

# World Class Next Gen-X Contactless Cashless & Loyalty Rewards Solutions

## PRODUCTS & SERVICES CATALOGUE 2020





# A CONTACTLESS SECURED SMART CARD & NFC PAYMENT BASED SOLUTION



## System Overview For iBonus System

iBonus System, the GenX loyalty system with a prepaid subsystem, is based on the award-winning technology of distributed offline NFC contactless smart card/Smartphone as Emulated Card HCE/BLE Technology.

The old technology of using a magnetic stripe card to access a centralized database application server, mailing of account statements and service centers, is soon getting redundant.

Users can now check their balance or redeem gifts with schemes especially tailored for them, all in real time at iBonus Backend Web-based application. For the vendor, the system includes tools that capture user profiles, analyzes it and generates CRM data; and also web-based reports for real-time feedback of any marketing plan in implementation.



**iBonus System, the GenX loyalty system with a prepaid subsystem, is based on the award winning technology of distributed offline NFC contactless smart card/Smart-phone as Emulated Card HCE/ BLE Technology.**

iBonus system is truly scalable system supporting multiple systems at different remote locations through 3G/4G/Wi-Fi/LAN/WAN/or the open internet.

iBonus Loyalty System consists of 4 basic off-the-shelf components:

Contactless membership smart cards or Smartcard as Chip Emulated Cards

- iBonus RFID/NFC/HCE/BLE terminals
- iBonus Backend Loyalty/Prepaid Engine
- Web-based Reporting Tools with Department Advanced Dashboards





## LOYALTY & PREPAID SOLUTIONS

Everybody loves a bargain — it's not only business, but it's also psychological.

It's no secret anymore that loyalty programs are effective marketing tools. They increase growth, help retain customers, and improve your brand's reputation. And if you haven't yet weaved a loyalty program into your marketing strategy, you may be missing out on one of the best and easiest tools available for the success of your business.

By providing extra incentives like discounts or freebies, a loyalty program encourages consumers to direct more of their purchases toward a company and less at competitors. Especially when close to achieving greater rewards, consumers can be enticed to buy more than they would have without an incentive program.

Loyalty programs serve a dual function: by instituting a loyalty program, you not only improve customer appreciation of your business, it also ensures that existing loyal clients still feel as if they are valued by your operation.

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Of course, you also increase the chances that existing clients will share this joy with those close to them. The more a customer feels appreciated by a business, the more he or she is likely to support that company and recommend it to others. This, in turn, carries on in a word-of-mouth cyclical nature that continues to achieve growth for your business.

By implementing a loyalty rewards program, you are sending a message to your current and future client base that you are interested in not only making money for their purchases but also in a relationship with customers that is mutually beneficial. You sell goods and services, although you attach benefits solely for the benefit of the client. This act of goodwill will improve the overall outlook of your customers, which will ultimately have a positive impact on your business.

A prepaid card is a card that you use to access money you have paid in advance. A prepaid card can refer to some different types of cards. For example, gift cards are prepaid cards that typically are used up after you deplete the value on the card. But you can also have a loadable prepaid card that you can add money to and continue using over and over. You "load" money on the card by paying in advance, and then you spend that money by using the card. Saves you the trouble of carrying cash all the time as also limits your spends to the amount of cash in the card.



# iBONUS ECO e-COUPON/e-VOUCHER SYSTEM



In marketing numerous Retailers overall utilize a paper-based coupon/Voucher idea to bind and build client purchasing recurrence and to tie clients with their organizations , These coupons or vouchers are only a bit of paper ticket or paper Voucher that as a rule has an unique serial number, and a Barcode imprinted on it that can be reclaimed for a monetary rebate or discount when acquiring any items from any retailers.

As we all know there are numerous Point of sales machines, billing Applications around the world. Doing a smart card based Loyalty and Prepaid framework Integration with the POS applications has been dependably a Challenge for any Retailers.

iBonus has a possible out of box answer for Interface with any POS equipment in the world with our Dynamic on screen Barcode generation technology. So when any Cashier does a smartcard-based dependability or prepaid Transaction .iBonus eCoupon application produces and shows all value-based Dynamic Barcodes in the iBonus Loyalty/Prepaid Terminal itself. Subsequently it disposes of the need to print such a large number of paper vouchers and do manual bookkeeping, Distribution, and Administration.

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## FEATURES AND BENEFITS:

- No more paper wastage, Think Green, Go Green!
- iBonus Provides ongoing reports of the use of all earnings and burnings.
- Fully online reports and Department dashboards
- Finance Department Dashboards to track end to end use of Loyalty/Prepaid Transactions done overall store branches safely.
- The interface of POS should be possible using USB link or WiFi connection to the iBonus Terminal Android drive
- Alternatively, issue rebate coupon should be possible by a just click of a button.
- At redemption cash counter, the last discount % can be shown as a standardized identification like a paper discount coupon with respect to the terminal. Cashier Clerk can enter given Discount % to POS Application utilizing any available barcode scanner as a part of store standardize







# iBONUS NFC ANDROID TERMINAL

iBonus Android terminal is a smart gadget (android) used for loyalty applications. It works as a loyalty terminal once the application license is installed on it. It's introduction in the market will bring in a user-friendly technology as per the current trends.

We at iBonus have developed a customized tablet (Android) with iBonus loyalty application installed. It is a mobile POS machine that also doubles up as a loyalty terminal.

The iBonus Android Terminal gives you an advanced level of comfort as compared to a typical POS that is fixed and stationary, as it is portable and can be carried anywhere. That in turn reduces the cost and eliminates the need of maintaining a huge backend server.

The terminal reads the smart card, and the last point balance is stored on the card itself. The terminal can store 5000 records on offline mode (so it is functional even if data connectivity is lost), and the data gets pushed to the cloud server since everything is cloud based. This intelligent, smart terminal can also be integrated with your existing POS for which we provide all necessary backend support.



## BASIC REPORTING

The terminal also provides Reporting functions like customer profile, time of purchase, frequency of purchases done. An administrator can make a query on the iBonus Database by applying filters and grouping on member info, branch, terminal and transaction type. All results obtained can be exported to Microsoft Excel.csv file for further analysis.

*The terminal has the capacity to store 5000 records on offline mode (so it is functional even if data connectivity is lost). The terminal also provides Reporting functions like customer profile, time of purchase, frequency of purchase done.*

## TECHNICAL SPECIFICATIONS

Model	iBonus NFC Android Terminal
Screen Size	7inch
CPU	All Winner A23, ARM Cortex-A7 Dual Core; GPU: ARM Mali-400 MP2
OS	Android 4.2
Memory	8GB
Wi-Fi	Yes, 802.11 b/g/n
Band	2G: GSM 850/900/1800/1900 MHz 3G: WCDMA850/2100MHz (Optional)
NFC	13.56 MHz
Bluetooth	BT4.0
TFT Monitor	7" Capacitive Touch Screen with Fice-Point touch 16:9A
Resolution	Resolution: 800"x480" (Optional: 1024x600)
Audio	Stereo Audio Out X1 and Earphone Out X1; Microphone in X1
Battery	2800mah
Power Adapter	Input: 100-240VAC 50-60 Hz, Output: 5V 2A
Port	Support TF card and USB 2.0 High-Speed
Weight	Tablet: 0.35Kg/Tablet with all box parts: 0.65Kg
Tablet dimensions	BOX Size: 248mm x 148mm x 62mm





# iBONUS CARDS

There are several types of card used in iBonus System:

## BLANK CARD

Blank card is the Mifare card newly bought without being marked by any Mifare devices.

## MASTER CARD

Master Card has the following purposes:

- To ensure unique allocation of Member Card ID's
- To ensure the Terminals of different end users can only read cards issued by them.
- To define maximum prepaid value for member cards.
- To define sector usage for member cards and staff cards
- To identify whether Integer Mode or Decimal Mode to be used

## MEMBER CARDS

A member card is a contactless smart card with the size of a credit card. Integrated within the card is a built-in memory for storing the most up-to-date bonus points, prepaid dollar value and 1:1 administrator-defined member profile. Utilizing 13.56Mhz radio frequency smart card technology, the transfer of data between smart card and Terminal or Display unit requires no physical contact.



## Essential features

Since the most current information about the members are stored on the Member Cards, this reduces the dependency of real-time information from the centralized database server, as in the case of the traditional magnetic strip card loyalty systems. Two types of Member Cards are used:

- (a) Ultralight Card with less memory (48 bytes) and lower security for loyalty system (single redemption item stored)
- (b) Classic Card with more memory (15 sectors of 48 bytes each) and high security (Triple Des) for both loyalty system and prepaid subsystem.

## STAFF CARDS

Staff Card is essentially a conversion of a Brand New Card (Newly formatted card) to a Staff Card. Staff Card login is required for the Terminal to accept the Member Card operations such as addition and deduction of bonus points. Staff Card logout is recommended when the staff is not attending the Terminal. Staff login and logout actions are recorded as transactions in the Terminal, and they provide trails for auditing purposes.

## Doing Card Transactions

iBonus Terminal provides generic transaction types for performing calculations of stored values such as Purchase, Reload, Bonus Point Addition and Redemption. The behavior of all transactions types are consistent with the combinations of card status, system setting and system status, like decryption keys, expiry settings, decimal mode, bonus rate, blacklist, card sector usage, card value limits. iBonus Terminal also eliminates the need of redeveloping the sophisticated algorithm behind, and makes it easy for anyone who is new to smart card systems to quickly deploy a loyalty system. Sending Transactions back to iBonus Server After completion of every transaction, such as adding bonus points, redemptions, staff login, the transaction record is stored in the Terminal's transaction queue that has close to 5,000 buffers. The records in the transaction queue are sent to the server as soon as the network connection is ready. The terminal stops accepting transactions when the queue is full. Advanced Card handling iBonus Terminal provides advanced card handling function that allows card expiry date extensions (Card Renewals), Lost card replacement and Corrupted card repair at Terminals of any location. This eliminates the need for a separate card control unit or center and subsequent savings on cost. Receipt Reprint and Auto Reprint A receipt is printed for any transaction made if a printer is connected to the terminal. To take a reprint of the receipt, press the button A. If Auto Reprint is kept 'on', two receipts will be automatically printed for every transaction. Connects to POS System (Cash Machines) iBonus System unifies the smart card system with the POS system. All the transaction types on the iBonus Terminal are accessible by POS through RS 232 -serial port. Equipped with a ready made Windows-based API, all the generic transactions, and advanced card handling functions can be accessed with utmost ease. Also, with the help of distinctive member card and staff card readable functions, the POS itself can command the most suitable transactions.





# THE iBONUS BACK-END SERVER ENGINE



The iBonus Server is a comprehensive multilingual Windows-based CRM software tool. It collects transaction records from Terminals and stores them in ODBC database format. Also provides an SQL report tool to generate results and reports based on different criteria: filter, grouping, and sorting. iBonus Server does not require a processor of high speeds or high data usage as there is no real-time query between the Server and the Terminals. The advantage of which is that it can be installed on any Windows desktop computer.

iBonus Server can collect records from Loyalty Terminals as well as Prepaid Terminals. Grouping in the case, is used to generate reports or summaries according to Reload \$, Undo reload, Card purchases, Undo card purchase or Net \$ Balance (which equals to Reload - Undo reload-Card purchase +Undo Card purchase).

Reports generated by grouping branch codes will reflect the income generated at different branches. Different Terminals in different branches are identified by the difference in their branch code.

Different Terminals within the same branch have the same branch code but different terminal code. Both branch code and terminal code range from 1 to 9999. The connection between a Server and the Terminal can be established as long as the Terminal can ping the Server. The data is sent though the Internet, and the terminal is set to have local IP, no additional NAT or port forwarding is needed for the Terminals.

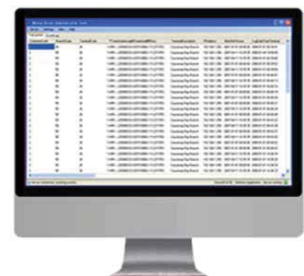
## SYSTEM REQUIREMENTS

Recommended System Specification As the iBonus Server is not required to handle realtime responses regularly, the system has little requirements of network connections and server hardware.

## iBonus BACKEND SERVER ENGINE

For a System with up to 50,000 members, iBonus Server can be run without a Microsoft SQL Server 2014. iBonus Server can make use of the built-in Microsoft SQL Server Express 2005 for data storage. For any system with customer base larger than that, Microsoft SQL Server 2014 should be deployed. The following is the recommended specification of the server platform for a system with up to 1,000,000 members.

CPU:	Intel core duo 2GHz or above
RAM:	DDR1 2G byte or above
Hard Disk:	80GB or above
Operating System Reports:	Does not require iBonus Web Reports: Windows 7 Home, Windows XP Home, Windows Server 2003, Windows Vista Home  Require iBonus Web Reports: Windows 7 Ultimate, Windows XP Professional, Windows Server 2003, Windows Vista Business
Microsoft SQL Server:	<50,000 Member, optional +50,000 Member, recommended
Network Card:	100Mbps network card



*iBonus Terminal provides advanced card handling function, this eliminates the need for a separate card control unit or center and a subsequent savings on cost.*





# MEMBERSHIP FOR HOSTELS, CASINOS AND CLUBS

Are you looking forward to offering discounts at a range of attractions to your customers as a way to attract their attention? If your answer is affirmative then iBonus Leisure cards offered by our company would be the right choice indeed for you. It will help you to offer a wide variety of prepaid/loyalty schemes to your customers through which they can enjoy lucrative offers and remain loyal and connected to your night club always.

The iBonus Leisure loyalty/prepaid cards are specifically designed to suit the unique needs of your restaurant business and night clubs and offered at a very cost effective rate with some unbelievable services. It will help you to improve your customer relationship and even provide you and your clients a terrific and exceptional experience. It also offers several other benefits including:

- It increases the sales of your business by enhancing the inflow of customers and also by improving the impulse repeat purchase by loyal customer base through offering them some lucrative and prominent deals and offers.
- It helps you to create more revenue and cash flow which is very crucial for all businesses
- It helps you to create awareness, brand and customer loyalty at large
- It enables you to develop regular loyalty marketing campaigns that in turn increases the overall footfall and revenue
- It also enables you to develop Referral Marketing and Network Marketing campaign instantly so as to get some members for your nightclubs and outlets.

To attract more customers towards the Network Marketing and Referral Marketing campaigns you may offer the loyal referee customers additional loyalty points or prepaid amount as per the customer referral scheme.



*It helps customers to enjoy lucrative offers and remain loyal and connected to your night club always*







# PREPAID GIFT CARD SOLUTIONS FOR RETAILS BUSINESSES

If you are running a retail chain and looking for some innovative and engaging gift card solutions to attract more customers, then you have visited the right place.

iBonus specializes in Digital Prepaid Gift smartcards based on latest stored value technology that can improve your customer's experience and relationship along with your brand. The digital prepaid gift smartcards delivered by our company are not just reckoned as gift cards. Instead, they are globally known for its benefits and features that can enable your customers to enjoy a terrific and unique experience. The Digital Prepaid Gift smartcards provided by our company are easy to process, reload and redeem and they are secured indeed.



Our smartcards are designed with the latest technology and can uplift your business in different ways:

- It increases your sales at large by appealing to more and more new customers and by enhancing impulse purchases by displaying Gift Cards prominently
- It boosts repeat visits of customers by rewarding them
- It helps to generate more cash flows and revenue
- It creates awareness and promotes your brand and consequently customer loyalty
- It offers ease of use and flexibility and reduces the risk of fraudulence by eradicating paper gift certificates



*It offers ease of use and flexibility and reduces the risk of fraudulence by eradicating paper gift certificates*





# EMPLOYEE INCENTIVE PROGRAM SOLUTION



*iBonus Employee Incentive Reward Cards are designed to help businesses to improve employee satisfaction and to make them loyal and competent*

If you are running an organization and finding it difficult to retain old employees for a longer period in spite of guaranteeing better salary package and job profile, then an Employee card could be the answer to the dilemma. The iBonus Employee Incentive Reward Cards are designed to help businesses to improve employee satisfaction and to make them loyal and competent. There are several others benefits offered by this incentive reward card including:

- It creates prestige and value amongst the co-workers
- It will change the simple guesswork into sales and marketing incentives and can also be used to determine services, reward sales performance, payout bonuses and honor sales training completion
- It also helps to attain specific business goals like, job security, improving customer services, cross-selling products, and diving sales targets
- This card gives high confidence to all employees about the management that it is fair and putting all its efforts to motivate sales staff, which in turn can enrich the sales of the organization significantly,

**The reward card from iBonus can be used for:**

- Sales awards
- Bonuses
- Service awards for recognizing employee tenure
- Performance recognition
- Health and wellness rewards
- Workplace safety awards
- Gifting
- Training completion
- Employee referrals
- Sales referrals
- Direct Sales Commissions/incentives

The primary objective of this iBonus Employee Incentive Reward Card is to retain the old employees of the organization, increase the productivity of the employees and to minimize employee turnover.





# MEMBERSHIP SOLUTION FOR GYM, HEALTH CLUBS, CAFE, SPA

We have been serving a large number of clients with our iBonus membership cards. We have designed this simple, yet effective marketing tool that has the potential to sporadic covertq1 customers into a routine source of revenue for your business. By using your productive marketing expertise and masterly combining it with your club's or café's membership card, you can enjoy significant revenue by increasing your sales round the year.

iBonus Membership Cards enable you to improve your business by rewarding all your loyal customers. We are dedicatedly offering customizable membership cards that help companies to preserve better customer data and develop exceptional customer relationships and experiences, thus converting more sales in a very cost-effective way. Customers are allowed to check the remaining balance on their cards, membership dates, and even activities very quickly. Now the information is easily accessible and remains confidential with the use of iBonus Membership Cards. Now pleasing the customers has become easier than ever before, especially after the advent of iBonus Membership Cards.

It also enables the businesses to develop prepaid membership schemes in a way through which all members will be paying the companies in advance to avail the services with ease, thus keeping the customers connected, close and privileged. It also allows the business to get the payments in advance from customers without actually offering them services on the liquidating stocks inventory. The Loyalty iBonus Membership Cards actually allows the businesses to retain their existing members. With promotional schemes of membership cards actually help the businesses to compel the existing members to refer more colleagues and friends, which in turn increase more revenue for the enterprise.

Business owners running a internet café, health club, spa and looking for reliable and trustworthy service provider to offer right Loyalty/Prepaid membership solution may opt for iBonus Membership Cards to address the issue in most cost-effective way. We are the reliable service provider serving a large number of businesses since our inception. We are honest in offering services to our clients by keeping their best interests in mind, but not ours.



*Pleasing the customers has become easier than ever before, especially after the advent of iBonus Membership Cards.*

*Promotional schemes of membership cards actually help the businesses to compel the existing members to refer more colleagues and friends, which in turn increase more revenue for business*







# DISCOUNT CARD SOLUTIONS FOR RETAIL BUSINESSES

Since our conception, we have been serving the retail industry with a broad range of services and products that enable them to patronize their stores correctly. Today, we have emerged to be a leading service provider to the industry and helping the retail industry with our innovative and revolutionary products that actually help them to get rid from the burden of developing practical ways as a way to create addiction for their retail chain or stores. Our services basically focus on helping the retail chains to acquire, retain and build better customer equity for the repeat customer base and creating addiction for the brands, services and products that help the businesses to become more competitive than their counterparts. We are well aware with the fact that for business sustainability it is of utmost importance for the business to create loyalty for the store. Thus, we offer services accordingly to attract more customers to the stores.



iBonus Discount Cards are the exceptional way to ensure that the customers will come back repeatedly and not just one time. All customers tend to keep this trendy and advanced discount cards with them and use it when a situation demands. iBonus Discount Cards are the long-lasting discount cards that encourage repeat business by offering a terrific and unique experience to all your customers. It has the potential to boost your business in different ways including:

## INCREASE SALES BY OFFERING DISCOUNTS ON PURCHASES

With the use of iBonus Discount Cards, you can easily create a repeat customer base that in turn helps your business to enjoy a constant flow of revenues and develop a better customer relationship. Now keeping your customers content and satisfied have become easier by offering them discounts on each purchase they make thereby retaining them and increasing the revenue of your stores.

## BUILD YOUR BRAND WITH THESE VOGUISH PLASTIC SMARTCARDS

Use these smartcards as a tool for effective branding. Customize these cards with stylish graphics and creative designs that leave a lasting impression on the minds of the customers. For as we all know that visual appeal plays a pivotal role in creating a pleasurable shopping experience for consumers. It helps in forming an image that creates and ups your brand presence in the minds of the customers.



*Use these smartcards as a tool for effective branding. Customize these cards with stylish graphics and creative designs that leaves a lasting impression on the minds of the customers.*







# HEALTH CARD SOLUTIONS FOR HOSPITALS, CLINICS, PHARMACY

Health organization is a place where all the works have to be handled vigilantly. Managing the organization efficiently demands utmost effort and vigilance. It is not a plain sailing work to maintain a health organization. Whether it is to manage a diagnostic center or pharmaceutical business or a hospital, managing healthcare organizations is a tedious work as lots of sensitive and crucial tasks are involved and to achieve those vital tasks, efficiency as well as time is required in great deal. Besides, the long queues outside the billing counter become very difficult to manage at times as it is the task that involves lots of hassles, both for the customers/ patients and businesses. So, to address such issues Prepaid/Loyalty Health Card is introduced that will help the healthcare organizations to work efficiently without any hassles.



We have been serving a large number of healthcare organizations with our Prepaid/Loyalty Health Card solutions that are designed in adherence with your organization, allowing patients to take medical advantages at every hospital across the city. This Loyalty Health Cards are of excellent quality and meet the specific requirements of clients and can be availed at very reasonable prices. The primary objective of this Prepaid/Loyalty Health Card is to offer ease of use, increase the productivity of the healthcare organizations and cost savings.

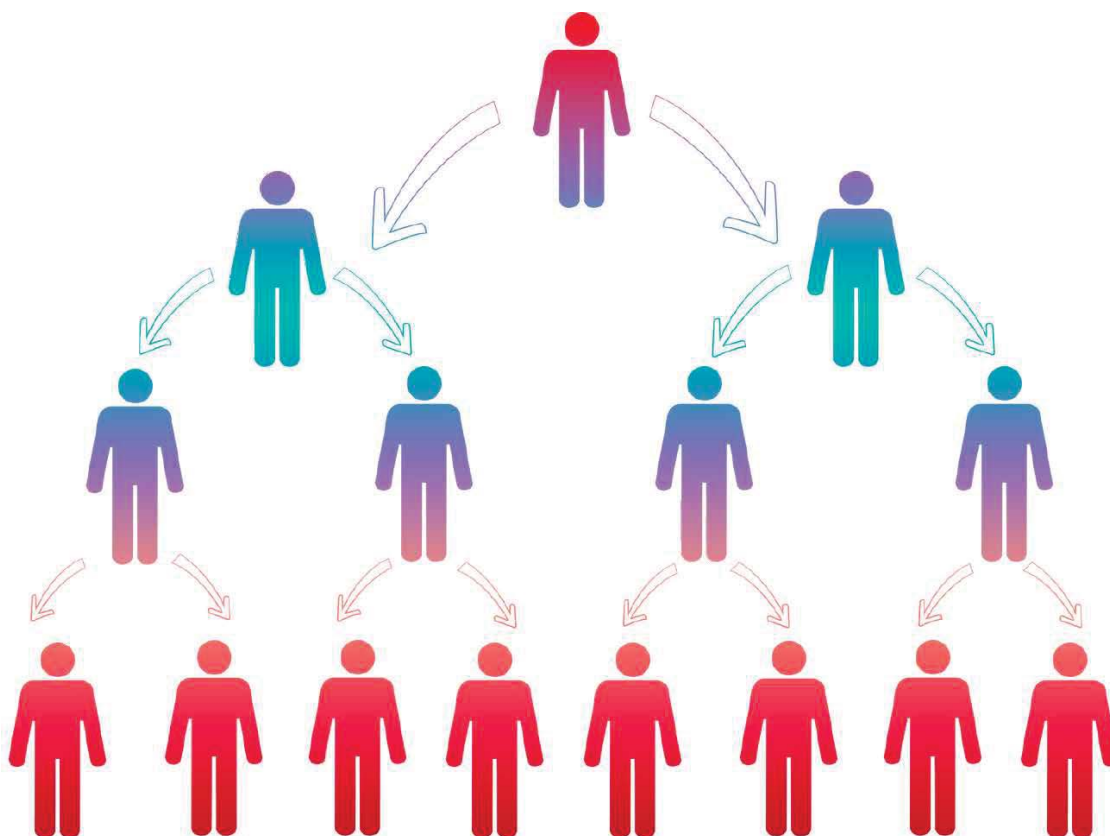


*The primary objective of this Prepaid/Loyalty Health Card is to offer ease of use, increase productivity of the healthcare organizations and cost savings.*





# REFERRAL SOLUTIONS



Networking marketing is one of the successfully marketing strategies where you earn money not only by selling products individually but also get compensate for the sales generated by other people whom you had referred or engaged. But, the iBonus Referral Programs work differently where you don't need have to make any sales; instead you only need to giveaway the referral rewards to your customers for bringing new clients and hence it will help your business to create a long chain of loyal customers and gradually increasing your sales figures and gross profits.

The iBonus Referral Program is designed by using advanced technology like Near Field Communication and SaaS Model, which prime objective is to maximize the ROI and to ensure complete dedication towards customer satisfaction. Our Referral Program works in following ways:

Refer a friend By referring a known person or any friends your customers can earn rewards and they can further reward their friends for referring their

colleagues, friends, and other people. The customers of your business will act as volunteer salesperson for your company and through referral scheme the number of customers will also increase and, as a result, more and more customers will buy your products and services that will significantly increase your revenues.

## BRAND ADVOCACY

It enables you to leverage your brand supporters for their word of mouth marketing with the use of iBonus Referral Programs. You can easily satisfy your customers with this program and this in turn will make your pleased customers as your brand advocates. They will publicize your brand everywhere across their social circles, and this will create a buzz about your brand among the different group of people. This will further help you to attract more customers to your brand and hence increasing the footfall of customers and increasing sales and gross profit. It works in a very simple way, but the results offered by this program are exceptional which is beyond your expectation.

*iBonus Referral Program is designed by using advanced technology like Near Field Communication and SaaS Model with prime objective to maximize the ROI*





# PREPAID OR POSTPAID MEMBERSHIP SOLUTION FOR PRESTIGIOUS MEMBER CLUBS & FITNESS CENTERS



## GENERAL DESCRIPTION

It is important for receptionists or stewards of those prestigious member clubs to know their member's names and preferences. Also, most prestigious member clubs or fitness centers have facilities such as Restaurants, Cafes, or Golf driving range that may involve cash payment. A prepaid or postpaid system will bring convenience to their members as they will not have to carry cash all the time.

## SOLUTION

In this case, the iBonus interactive shopping display unit is used primarily by the stewards to view and to input member's profile. An example of profile and preference definition:

### Predefined Member Profile:

- Member last name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

### Membership class:

- STANDARD – with accumulative spending less than **\$100,000**
- SILVER – with accumulative spending above **\$100,000**
- GOLD – with accumulative spending above **\$500,000**
- PLATINUM – with accumulative spending above **\$100,000**

### ADMINISTRATOR DEFINED PREFERENCE

- Gender and the choices are 1= "Male" / 2 = "Female"
- Seat preference and the choices are 1="window" / 2="Balcony" / 3 = "Bar Table"
- Smoking and the choices are 1= "Yes" / 2 = "No"
- Choice of Wines and the choices are 1= "French" / 2="Italian" / 3 = "California"
- Favorite Food and the choices are 1= "Cantonese" / 2="French" / 3 = "Italian" 4 = "Others"
- Quiet atmosphere and the choices are 1= "Yes" / 2 = "No"







# INTERNATIONAL LOYALTY SOLUTION FOR AIRLINES, TRAVEL AND TOURISM BUSINESSES



## GENERAL DESCRIPTION

Most international airlines and hotels have implemented magnetic strip-card-based loyalty or membership systems. These systems have the only advantage of a relatively low card production cost, which is revoked by these noticeable problems of:

- (a) high technical maintenance of centralized database servers
- (b) costly Intranet or Internet connection worldwide,
- (c) extremely expensive mailing of account statements, and
- (d) expensive local operators at each location.

## SOLUTION

Our iBonus Loyalty System can easily replace the traditional magnetic strip card system with the following benefits:

- 4 different languages supported in the Display units to gratify travelers from different countries.
- Members can learn about the latest announcements, promotions, or advertisement through the Display unit located at airports, hotels, tourist attraction spots, shopping malls, etc.
- Members can make real-time redemption at any Display unit while waiting for a flight or lining up for hotel check-in.
- The current information is stored on the Member Card, and the transaction records are sent in batches to headquarters. This eliminates the dependency of real-time information from the centralized database system and a stable network connection. A Large deployment of the system in remote locations becomes easy and inexpensive.
- iBonus Server stores transaction records in ODBC format that supports integration to the existing software system of airlines or hotels.
- Member Card can also be used for security access such as airline boarding and hotel room access using iGuard access control device. Consult your resellers about iGuard products.







# A READY CLEARING CENTER MONTHLY PAYMENT SETTLEMENT SOLUTION FOR PREPAID/LOYALTY TRANSACTIONS BETWEEN ALL COLIATION PARTICIPATING MERCHANT STORES, FRANCHISE STORES, FOOD COURTS, CITY OR COUNTRY LOYALTY/ PREPAID PROJECTS



## GENERAL DESCRIPTION

Merchant stores/Franchise stores or food courts typically consist of many franchise or food outlets with different owners. If a prepaid system is used, there is an issue of cash settlement among stores, because some stores may collect more cash from reloading customer cards while other stores may give out a lot of products or services without receiving cash. If it involves a lot of stores and large transaction amounts, a clearing center may be set up to handle the cash settlement.

## SOLUTION

Since each store can be identified by a branch code, iBonus server can easily generate a daily, weekly, or monthly table showing the total reload value and total purchase value of each store.

Based on the below table, the cash settlement can be done in the following steps:

- (1) figure out the average Net \$ Amount is \$400 (\$1200)
- (2) based on the average Net \$ amount, figure out the cash difference in each store: store# should receive \$120 (\$400-\$280), store #1032 should pay \$700 (\$1100-\$400), and store #2102 should receive \$580(400-(-\$180)).

BRANCH CODE	RELOAD \$ (+)	CARD PURCHASE \$ (-)	UNDO RELOAD \$ (-)	UNDO PURCHASE \$ (+)	NET AMOUNT \$
1002	300	20	20	20	280
1032	1110	30	10	30	1100
2102	300	480	30	30	-180
<b>Total</b>	1710	530	60	80	1200





## ODBC DATABASE SUPPORTS INTEGRATION OF THIRD PARTY SOFTWARE APPLICATIONS



iBonus server stores transaction records in ODBC database format which enables easy integration to other Windows-based software such as MS Access, MS Excel or other proprietary software.

Field definition in transaction database:

rcdid:	Transaction Record ID
Bal Prepaid:	Prepaid value of the Member Card
ID:	Card ID
BalBonus:	Current Bonus Point Balance of the Member Card
DOB:	Date Of Birth
ACC Bonus	Accumulated Bonus points of the Member Card
Expiry date:	Member Expiry date
<b>STAFF ID</b>	
Logdate Time:	Record date & Time
<b>TERMINAL CODE</b>	
Logdate Time:	Record Date
<b>COMPANY CODE</b>	
WType:	Terminal Action
<b>BRANCH CODE</b>	
Description:	Item Description
CardSN:	Card Serial Number
Amount:	Cash/Card Purchase, Reload

### INTEGRATION TO THIRD PARTY PCBASED POINT-OF SALES SYSTEM (POS)

iBonus Terminal can be integrated to most third party Windows-based Point-of-Sales (POS) system to receive the sales amount so as to eliminate the need of manual input of points and values. However, it requires the third party POS system to send out the sales amount (optionally with transaction ID) data through any COM port to iBonus Terminal. iBonus provides a Windows based programming library in dll for this purpose. There are 3 functions in this library: iBonusinit () to define the COM port used; iBonus Get version () to obtain the version number of the iBonus Terminal; and iBonus\_send (Date\_Time, Amount, Transaction ID Type,Timeout) which returns the acknowledgement value.

*iBonus Terminal can be integrated to most third party Windows-based Point-of-Sales (POS) system to receive the sales amount so as to eliminate the need of manual input of points and values.*





## MEMBER LOYALTY/PREPAID CARD REPLACEMENT, BLACK LIST & CARD EXPIRY SCHEMES

In general, lost Member card will not be replaced, and it is the responsibility of the Members to store their cards in a safe place.

However, there will be some operators that require replacement of lost cards. In this case, Members can report lost card via any Terminal by inputting their Member ID and their date of birth. The validity of the member ID and the date of birth will be verified by the iBonus server. After the information is verified, the Card ID of the lost card will be included in the blacklist list that will be broadcasted to all Terminals to deny future access of the lost card. The Card replacement ID will be generated at the Terminal and optionally printed on a receipt. The replacement card information plus Card replacement ID will be sent to the Terminal, which originated the request. A replacement Member Card can now be issued at the Terminal with of the newly generated Card Replacement ID.

Since there is always a limit of memory capacity, the black list cannot be allowed to grow incessantly. Our system controls the length of the black list by using an effective expiry scheme of Member Cards. 3 different choices of Member Card expiry schemes are employed: fixed date, fixed period and automatic expiry extension.

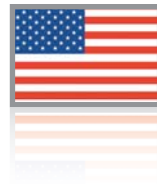
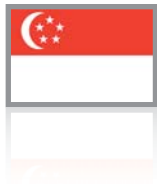
### **WARRANTY STATEMENT**

End user warranty. The supplier makes a limited one (1) year warrant against manufacturing defects concerning the products to end users. Such warranty provides for a remedy of repair, replacement or refund of purchase price if the defective product is returned to a supplier.

**SUPPLIER EXPRESSLY DISCLAIMS ANY WARRANTY; WHETHER EXPRESSED OR IMPLIED, AS TO THE MERCHANT ABILITY OR FITNESS FOR A PARTICULAR PURPOSE, OF ANY PRODUCTS.**



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