

# Pine Labs'

## Instant Discount on Credit & Debit Cards

Sponsored Discounts for credit and debit card customers are a popular and effective promotional tool. Retailers and Restaurants benefit from free marketing into the Card Issuers' customers, and the increased traffic and sales. Issuers benefit both from the increased card usage as well as the higher affinity of their cardholders.

Pine Labs has launched its new ***Instant Discount*** solution to maximize this marketing opportunity.

- *Reach crores of cardholders with targeted promotions for your business*
- *Award discount at the Point of Sale instantly and securely based on cardholders card swipe*
- *Target discounts to manage effective campaigns - by Store, by Cardholder, by Date and even by Purchase Amount*
- *Track campaign effectiveness using real-time, rich MIS*

### How it works

1. Pine Labs' installs its Plutus Card Acceptance solution at the Point of Sale. Plutus is a PCI DSS certified card acceptance solution that is already integrated with major Acquiring Banks in India and automates payment authorization at the Point of Sale.
2. Merchant designs Instant Discount rules to support marketing strategy – discount amount, store locations, time periods, purchase amount – and marketing message. Pine Labs enrolls Card Issuers to participate in program and deliver marketing message on behalf of Merchant to its card base.
3. At the Point of Sale, cashier accepts card for payment as per usual. If card is enrolled in a participating Instant Discount campaign, the discount is automatically deducted from payment amount, and stated clearly on the charge slip itself.
4. Pine Labs provides detailed transaction reports on a daily basis, as well as summary reports for easy tracking of campaign effectiveness – by Store, by Issuer and by Campaign.

## Features & Functionality

- Integration with Payment Authorization process. The Discount is applied instantly at the Point of Sale, based on Cashier card swipe and centralized business rule. Eliminates need to train Cashiers.
- Clear messaging on the Charge Slip. Customer receives immediate discount, stated clearly on the charge slip to increase relevance of offer.
- Multi-Issuer reach. Any card issuer can be enrolled in the program, regardless of Bank Acquirer. Issuer can define specific card portfolios to enroll and target.
- Central Business Rules. Discount rules are set at the backend in real-time to eliminate any Cashier decision-making and prevent confusion at the Point of Sale. Rules can be applied for individual store locations, for specific campaign periods, for individual card portfolios or even by purchase size.
- PC POS-based solution. Removes the need for incremental hardware set up or cashier training.
- Rich MIS. Detailed daily reports provide transparency for easy monitoring of program effectiveness, and immediate application of discount eliminates the need for payment reconciliation with the Issuer

## To learn more, please contact us

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