



Achieve customer retention and increase
profitability of your retail banking business



WAY4TM
PAYMENT PROCESSING SOLUTIONS

→ www.openwaygroup.com

OPENWAY



→ Design Loyalty Campaigns

- Discount and bonus programs
- Gift and Pre-paid cards
- Co-branded Debit and Credit cards (EMV and magnetic)
- Loyalty clubs and 'miles' programmes

→ Automate Loyalty Engine

- Verifies loyalty programme participation rules
- Analyses customer behaviour
- Assigns/accumulates bonuses and discounts based on flexible business rules
- Converts points into various customer rewards
- Provides flexible loyalty points accounting and reporting
- Interfaces with legacy payment processing system
- Delivers customer behaviour data to banks and merchants
- Provides loyalty program participants with reports and statements on transaction activity, earnings and rewards
- Permits points expiration and other adjustments

→ Activate Loyalty Programs

- Automatic customer enrollment
- Self-enrolment through multiple delivery channels

01

→ Analyse Customer Behaviour

- Amount of purchase, card turnover, average amount
- Date and time of transaction, 'happy hour'
- Card product, payment history, frequency of card use
- Transaction location, delivery channel, merchant details
- Other customer, product, service and transaction information

→ Reward Loyal Cardholders

- Purchases and payments with partial redemption
- Discounts on purchases and services, cumulative discounts
- Credit bonus to customer deposit or credit account
- Extra services with discounts
- Upgrade to better terms and conditions
- Lotteries, gifts

→ Reward Loyal Merchants

- Reward merchant staff
- Upgrade to better terms and conditions

→ Inform Customers Online

- Information and enrolment in loyalty programmes
- Points balance inquiry
- Reports and statements on transaction activity, earnings and redemptions
- Pro-active customer SMS and e-mail notifications

02

→ Delivery Channels

- POS, ATM, Self-service Kiosk
- Internet, Mobile phone, E-mail

→ Advantages for Banks

- Implement your own loyalty programmes quickly
- Run loyalty programme on both magnetic and EMV cards
- Encourage both cardholders and merchants loyalty
- Combine loyalty programmes with various products and services
- Keep total control over your loyalty programmes

→ Benefits for Merchants

- Attract bank customers
- Issue private label cards, or enjoy bank co-branded cards
- Join club/ merchant pool programme
- Collect customers behaviour data
- Receive data for programme efficiency analysis
- Upgrade to better terms and conditions
- Cut the costs of maintaining loyalty programmes

→ Benefits for Cardholders

- Selection of various loyalty programmes
- Flexible reward and redemption schemes
- Club memberships and personalised service
- Choice of enrolment and information delivery channels

03



Built on the WAY4™ payment processing framework, the **WAY4™ Behaviour Loyalty** solution enables banks and retailers to design and manage diverse loyalty programmes on both magnetic stripe and EMV smart cards. It analyses customer behaviour, accumulates bonuses and discounts, and delivers rewards based on flexible business rules setup. Encourage both cardholder and merchant loyalty and enjoy the returns!