



A comprehensive
solution for a **loyalty**
and **payment** system

We develop solutions which provide clients with secure and comfortable use, better services and greater control across all sales channels



The SmartShop-platform is a comprehensive solution for a loyalty and payment system, which can be, thanks to its modular architecture, easily adapted to the specific requirements of the customer and installed according to client's business and communication strategy in the mode of a loyalty program, an open or closed payment scheme or in combination of both parts of the system.

SmartShop-platform supports client's corporate business strategy and enables:

- + To keep and to increase the loyalty of customers
- + Individual marketing, individual offers addressed to specific customers on the basis of the knowledge of customers' shopping preferences
- + To offer new better services to customers (keeping the existing customers and support for acquiring new customers)
- + To run a loyalty system based on points, discounts or a combination of both
- + To run an open or closed payment system in the mode of e-wallet, prepaid gift cards or a combination of both

KEY FEATURES:

+ Modularity

The whole system is designed as a flexible solution, which enables to achieve the desired functionality through an appropriate combination of modules.

+ Robustness

The key components of the system are run in the datacenter of Monet+, where we are able to guarantee permanent availability of the system.

+ Flexibility

The open architecture enables an easy implementation of client's additional requirements

+ Security

The key components and communications are secured cryptographically

The SmartShop-platform includes individual modules (payment system, loyalty system, clearing, cards, e-Vouchers, e-Tickets, kiosk, cash register, turnstile), of which the functionality can be composed according to client's requirements. You can also use some of the pre-set solutions:

Module Loyalty	Module Payments	Module Clearing
Module Acceptance	Module Center	Module Integration
Module Reporting	Module eTickets	Module eReceipts

Module Center:

The central module consists of a front office and a back office. The front office is the entrance gate to the system for both users and merchants. Through the web interface, both users and merchants can access all functions of the SmartShop system. The back office includes the transaction core, the system for management of users, cards, points-of-sale and merchants, including the database server as a central data storage.

Module Payments:

The payment module is the basic functional module of the system. It uses the e-wallet system (in the mode of prepaid gift card, debit or credit card), through which payments can be made within the network of acceptance points (terminals, telephones, tables) of a closed payment system. The module allows topping-up the wallet and controlling card limits.

Module Loyalty:

Another basic module of the SmartShop system is the loyalty module, which allows the management of rules for allocation of loyalty points (based on the amount, time, purchasing frequency, purchasing volumes, etc.). The loyalty system also includes the basic e-Catalogue, which enables to create a simple e-shop with rewards, which can be withdrawn (purchased) for loyalty points.

Module Clearing:

If you want to share the system among several merchants, it is necessary to charge and settle mutual obligations among its participants, be it money or points. The Clearing Module serves this purpose.

Module Acceptance:

The Acceptance Module is an end device, which enables the use of loyalty/payment cards of the SmartShop system. The acceptance device can be a payment terminal, tablet or telephone supporting the NFC technology. If the e-Ticket module is used, the acceptance point can also be turnstiles and information kiosks.

Module Integration:

The integration module provides an interface for integration of the system into applications used by the merchant, for instance into a cash-register system, accounting, etc.

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Module Reporting:

The Reporting Module enables detailed analyses of the data in the SmartShop system, e.g. data about purchasing behaviour and shopping habits of individual users or groups of users, which subsequently enable to create customer-specific offers either for individual users or for groups of users

Module eTickets:

The eTickets Module is intended for clients who require electronic distribution of tickets for various sporting, cultural and other events. This module also includes a complex management of access to the events through turnstiles, incl. a system of electronic slips for returning visitors

Module eReceipts:

The eReceipts Module can be used independently. It is a module for electronic archiving of receipts from the payment system. If the payment system is integrated into the cash-register system, all receipts are automatically electronically archived in electronic form into the e-Receipts Module.

The Loyalty System "Bonus" for Slovnaft

Monet+ supplied the loyalty system on SmartShop-platform to Slovnaft (the company is a part of the petrochemical group MOL), operating the largest chain of petrol stations in Slovakia. Our solution enables Slovnaft to run a loyalty system called "Bonus Club" at about 350 terminals in the network of Slovnaft petrol stations. The Slovnaft loyalty system is an example of one of the most complex applications of the SmartShop-platform, which is intended for running loyalty and payment systems with cards (chip contact/contactless cards, magnetic cards) or with mobile applications. The remote management of applications in the terminal enables an easy maintenance of the system and, if required, it offers the possibility to easily change the system parameters such as the method of calculation of loyalty points for a purchase or the entire software application in the terminal.

WE HAVE SUPPLIED

- + Loyalty system
- + Application for acceptance of fleet cards
- + Security server
- + Authorization server for acceptance of payment cards
- + A tool for remote management of applications in terminals and system maintenance

"We highly appreciate the fact that the MONET-solutions focus on long-term operational stability of the systems and maximum cooperation in continuous service support of these solutions. This is particularly important for our extensive network of stores with a large volume of executed operations."

Ladislav Ďurko, Slovnaft, a.s

In 2012, MONET+ administered over 16,000 payment terminals in the Czech Republic and Slovakia.

Over 70 million transactions were executed at those terminals with a total turnover of 45 billion CZK in the Czech Republic and 145 million EUR in Slovakia.



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