



## ILION eWallet / ILION Money Card

### Customer Loyalty Building System with Top-up Cards

*The electronic purse*

#### INTRODUCTION

It's a proven fact that the commercial vision of businessmen is not only focused on attracting new customers, working on customer loyalty is a must. Aware of this problem ILION has developed the ILION **eWallet solution**, based on the use of chip cards.

The chip card market for its use in customer loyalty programs has a great future since it provides system users an easy and powerful tool to support decision making of consumption and Offers at outlets and to get to know the customer in detail.

What distinguishes **ILION eWallet** to these Building Customer Loyalty programs is that the same card, in addition to registering user's personal data, can be topped-up with whatever amount in euro's the card holder wants through a deposit at the till. Once the amount is spent, you can return to recharge using the same procedure.

**ILION eWallet** cards work as digital wallets, possessing the most relevant characteristics of a real purse, but without its drawbacks, in order to meet the needs of its users. For these, it is a very practical solution, since they forget the problem of cash, besides providing greater security and control of small expenditures done every day checking their consumption through a website.

**ILION eWallet** is focused towards three main objectives. First, it is used as a tool to increase both the number of clients and transactions carried out. It also constitutes a fidelity card and finally, it is attempted with its initial use to reducing fraud and the number of transactions Online, of considerable cost.

## ADVANTAGES

### CUSTOMER

- ↳ **Flexibility.** The customer can buy at any time, any product in the establishment or store network.
- ↳ **New experience.** Cards help to create a unique experience at the point of sale to allow the receiver to buy quickly and easily.
- ↳ **Control.** Because cards are rechargeable, spending is limited to the amount contained in the card, with the possibility of increasing it.
- ↳ **Comfort.** The convenience of not having to carry cash in order to deal with small payments, eliminating the cash problems.
- ↳ **Rapidity.** It is easier, faster and more convenient than any other form of payment.
- ↳ **Security.** Is not connected to the users current account. The risk of fraud is limited to the amount charged.

### DEALERS

- ↳ **Increased revenue.** In most cases the customer ends up buying a product with a value greater than the accumulated in the card, so it will need to be recharged.
- ↳ **Increase visitors.** The money accumulated on the card can only be used in the establishment or group of establishments affiliated to the program, contributing to increasing visits to the store.
- ↳ **Keep cash.** Unlike other forms of payment, these cards store the value and do not require reimbursement of cash for the unused value after purchase.
- ↳ **Transaction cost.** The transaction cost is nil compared to bank cards.
- ↳ **Improve cash flow** by taking advantage of revenues from selling cards until the client makes use of it.
- ↳ **Potential income.** If the card is lost or not made use of, will have an extra benefit for your business
- ↳ **Increased awareness of the brand.** With personalized cards with your corporate image, keep your business in the mind of your customers, their wallet will carry the remembrance of your business.

## FEATURES

- ↳ **Completely compatible** with other management programs: ILION eWallet will not force you to change the current POS program, will simply manage it through an internet connection
- ↳ Suitable for groups such as franchises, shopping centers, associations, etc. ..
- ↳ **Shared and Simultaneous** use. The consumer can use the Card at any participating stores.
- ↳ **No need for special equipment.** Complex and expensive equipment is not required. You just need a computer with Internet connection.
- ↳ **Total control** by the company on activities conducted by the retail partners and customers.
- ↳ **Centralized work** protocols. All businesses operate in subordinate mode to the central. It is from here where cards are issued and recharged.
- ↳ Possibility of **customized adaptations** to the specific needs of each company.
- ↳ **Minimum investment:** Due to the fact that you only need a card reader connected to the Internet and other possibilities regarding to the cards, you can implement ILION eWallet in your company with minimum costs. .

## OPERATION

Cards can be recharged with money and enable to pay goods and services by sliding the card through the reader. This recharge is done centrally from the management set point.

Each time a customer makes a purchase, their card is inserted into the reader, which communicates with a system centralized through a secure connection with SSL certification, via one web browser by requesting the amount of operation, the ticket number and the name of the seller. This information is sent in real time via the Internet to the management program, which returns the reader the new card balance, after deducting the amount of purchase. If the total amount is not used, the remaining balance can be spent at future purchases.

From the management program you can centrally control all transactions carried out in different shops, as well as data from the same: amount of the ticket, customer, balance, etc. Will be able to issue new cards and reload issued ones.

