



# MARGENTO LOYALTY

*No cards. No fuss. Just mobile phones.*



# LOYALTY TODAY

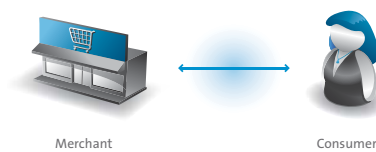
# MARGENTO LOYALTY

For the past two decades loyalty programs have gained in popularity and now are here to stay. Among them, loyalty cards are the most common form of loyalty programs. The markets are saturated to the point where large majority of consumers own at least one loyalty card, many of them owning two or more.

Now the battle is going over who has the most compelling reason for people to give their share of the wallet to. Which card will consumers use, which one they will put in the wallet... When coupons and gift vouchers are added into the loyalty building and sales accelerating mix, two main challenges remains:

## MERCHANT'S CHALLENGE

Ultimately, the success of loyalty programs depends on how well the business understands and communicates with consumers, how easy it makes for the consumers to participate in the program and how efficient it uses the data it gathers...



MARGENTO ANSWERS THE ABOVE AND MANY OTHER CHALLENGES WITH FUNDAMENTALLY SIMPLE APPROACH:

**FORGET CARDS — USE MOBILE PHONES.**

## CONSUMER'S CHALLENGE

Consumers are usually poorly informed of the bonuses and rewards they are entitled to. Besides, they must have their bonus card or paper stamp collection available at the time of purchase, or the opportunity to claim their benefits is lost...

Innovative and flexible real-time mobile Margento Loyalty gives businesses of any size the ability to instantly recognize and reward customers at the point-of-sale without any costs associated with production, issuing and managing plastic loyalty cards or paper stamp coupons. Customers no longer need additional cards to carry and coupons or sticker points to collect and show. Their points, rewards and bonuses are safely stored in database and can be redeemed simply by using their mobile phone.

Margento Loyalty enables customers' purchasing habits analysis, a foundation for comprehensive and relevant customer segmentation. Margento Loyalty is using the same channel for collecting/redeeming loyalty and for promoting targeted marketing directly to customer. By removing the gap between BLP transaction and information channel Margento Loyalty builds strong fundamentals for effective CRM.

## GIFTS AND COUPONS – NO LONGER SEPARATE SERVICES

To further support bonus & loyalty programs Margento also offers mobile gift and coupon vouchers solutions. Margento Gifts and Margento Coupons are innovative and cost-effective alternative to traditional card- and paper-based solutions, providing businesses with integrated capability to create and manage electronic gift and coupon vouchers, and allowing consumers to send, receive and redeem their vouchers by using their mobile phones. Mobile phones serve as a platform for all three services, either being integrated or operating as stand-alone solutions.



### 1. Call

Phone call identifies the consumer.

### 2. Place

Phone placement identifies merchant and terminal's physical location.

### 3. Done!

BLP transaction performed.

# MARGENTO'S APPROACH

# DISCOVER MARGENTO

## Margento can work with merchants and BLP providers in the following ways:

### MARGENTO LOYALTY AS END-TO-END SOLUTION

Margento Loyalty is a complete BLP solution supporting variety of programs and scenarios of rewards, loyalty points, discounts and bonuses. Margento enables businesses to adjust the BLP scenario to their own needs or use pre-designed packages of Margento BLP engine.

### MARGENTO AS IDENTIFICATION & COMMUNICATION CHANNEL

For businesses already running bonus & loyalty programs Margento can be connected into existing third party BLP engine, using current bonus/rewards logic and serving as identification, collection and redemption channel.

## Why Margento is better at driving customer loyalty?

- **Cost & time efficient**

Significantly shorter time to market without up-front investments in plastic cards, their distribution and management.

- **360 ready**

Customers are already 100 percent equipped with BLP ID – their mobile phones. Customers do not need to change or upgrade their phones, download and install any software or change MNO.

- **Omnipresence**

When was the last time you left home without your mobile?

- **Two way marketing & communication channel**

Due to high acceptance of mobile phones, they are great communication channel and marketing vehicle. They are

interactive media, combining both marketing and BLP operations on one single and trusted device, gradually building the path to persons heart – and wallet.

- **Easy & friendly**

Simple bonus and loyalty points/rewards collection and redeeming, seamless »first transaction« enrollment.

- **Convenience**

Consumers do not have to worry about bringing their bonus cards and/or gift/coupon vouchers along, not to mention cutting and storing their coupons... They are all safely and conveniently delivered and accessible via their mobile phones.

- **Complete and innovative CRM**

Fast and seamless building of consumer data-warehouse serves as foundation for comprehensive CRM.

- **Usage tracking and analyses**

Ability to track and analyze collection and redemption data.

- **BLP status check**

Customers can check the BLP status with every BLP transaction. Complete balance check is available by SMS, internet and mobile internet.

- **Aggregation of BLP instruments**

Customers can use Margento BLP system to collect bonuses and points with many independent merchants, using the same phone. No separate cards and coupons for different merchants are necessary. With Margento customers' phones can be used in not only one, but several BLP programs and other Margento services.

- **Secure**

Remove the security threat of keeping printed paper or plastic cards, dealing with stuff theft or negligence.

- **Payment method independant**

Customers still make purchase payments with their preferred method (cash, plastic, phone).

Margento is an innovative global provider of powerful mobile transactions solutions that provide Margento partners with proven and profitable mobile transaction programs. Without any phone upgrades, Margento instantly turns any mobile phone into easy-to-use, convenient, and secure payment and transaction instrument, enabling all mobile phone users to use their existing phones to purchase products and services, recharge their prepaid accounts, pay utility and other bills, receive and use their loyalty bonuses, or purchase electronic gift vouchers.

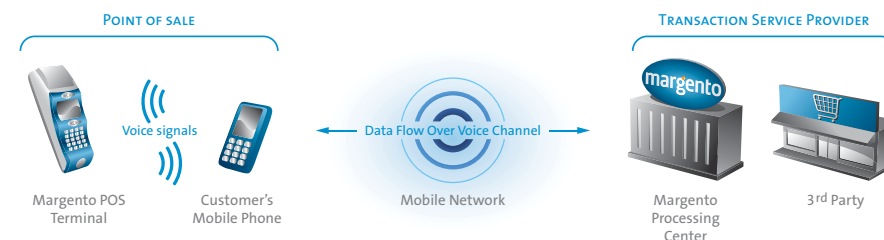
The mobile transactions and payment world is becoming increasingly dynamic, demanding and unpredictable. Margento is leading the way by delivering the mobile future now – with our patented DOV technology, complete line of hardware, software and the richest solutions portfolio based on a single platform.

Margento is a partner of choice for companies realizing the importance of being able to provide future mobile solutions and services NOW.

## MARGENTO TECHNOLOGY

Margento DOV stands for proprietary contactless data-over-voice transaction technology.

Using the voice channel of customer's mobile phone, Margento DOV ensures online, highly secure and cost-effective wireless transmission of the transaction messages from a point of sale (Margento POS terminal) to the Margento Platform for further approval of payments and other transactions. Margento DOV enables transactions using any mobile phone at any location, without need for additional communication infrastructure at the site, and by combining Margento DOV with other communication technologies (GPRS, IP) provides unmatched consumer experience.



Margento POS Terminal and Margento Platform modulate the transaction data into voice signals (beeps) and exchange it through the voice channel previously established by the customer mobile phone. The Terminal and the Centre communicate with each other in the same manner as mobile people do – using speech and a mobile phone.



# THE MARGENTO ADVANTAGE

## ANY PHONE & ANY NETWORK

Without the need for special phone, SIM change, software downloads or any other phone modifications, Margento immediately transforms any phone into convenient and secure transaction instrument. Margento is mobile network operator and mobile phone manufacturer independent.

## VERSATILE - NUMEROUS SERVICES VIA ONE DEVICE

With Margento, you can easily extend your business in imaginative ways by reaching out to your mobile customers, providing them with many convenient and appealing mobile enabled services, such as Margento gifts, coupons, payment or remittance are delivered to them through one trusted device – their mobile phone. Margento delivers consistent user experience across all applications.

## HIGHLY SECURE

Mobile network security enhanced with powerful elliptic curve cryptography (ECC), public/private key infrastructure (PKI), on-line customer identification via his/hers phone number, on-line Margento terminal and platform authentication based on PKI, and fraud protection measures taken in Margento platform, make Margento one of the most secure transaction systems on the market. Customer's sensitive info is stored in the database on server side, not in the phone. Customer's privacy is highly respected and protected by Margento. Customers' information is never revealed at the point of sale.

## EASY TO USE – ONE CALL DOES IT ALL

No SMS typing and sending; no menu browsing. Customer dials Margento number and nears the mobile phone to the terminal. That's it.

## FOR MORE INFORMATION

please visit:

[WWW.MARGENTO.COM](http://WWW.MARGENTO.COM)

## ABOUT MARGENTO

Margento is an innovative global provider of powerful mobile transactions and payment solutions. Margento provides partners with proven and profitable mobile transaction programs. At the core of Margento solutions is Margento's ability to turn any mobile phone into easy-to-use, convenient, and secure payment and transaction instrument.

Margento enables all mobile phone users to instantly use their existing phones, without any phone upgrades, to purchase products, services, recharge their prepaid (airtime and other) accounts, pay utility and other bills, receive and use their loyalty bonuses, or purchase electronic gift vouchers for their family and friends.

Margento solutions and services have been successfully utilized by many prominent financial institutions, mobile operators, retailers, and other businesses worldwide.

Margento is registered trademark of Margento B.V. in EU and other countries. All other trademarks are the property of their respective owners. Margento technology is patented and protected by Margento B.V.

© 2009 Margento B.V. All rights reserved.