



ACI Retail Commerce Server™ for Rewards Management

- Centralized host that delivers real-time rewards in-lane
- Delivers simple programs to complex cross-department or cross-retailer programs
- Automated enrollment features improves program adoption

Increased competition in the retail market demands innovative methods to establish a rapport with customers. Traditional methods, including price discounts, general advertising and bulk purchasing, may attract customers, but these can prove to be expensive

programs and have little impact on customer loyalty. With these promotions, customers may only visit the store once. The key is to encourage frequent return visits. Rewards programs are an effective method of achieving this.

→ ACI Retail Commerce Server™ enables maximum flexibility in the way shoppers are rewarded and motivated.

The ACI Retail Commerce Server™ for Rewards Management solution

ACI Retail Commerce Server™ for Rewards Management enhances the total customer relationship by providing an enterprise-wide online rewards system. Retail Commerce Server can manage multiple concurrent programs for a single customer, thus allowing maximum flexibility in the way shoppers are rewarded and motivated. Each unique program maintains its own begin and end dates and item-level controls. This flexibility enables programs based on an item's specific value, quantity of an item purchased or the amount of purchase in a specific department as in the following examples.

- Buy 3 cups of coffee, get the 4th one free
- Spend \$100 on fuel; get \$10 off an oil change
- Accumulate 250 points and get...
 - Configurable percent discount, e.g., 15% off in department X
 - Configurable dollar discount, e.g., \$5.00 off item Y

- Configurable discount per unit, e.g., \$1.00 of each item Z...
- A free item, e.g., one free widget

Enroll customers automatically

To simplify customer participation, Retail Commerce Server supports automatic enrollment in merchant-defined programs, thereby ensuring maximum rewards to the consumer. For more complex reward programs (e.g. age or demographic restrictions), consumers can be easily enrolled once the participation criteria is verified.

Implement a flexible rewards management system

As with traditional rewards systems, retailers may issue a physical card and number to establish the customer within the system and accumulate rewards. For ultimate flexibility and maximum participation, consumer tokens such as driver's license, personal ID, bank account number, or debit or credit card number may be used to identify consumers at point of purchase and allow their purchase activity to be reflected in available programs. This



allows consumers to collect rewards by simply using the same payment instrument or ID each time they make a purchase. All consumer identification tokens are stored encrypted in the application's database.

Integrate rewards management into an existing system

Retail Commerce Server easily integrates with a variety of POS systems and merchant websites, as well as third-party applications. Standard reports track customer activity, identify who is adjusting customer rewards and reveal excessive use against defined program velocity thresholds to safeguard merchants against fraud.

The ACI advantage

The ACI Retail Commerce Server solutions form a comprehensive electronic payment and fraud management system. They facilitate a broad range of business applications, including processing of electronic funds transfer (EFT) transactions; check payments and collections; merchandise return verification and management;

gift card, stored value and rewards management; and customer information management.

Proven, reliable, dependable

Built upon years of retail industry experience and customer input, ACI Retail Commerce Server is a retail enterprise payment solution that has evolved into the most proven, reliable solution in the marketplace. The application uses Java™ technology to enable platform independence, a browser-based, intuitive graphical user interface (GUI) and clustering for fault-tolerant 24x7 availability. With tens of thousands of electronic payments authorized every day, retailers must be able to trust their payment systems. Retail Commerce Server allows retailers to process every transaction with confidence.

19 of the world's top 20 banks, 5 of the top 10 U.S. retailers and 6 of the leading 25 global retailers, rely on ACI payments software.

Sivanand Athmanathan
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Features at a glance

- Provides an enterprise-wide rewards system for online reward accumulation and redemption
- Processes reward transactions from multiple sources, including store POS systems, e-commerce systems and third-party applications
- Meets the standards for Payment Applications Best Practices (PABP) verification
- Supports multiple reward types and returns reward information with every transaction response
- Provides a browser-based user interface for access to view, add or update customer records
- Supports multiple, concurrent user-defined loyalty programs per consumer
- Allows user-defined begin/end promotion dates to determine points to award based on three user-defined levels (e.g. category, sub-category, item)
- Supports automatic or manual consumer enrollment
- Allows a configurable reward transaction expiration
- Supports import of card information and balances to ease integration with existing systems
- Provides a configurable qualification amount and department
- Facilitates reward reports for activity summary, adjustments and velocity
- Provides a holistic view of each customer, their transactions, payment preferences, and demographics to develop and refine marketing programs
- Provides multiple identification methods to associate customers to their programs and offers
- Provides export data for marketing and customer reward programs
- Supports promotions awarding customers extra loyalty points based on conditions over specified time
- Allows special rules to provide extra points with new promotions or multiple promotional offerings



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About ACI Worldwide

ACI Worldwide powers electronic payments for financial institutions, retailers and processors around the world with the broadest, most integrated suite of electronic payment software in the market. More than 75 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 150 payments organizations worldwide, ACI software ensures people and businesses don't fall victim to financial crime. We are trusted globally based on our unrivaled understanding of payments and related processes. We have a definitive vision of how electronic payment systems will look in the future and we have the knowledge, scale and resources to deliver it. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.