

CRM.COM Real-time Cash Back Solution for Retailers



Quick and Flexible Way to Implement Sophisticated Cash Back Loyalty Schemes

**CRM  
COM**

**Can you see it?**

# CRM.COM Real - time Cash Back Solution for Retailers

## Your Challenge

As a retailer, you face an extremely competitive market for consumer purchases, where customers have multiple options to buy from competitors using various sales channels, such as Internet or mail order. At the same time, you face demanding partners, your suppliers and dealers, who have influence over these purchases.

## Our Solution

Stay on top of a major trend in consumer loyalty (real-time cash back rewards) by working in partnership with your business network to achieve a long lasting increase in your customer base and transaction volume. Acquire and retain customers through innovative cash back loyalty schemes with CRM.COM Software for the retail industry.

Your goals.  
Our solutions.  
On demand.



## What is 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 your outlets or at your partners' outlets and can be co-funded by your partner network, such as your supplier or your dealer. Partners have an incentive to join because they benefit from the advertising campaign and other marketing promotions carried out as part of the 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. This is especially true in retail, where a small price difference in favour of your competitor or more attractive rewards can easily cost you a sale. This is when cash, pure and simple, can become an effective means of rewarding your customers for their loyalty.

## CRM.COM Real-time Cash Back Solution Overview

The CRM.COM Real-time Cash Back Solution helps retailers, like yourself, facilitate and automate the implementation and day-to-day management of innovative

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 partner contributions (if any), loyalty accounting and reconciliation process, dynamic cardholder segmentation based on cardholder buyer 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 schemes and take advantage of rapidly changing market conditions. For example, you 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 your frequent shoppers on purchases of over €100 at a select number or all of your outlets during slow summer months or during lunchtime on Tuesdays and Fridays.

## CRM.COM Real-time Cash Back Solution Benefits

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

Your partners also benefit from increased sales and the 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.

Your customers benefit from relevant, timely and, most importantly, tangible cash rewards on qualifying purchases.

## 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 the software 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

**WWW.CRM.COM**

### UK Headquarters - London

Caprini House  
163-173 Praed Street  
London, W2 1RH  
United Kingdom  
Tel: +44 207 402 2265  
Fax: +44 207 724 2105  
E-mail: info@crm.com

### Southern Europe, Middle East and Africa - Nicosia

57 Kennedy Avenue 1076 Nicosia  
P.O. Box 22433  
1521 Nicosia, Cyprus  
Tel: +357 22 813210  
Fax: +357 22 318088  
E-mail: info@crm.com

### Greece and Eastern Europe - Athens

166A Kifisias Avenue & Sofokleous 2  
151 26 Marousi  
Athens, Greece  
Tel: +30 210 7279086  
Fax: +30 210 7279200  
E-mail: info@crm.com



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

