)
NFC	13.56 MHz
Bluetooth	BT4.0
TFT Monitor	7" Capacitive Touch Screen with Fice-Point touch 16:9A
Resolution	Resolution: 800"x480" (Optional: 1024x600)
Audio	Stereo Audio Out X1 and Earphone Out X1; Microphone in X1
Battery	2800mah
Power Adapter	Input: 100-240VAC 50-60 Hz, Output: 5V 2A
Port	Support TF card and USB 2.0 High-Speed
Weight	Tablet: 0.35Kg / Tablet with all box parts: 0.65Kg
Tablet dimensions	BOX Size: 248mm x 148mm x 62mm

## → iBonus CARDS

*There are several types of card used in iBonus System:*



### BLANK CARD

Blank card is the Mifare card newly bought without being marked by any Mifare devices.

### MASTER CARD

Master Card has the following purposes:

- ➔ To ensure unique allocation of Member Card ID's
- ➔ To ensure the Terminals of different end users can only read cards issued by them.
- ➔ To define maximum prepaid value for member cards.
- ➔ To define sector usage for member cards and staff cards
- ➔ To identify whether Integer Mode or Decimal Mode to be used

### MEMBER CARDS

A member card is a contactless smart card with the size of a credit card. Integrated within the card is a built-in memory for storing the most up-to-date bonus points, prepaid dollar value and 1:1 administrator-defined member profile. Utilizing 13.56Mhz radio frequency smart card technology, the transfer of data between smart card and Terminal or Display unit requires no physical contact.

#### *Essential features*

Since the most current information about the members are stored on the Member Cards, this reduces the dependency of real-time information from the centralized database server, as in the case of the traditional magnetic strip card loyalty systems. Two types of Member Cards are used:

- (a) Ultralight Card with less memory (48 bytes) and lower security for loyalty system (single redemption item stored)
- (b) Classic Card with more memory (15 sectors of 48 bytes each) and high security (Triple Des) for both loyalty system and prepaid subsystem.

### STAFF CARDS

Staff Card is essentially a conversion of a Brand New Card (Newly formatted card) to a Staff Card. Staff Card login is required for the Terminal to accept the Member Card operations such as addition and deduction of bonus points. Staff Card logout is recommended when the staff is not attending the Terminal. Staff login and logout actions are recorded as transactions in the Terminal, and they provide trails for auditing purposes

#### *Doing Card Transactions*

iBonus Terminal provides generic transaction types for performing calculations of stored values

such as Purchase, Reload, Bonus Point Addition and Redemption. The behavior of all transactions types are consistent with the combinations of card status, system setting and system status, like decryption keys, expiry settings, decimal mode, bonus rate, blacklist, card sector usage, card value limits. iBonus Terminal also eliminates the need of redeveloping the sophisticated algorithm behind, and makes it easy for anyone who is new to smart card systems to quickly deploy a loyalty system.

#### *Sending Transactions back to iBonus Server*

After completion of every transaction, such as adding bonus points, redemptions, staff login, the transaction



record is stored in the Terminal's transaction queue that has close to 5,000 buffers. The records in the transaction queue are sent to the server as soon as the network connection is ready. The terminal stops accepting transactions when the queue is full.

*Advanced Card handling*  
iBonus Terminal provides advanced card handling function that allows card expiry date extensions (Card Renewals), Lost card replacement and Corrupted card repair at Terminals of any location. This eliminates the need for a separate card control unit or center and subsequent savings on cost.

*Receipt Reprint and Auto Reprint*  
A receipt is printed for any transaction made if a printer is connected to the terminal. To take a reprint of the receipt, press the button A. If Auto Reprint is kept 'on', two receipts will be automatically printed for every transaction.

*Connects to POS System (Cash Machines)*  
iBonus System unifies the smart card system with the POS system. All the transaction types on the iBonus Terminal are accessible by POS through RS 232 -serial port. Equipped with a ready made Windows-based API, all the generic transactions, and advanced card handling functions can be accessed with utmost ease. Also, with the help of distinctive member card and staff card readable functions, the POS itself can command the most suitable transactions.



iBonus Terminal provides advanced card handling function, this eliminates the need for a separate card control unit or center and a subsequent savings on cost.

## → THE iBonus BACK-END SERVER ENGINE

The iBonus Server is a comprehensive multilingual Windows-based CRM software tool. It collects transaction records from Terminals and stores them in ODBC database format. Also provides an SQL report tool to generate results and reports based on different criteria: filter, grouping, and sorting.

iBonus Server does not require a processor of high speeds or high data usage as there is no real-time query between the Server and the Terminals. The advantage of which is that it can be installed on any Windows desktop computer.



iBonus Server can collect records from Loyalty Terminals as well as Prepaid Terminals.

Grouping in the case, is used to generate reports or summaries according to Reload \$, Undo reload, Card

purchases, Undo card purchase or Net \$ Balance (which equals to Reload - Undo reload-Card purchase +Undo Card purchase).

Reports generated by grouping branch codes will reflect the income generated at different branches.

Different Terminals in different branches are identified by the difference in their branch code.

Different Terminals within the same branch have the same branch code but different terminal code. Both branch code and terminal code range from 1 to 9999. The connection between a Server and the Terminal can be established as long as the Terminal can ping the Server. The data is sent though the Internet, and the terminal is set to have local IP, no additional NAT or port forwarding is needed for the Terminals.

### SYSTEM REQUIREMENTS

#### Recommended System Specification

As the iBonus Server is not required to handle real-time responses regularly, the system has little requirements of network connections and server hardware.

### iBonus BACKEND SERVER ENGINE

For a System with up to 50,000 members, iBonus

CPU:	Intel duo core 2GHz or above
RAM:	DDR1 2G byte or above
Hard Disk:	80GB or above
Operating System Reports:	Does not require iBonus Web Reports: Windows 7 Home, Windows XP Home, Windows Server 2003, Windows Vista Home  Require iBonus Web Reports: Windows 7 Ultimate, Windows XP Professional, Windows Server 2003, Windows Vista Business
Microsoft SQL Server:	<50,000 Member, optional +50,000 Member, recommended
Network Card:	100Mbps network card

Server can be run without a Microsoft SQL Server 2014. iBonus Server can make use of the built-in Microsoft SQL Server Express 2005 for data storage. For any system with customer base larger than that, Microsoft SQL Server 2014 should be deployed. The following is the recommended specification of the server platform for a system with up to 1,000,000 members.

## INDUSTRY SPECIFIC LOYALTY/PREPAID SOLUTIONS



*Innovations for School, Colleges & Universities -  
The new convenient way to pay within campus*

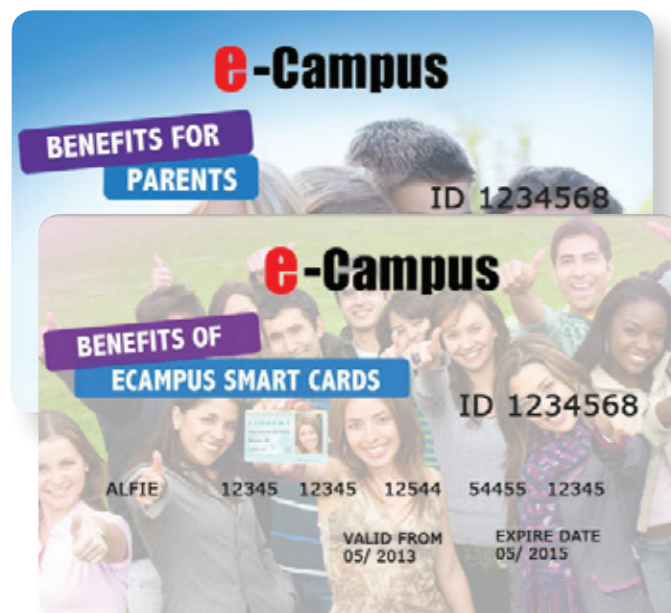
A unified stored-value smartcard based cashless solution for library, canteens, fee payments & other financial transactions where students use smart cards instead of cash.

With e-Campus solutions, no cash handling relates to shorter queues and improved service levels. As an educational institution, the upfront cash collected as advance helps in enhanced cash flow.

e-Campus provides you limitless scalability & 100% control from issuing of card, formatting, recharge, renewal and cancellation and all other admin related activities such as top up, charge, undo, void, sales return, black-list, replace, generating reports, monitoring, student database, provide time access rights to appointed staff, cash management and more. With no central capital investment, you get the entire solution at no hidden costs. And 100% uptime!

### FEATURES

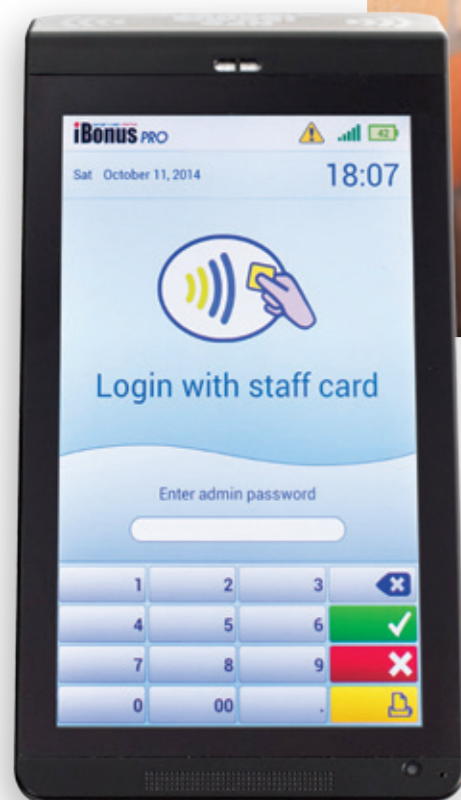
- ➔ Our cutting edge management system provides a user-friendly automated and cashless Network / Intranet based transaction solutions to handle multiple counters in closed environments. It also has a very robust online-based solution that facilitates a quick and efficient operation to manage student transaction.
- ➔ Advanced Online reporting module with role-based access for all departments like IT, Admin, Parents, Finance, Marketing, Branch cashiers/ Head cashiers, etc
- ➔ Daily / weekly / monthly / yearly transaction reports can be generated.
- ➔ 64 bits encryption on cards to avoid frauds/card duplication
- ➔ Strong backend capture database engine
- ➔ Antifraud backend protection
- ➔ Daily Cap Limit on the student's spending to avoid misuse.



*iBonus cards saves time by preventing frequent visits to the campus as the communication between parents, staff and management is facilitated online.*



It's an all in one card comprising of ID card, library card, canteen card, fee submission credit card, hostel card, bus card, etc.



#### **iBonus TERMINAL**

Scalable, every terminal can carry out defined transaction.

#### **iBonus SERVER**

Collects all transaction records and provides reporting tools called **e-Campus Reports** with real time balance check, weekly/monthly statements

#### **SMART CARDS**

Student & staff cards



#### **BENEFITS FOR SCHOOL MANAGEMENT**

- With the automation of essentials in campus services, the school management can provide the facility of catering to students, staff and parents on a 7 x 24 x 365 basis.
- Accuracy in all smartcard-assisted transactions is assured, as the element of human error is negated.
- Management has centralized control and monitoring capabilities of all the transactions, which makes it easier to analyze quickly any transaction report for reviews.
- Simplifies tracking of all activities of student, staff, parents and visitors simpler. For instance attendance, notices, circular, etc.
- High-Speed of transaction results in increased productivity of all the students and staff on the campus.
- The paperless environment encouraged by the smart cards goes a long way in enhancing the goodwill of the school as a socially responsible organization.

#### **BENEFITS FOR STAFF**

- Saves time. Eliminates the need to handle cash at the tills so the services are quicker and queues shorter.

- Easy and quick access to the books and previous semester details of the students.
- Easier management of their attendance, salary, leaves, bonuses, etc
- Administration of management policies gets streamlined, with every relevant information available at the click of the mouse.

#### **BENEFITS FOR PARENTS**

- Saves time by preventing frequent visits to the campus as the communication between parents, staff and management is facilitated online.
- The smartcard can be fully recharged with credit balance accessible online.
- Better monitoring over the student's performance and activities.
- Easier access to timetables and all other important notifications concerning the campus.
- Parents can apply a daily cap limit on student's spending to avoid misuse.
- Web-based Ready Dashboards for online access with certified data center to ensure 100% enterprise security & data safety

#### **BENEFITS FOR STUDENTS**

- Unified multi-purpose card discounts the need to carry multiple cards on the campus and risk their loss. It's an all in one card comprising of ID card, library card, canteen card, fee submission credit card, hostel card, bus card, etc.
- Every student is provided a username and password to check their usage, transactions, and last balance online.
- Spares more time for the students to study and improve their performance at the examinations.
- SMS Alerts available for students in case the college or school management wants to inform them about some events, activity or news concerning the campus.

*With the automation of essentials in campus services, the school management can provide the facility of catering to students, staff and parents on a 7 x 24 x 365 basis.*



## → CANTEEN MEAL SWIPE SOLUTION

*Canteen – Smartcard Based Meal Management Head Count System (MMHCS)*

Many Organizations/Hotels/Workers Camp provide canteen facility to its employees, however maintaining a head count and proper management of meals is a cumbersome task. Our cutting edge Meal Management System provides a user-friendly system that facilitates a quick and efficient operation to manage employee/facility meal transactions. This smartcard-based solution provides for an automated and cashless transaction and also has a very robust online network based solution to operate multiple counters/canteens simultaneously. The complete solution comprises of Data Collection Terminals, Meal Management Software & optional Thermal receipt printer. This system is capable of not only providing criteria based reports; it can also ensure one meal per employee, thus avoiding misuse of the dining facility.



*Meal Management System  
provides a user-friendly system  
that facilitates quick and efficient  
operation to manage employee/  
facility meal transactions*

### FEATURES

- 64 Bits encryption on cards to avoid frauds/card duplication.
- Network/intranet based solutions to handle multiple counters in a closed environment.
- Coupon printers or label printers can be integrated with the meal swap terminals.
- Storage of last meal details on Smartcard itself.
- Meal Card Quota can be defined on all the smartcards
- Multiple meal swaps can be checked for all terminals or branches.
- Meal quota can be checked and verified on all customer smartcards.
- Can work online or offline mode without any network infrastructure.
- Can store 5000 meal swap records in offline mode.
- Easy meal swap solution with advanced real-time reports across varied combinations of desired criteria.

### ADVANTAGES

- Users can define timing for breakfast, lunch, dinner, tea, etc.(unlimited).
- Advanced online reporting module with role-based access for all departments like IT Admin, finance, marketing, branch cashiers/head cashiers, etc.
- Additional reporting for any extra meals taken by the employees at a particular mealtime.
- Admin module to control cards activation, Blacklisting, online terminal monitoring, drilled down advanced meal summary report.
- Maintain and generate meal transaction report for individual employees/contractors/ departments/ account on hourly/daily weekly/monthly/yearly basis.
- Tailor-made web-based software reporting can be developed as per customer requirement.





## → MEMBERSHIP FOR HOSTELS, CASINOS AND CLUBS

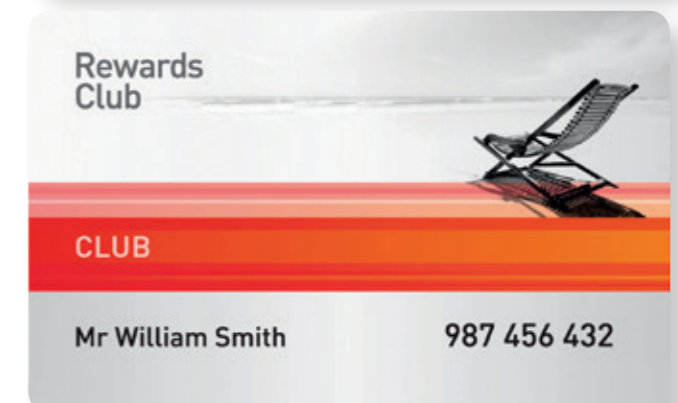
Are you looking forward to offering discounts at a range of attractions to your customers as a way to attract their attention? If your answer is affirmative then iBonus Leisure cards offered by our company would be the right choice indeed for you. It will help you to offer a wide variety of prepaid/loyalty schemes to your customers through which they can enjoy lucrative offers and remain loyal and connected to your night club always.

The iBonus Leisure loyalty/prepaid cards are specifically designed to suit the unique needs of your restaurant business and night clubs and offered at a very cost effective rate with some unbelievable services. It will help you to improve your customer relationship and even provide you and your clients a terrific and exceptional experience. It also offers several other benefits including:

- It increases the sales of your business by enhancing the inflow of customers and also by improving the impulse repeat purchase by loyal customer base through offering them some lucrative and prominent deals and offers.
- It helps you to create more revenue and cash flow which is very crucial for all businesses
- It helps you to create awareness, brand and customer loyalty at large
- It enables you to develop regular loyalty marketing campaigns that in turn increases the overall footfall and revenue
- It also enables you to develop Referral Marketing and Network Marketing campaign instantly so as to get some members for your nightclubs and outlets. To attract more customers towards the Network Marketing and Referral Marketing campaigns you may offer the loyal referee customers additional loyalty points or prepaid amount as per the customer referral scheme.



*It helps customers to  
enjoy lucrative offers  
and remain loyal and  
connected to your night  
club always*



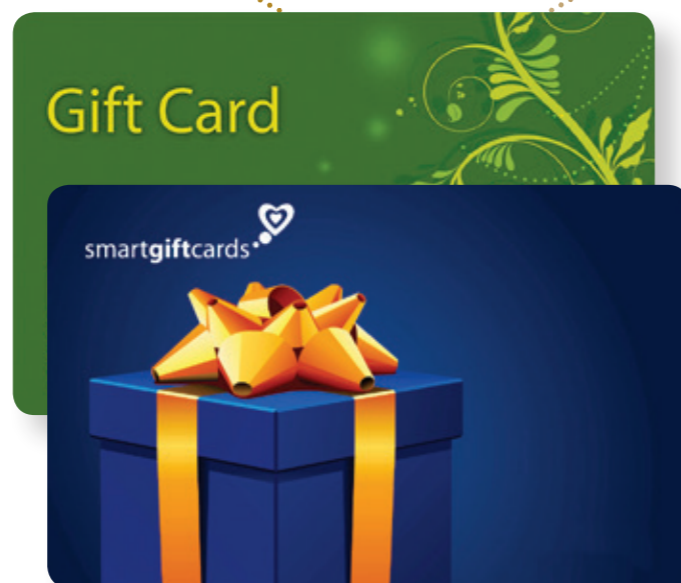


## PREPAID GIFT CARD SOLUTIONS FOR RETAILS BUSINESSES

If you are running a retail chain and looking for some innovative and engaging gift card solutions to attract more customers, then you have visited the right place. iBonus specializes in Digital Prepaid Gift smartcards based on latest stored value technology that can improve your customer's experience and relationship along with your brand. The digital prepaid gift smartcards delivered by our company are not just reckoned as gift cards. Instead, they are globally known for its benefits and features that can enable your customers to enjoy a terrific and unique experience. The Digital Prepaid Gift smartcards provided by our company are easy to process, reload and redeem and they are secured indeed. Our smartcards are designed with the latest technology and can uplift your business in different ways:

- It increases your sales at large by appealing to more and more new customers and by enhancing impulse purchases by displaying Gift Cards prominently
- It boosts repeat visits of customers by rewarding them
- It helps to generate more cash flows and revenue
- It creates awareness and promotes your brand and consequently customer loyalty
- It offers ease of use and flexibility and reduces the risk of fraudulence by eradicating paper gift certificates

*It offers ease of use and flexibility and reduces the risk of fraudulence by eradicating paper gift certificates*



## EMPLOYEE INCENTIVE PROGRAM SOLUTION

If you are running an organization and finding it difficult to retain old employees for a longer period in spite of guaranteeing better salary package and job profile, then an Employee card could be the answer to the dilemma. The iBonus Employee Incentive Reward Cards are designed to help businesses to improve employee satisfaction and to make them loyal and competent. There are several others benefits offered by this incentive reward card including:

- It creates prestige and value amongst the co-workers
- It will change the simple guesswork into sales and marketing incentives and can also be used to determine services, reward sales performance, payout bonuses and honor sales training completion
- It also helps to attain specific business goals like, job security, improving customer services, cross-selling products, and diving sales targets
- This card gives high confidence to all employees about the management that it is fair and putting all its efforts to motivate sales staff, which in turn can enrich the sales of the organization significantly.

*The reward card from iBonus can be used for:*

- Sales awards
- Bonuses
- Service awards for recognizing employee tenure

- Performance recognition
- Health and wellness rewards
- Workplace safety awards
- Gifting
- Training completion
- Employee referrals
- Sales referrals
- Direct Sales Commissions/incentives

The primary objective of this iBonus Employee Incentive Reward Card is to retain the old employees of the organization, increase the productivity of the employees and to minimize employee turnover.

*iBonus Employee Incentive Reward Cards are designed to help businesses to improve employee satisfaction and to make them loyal and competent*

*Promotional schemes of membership cards actually help the businesses to compel the existing members to refer more colleagues and friends, which in turn increase more revenue for business*



## MEMBERSHIP SOLUTION FOR GYM, HEALTH CLUBS, CAFE, SPA

We have been serving a large number of clients with our iBonus membership cards. We have designed this simple, yet effective marketing tool that has the potential to sporadic covertq1 customers into a routine source of revenue for your business. By using your productive marketing expertise and masterly combining it with your club's or café's membership card, you can enjoy significant revenue by increasing your sales round the year.

iBonus Membership Cards enable you to improve your business by rewarding all your loyal customers. We are dedicatedly offering customizable membership cards that help companies to preserve better customer data and develop exceptional customer relationships and experiences, thus converting more sales in a very cost-effective way. Customers are allowed to check the remaining balance on their cards, membership dates, and even activities very quickly. Now the information is easily accessible and remains confidential with the use of iBonus Membership Cards. Now pleasing the customers has become easier than ever before, especially after the advent of iBonus Membership Cards.

It also enables the businesses to develop prepaid membership schemes in a way through which all members will be paying the companies in advance to avail the services with ease, thus keeping the customers connected, close and privileged. It also allows the business to get the payments in advance from customers without actually offering them services on the liquidating stocks inventory.

The Loyalty iBonus Membership Cards actually allows the businesses to retain their existing members. With promotional schemes of membership cards actually help the businesses to compel the existing members to refer more colleagues and friends, which in turn increase more revenue for the enterprise.

Business owners running a internet café, health club, spa and looking for reliable and trustworthy service provider to offer right Loyalty/Prepaid membership solution may opt for iBonus Membership Cards to address the issue in most cost-effective way. We are the reliable service provider serving a large number of businesses since our inception. We are honest in offering services to our clients by keeping their best interests in mind, but not ours.



Pleasing the customers has become easier than ever before, especially after the advent of iBonus Membership Cards.





## DISCOUNT CARD SOLUTIONS FOR RETAIL BUSINESSES

Use these smartcards as a tool for effective branding. Customize these cards with stylish graphics and creative designs that leaves a lasting impression on the minds of the customers.

Since our conception, we have been serving the retail industry with a broad range of services and products that enable them to patronize their stores correctly. Today, we have emerged to be a leading service provider to the industry and helping the retail industry with our innovative and revolutionary products that actually help them to get rid from the burden of developing practical ways as a way to create addiction for their retail chain or stores. Our services basically focus on helping the retail chains to acquire, retain and build better customer equity for the repeat customer base and creating addiction for the brands, services and products that help the businesses to become more competitive than their counterparts. We are well aware with the fact that for business sustainability it is of utmost importance for the business to create loyalty for the store. Thus, we offer services accordingly to attract more customers to the stores.

iBonus Discount Cards are the exceptional way to ensure that the customers will come back repeatedly and not just one time. All customers tend to keep this trendy and advanced discount cards with them and use it when a situation demands. iBonus Discount Cards are the long-lasting discount cards that encourage repeat business by offering a terrific and unique experience to all your customers. It has the potential to boost your business in different ways including:

### INCREASE SALES BY OFFERING DISCOUNTS ON PURCHASES

With the use of iBonus Discount Cards, you can easily create a repeat customer base that in turn helps your business to enjoy a constant flow of revenues and develop a better customer relationship. Now keeping your customers contend and satisfied have become easier by offering them discounts on each purchase they make thereby retaining them and increasing the revenue of your stores.

### BUILD YOUR BRAND WITH THESE VOGUISH PLASTIC SMARTCARDS

Use these smartcards as a tool for effective branding. Customize these cards with stylish graphics and creative designs that leave a lasting impression on the minds of the customers. For as we all know that visual appeal plays a pivotal role in creating a pleasurable shopping experience for consumers. It helps in forming an image that creates and ups your brand presence in the minds of the customers.

#### Club Card

#### Dining Card

3124 5678 9101 1213

Valid from 05/12 Valid thru 15/13



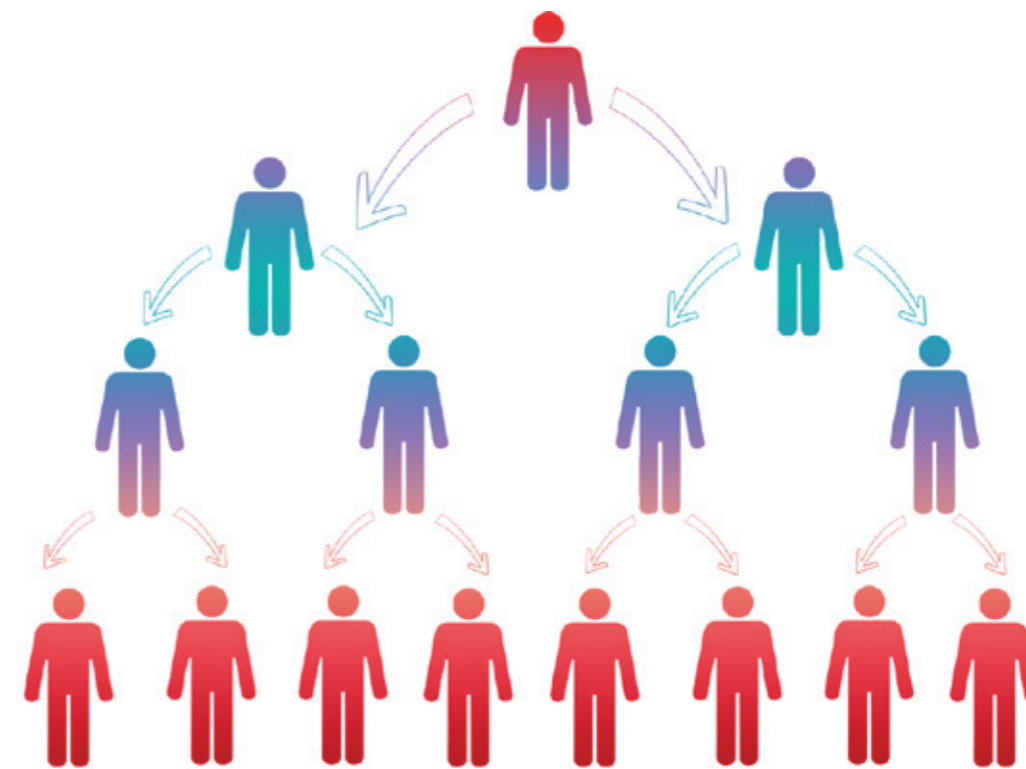
## HEALTH CARD SOLUTIONS FOR HOSPITALS, CLINICS, PHARMACY

Health organization is a place where all the works have to be handled vigilantly. Managing the organization efficiently demands utmost effort and vigilance. It is not a plain sailing work to maintain a health organization. Whether it is to manage a diagnostic center or pharmaceutical business or a hospital, managing healthcare organizations is a tedious work as lots of sensitive and crucial tasks are involved and to achieve those vital tasks, efficiency as well as time is required in great deal. Besides, the long queues outside the billing counter become very difficult to manage at times as it is the task that involves lots of hassles, both for the customers/patients and businesses. So, to address such issues Prepaid/Loyalty Health Card is introduced that will help the healthcare organizations to work efficiently without any hassles.

We have been serving a large number of healthcare organizations with our Prepaid/Loyalty Health Card solutions that are designed in adherence with your organization, allowing patients to take medical advantages at every hospital across the city. This Loyalty Health Cards are of excellent quality and meet the specific requirements of clients and can be availed at very reasonable prices.

The primary objective of this Prepaid/Loyalty Health Card is to offer ease of use, increase the productivity of the healthcare organizations and cost savings.

*The primary objective  
of this Prepaid/Loyalty  
Health Card is to offer ease of  
use, increase productivity of  
the healthcare organizations  
and cost savings.*



## REFERRAL SOLUTIONS

Networking marketing is one of the successfully marketing strategies where you earn money not only by selling products individually but also get compensate for the sales generated by other people whom you had referred or engaged. But, the iBonus Referral Programs work differently where you don't need have to make any sales; instead you only need to giveaway the referral rewards to your customers for bringing new clients and hence it will help your business to create a long chain of loyal customers and gradually increasing your sales figures and gross profits.

The iBonus Referral Program is designed by using advanced technology like Near Field Communication and SaaS Model, which prime objective is to maximize the ROI and to ensure complete dedication towards customer satisfaction. Our Referral Program works in following ways:

Refer a friend By referring a known person or any friends your customers can earn rewards and they can further reward their friends for referring their colleagues, friends, and other people. The customers of your business will act as volunteer salesperson for your company and through referral scheme the number of customers will also increase and, as a result, more and more customers will buy your products and services that will significantly increase your revenues.

*iBonus Referral  
Program is designed  
by using advanced  
technology like Near  
Field Communication  
and SaaS Model with  
prime objective to  
maximize the ROI*

### BRAND ADVOCACY

It enables you to leverage your brand supporters for their word of mouth marketing with the use of iBonus Referral Programs. You can easily satisfy your customers with this program and this in turn will make your pleased customers as your brand advocates. They will publicize your brand everywhere across their social circles, and this will create a buzz about your brand among the different group of people. This will further help you to attract more customers to your brand and hence increasing the footfall of customers and increasing sales and gross profit. It works in a very simple way, but the results offered by this program are exceptional which is beyond your expectation.



## PREPAID OR POSTPAID MEMBERSHIP SOLUTION FOR PRESTIGIOUS MEMBER CLUBS & FITNESS CENTERS

### GENERAL DESCRIPTION

It is important for receptionists or stewards of those prestigious member clubs to know their member's names and preferences. Also, most prestigious member clubs or fitness centers have facilities such as Restaurants, Cafes, or Golf driving range that may involve cash payment. A prepaid or postpaid system will bring convenience to their members as they will not have to carry cash all the time.

### SOLUTION

In this case, the iBonus interactive shopping display unit is used primarily by the stewards to view and to input member's profile. An example of profile and preference definition:

*Predefined Member Profile:*

- Member last name: \_\_\_\_\_
- Date of Birth: \_\_\_\_\_

*Membership class:*

- **STANDARD**  
with accumulative spending less than \$100,000

- **SILVER**  
with accumulative spending above \$100,000
- **GOLD**  
with accumulative spending above \$500,000
- **PLATINUM**  
with accumulative spending above \$100,000

### ADMINISTRATOR DEFINED PREFERENCE

- Gender and the choices are  
1= "Male" / 2 = "Female"
- Seat preference and the choices are  
1="window" / 2="Balcony" / 3 = "Bar Table"
- Smoking and the choices are  
1= "Yes" / 2 = "No"
- Choice of Wines and the choices are  
1= "French" / 2="Italian" / 3 = "California"
- Favorite Food and the choices are  
1= "Cantonese" / 2="French" / 3 = "Italian"  
4 = "Others"
- Quiet atmosphere and the choices are  
1= "Yes" / 2 = "No"



## INTERNATIONAL LOYALTY SOLUTION FOR AIRLINES, TRAVEL AND TOURISM BUSINESSES

### GENERAL DESCRIPTION

Most international airlines and hotels have implemented magnetic strip-card-based loyalty or membership systems. These systems have the only advantage of a relatively low card production cost, which is revoked by these noticeable problems of:

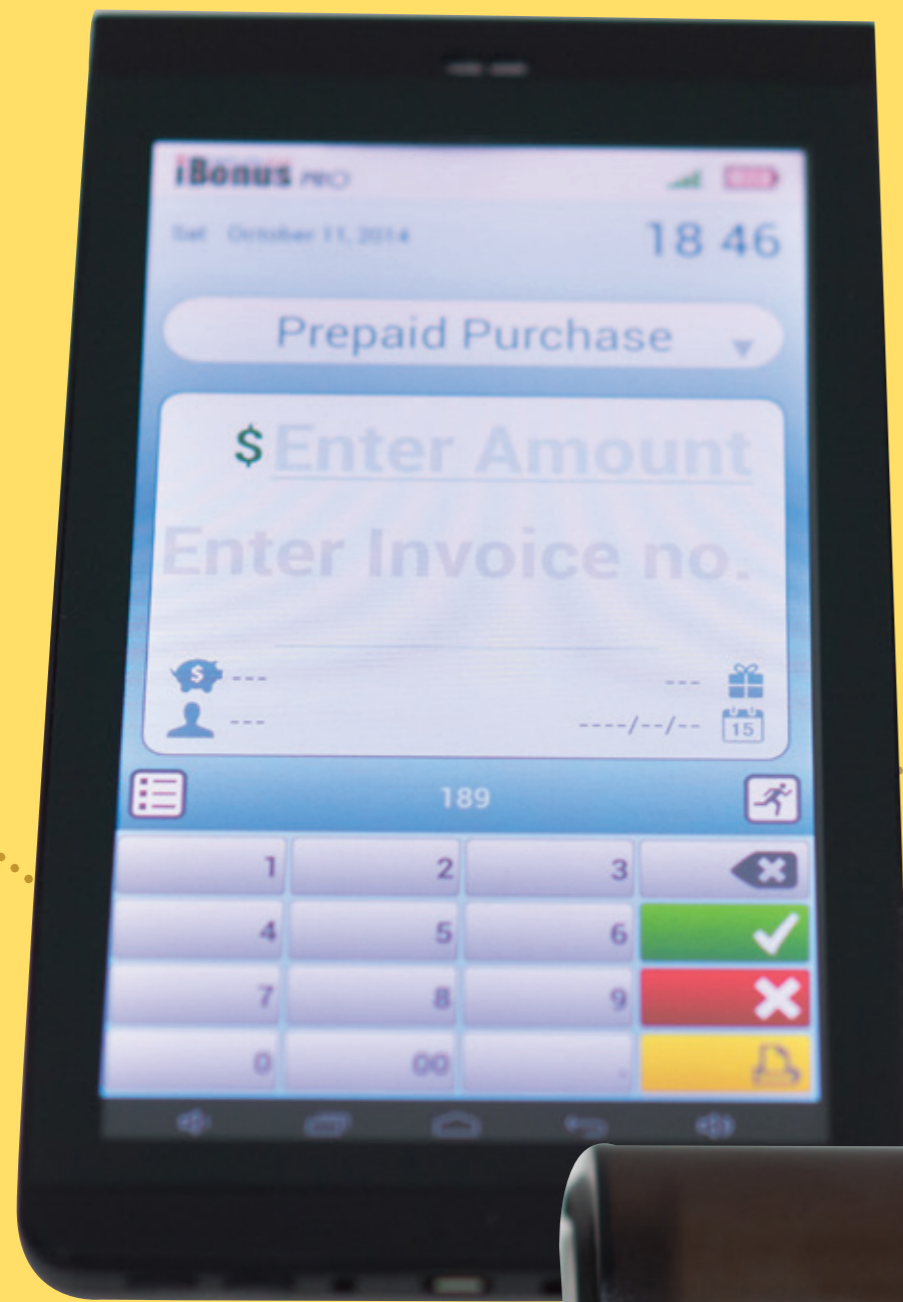
- (a) high technical maintenance of centralized database servers
- (b) costly Intranet or Internet connection worldwide,
- (c) extremely expensive mailing of account statements, and
- (d) expensive local operators at each location.

### SOLUTION

Our iBonus Loyalty System can easily replace the traditional magnetic strip card system with the following benefits:

- 4 different languages supported in the Display units to gratify travelers from different countries.
- Members can learn about the latest announcements, promotions, or advertisement through the Display unit located at airports, hotels, tourist attraction spots, shopping malls, etc.

- Members can make real-time redemption at any Display unit while waiting for a flight or lining up for hotel check-in.
- The current information is stored on the Member Card, and the transaction records are sent in batches to headquarters. This eliminates the dependency of real-time information from the centralized database system and a stable network connection. A Large deployment of the system in remote locations becomes easy and inexpensive.
- iBonus Server stores transaction records in ODBC format that supports integration to the existing software system of airlines or hotels.
- Member Card can also be used for security access such as airline boarding and hotel room access using iGuard access control device. Consult your resellers about iGuard products.



## ➔ iBonus PREPAID SMART CARD/ SMARTPHONE EMULATED CARD SOLUTION FOR ANY BUSINESS

iBonus Prepaid Subsystem operate the same way as iBonus Loyalty System except it manipulates both the prepaid dollar value and bonus points on the member card. Also, this Subsystem requires the use of a Classic Card, which has more memory and higher security.

The basic components of the subsystem consist of iBonus Prepaid Terminal, iBonus Interactive Shopping Display Unit, and iBonus Server.

### **iBonus PREPAID TERMINAL**

It operates the same way as iBonus Terminal except it adds or deducts prepaid dollar value on the Member Card.

### **RELOAD PREPAID VALUE**

Reloading value is done by entering the dollar amount on the Terminal and then presenting the Member Card. In the case of key in error, the value can be adjusted by an undo action.

The value on Member Card can be reloaded using the keypad of the Prepaid Terminal. By default, 1 bonus point will be added to the Member Card for every \$1.

### **DEDUCT DOLLAR VALUE ON PURCHASE**

Purchase selection is done on the Shopping Display unit. When the Member Card is presented at the Terminal, the Terminal will display selected purchase item(s) and then prompt for confirmation. Once it is confirmed, dollar value will be deducted from the Member Card. Alternatively, a purchase can be done directly by entering the dollar amount on the Terminal and then presenting the Member Card. In the case of key in error, the value can be adjusted by an undo action. By default, \$1 (one dollar) purchase will generate one bonus point. Optionally, a coupon or a receipt can be printed if a receipt printer is connected to the Terminal. Consult your dealer for the recommended receipt printer model.

Basic components  
of the iBonus  
subsystem consist  
of iBonus loyalty/  
Prepaid Terminal with  
Android app and  
iBonus backend  
Server Engine.



*Classic card can be shared by 15 different shops, using 15 different sectors of the card memory. An encryption key protects information on each sector.*



#### SMART CARD PRINTING

Color graphics can be printed on both sides of the smart card using 4c color offset printing. To enable printing of good quality designed images can act as a good advertisement tool to promote company image.

##### *Multi-shop Loyalty Capability*

A Classic card can be shared by 15 different shops, using 15 different sectors of the card memory. An encryption key protects information on each sector.

#### TECHNICAL SPECIFICATIONS

MIFARE family ISO 14443A contactless smart card ICs operating in the 13.56 MHZ frequency range with read/write capability. MIFARE Classic with memory 1Kbytes EEPROM and MIFARE Ultra light with 512 bits EEPROM.

#### FOCUSES THAT NEED A SPECIAL MENTION

In the iBonus system, the Member card ID (4bytes) for Member identification, Company code (2bytes) for company identification and maximum transaction value are assigned using a Master Card supplied by the factory. Member cards will not be able to operate on Terminals if the company code of the Member card is different from that of the Terminals.

Each Master card is capable of issuing 100-200 unique Member card ID's in sequence. For, e.g., a Master card can assign a range of Member ID from 1000004550 to 1000004560, with this Master Card can be issued from any Terminal. Lost Master Card will not be replaced.

Member card ID is normally used as a unique

identification of each Member, but some companies may prefer to keep using their existing member ID. The existing member ID can be entered through Terminals and will be mapped into the Member Card ID system in the iBonus server.

#### MASTER CARD FOR UNIQUE MEMBER CARD ID & COMPANY CODE ASSIGNMENT

The Member card operation at the Terminal and prepaid Terminal requires staff login. There are several kinds of staff actions: login, logout, force logout, purchase, undo purchase, etc. and they will be recorded as transactions. iBonus server can generate reports for a particular staff. For example, a report can show the total redemption operated by a particular staff.



## STAGED COLLATION DEPLOYMENT OF LOYALTY SOLUTION FOR RETAIL CHAINS, MALLS AND SHOPPING CENTERS SPANNED OVER CITIES OR COUNTRIES

#### GENERAL DESCRIPTION

As globalization abounds, chain retail businesses consisting of many small to medium size enterprises are expanding from within a city to other cities and countries.

Since it requires a highly reliable network and centralized database server, the traditional magnetic strip-based loyalty system faces the problem of costly installation and maintenance in the multi-site environment.

Since most of the shops are small in size or franchise based, there is rarely an inhouse technical support or MIS personnel. Thus, the operation at the shop has to be incomplex and the deployment of the system has to be in stages so as to reduce the risk of loss.

#### SOLUTION

The entire system deployment can be divided into 3 stages:

- (a) trial run in 1-2 shops
- (b) limited deployment at few shops
- (c) a full-scale deployment.

*IN STAGE (a):* trial system, requires a minimum of the following system components preconfigured by the administrator:

- ➔ An Intranet, The Internet, or telephone modem setup for the system allowing remote monitoring and administration.

- ➔ Issue limited number of Member Cards and some staff Cards using the Master Card supplied by the factory.
  - ➔ Configure iBonus Terminal(s) with specific Branch Code and Terminal Code to identify the branch location. Connect to power with a factory supplied power adapter.
  - ➔ Test the remote network connection by using the web browser to access the iBonus Terminal and the Display unit.
  - ➔ Install iBonusServer on a regular Windows based PC at the headquarter.
  - ➔ Train the operators at the shop level to operate the system.
- The system is ready for a trial run!

*IN STAGE (b):* limited deployment, it is simply a replication of the success of the trial system at different shop branches.

- ➔ Make sure that all Terminals at each shop have the same Branch Code to identify the branch location.
- ➔ Color patterns can be designed and printed on the Member Cards for the purpose of corporate identity and for promotion.
- ➔ Member or Staff Cards can be issued from any Terminals using Master Cards supplied by the factory.

The traditional magnetic strip-based loyalty system faces the problem of costly installation and maintenance in the multi-site environment.

- ➔ Make sure that all staff is trained on the operation of the system.

*IN STAGE (c):* Full-scale deployment is ready when administrator and operation staff are comfortably familiar with the system features. After all, iBonus Loyalty System is scalable and easy to use.

## A READY CLEARING CENTER MONTHLY PAYMENT SETTLEMENT SOLUTION FOR PREPAID/ LOYALTY TRANSACTIONS BETWEEN ALL COLIATION PARTICIPATING MERCHANT STORES, FRANCHISE STORES, FOOD COURTS, CITY OR COUNTRY LOYALTY/ PREPAID PROJECTS

### GENERAL DESCRIPTION

Merchant stores/Franchise stores or food courts typically consist of many franchise or food outlets with different owners. If a prepaid system is used, there is an issue of cash settlement among stores, because some stores may collect more cash from reloading customer cards while other stores may give out a lot of products or services without receiving cash.

If it involves a lot of stores and large transaction amounts, a clearing center may be set up to handle the cash settlement.

### SOLUTION

Since each store can be identified by a branch code, iBonus server can easily generate a daily, weekly, or monthly table showing the total reload value and total



BRANCH CODE	RELOAD \$ (+)	CARD PURCHASE \$(-)	UNDO RELOAD \$(-)	UNDO PURCHASE \$ (+)	NET AMOUNT \$
1002	300	20	20	20	280
1032	1110	30	10	30	1100
2102	300	480	30	30	-180
Total	1710	530	60	80	1200

purchase value of each store.

Based on the below table, the cash settlement can be done in the following steps:

- (1) figure out the average Net \$ Amount is \$400 (\$1200)
- (2) based on the average Net\$ amount, figure out the cash difference in each store: store# should receive \$120 (\$400-\$280), store #1032 should pay \$700 (\$1100-\$400), and store #2102 should receive \$580(400-(-\$180)).



## → ODBC DATABASE SUPPORTS INTEGRATION OF THIRD PARTY SOFTWARE APPLICATIONS

iBonus server stores transaction records in ODBC database format which enables easy integration to other Windows-based software such as MS Access, MS Excel or other proprietary software.

Field definition in transaction database:

<i>rcdid:</i>	Transaction Record ID
<i>Bal Prepaid:</i>	Prepaid value of the Member Card
<i>ID:</i>	Card ID
<i>BalBonus:</i>	Current Bonus Point Balance of the Member Card
<i>DOB:</i>	Date Of Birth
<i>ACC Bonus</i>	Accumulated Bonus points of the Member Card
<i>Expiry date:</i>	Member Expiry date
<b>STAFF ID</b>	
<i>Logdate Time:</i>	Record date & Time
<b>TERMINAL CODE</b>	
<i>Log date:</i>	Record Date
<b>COMPANY CODE</b>	
<i>WType:</i>	Terminal Action
<b>BRANCH CODE</b>	
<i>Description:</i>	Item Description
<i>CardSN:</i>	Card Serial Number
<i>Amount:</i>	Cash / Card Purchase, Reload

### INTEGRATION TO THIRD PARTY PCBASED POINT-OF SALES SYSTEM (POS)

iBonus Terminal can be integrated to most third party Windows-based Point-of-Sales (POS) system to receive the sales amount so as to eliminate the need of manual input of points and values. However, it requires the third party POS system to send out the sales amount (optionally with transaction ID) data through any COM port to iBonus Terminal. iBonus provides a Windows based programming library in dll for this purpose. There are 3 functions in this library: iBonusinit () to define the COM port used; iBonus Get version () to obtain the version number of the iBonus Terminal; and iBonus\_send (Date\_ Time, Amount, Transaction ID Type,Timeout) which returns the acknowledgement value.

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the need of manual input of  
points and values.*



## MEMBER LOYALTY/PREPAID CARD REPLACEMENT, BLACK LIST & CARD EXPIRY SCHEMES

In general, lost Member card will not be replaced, and it is the responsibility of the Members to store their cards in a safe place.

However, there will be some operators that require replacement of lost cards. In this case, Members can report lost card via any Terminal by inputting their Member ID and their date of birth. The validity of the member ID and the date of birth will be verified by the iBonus server. After the information is verified, the Card ID of the lost card will be included in the blacklist list that will be broadcasted to all Terminals to deny future access of the lost card. The Card replacement ID will be generated at the Terminal and optionally printed on a receipt. The replacement card information plus Card replacement ID will be sent to the Terminal, which originated the request. A replacement Member Card can now be issued at the Terminal with of the newly generated Card Replacement ID.

Since there is always a limit of memory capacity, the

black list cannot be allowed to grow incessantly. Our system controls the length of the black list by using an effective expiry scheme of Member Cards. 3 different choices of Member Card expiry schemes are employed: fixed date, fixed period and automatic expiry extension.

### WARRANTY STATEMENT

End user warranty. The supplier makes a limited one (1) year warrant against manufacturing defects concerning the products to end users. Such warranty provides for a remedy of repair, replacement or refund of purchase price if the defective product is returned to a supplier.

SUPPLIER EXPRESSLY DISCLAIMS ANY WARRANTY; WHETHER EXPRESSED OR IMPLIED, AS TO THE MERCHANT ABILITY OR FITNESS FOR A PARTICULAR PURPOSE, OF ANY PRODUCTS.

## → OUR CLIENTELE





# **iBonus**

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