



# CONSUMER CARD, LOYALTY CARD AND GIFT CARD

OFFERS FOR RETAIL NETWORK AND STORES



ALFEBA Processing solutions offers to implement consumer card as a direct credit control instrument of retail for its customers (the form known as Home Credit), end consumers or companies, together with loyalty instrument, united in a same card with the magnetic strip or chip or presented in virtual mode.

The cards are accompanied by POS, implemented in stores to authorize them, or by e-commerce store and API.

To work with the data of card users and POS (or e-comm terminal) monitoring, we provide a direct access to the system over the Internet for the store operators.

For card users, the store customers, we offer to use a customer profile with access by cell phone or PC.

Card can be integrated with existing store accounting and other systems.



## Store's consumer card can include several instruments::



Home credit card

pay in installments after purchase  
with payments at the payment  
network or at the store cashier



Loyalty (bonus) card

accumulate points with each purchase  
with the card and pay later with points  
or real money combination with



Gift card

load the gift card for your customer's  
fiends



To authorize the cards, we provide ATM POS to maintain operations:\*



- ✓ **Credit sale** if client prefers to pay in installments
- ✓ **Debit sale** when customer pays with the gift card or by prepaid card
- ✓ **Information on available balance** cash and points
- ✓ **Card charge** when they want to put the card limit for credit card, gift card or consumer card
- ✓ **Reports** about processed operations

\* In the case of e-comm all the operations will be presented through the internet-merchant store.



To work with cards and POS (e-commerce) we provide the store a direct access to the online registration and monitoring SM3000 PAYMENTS system with clearing with payments acceptance network integration

SM3000 Business Categories dashboard showing various categories and counts:

- Direct Members: 12
- Affiliate / Associated Members: 0
- Partners: 0
- Merchants: 13
- POS Terminals: 16
- Internet Terminals: 0
- Payment Terminals: 0
- Active Profiles: 0
- Inactive Profiles: 0
- Active Cards: 1465
- Inactive Cards: 101

SM3000 Customer data form with fields for:

- First name: FEDON
- Last name: BORGHOSKY
- Second last name: BORGHOSKYNA
- Phone: 9981975
- Home Phone: [Empty]
- Email: Casa.fed@gmail.com
- Address: Av. Agrarista 275
- State/Province: Montevideo
- City: Montevideo
- Date of birth: 03/11/1977
- Organization: REPUBLICAFED
- Code in the bonus system: 3
- Date of entry: 03/11/1977
- Sex: LA REPUBLICA

Number	Date/Time	Pan	Auth Code	Terminal Number	Terminal Type	Merchant	Company
1438574	10/29/2020 2:46:07 PM	637556****8099	438574	50000103	POS	Casa Central La Paz	Terraluna S.A.
Amount in transaction currency		Transaction currency	Amount in account currency	Currency account	Fee		
5393		UYP	5393	UYP	0		
Transaction type	Status Code	MCC	RRN	Acquirer Code	Acquirer Name		
POS PURCH DDA	0	9950	000001438574	00000637556			

Informes

Informes de pasaje

Pasaporte/ C.I. Status: Todos

ID	Pasaporte/C.I.	Nombre	Apellido	Nro. Documento	Fecha de vencimiento	Fecha Corte	Fecha de Emisión	Importe	Cuota	Status
172	4850427	AGUSTIN	ACOSTA	558	10/07/2016	10/07/2018	09/05/2016	1283.00	CUOTA 2	0
173	4850427	AGUSTIN	ACOSTA	558	10/08/2016	10/08/2018	09/05/2016	1283.00	CUOTA 3	0
174	4850427	AGUSTIN	ACOSTA	558	10/09/2016	10/09/2018	09/07/2016	1283.00	CUOTA 4	0
175	4850427	AGUSTIN	ACOSTA	558	10/10/2016	10/10/2018	09/08/2016	1283.00	CUOTA 5	0
176	4850427	AGUSTIN	ACOSTA	558	10/11/2016	10/11/2018	09/09/2016	1283.00	CUOTA 6	0
112	3070987	ANALLA	PEREYRA	1393	10/12/2018	10/12/2020	10/11/2018	1859.00	CUOTA 1	1
113	3070987	ANALLA	PEREYRA	1393	10/01/2019	10/01/2021	10/12/2018	1859.00	CUOTA 2	1
114	3070987	ANALLA	PEREYRA	1393	10/02/2019	10/02/2021	10/01/2019	1859.00	CUOTA 3	1
115	3070987	ANALLA	PEREYRA	1393	10/03/2019	10/03/2021	10/02/2019	1859.00	CUOTA 4	1
116	3070987	ANALLA	PEREYRA	1393	10/04/2019	10/04/2021	10/03/2019	1859.00	CUOTA 5	1



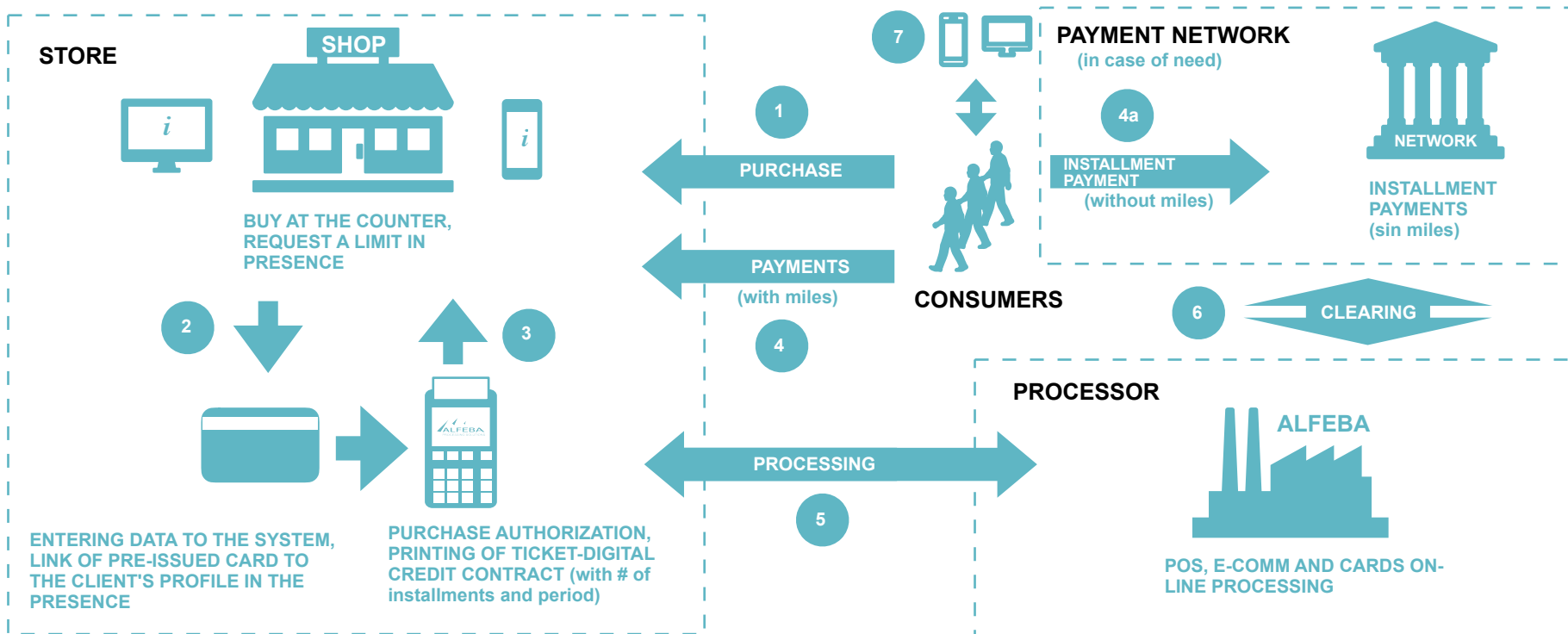
To know the status of your account or card, we provide the Store's customers with a customer profile on the Internet by PC or Cellphone

The screenshots illustrate the user interface for checking account and card status. The PC view shows a detailed account profile with fields for card number, account balance, and bonus account. Below this is a table of 'Last transactions' with columns for Date, Amount, Status, and More. A sidebar on the left contains navigation options like 'Credits' and 'ID Charge a Card'. The smartphone views show a simplified version of this information, with account details at the top and a scrollable list of transactions below. One smartphone screen shows a 'Credits' section with a 'Passport' number and 'Active credits: 2'. Another smartphone screen shows a 'Last transactions' table with columns for Date, Amount, Status, and More, and a 'Bonus account' section at the bottom.



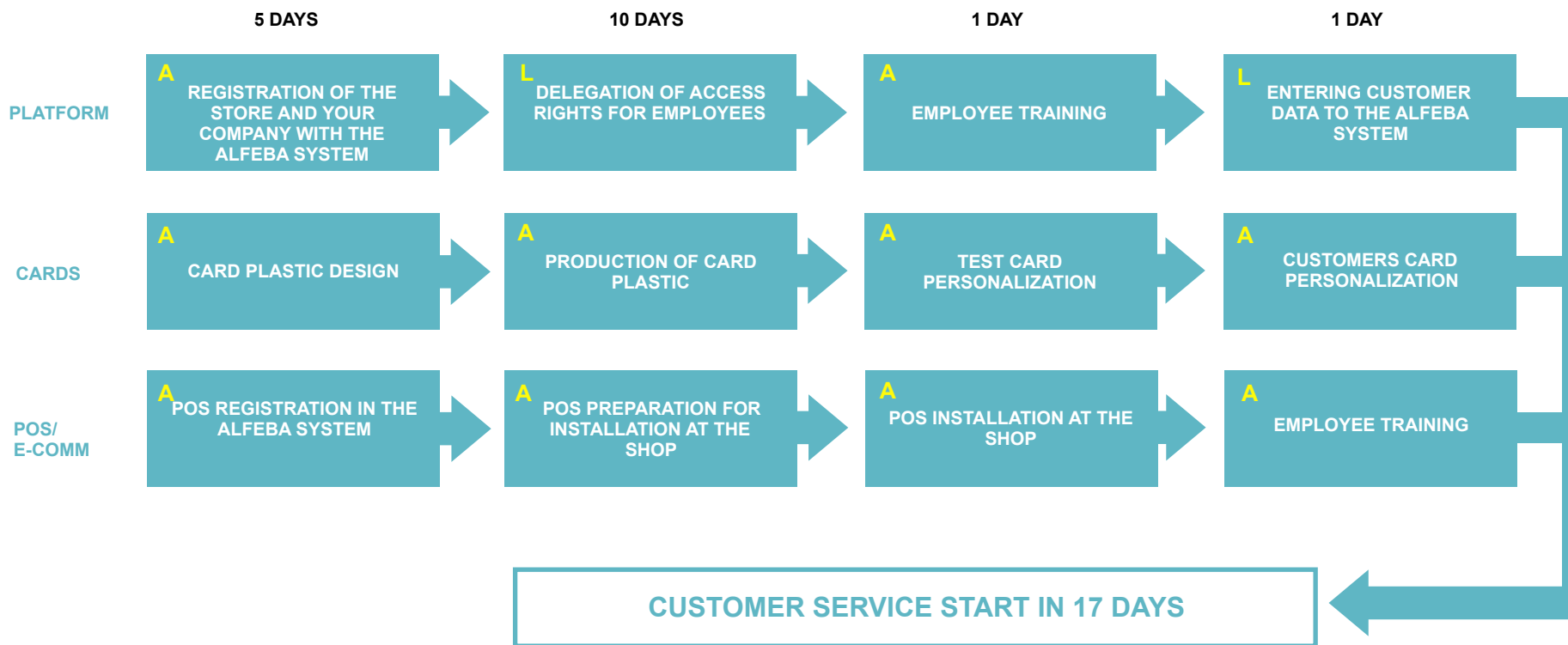
## The workflow with home credit cards can be implemented like this:

1. The buyer purchases a product or service in a store and asks the seller to complete his purchase in installments in his presence.
2. The seller behind the counter takes a previously issued loyalty number card from him, finds it in the SM 3000 PAYMENTS system through the web-access interface, enters data about a new customer, forming his profile, and sets a limit according to the purchase amount or in accordance with the store's policy. In case of checking a client in Equifax or another system, he performs the necessary actions based on the client's passport number. Depends on the store preferences, checking the client in the database of credit histories can be automated and carried out without the participation of the seller in real time mode at the time of the purchase request (card authorization) through the POS terminal, through the seller's interface or e-commerce.
3. The seller accepts the previously issued card for payment to the buyer, and reads it in the POS-terminal installed on the counter and connected to the SM 3000 system (in the case of use of e-commerce mode all of the steps are automatized). On the check of the POS-terminal, a loan agreement is printed, which is signed by the client. At the time of payment with the card issued to the buyer, the seller enters a) the purchase amount, b) the client's passport number, c) the number of installment payments and d) the store's invoice number. At the time of purchase, the buyer receives bonuses in the amount and according to the loyalty scheme/ algorithm previously established by the store.
4. The buyer pays the installment payments according to the schedule approved by the store and viewed in the client's personal account, in the store itself through the installed POS terminal (or at the store's web-page) with the accumulation of bonuses, or in the payment acceptance network.
5. Processing authorizes the request for the card and the POS terminal (e-commerce internet-store).
6. Processing clear with payment acceptance networks.
7. The buyer views the history of purchases and upcoming loan payments via the Internet on his mobile phone or on a computer via the web interface, manages the accumulation of bonuses or the payment for an upcoming purchase, requests an increase in the credit limit or card expiration, and also blocks his card in the case of loss or stolen.





Project implementation scheme takes approximately 17 days:



**Notes:** A - responsible ALFEBA  
L - responsible LOCAL





Proposals to implement cards together with POS, management system and customer profile:



	From 1 to 500	From 501 to 1000	From 1001
CARDS:	From 1 to 500	From 501 to 1000	From 1001
SERVICE:	US \$ 4 / card / year	US \$ 3 / card / year	US \$ 2 / card / year
MIN PAYMENT:	US \$ 200 / month	US \$ 150 / month	US \$ 100 / month

**Notes:** US \$ - United States Dollar  
VAT isn't included



## Information about the company and references of projects:

1992	the year of creation of the Group's first company - CardCenter, MasterCard and VISA processing center for banks in Moscow, Russia
> 70	banks - MasterCard and VISA core members processed with card issuance programs, POS networks, and ATMs.
1st	personalized MasterCard card in Russia
1st	POS network implemented in Russia
1st	ATM network implemented in Russia
2018	first client in South America with the house credit cards - Kalisay / Mundocolor
2018	first Soccer Club - customer in South America with membership cards, points and credit - C.A.Progreso Football Club
2019	first digital signature based remote sales implemented in South America
2020	First e-commerce platform implemented in Asian region - Payment Nepal operator of NIC ASIA Bank



## CONTACTS

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