



**RETAILCONNECT**  
Powered by **TOKENGROUP**

For the

**Card Issuer**



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## Token Group: Managed Service

### - Professional Services provided by Token Group

- Setup and maintain a Retail Panel for your card program (We negotiate for you)
  - Food | Clothing | Travel | Entertainment | Dining Out | Essential Services | Franchises
- Manage your program on our Enterprise RetailConnect platform. (See all features under the RetailConnect Platform Overview below)
- Supporting Services:
  - Manage your card reputation in the market. (Merchants)
    - Represent your card at the Merchant Level.
  - Process your card holders transactions for you: Supported card types
    - Transaction Cards: VISA | MASTERCARD | AMEX | DINERS
    - Gift Cards; Loyalty Cards; Stored Value Cards
  - Manage Merchant Collections and Card Payouts
  - Manage Merchant and Customer Front End User Experience:
    - Call Centre; Web; Mobile; Site Visits (Merchants)
    - Private Label all of the above in your C.I
  - Manage all back-end systems and operations supporting these services:
    - Servers; Databases; Payment Gateways; Accounting Processes; CRM; All Technologies
  - Manage ALL reporting
    - Program; Merchant; Card Holder; Demographics; Trends
  - Manage Communications:
    - Design; Delivery; Maintenance (Merchant and Card Holder)
      - Email; SMS; Print
    - Card Holder communications white-labeled to your C.I.

- Alerts/Promotional Offers:
  - Token will manage any short notice promotions that the Merchants want distributed to your card holder base. This is managed through a rules engine allowing card holders to opt-out. (Email/SMS/USSD/Call Centre)
- Manage Fulfillment Channel:
  - Card Delivery; Product Delivery; Courier Service
- Consulting:
  - Driving Utilization; Product Mix; Communications; Value-Add's

## RETAILCONNECT: Features & Technology Overview

RETAILCONNECT is the name of Token Group's Merchant Management platform. It is a combination of world-class technology, backed by a professional support team ensuring that your program is a success.

### For the Program Administrator:

- A front-end web administration panel that allows you to manage your program.
- Program Types:
  - Loyalty; frequency; gift; shared reward; charity
  - Closed loop or Open loop programs (Add Merchants and Remove Merchants at the click of a button)
- Merchant Types:
  - Physical Stores or E-Commerce
- Sophisticated Rules Engine:
  - Set custom EARN and REDEMPTION rules, per:
    - Program; Card Type; Card Holder Demographics; Store Location; Date; Amount Spent; Goals Reached
  - Reward a customer for an event type:
    - A visit: Get a free cup of coffee on your 3<sup>rd</sup> visit.
    - Points reached: Get R100 bonus when you reach 500 points

- Utilization: Swipe your card 20 times this month and get a free movie ticket.
- Spending Tier: Spend R100 or more and get 5% cash-back ; Spend R1000 and more and get 10% cash-back; Fixed 5% on ALL purchases
- Unlimited Rule creation
- Incentivize your card holder:
  - If you do X then you get Y; If you reach X points then you get Y reward
- Payout Flexibility:
  - Choose how, when you reward the customer: Give a % of cash back after 7 days or 30 days etc; Give a % of cash back to card holder when they reach a certain level.
- Support for Multiple Stores:
  - Franchises or Multi-Nationals: Connect multiple store locations under one umbrella and your card holders integrate across all stores immediately.
  - Connect different store brands (Different Franchises + National Merchants) into ONE Retail Panel and manage it all in one environment. Each store will see their OWN reporting.
- Cards:
  - One Card, multiple stored values:
    - Ring-Fenced Value: One card could store cash, points or unlimited custom values. Each purse (wallet) can be used at a single location or many.
  - Customer Data: Link customer securely to the card. Main contact information + 10 custom fields.
  - Restrict certain transaction types by merchant location.
  - Activate | Deactivate | Freeze cards if lost or stolen.
  - Automatically set expiration dates (Cards can be renewed after expiration without re-issuing).
  - Auto-renewal of cards.
- Pre-Activation & Import
  - Import existing cards and historical transaction data into the system and track them inside RetailConnect.
  - Pre-activate new cards before they get issued to a base. (Great for Direct Sales)

- Activate cards with a predetermined value
- Multi-Currency:
  - Points; Cash; Ice-cream's (Anything you can think of)
- Global Presence:
  - Support for multiple countries: You can lock card use to a certain country OR allow card holders to swipe and be rewarded at participating merchants across the world.
- Supporting Services:
  - Card Production: Design; Print; Magstripe; Barcode; Encoding
- Reporting Tools:
  - Program Utilization; Card Holder Demographics; Total Card Balances; Merchant Stats; Top Performing Merchants; Transaction Detail and many more. Export ALL data to run through your own reporting tools.
  - Centralized reporting for programs that pool funds into one account OR per-merchant reports for de-centralized programs.
  - View liability report, detailing your total outstanding obligation to card holders.
  - View REAL-TIME reports via the online administration panel.

**For the Merchant:**

- Merchant administration tool via the web:
- View Reporting
  - Display transactions by day/week/month or any custom date range.
  - Drill down to store, terminal or card
  - Reporting is REAL-TIME via the web.
- Supported Terminals
  - Hypercom; Ingenico; Micros; Microsoft RMS/Dynamics; Verifone ( For a list of models please consultant with your account manager)
  - Other brands, supported on request (Custom integrations possible through SDK)

- If no POS terminal in place, then we issue a Web Terminal to the client and a USB Card Reader or Barcode scanner. Swipe or scan the card through the reader and our system will automatically record the transaction.
- E-Tailing:
  - Don't have a physical card terminal? Get a USB card reader and then use our Web Terminal to record transactions.
- Triggers & Auto Rewards
  - Merchants can set triggers based on customer purchase behaviors that will activate customized reward and coupon messages (Displayed on receipt)
- Promo Messages (Till slip):
  - Setup custom ranges for receipt messages; Example: After spending R100 a custom message appears on the receipt, "Spend another R50 more and receive a 10% discount on your next purchase"
- Communications:
  - Send messages to customers in certain card programs via SMS/Email
  - Send out automated communications to customers based on the customers value to you.
- Customer Data:
  - Add customer data at point of sale or via the web.
  - Do balance enquiries from point of sale or via web.

**For the Card Holder:**

- Customer Front End:
  - Web based or Cell phone balance enquiry: See all their balances from each purse in one location.
  - Balance check at point of sale of any participating merchant.
  - Call Centre Support for reward/benefit/partner enquiries.



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#### Agency Edition: (Do it yourself)

- Manage your own Retail Panel on the RetailConnect backbone.
- Private Label:
  - o Online User Interface; Merchant Admin Panel; Customer Front-End; Call Centre; USSD Menu's

I would suggest a telecon or meeting to go through the features and pricing in detail.

Kind Regards



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**Token Group** <http://www.tokengroup.co.za>



## Annexure A:

### Token Group: Managed Services

#### Setup Fees

Merchants/Partners

R500.00 setup fee p/merchant

We integrate the merchant into your program. You sign-off on Retail

Panel.

Program setup fee:

Importing Card Holder data; Setting up all the details around your program; Setting up billing rules; Customer Support functions (Web/Call Centre/USSD/Mobi)

Basic setup:

- Setup program inside RetailConnect: From R5000
  - o Example: Straight cash-back model
- Website: From R10000
- Call Centre: From R5000
- USSD System: From R12000
- Mobi-Site: From R10000

**Variable Fees: (Monthly)**

Transaction Fees

R0.10 p/transaction

\*Minimum R100.00 p/terminal monthly

Volume Discounts:

- 500 terminals +: Maximum charge of R200 p/terminal

Manage Merchant Collections and Card Payouts

R0.50 p/card

\*Volume discounts apply at 200 000 cards

\*Minimum fee: R10000.00

Manage Merchant/Customer User Experience:

- Call Centre; Websites; USSD; Mobi-sites

- Call Centre: R1.00 p/card holder
- Websites & Email Support: R0.25 p/card holder
- USSD: R0.25 p/card holder
- Mobi-Sites: R0.25 p/card holder

\*Minimum of R10 000 p/month

Transaction Communications

- When customer swipes card they can receive a confirmation sms/email
- Ave. response time, 15minutes after swipe.

- SMS: R0.40 p/message
- Email: R0.10 p/message
- USSD:
  - o Internal: Free
  - o External SMS: R0.30 p/message

Administration Panel Access & Full Reporting      Included in the price if monthly account is in excess of R10 000 p/month

Manage Fulfillment Channel:      Priced p/project

- Brochureware from R5.00
- Loyalty/Gift Card from R3.00 (Magstripe/Barcode/Encoding)
- Packaging and Delivery: R5.00 – R49.00

Terminal Download Fee      R100.00 p/terminal if it is not currently enabled. (Please see our list of supported terminals)

**Additional Services**

Active Acquisitions:      R30 000.00 p/successful Acquisition

- If you require merchants/partners that are not on our existing panel.

Consulting Work      R1000.00 p/hour

Have one of our specialist loyalty experts consult on your project. Guarantee results!

Artwork & Design      R 450 p/hour

Custom Software Development      R 900 p/hour