



The satisfactory link
with your customers

iPAY LOYALTY

Customer satisfaction is the degree to which customers feel their needs are met. It's the relative value to them of what is supplied compared with the satisfaction of purchases from other enterprises. Loyalty is more qualitative and subjective for customers.

Hence an enterprise can offer satisfaction without loyalty but not loyalty without satisfaction. That makes loyalty ultimately the crucial measure and it is even more difficult to achieve than satisfaction.

A well-defined loyalty program will not only ensure customer satisfaction but will also enable a company to increase revenues. On the other hand, it is essential for a company to have an efficient loyalty management solution if the aim is to survive in the competitive business world.

i-Pay Loyalty

The innovative way to redefine loyalty concepts and increase customer convenience...

i-Pay Loyalty is iNNOVA's award-winning loyalty solution for financial operations of every kind. The i-Pay Loyalty solution manages loyalty campaigns for all operational data from different reward-redemption channels and includes online integration with company back-office systems.

How The System Works

The core of the system is the Loyalty Server, which manages the overall loyalty cycle. The system has several interfaces that can be integrated with company systems.

Integration can also vary according to business procedures.

The i-Pay Loyalty system is an end-to-end loyalty solution with a customer management data-

base that includes various external device connectivity/interfaces such as:

- Terminal management,
- Product-based loyalty support
- WEB-based merchant, management / reporting interfaces.



Fully Online

The authorization structure is very similar to that of a credit card management system. It is also capable of calculating the points earned during a transaction online and supports enhanced functionalities such as;

- Multiple group definitions
- Specific calculation mechanisms
- Different earning/spending coefficients for different groups

Device (terminal) to central system end-of-day (EOD) reconciliations are similar to those of credit card systems and are fully online.

Major Benefits

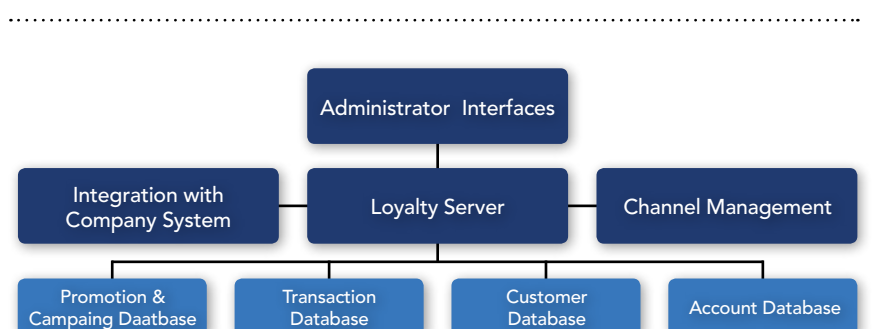
Increased Spending Frequency: i-Pay Loyalty encourages customers to increase their expenditures for a company's products and services. Increased spending frequency means more revenue.

Comprehensive Customer Management: Comprehensive management of both customer and merchant activities through enhanced reporting features, defined limits for merchants, customer promotions, and the ability to manage sales activities in real time.

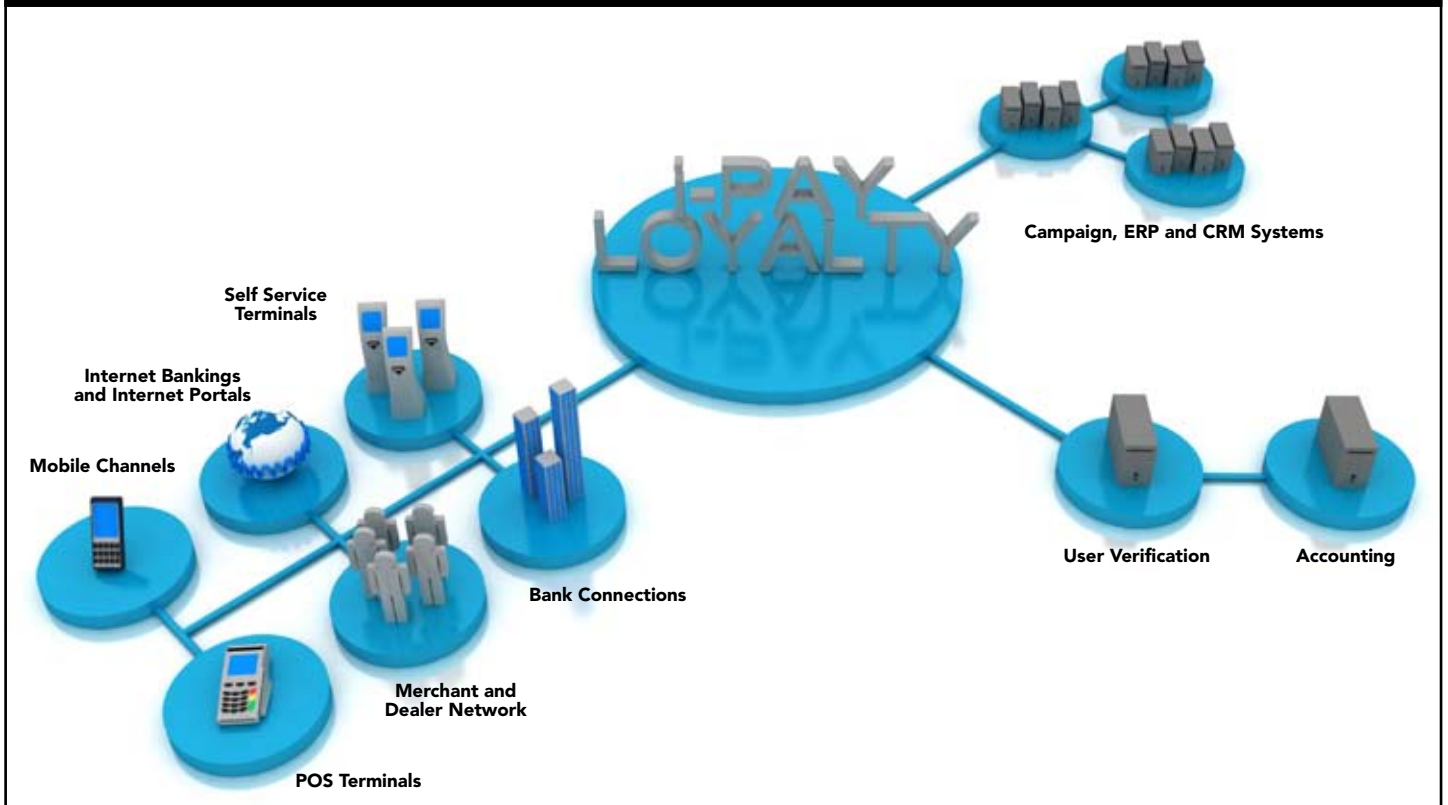
A Unified Solution Offering Multiple Redemption Channels: i-Pay Loyalty is a unified system capable of serving a multitude of channels. It gives customers greater flexibility by allowing them to redeem their earned loyalty

A RICH SET OF FEATURES

- Customizable according to different business models
- Parametric Offline and/or Online reward calculations based on:
 - Group definitions
 - Product definitions
 - Campaign/Promotion definitions
- Online and/or batch Rewards / Redemptions
- Campaign / Promotion message management
- POS Terminal group-based message and campaign management
- Extensive merchant payment file/report generation
- Detailed reporting in 6 different schemes
- Auto or manual End-of-Day processing



i-PAY LOYALTY SYSTEM NETWORK



program points through a mix of channels. At the same time, the single centralized system prevents channel conflicts and discrepancies.

Competitive Differentiation: Every company needs unique solutions to create competitive differentiation. Move up to a higher level of technology with i-Pay Loyalty and be one step ahead of your competitors. The proven and award-winning i-Pay Loyalty solution redefines the relationship between a company and its customers.

Multi-functionality: The entire i-Pay Loyalty system is based on an open architecture that is easily adaptable to future needs. The same system and network may be used to process other transactions in the future such as electronic recharge, invoice payments, line activations, etc.

Standards and Supported Platforms

Operating System: Microsoft Windows Server 2008 or Microsoft Windows Server 2003

Communication Protocols: XML based web services, ISO-8583, SP (Oracle ve MS), Queue (IBM MQ, BEA MQ and MS MQ), TCP/IP, X25, SNA, .NET Remoting, RPC

Application Environment: MS SQL Server 2005, MS SQL Server 2008, .Net Framework 1.1, .Net Framework 2.0, MS WSE 2.0 SP3, MS Enterprise Library 2.0

Standard Online/Offline Interfaces: XML based web services, TCP/IP services, custom message/file formats, MS SQL SP for integration with prepaid, postpaid, CRM, ERP, loyalty, accounting or billing systems and other internal/external systems.

ADMINISTRATION INTERFACES

For administration purposes, i-Pay Loyalty offers a variety of management interfaces. These interfaces are web based and highly accessible. Through these interfaces, the system allows administrators to access the following information conveniently:

Merchant Interface

- Transaction status inquiry
- Transactions report in a defined period
- End of Day report
- Merchant balance Inquiry
- Historical balance report
- Statistical reports

Company Interface

- All reports of Merchant Interface
- System definitions
- Manage campaigns/promotions
- Manage channels
- End of Day and reconciliation reports
- Extensive auditing and logging features on user performed actions

FUTURE READY SOLUTIONS

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iNNOVA IT Solutions, Turkey's leading software integrator, provides platform independent IT solutions and services to enterprises in the telecommunications, finance, manufacturing, public and service industries with a professional staff of 320. iNNOVA is ISO 9001:2000 certified and our installed base of systems provide service to more than 180 million subscribers and process more than three billion transactions a year.

The company's areas of activity include collecting and payment solutions for finance and telecom sectors, ERP, CRM and BI applications, portals, bespoke developed software, IT security and kiosk systems. Founded in 1999, iNNOVA has joined the Turk Telecom group of companies in 2007. The company operates out of offices in Istanbul, Ankara, Izmir and Dubai.

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