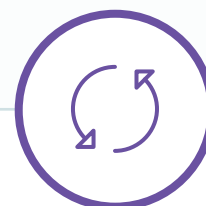# Proxama®

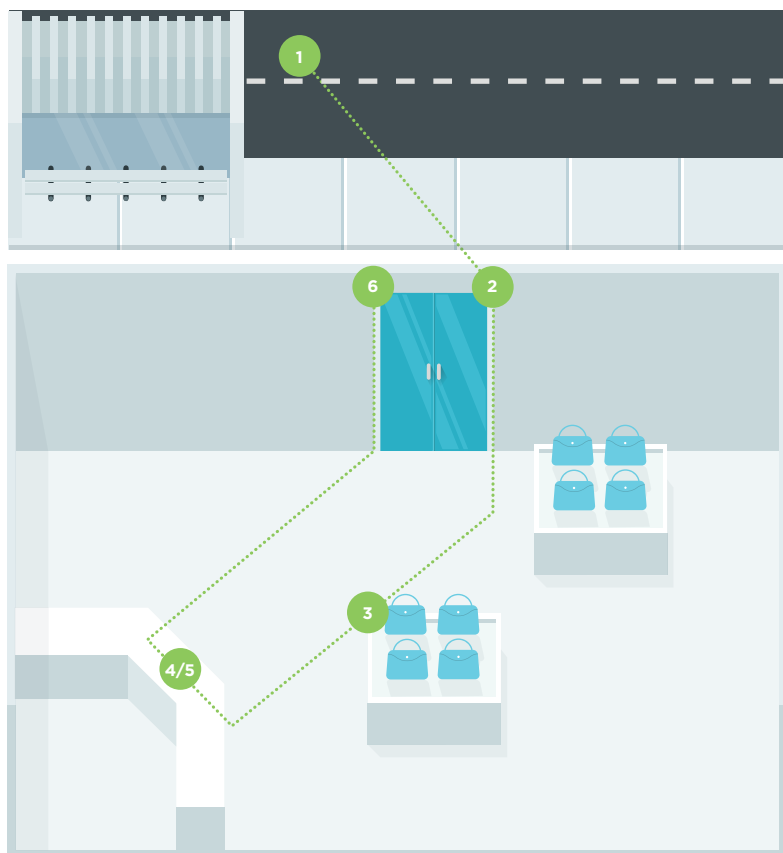# PROXIMITY ENABLED VALUE ADDED SERVICES FOR CARD ISSUERS

Proxama has always believed that there is more to mobile commerce than just payments. Delivering and supporting mobile payment capability is becoming a stay-in-business issue, but payments alone are not a compelling enough reason to drive consumers to use a given application. To incentivise consumers to use an app regularly, and to make it habit forming, it needs to deliver something they don't already have, and in a payment app this comes by incorporating Value Added Services (VAS). Value Added Services can be simple to deploy and can deliver real value without requiring complex integrations into a point of sale.

What can Proximity Value Added Services bring to Card Issuers?

Many issuers currently deliver value added services to their customers by way of offers based on usage of a particular card at a specific merchant with whom the issuer is running a joint marketing campaign. Often these offers aren't meant for redemption at the time of sale, but are ways of earning reward points or cashback. These offers are frequently delivered through traditional channels such as SMS and email, but customers often forget at which retailers and for how long they are valid. One way to encourage usage and reinforce awareness of these types of offers is through proximity technologies. For example, by deploying BLE beacons at the entrances to the merchant's stores (and this is as simple as placing a sticker on a wall) it's possible for the issuer's wallet app to notify the consumer, as they enter the store and come into range of the beacon, that this merchant has a specific card-linked offer available. The beacon trigger can also be used to display a previously downloaded offer from the wallet.

Imagine this scenario: as you enter a shopping mall you see an ad promoting the download of an app with a 10% discount coupon for use in-store. You tap your phone using NFC to download the app and collect the offer. Some time later, as you walk past the store for which you had previously collected the coupon, a BLE beacon at the store will activate the app and display a message on your smartphone prompting you to use your coupon – which by then you may have already forgotten! You walk into store and browse the merchandise, perhaps tapping NFC tags for detailed product information along the way, and then at the checkout you redeem your coupon using QR or NFC, and finally pay the (10% discounted) price using NFC cloud-based payments. On leaving the store a BLE beacon pushes you a message, thanking you for your visit together with a 10% discount coupon, which is stored in your digital wallet until your next visit. As the diagram overleaf shows, the consumer is engaged at all stages of their mobile commerce journey.

What's in it for the issuer?

Making the app more valuable to the consumer, and notifying them when they can earn rewards, will help make the app 'stickier' and its usage more habit forming. This will also help make the card or virtual card top-of-wallet/front-of-phone. These methods can be used for traditional plastic cards as well as mobile payments. If the consumer is using an existing m-banking app, even if it doesn't have NFC payment technology, embedding an SDK into the app to enable it to be triggered by proximity technology will encourage usage of the physical card in the same way as a virtual card. Proximity triggering can be delivered on both iOS and Android devices, even though in-house cloud-based payments are only available on Android today. Additional features, such as enhancing the app to deliver real-time transaction notifications, are another way to drive up app usage, and help to make it more habit-forming.

Proxama Value Added Services

Proxama has a long and strong heritage in delivering Value Added Services through its award winning TapPoint® proximity engagement platform and its associated mobile SDKs. TapPoint provides a comprehensive range of services for managing scalable proximity networks, and Proxama partners with leading beacon providers to deliver beacons that are compatible with the latest standards, including support for both Apple iBeacon and Eddystone technologies. Proxama's TapPoint is a comprehensive SaaS beacon and campaign management platform accompanied by a beacon SDK that can be used to enable apps to receive location-based notifications to drive m-commerce. Proxama works with app developers to integrate proximity engagement capability into their own apps. The TapPoint platform can also support NFC, QR code and Geolocation based campaigns, enabling additional use cases such as tap to download to be supported on compatible devices.

Driving revenue from mobile payments without simply cannibalising physical card transactions needs VAS, and Proxama is the vendor that supplies the end-to-end solution both for in-house cloud-based payments, 'x-Pay' on-boarding and proximity marketing.

For more information on this ground-breaking proposition, visit us at Proxama.com