

Introducing the new EMI Program for Manufacturers



Pine Labs has launched its new Equated Monthly Installment financing program. The program provides Manufacturers with unprecedented flexibility, security and reach to drive consumer purchases at participating retail locations.



Reach millions of credit cardholders by partnering with multiple issuers – no need for multiple terminals and complex cashier processes at the retail outlet



Create product-specific and store-specific EMI offers with controlled validity periods – launch, stop or change offer promotions in real-time



Communicate custom offers and pull consumers into participating Stores



Minimize EMI offer abuse by automating the delivery at the Point of Sale – Eliminating Cashier decision-making

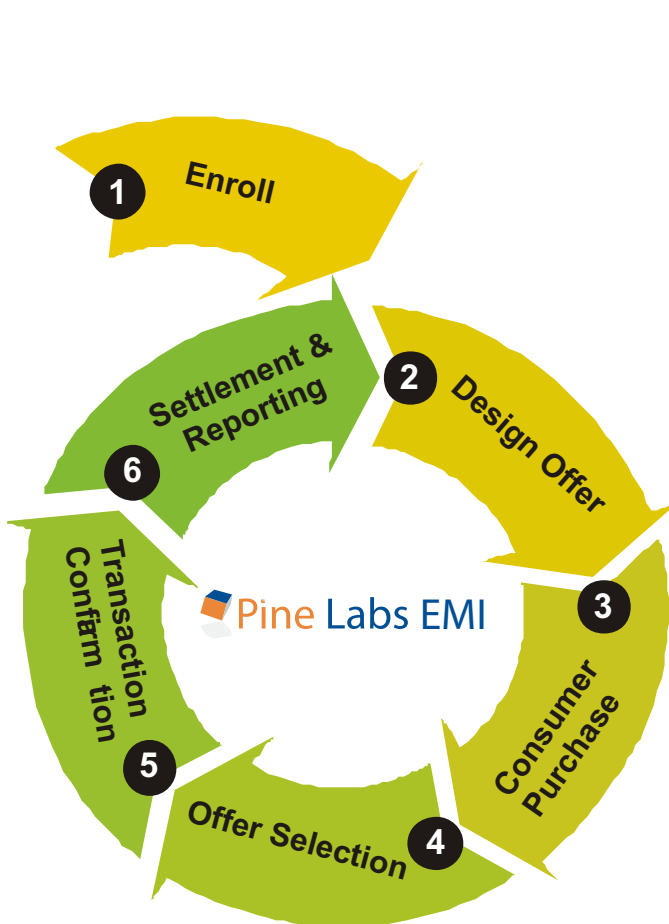
As with any EMI Program, consumers can avail the convenience of a paying for large ticket purchases in clearly defined installments over time. The Manufacturer and Card Issuer can choose to absorb the cost of financing (subvention rate) or pass it on the Cardholder.

Unlike conventional EMI Programs, however, Pine Labs allows Manufacturers to control the offer presented to the cardholder at the Point Of Sale. Our solution retrieves applicable offers based on centrally set business rules – such as Issuer, offer duration, subvention rates, participating retailers, applicable products. This innovative approach eliminates decision-making by the Cashier and allows Manufacturers to tailor EMI offers for specific Retailers and Products, creating a powerful new promotions tool.

KEY BENEFITS

- Unparalleled Flexibility:** Target EMI offers by Retailer, Location, and Product
- Offer Control:** Deliver offer based on centrally set rules – no Cashier decision making
- Reach:** Tie up with multiple Issuers through a single, convenient POS solution
- Easy Configuration:** Launch new EMI offers and edit existing ones using intuitive web-based interfaces
- Enhanced Security:** EMI transactions are verified in real-time, with centralized reporting
- Rich MIS:** View daily reports of EMI transactions, providing real-time performance measurement
- Fast Delivery:** Can integrate cashier interface with POS Application for seamless processing

HOW IT WORKS



- 1 Enroll**
Manufacturer enrolls in program, and designs EMI offers (financing terms, product selection, etc.). Participating Retailers are registered; new EMI system is installed at POS.
- 2 Design Offer**
Manufacturer logs into EMI Solution online and provides offer details: Product, Retailer, Store Location, Duration.
- 3 Consumer Purchase**
Customer selects product and proceeds to checkout. At the POS, Cashier initiates EMI transaction, and swipes Customer's card.
- 4 Offer Selection**
Cashier is presented with list of valid EMI offers on the POS; the Customer selects preferred offer.
- 5 Transaction Confirmation**
EMI transaction is sent to Issuer for Approval in real-time; upon Approval, POS prints EMI charge slip.
- 6 Settlement & Reporting**
At the End of the Day, Cashier closes POS and settles EMI transactions. Manufacturer receives End of Day report of all settled transactions, and settles Financing Cost with Issuer.

ROLES AND RESPONSIBILITIES

Manufacturer:

- Sets financing terms – absorbing cost of subvention rate, sharing with Issuer or passing to Consumer
- Selects participating Retailers and Issuers – Pine Labs can provide coordination
- Selects and maintains products and retailers and duration of offer for inclusion in offer list
- Settles finance charges with Issuer for reimbursement

Card Issuer:

- Authorizes EMI for eligible cardholders at various duration and subvention rates
- Provides marketing channel to cardholder base

Retailer:

- Agrees to extend EMI Offers on products at designated outlets
- Trains Cashiers to select EMI Offer from available offer list, as per Customer preferences

Pine Labs:

- Provides complete technology solution and POS management
- Processes EMI card transactions and generates charge slip of transaction
- Provides variety of reports to stakeholders to facilitate settlement and offer performance review

SAMPLE INTERFACES AND REPORTING

Create EMI Program Go Back to Programs

1. Select Scheme Type 2. Create Scheme 3. Schedule

Program Scheme Name - test

Rule 1

AND

Manufacture: Equals LG

Product Category: Equals Fridge

Amount: More Than 30000

OR

Issuer: Equals AXIS BANK

Issuer: Equals ICICI BANK

Issuer: Equals HDFC BANK

EMI Option: 6 months

Subvention Amt: 3.5%

Rule 2

AND

Manufacture: Equals LG

Product Category: Equals T.V

Amount: More Than 20000

OR

Issuer: Equals AXIS BANK

Issuer: Equals ICICI BANK

Issuer: Equals HDFC BANK

EMI Option: 9 months

Subvention Amt: 5.5%

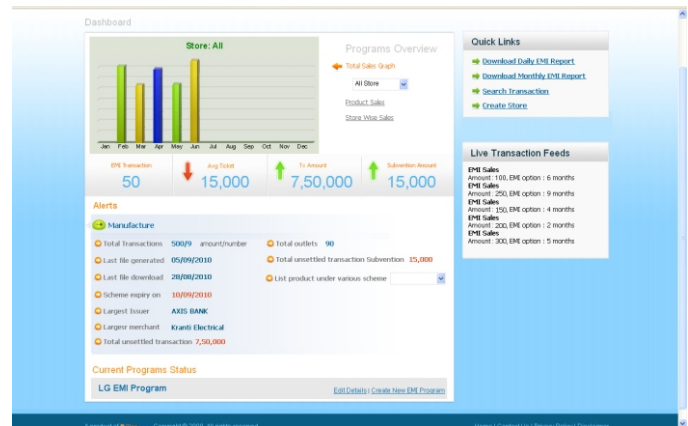
Add Rule Next

EMI Offer Creation:

- Manufacturer logs into secure website to design EMI Offers based on Product, Transaction Amount, Issuer, etc. Selects EMI offer duration and subvention amount for each.

EMI Dashboard:

- The Dashboard provides Manufacturer and authorized Users to view EMI Sales in aggregate, or by Store and Product. It shows alerts and operating metrics, and provides quick links to administrative tools like adding a new store, updating EMI Offers, downloading reports.



Client Interface:

- At the Point of Sale, Cashier selects EMI Transaction as payment mode, and swipes card. Plutus returns available offers, based on cardholder and store and transaction amount. Cashier then selects Manufacturer and Product, and enters Serial Number. Also has option to enter Customer mobile number to send confirmation SMS after transaction completion.

Plutus Multi-Acq
PineLabs, Noida

Customer Name : Sali Rawal

Mobile Number : 9856452566

Issuer : HDFC PLATINUM CARD

Acquirer : AXIS BANK

Manufacture : LG

Product category : A,C

Product Discription : 1.5 Tons

Serial ID : DR11CRD-0012082-3GW

Amount : Rs. 15,000

Billing Invoice No. : R11CRD-0012082

EMI Option

3 months

6 months

9 months

Confirm powered by Pine Labs

- Once the transaction is approved, the Cashier views details of EMI transaction for customer reference, and Plutus prints charge slip for confirmation.

Plutus Multi-Acq
PineLabs, Noida

EMI Approved

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Serial ID : DR11CRD-0012082-3GW

Amount : Rs. 15,000

Billing Invoice No. : R11CRD-0012082

EMI Option : 6 months

MID : 458975584582456

TID : 09004502

Card Number : 298545*****4978

Approval Code : 65A99E

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ABOUT PINE LABS

Pine Labs is a leading technology player in payment solutions. Started in 2003, Pine Labs has deep expertise and extensive experience in developing technology and managing operations for the premier retailers of India. Our clients include Future Group, Shoppers Stop, Vishal Megamart, Bharat Petroleum, Indian Oil, Samsung and Videocon. Our products are certified by all major banks and VISA PCI DSS compliant.

