

CRM.COM Real-time Cash Back Solution for Card Issuers



Quick and Flexible Way to Implement Merchant-funded Cash Back Loyalty Schemes

**CRM
COM**

Can you see it?

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Your Challenge

As a card issuer, you face fierce competition for a share of your customers' wallets. On the one hand, your customers, easily tempted away by new and exciting rival offers, expect to be rewarded for their loyalty. On the other hand, your competition is quick to adopt new technologies and devise creative loyalty strategies in an effort to differentiate themselves.

Our Solution

Stay on top of a major trend in consumer loyalty (real-time cash back rewards) by working in partnership with your merchants to achieve a long lasting increase in your cardholder base and transaction volume. Acquire and retain cardholders through merchant-funded cash back loyalty schemes with CRM.COM Software for card issuers.

Your goals.
Our solutions.
On demand.



What is Merchant-funded Cash Back?

Cash back is a loyalty offering where cardholders are rewarded with cash for using their cards (loyalty cards, credit cards, debit cards, etc.) to pay for various purchases. Cash back typically ranges from 1% to 20% and is usually awarded in real time at the point of sale (POS), with an option for off-line processing. It is accumulated in a special loyalty account and is available for spending on subsequent purchases.

The cash back is offered on purchases made at participating merchant outlets and is mostly, if not entirely, funded by merchant contributions. Advertising and direct marketing carried out by the card issuer provide a powerful incentive for merchants to join the card issuer's loyalty scheme.

Why Offer Cash Back Rewards?

Nowadays, loyalty programmes form an essential part of many companies' customer retention and acquisition strategies. A growing number of businesses now realise the importance of offering real-time, tangible rewards to their customers at the POS in order to stay competitive and provide superior customer service. Acquiring new customers is usually more expensive than retaining existing ones and many businesses find it worthwhile to have an aggressive and creative customer retention strategy in place. This is when cash, pure and simple, can become an effective means of fuelling long lasting customer loyalty.

CRM.COM Real-time Cash Back Solution Overview

The CRM.COM Real-time Cash Back Solution helps card issuers, like yourself, facilitate and automate the

implementation and day-to-day management of innovative, merchant-funded cash back loyalty schemes.

CRM.COM provides functionality to manage the entire cash back loyalty scheme, however complex, from offers and promotions, to cardholder accounts and cards, cash back accumulation and spend rules, agreed merchant contributions, loyalty accounting and reconciliation process, dynamic cardholder segmentation based on cardholder profile, targeted communication campaign management via e-mail, letter, SMS and call centre, real-time integration with POS systems, dashboards, reporting, cardholder web interface for account balance inquiries, and more.

In addition, the system provides enormous flexibility to you and your partner network, allowing you to easily and quickly enhance your cash back scheme and take advantage of rapidly changing market conditions. For example, your partner merchants may wish to offer increased cash back on purchases of specific products, on purchases during specific time periods or at specific outlets. For instance, additional cash back may be offered to frequent shoppers on purchases of over €100 at the toy and game retailer outlets during slow summer months.

CRM.COM Cash Back Solution Benefits

You benefit from an increased transaction volume and lasting cardholder loyalty as customers use your cards more often to make purchases. You are able to obtain one single loyalty view of your customers and segment out the most loyal ones.

Your partners benefit from increased sales to your cardholder base, ability to define a unique cardholder

buyer profile and provide targeted communication at the POS. This allows them to offer the right rewards to the right customers at the right time.

Cardholders benefit from relevant, timely and, most importantly, tangible cash rewards when they use your cards.

CRM.COM Software Technology

CRM.COM Software is designed and built for mission critical environments. It can handle thousands of users and millions of transactions and offers scalability, performance and reliability. CRM.COM already runs operations of many leading companies. The system is 100% web based, is built on the Java platform, supports multiple operating systems (Linux, UNIX, Windows), databases (IBM DB2, Oracle, MS SQL) and web browsers (Firefox, IE, Opera), and can easily integrate with other software, such as POS systems. CRM.COM is an Advanced Level IBM Business Partner.

CRM.COM Software Implementation

You can be up and running in a matter of months, not years. Our clients value our culture of speed and simplicity. The system is designed to make it easy for you to configure, enhance and maintain it yourself without having to resort to expensive IT resources. This results in a low total cost of ownership (TCO) and faster time-to-market.

Contact Information

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QUICK AND FLEXIBLE IMPLEMENTATION OF A SOPHISTICATED CASH BACK SCHEME
COMPLETE SOFTWARE FUNCTIONALITY THAT AUTOMATES ALL THE SCHEME PROCESSES
FULLY WEB BASED WITH EASY BUT CONTROLLED MERCHANT ACCESS

