



Smart shopping with your bank

**Card Linked Offers and Merchant Funded Rewards
The Next Generation Loyalty Program**



powered by
smartengine

The Four Strategic Technology Areas

The Must Haves for Competitive Advantage and Sustainable Growth



Mobile for highest customer centricity

Smart phones and mobile internet have changed the way customers interact with their bank. Customers expect services wherever and whenever convenient for them. Competitors are just one click away.



Social to identify trends and needs fast

Social media augments communication with customers. The crowd can immediately research, compare products and exchange experiences. 65% of the customers access their preferred social media daily.



Customer Insight leverages big data analytics

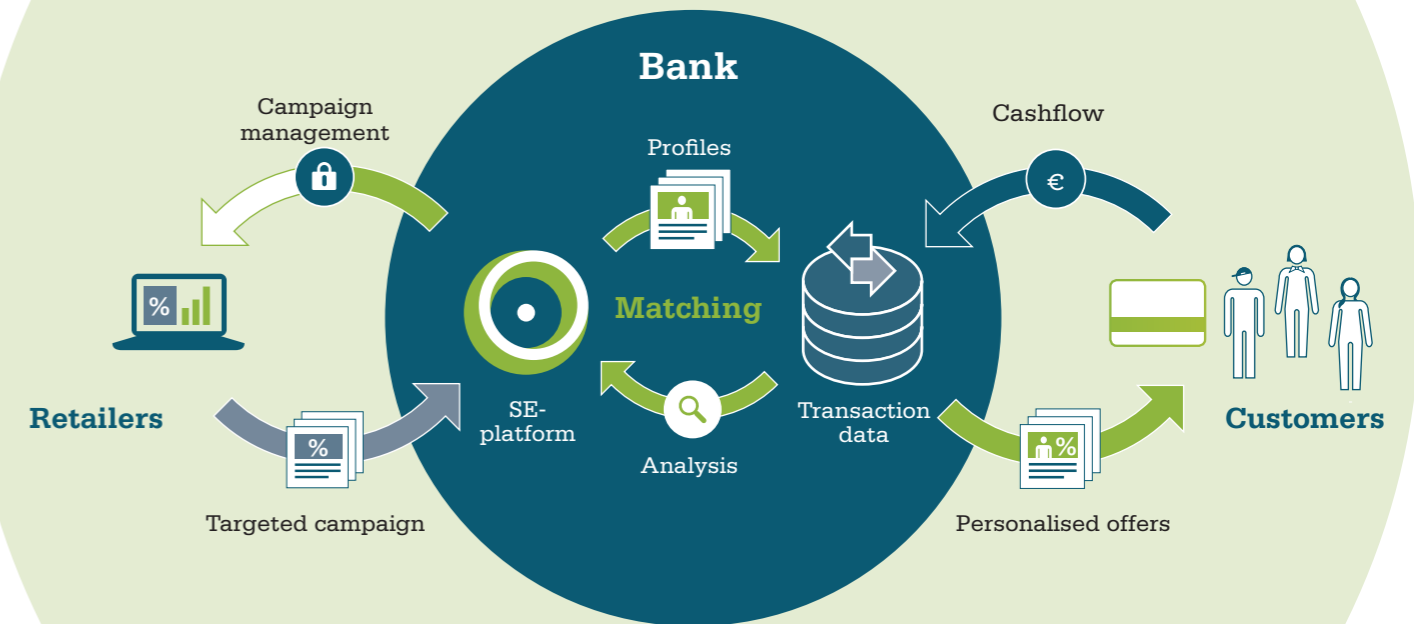
The amount of data from social media, mobile, payments or location services will dramatically increase. Data ownership and the ability to use data are the most valuable assets for retail banks and will be decisive for gathering market share.



SaaS for best customer experience

In the coming years marketing departments will determine the majority of the IT spending. Innovative business models and the time-to-market are key factors for success. This requires expertise which is best sourced from specialized partners.

The Smart Engine Card Linked Offer Platform Leverages the Four Strategy Areas and Provides a Break-Through Value-Added Loyalty Program to Your Customers



Secure, efficient and profitable for all participants

What do you get?

- Customer Insight combined with product knowledge
- Real time consumer preference analytics building profiles from multiple big data sources
- Offer management with automated redemption processing of cashbacks, mobile coupons and custom loyalty schemes
- Merchant online campaign management to target the offers to the right customer at the right place and the right time
- Smartphone Apps and online portals for your customers to enter the bank's shopping world
- Market and merchant performance reports
- We manage the platform on your behalf – no demand on your IT resources
- All customer and merchant facing apps are branded for your bank
- You receive your loyalty program within weeks – risk and investment free

Personalize your bank and make a difference!

Boost your card income!

Maximize conversion on your merchant deals!

Consistent Multi-Channel Customer Experience



Notify your customers with push notifications, text and email



Promote offers on the web portal and smartphone



Consider customer context with location based services and time



„Right on time, just around the corner, and a discount on top of that!“

A superior loyalty program for your customers:



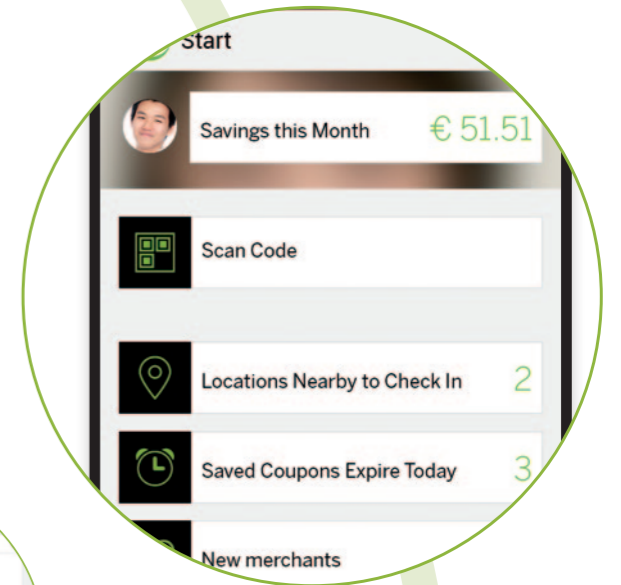
The key to a personalized shopping world provided by your bank. Attractive offers at a finger tip.



Expedient and appealing discounts and transparent savings

1 Mobile App

Your customers access the targeted offers wherever and whenever they like. They select their favorite merchants, search for offers nearby, receive notifications about campaigns and check their savings.



2 Easy Redemption

Your customers redeem the offers at the check-out with the bank's payment cards and wallets. Your customers benefit from:

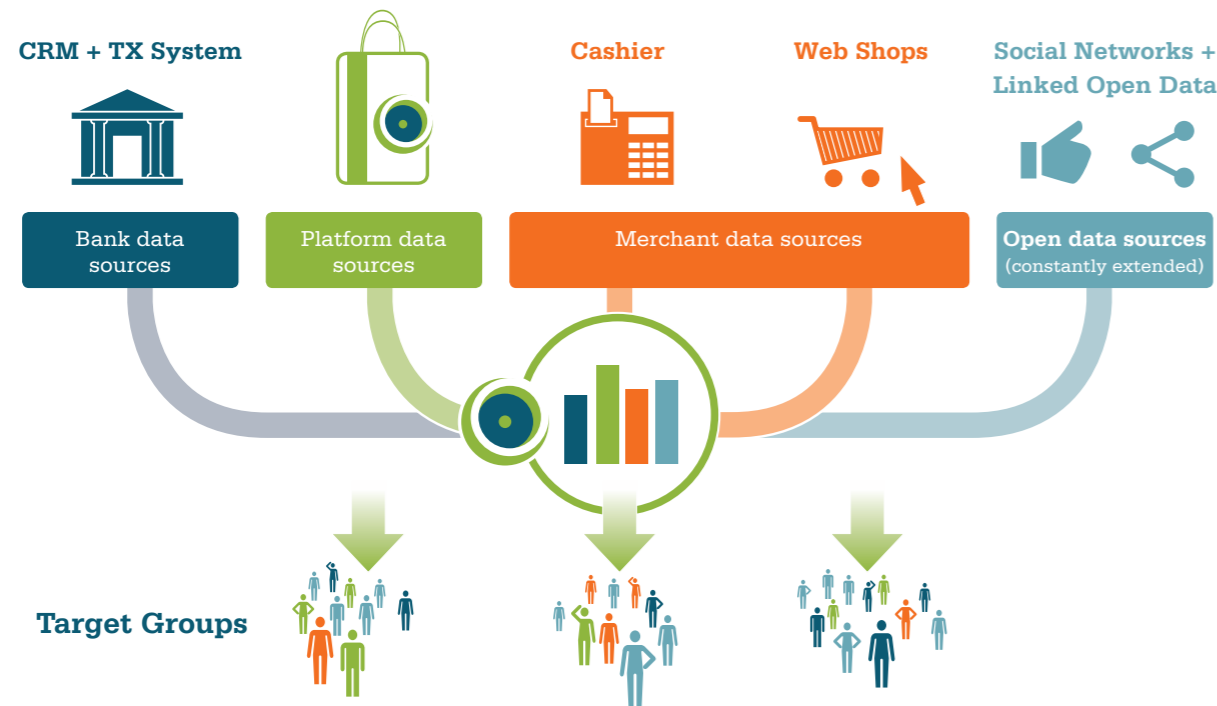
- **Coupon:** receive the discount at the check-out
- **Cashback:** transfer the redemption amount to the customers' accounts
- **Loyalty schemes:** collect points



3 Shopping Club

Your customers share the shopping experience on social networks, recommend offers to their friends and impress with great benefits. The bank builds a shopping community and gets promoted on social networks.

Smart Engine Predictive Analytics Identifies the Most Profitable Customer Segments for Merchant Target Marketing Campaigns



Highest offer conversion through personalized targeting

Via the evaluation of multiple data sources, **Smart Engine Predictive Analytics** identifies buying behaviour and product preferences. The merchant targets the best customer segment via a marketing campaign:

- **the Products** to promote,
- **the Place** – Location and channels where to attract the most relevant customers,
- **the Promotion** defining the communication strategy
- and finally, **the Price** – which benefits are best to attract new customers and deepen loyalty with existing ones.

Exceptional service for your partner merchants

- Instant offers pushed to highly defined target groups
- Agile campaign management:
 - Design campaign in the morning – validate viability using real-time segmentation
 - Push to customer segment at lunch
 - Monitor online results in the afternoon
 - Optimize campaign in the evening
- Report cardholder action by action (views, buys) – immediate offer feedback

End-to-end control of campaigns
Deepen merchant-bank relationship
Higher conversion

Best Partner Merchant Performance at Lowest Cost

- 
Increase sales and turnover at your partner merchants
 - Additional turnover from new customers
 - Higher purchasing frequency and better customer retention
 - Customer loyalty program – without investment costs and risks
- 
Reduce workloads of staff and customers
 - Customers can comfortably buy with the supported payment cards and wallets
 - Mobile coupons with QR codes
 - The cashback is transparent and automatized
 - Redemption is fast and stress-free, for you and your customers
- 
Activate the customer potential with your partner merchants
 - Merchants target the bank customers via the bank only
 - Integrate the merchant loyal customer base into your program
- 
See, monitor and control merchant success
 - Realtime charts and statistics
 - Full control over campaign commercials and measure the ROI
 - Easy to use
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Pinpoint targeted customers
 - Promote merchant business and products
 - Target the most relevant customers for your offer
 - Increase purchase probability significantly
- 
Profit from a performance driven and merchant funded program
 - No investment costs
 - No integration costs
 - No staff training
 - No infrastructure costs
- 
Take advantage of all modern communication channels
 - Exclusive: via online banking
 - Location-based services via smartphone and tablet
 - Email, text message
 - Nearby and push notification
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Sounds good? Any questions? Get in touch with us right now.
 - info@smartengine.at
We would be pleased to speak to you in person.

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