

Pine Labs NOVA powers Barista 'Bean-o-holic' Loyalty and Gift Card program



Barista Lavazza, the award-winning coffeehouse, has launched its innovative 'Bean-o-holic' program – the first integrated loyalty and gift card in India. 'Bean-o-holic' is a multi-utility card for customers through which they can not only earn loyalty points but also pay for their coffee. What more! This card can be gifted to loved ones on special occasions by loading any amount (multiples of ₹100) on it. Cardholders continue to earn reward points throughout their tenure which can be used for payments at the Barista POS.

Barista Lavazza is targeting multiple benefits through the 'Bean-o-holic' program: low cost acquisition of new customers, customer retention and an increase in customer share of wallet to extend its competitive advantage over other coffee chains.

'Bean-o-holic' card is powered by Pine Labs NOVA engine which is a single platform for Loyalty and Gift Card. Pine Labs - in partnership with Axis Bank - ensures minimum additional hardware and software on merchant POS, simplifying the process for cashier.

Pine Labs Plutus becomes first POS platform to support mobile payments transactions in partnership with Airtel mWallet



Airtel is the first telecom operator in India to launch a mobile payment system for its customers. Airtel mWallet empowers any Airtel subscriber to load money on his or her mobile phone and use it to pay for purchases at retailers. Airtel mWallet is a convenient and safe payment instrument for Airtel subscribers who can spend up to Rs 5000/- every day without carrying any cash or credit cards.

There are multiple benefits to retailers for accepting Airtel mWallet payments at their outlets

- **New customer acquisition** - Airtel's total subscriber base of 152 million is significantly larger than credit/debit card users in India. Airtel will promote its retailer network to its customer base, generating significant sales lift for retailers.
- **Free listing on Airtel SIM** - All retailers becoming part of Airtel mWallet merchant network will be given free listing on subscriber SIM cards - an additional promotion medium for merchants.
- **Competitive MDR** - Airtel mWallet MDR rates are much more attractive than credit card rates offered by banks.
- **Automatic T+2 settlement** - All Airtel mWallet retailers will be settled automatically at the end of day, ensuring true T+2 settlement.

Existing Plutus retailers can easily process Airtel mWallet transactions, with minimal cashier training. To accept Airtel mWallet transactions, cashier simply selects Airtel mWallet as a payment type in the billing application and presses "Pay by Airtel money". Plutus completes the transaction and generates charge slip which can be kept for reconciliation. HO can view transaction status via TRM, the Pine Labs MIS engine.

Plutus integrates with virtual billing application at Sangeetha Mobiles Pvt Ltd.



Pine Labs is pleased to announce the recent launch of its Plutus payment solution at Sangeetha Mobiles Pvt Ltd., one of the largest mobile handsets retail chains in India. This implementation marks another milestone for Plutus Hub, the enterprise server edition of Plutus already running for multi-store merchants like Future Group and Cafe Coffee Day.

"We are very satisfied with Pine Labs' diligent effort to make it happen for Sangeetha" said Mr. Subhash Chandra, M.D. at Sangeetha Mobiles. With this architecture Sangeetha is experiencing a transaction time of less than 4 seconds leading to a very satisfied card customer.

For integration, Plutus uses virtualization architecture to interface with a central Citrix server and its web-browser application on the POS. Plutus supports various peripherals at the POS - card swiper, receipt printer, pin pads - enabling acceptance of Maestro debit and EMV cards.

Sangeetha will also benefit from Plutus's integrated EMI solution. Using instant EMI, Sangeetha can make a 0% Financing offer to its customers right at the POS, sponsored by the handset manufacturer. Customers avail of free financing and the convenience of EMI transactions with a single swipe.

Pine Labs launches VISA PIN@POS at Plutus Merchants

As the leading global network, VISA offers a choice of solutions for secure card authentication at the point of sale. In India, VISA is launching "PIN at POS" as a superior authentication methodology for domestic cards.

This transaction requires a PIN-authenticated Visa debit card which will be available from leading Issuers shortly - as well as a PIN enabled POS such as Pine Labs' Plutus. When the cardholder presents his VISA PIN debit card, Plutus identifies the card by BIN range and prompts for PIN entry before completing the payment transaction. If the merchant does not have a certified Pin Entry Device present at the POS, Plutus will fallback to signature-based authentication.

The transaction flow is envisaged as follows:

- Card is swiped at terminal
- Terminal recognizes card BIN range as PIN Enabled Visa card
 - 400000-459149 - Signature
 - 459150-459299 - Prompt for PIN
 - 459300-499999- Signature
- Terminal prompts for PIN (if PIN Pad present, else there is a fallback to signature)
- Cardholder enters PIN
- Authorization request is sent to POS Host and routed to Visa
- PIN is validated by issuer along with other authorization elements
- Authorization Response Code is returned to terminal and handled appropriately.

(For Visa chip cards and magstripe cards not in the PIN Enabled Visa card BIN file, transaction CVM will continue as per today.)

Pine Labs is attending Retail World Asia in April. Please drop by our stand for a look at our exciting new product launches.

RETAIL WORLD
ASIA 2011

Conference | 13 – 14 April 2011
Exhibition | 13 – 15 April 2011
Halls 401 – 403, Level 4, SUNTEC Singapore International
Convention & Exhibition Center

Visit Retail World Asia to find solutions on how to:

- Upgrade existing retail infrastructure to cope with changing demands of the retail landscape
- Apply application-focused solutions for your retail business
- Mitigate the rough terrains of retail security without sacrificing your ROI
- Adopt the best retail technologies and visual merchandising concepts to differentiate your business from the competitors
- Create the ultimate customer experience



NOVA

Customer Loyalty Program

www.pinelabs.com/nova.html



PLUTUS

Credit/Debit Processing

www.pinelabs.com/plutus_desktop.html



ONEDesk

Value Added Services

www.pinelabs.com/payment_platforms.html



Gift Card

Closed Loop Payment Solution

www.pinelabs.com/giftcard.html

Generate higher sales with flexible rewards – choose from points, coupons or discount offers

Issue cards or use customer's mobile number to best fit your needs and your budget

Create dynamic loyalty schemes and personalize messages on the charge slip, SMS or email

Accept Visa, Mastercard and American Express cards on your PC and eliminate EDC terminals at the checkout

"Switch to a "always on" internet connection for cheaper, faster transaction processing than on EDC terminals

Adopt a one-stop solution for all consumer payment needs: instant mobile recharge; utility bill payment; air, train, bus and movie operators for on-site ticketing

Earn transaction commissions and generate higher customer footfall by offering new attractive services

Switch from paper vouchers to electronic gift cards on your PC POS – reduce fraud and accelerate transactions

Expand brand awareness using attractive card designs, or choose mobile accounts for easy gifting and redemption

FEEDBACK

Readers may please send their suggestions / news articles / letters to:

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