

Electronic payment system and discount system of clients loyalty maintenance in one card

System «Sollar Cards» is a multi-purpose automatized system, combining in itself opportunities of electronic payment system on smart-cards and coalition system of loyalty. Specialized **payment cards** are a convenient tool of account which is widely used in refueling business. It is attractive for the client because goods can be purchased under the fixed price, the owner of business wins because he receives circulating assets in the advance payment.

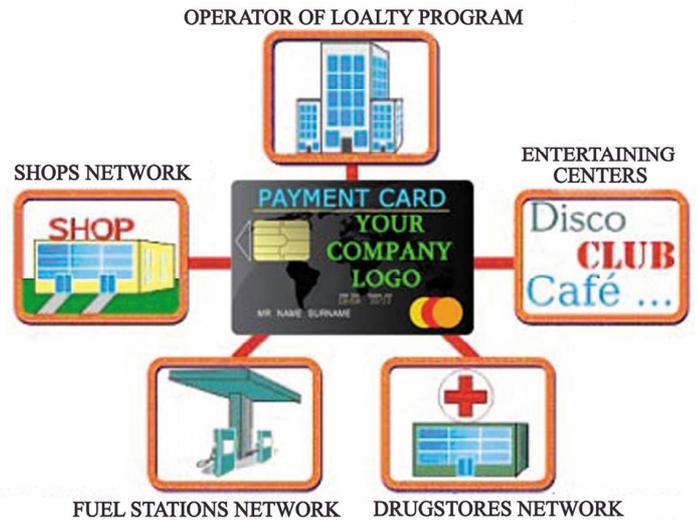
The system «Sollar Cards» also allows to control a **discount policy** of complementary (coalition) trading networks and networks of services. The basic features «Sollar Cards» in this plan - a big number of base variants of discounts, flexible and simple adjustment, opportunity of fast launching of new schemes of discounts and actions- for separate groups of consumers, for certain periods, for certain conditions. Not the last value has also acceptable, rather low (in comparison with analogues) cost of the system.

System of electronic payments

In «Sollar Cards» system the resources entered to a client on a payment card are distributed into two kinds of purses - monetary and commodity. The monetary purse is measured in a currency equivalent. In commodity purses the commodities are specified in the prices for a commodity unit, for example, for fuel - in litres, for packings of butter - in pieces, etc.

The important difference of «Sollar Cards» from analogues: the system supports not only the fixed purses for payment of fuelling, but also has opportunities for stimulation of the client, for example, purses for free-of-charge (bonus) car-washings or replacement of oil.

The «Sollar Cards» system allows to completely automatize the account of fuel and accompanying goods realized by means of smart-cards - with the set frequency all transactions about use of cards on points of service will be transmitted to the Operational Center. The system supports the usage of several payment schemes and enables to choose the most convenient - an electronic purse, the limit scheme, etc.



Variants of discounts and bonuses in system «Sollar Cards»

Benefit from usage of the discount system directly depends on the kinds of discounts and bonuses which can be realized with its help. At present the quantity of base variants of the discounts incorporated in typical delivery of system «Sollar Cards» - 38, and they are grouped in 9 groups. Examples of some kinds of discounts and bonuses (the concrete size of the discount can be changed):

- The night tariff: at purchases from 20.00 till 8.00 - 1 % discount from the sum of the order;
- Accumulative discount: at a total sum of purchases up to sum N - 0,5 %, up to (N+1000) - 1 %, up to (N+2000) - 2 %, etc.;
- "money-box": accumulative bonus system - a gift for the certain volume of purchases;
- Action: the discount 2,007 % from the sum of purchased goods for a period from 1st January till 10th January;
- Discount for a kind of commodity: the discount 1 % at purchase of the goods of the certain nomenclature (as a part of promotion of this commodity group or for the accelerated reduction of commodity stocks at insufficient volumes/rates of realization);
- Conditional discount: the special discount to separate groups of customers (for example, the VIP-customers, to members of "gold" clients club (Golden Card Club), etc.);
- Discount in a place of sale: at purchases in the certain shops or points of service (for example, for attraction of buyers to new shops);
- Contests: the discount 5 % to each 1000th buyer.

Managers of a trading network can develop and add new kinds of discounts. To create a new variant of discounts, it is enough for manager of the company to fill a few fields in the program.

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