

OPPORTUNITY

Worldover, businesses have been using Loyalty (Or Reward) programs as a structured tool to encourage customer buying behaviour, boost sales and reduce customer churn. The traditional Loyalty cards require significant overhead for printing, distributing and managing cards & customer accounts. C-SAM's Mobile Loyalty solution frees up the issuer from such overheads and allows them to issue the virtual loyalty cards securely and wirelessly on the customer's mobile phone increasing convenience, flexibility and security.

C-SAM'S MOBILE LOYALTY SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform (MTP)** that enables Merchants & Issuers to offer Mobile Loyalty and other Value Added Services (VAS) electronically, wirelessly and securely to their customer on the mobile phone.

MTP consists of a downloadable mobile application (**OneWallet**) for Consumers and an intelligent backend system (**Wallet Service Center**) that establishes secure interfaces with Bank's backend systems.

Consumers have access to a host of Loyalty Card functions ranging from checking points to redeeming points.

C-SAM's carrier-grade platform has evolved through extensive research and development over the last twelve years for which eleven patents have been issued and twenty applications are pending. The platform supports different handset environments and mobile carrier networks, as well as Near-Field-Communication (NFC) based secure proximity transactions over mobile phones for payment & non-payment applications. C-SAM's unique security architecture enables providers to configure different trust models, and effectively aggregate applications from disparate domains without adversely affecting their existing risk management practices.



The platform's device and network agnostic solutions, with support for multiple mobile device platforms and channels, and support for search and transaction based advertising, personalized coupons and promotions, and integration of 3rd party open content, coupled with development tools and APIs for quickly developing & launching additional services provides customer with the necessary competitive advantage.

MOBILE LOYALTY SERVICES

C-SAM's Mobile Loyalty solution contains several canned services and functionalities.

Supported services include:

Loyalty		Redemption	
<ul style="list-style-type: none"> Apply for Card Download Card Merchant Branding 	<ul style="list-style-type: none"> View Balance View transaction history 	<ul style="list-style-type: none"> 2D Barcode Over-The-Air 	<ul style="list-style-type: none"> NFC Based Redemption
Tracking & Reporting		Value Added Services	
<ul style="list-style-type: none"> Profile & Segmentation 	<ul style="list-style-type: none"> Usage report 	<ul style="list-style-type: none"> Transfer Points Mobile Ads 	<ul style="list-style-type: none"> Refer-a-Friend Other services



BENEFITS

Consumer	Provider
<ul style="list-style-type: none"> Increased Convenience Ability to maintain electronic records Access to other Value Added Services Time Saving – Reduced paper handling 	<ul style="list-style-type: none"> Reduce Cost Aquire New Customers Offer New Products & Services Enhace Customer Relationship Offer Personalized Solutions Reduce Churn



IMPLEMENTATION

The MTP consists of a turnkey solution, which includes the product, system integration, training and maintenance. C-SAM would set up and brand the MTP as per bank's requirement, and develop the necessary secure interfaces with its back-end systems. The MTP can be scaled to offer other payment and value added services.

C-SAM Support for multiple deployment models, including On-Site, Hosted and ASP/SaaS. Additionally, C-SAM provides Tier II & III Technical Support and with option for integrating MTP with Issuer's Self-Care Portals.

Platform support for multiple user and transaction based business models, to build the necessary ecosystem of service providers and partners, to offer subscribers a rich bouquet of secure transactional services on their mobile phones.

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