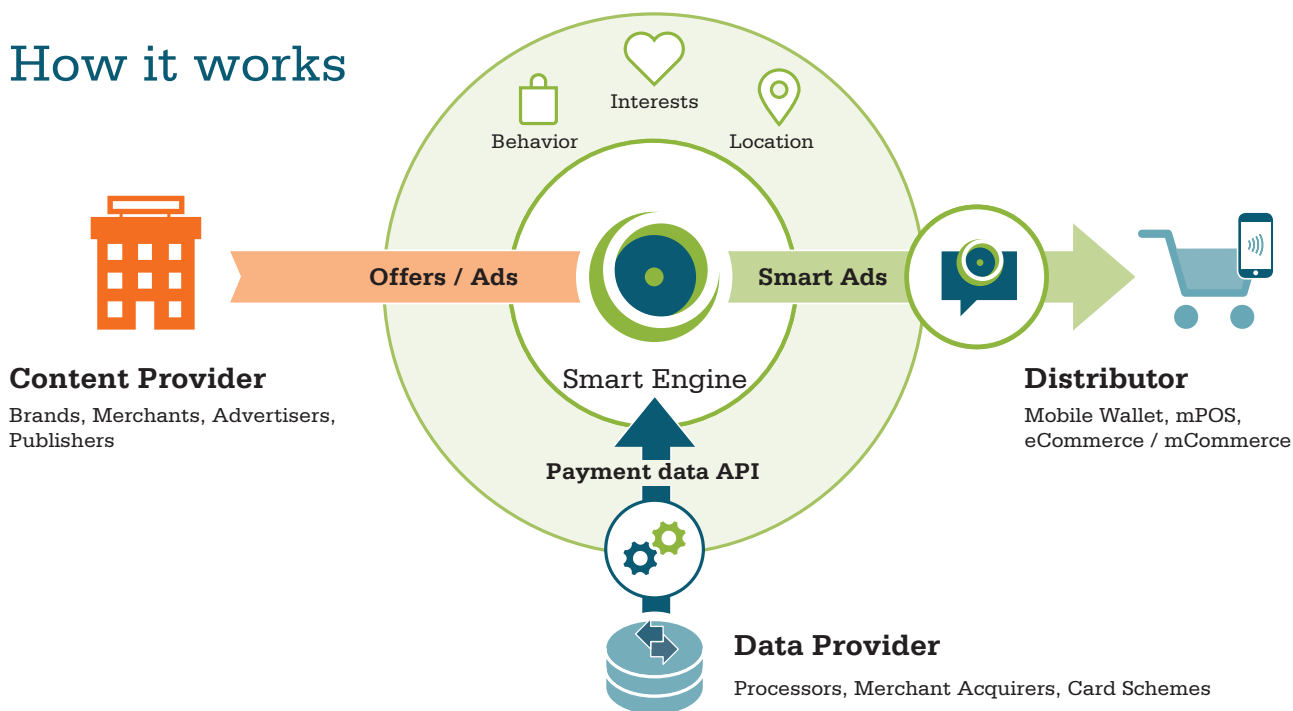# smartengine

Rapidly grow your mobile payment platform

Deliver real-time customer relevance, add merchants and boost income with
Smart Ads powered by Smart Engine

Mobile payment platforms hold tremendous potential to reshape the way consumers pay for everyday purchases thanks to their convenience, speed, and security. Smart Ads powered by Smart Engine is a cloud-based mobile payment ad solution that enables merchants, brands, and advertisers to deliver

relevant offers and messages to consumers through their mobile payment platform every time they use it. With Smart Ads powered by Smart Engine, you can rapidly expand your platform, add merchants, and create a richer, more relevant customer experience.

How it works

Behavior · Interests · Location

Offers / Ads → Smart Engine → Smart Ads

Content Provider
Brands, Merchants, Advertisers, Publishers

Payment data API

Distributor
Mobile Wallet, mPOS, eCommerce / mCommerce

Data Provider
Processors, Merchant Acquirers, Card Schemes

Targeted: The platform matches the right offer to the right customer based on geo-location, analytics, and category information the user opts to share. The targeting works even if payment and transaction data is not shared.

Convenient: Offers distributed through your platform are applied directly via the platform, requiring no additional steps at checkout for merchants. For consumers, it's a seamless experience.

Flexible: The system can accommodate instant cash back/discount, advertisement message or point schemes.

Easy to implement: The system works off the shelf with no up-front costs. Just integrate the API into your application and start driving additional revenue.

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Smart Ads powered by Smart Engine in action

Mobile Point of Sale (mPOS)
Turn mobile POS platforms into marketing solutions and increase revenue.

Customer takes a taxi and pays with his credit card using a mobile card reader/mPOS.

On his email receipt, customer notices that he's earned 2 points on the mPOS platform.

Customer buys a cup of coffee at a local café and pays with his credit card using a mobile card reader/mPOS. System asks if he wants to pay with points. Customer says yes. The 2 points give him a discount of $1.

Mobile ecommerce
Boost transaction volume by enabling merchants to cross-sell goods in one marketplace platform.

Customer buys kitchen table and chairs set at online furniture store.

At checkout, she pays with a mobile ecommerce platform and receives offer for a discount at an online home appliance store through the app.

She clicks the link and is redirected to a home appliance online store.

Customer purchases dishwasher. Discount is applied automatically through the ecommerce platform.

Real-time clearing services
Grow and monetize real-time payments by hosting targeted ads on your platform.

Customer makes a purchase at sporting goods store and pays with real-time clearing service using his mobile device.

Customer receives cash back offer from sports apparel brand.

Customer purchases products from that apparel brand at the store.

Customer checks out again with real-time clearing service, and the cash back is instantly applied.

Everyone wins

The platform boosts transaction volume while also driving advertising revenue.

Merchants increase sales and brand recognition.

Customers save money and get relevant offers.