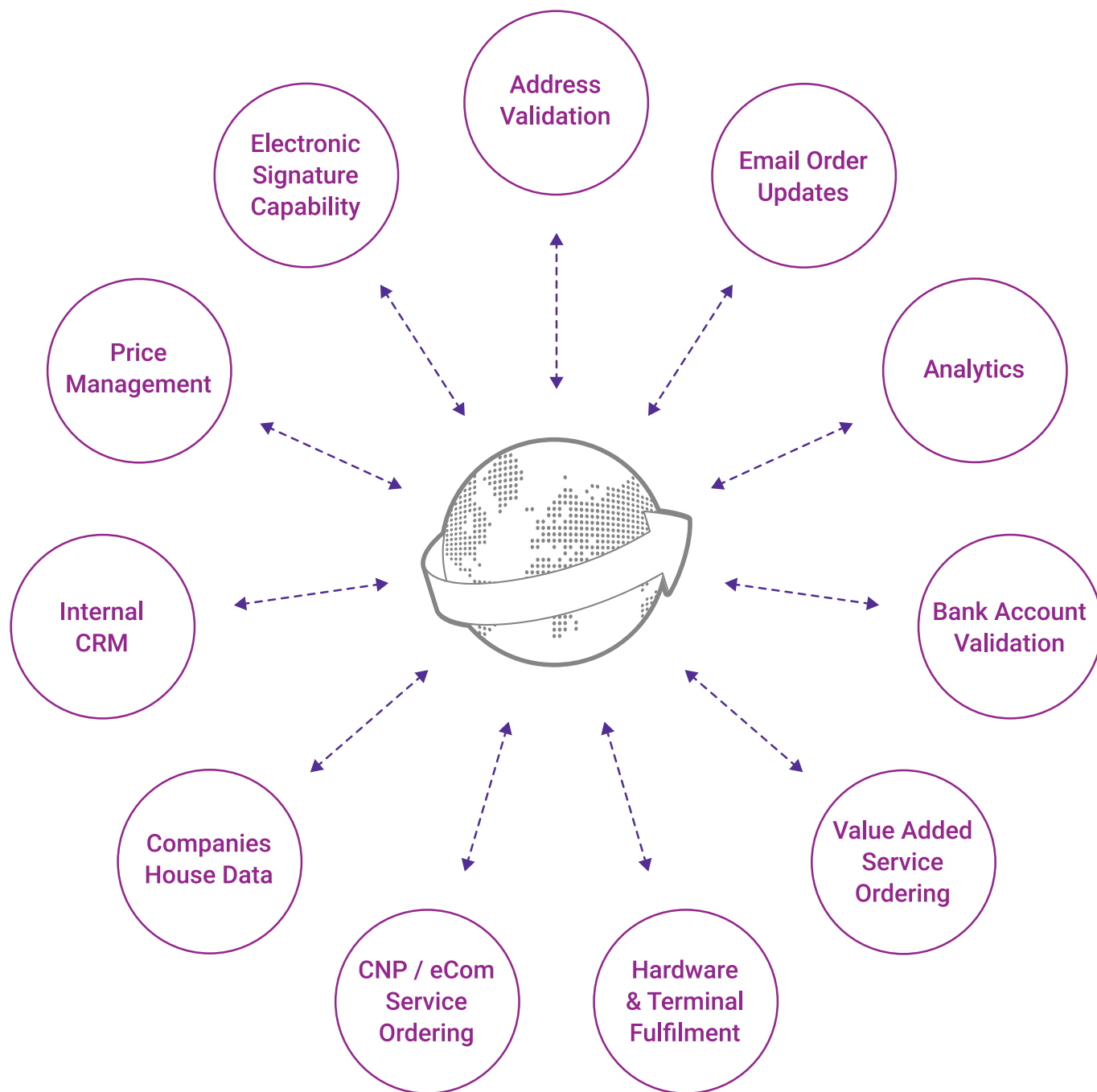


Revolution



Revolution



The multi award-winning Revolution

Revolution is the most powerful award-winning merchant services provisioning, management and reporting portal available in the payments industry. It acts as the glue between internal systems and external data sources, improving the customer boarding process.

The system empowers efficient procurement and management of merchant service customers, enabling quick responses to their requirements, a reduction in order drop out and increased retention.

Revolution is an innovative and easy to use web interface, providing complete visibility and control of services within one central platform, to enable the processing of new merchant accounts and service applications online.

It reduces the excessive level of paperwork traditionally associated with setting up these services, by integrating various features to: improve application time; remove duplicate data entry and reduce the level of demands on a customer for information. Revolution means efficient boarding, and supports electronic applications made over the phone and, with a 'responsive' browser, can also be used on tablet devices for secure face to face electronic applications.

The platform provides comprehensive management functionality for both the provider and the customer, delivering analytics and insights into a customer's performance as well as for trend analysis. Using Revolution enables merchants to see detailed commercial and transactional information, which helps them to make informed decisions for their business.

Experian's electronic identification system is integrated into Revolution, so this enables quick anti-money laundering checks, reducing the need for copies of ID in more than 85% of those that match.

Provisioning

- Ability to setup new merchants with online and terminal based services (merchant accounts must still be applied for in the same way).
- Search against Companies House (UK) and CRO (Ireland) company information databases to validate input data and speed up procurement processes, searching against company name or numbers to identify registered contact details including Director information.
- Bank account/sort code/IBAN and BIC validation – cuts down failures due to inaccurate payment information.
- Shareholder validation - cuts down the level of rejections linked to shareholder mismatch.
- Upload electronic forms of ID, which are archived for future reference, as well as providing access into Experian's systems for automated ID checking.
- Capability to generate agreements for electronic signature.
- Integrated electronic application forms for major acquirers, providing an 'end to end' electronic application process, which also operates on tablet based devices.
- Integrated Direct Debit capability to set up payment arrangements for provisioned services.
- Online/eCommerce provisioning process, which will automatically send the merchant information and supplied MID (merchant identification number) to the relevant acquiring bank and parse responses for set-up, so it is ready to trade.
- The physical terminal provisioning process includes automated integration for the order and set-up of the payment terminal devices.
- There is a focus on 'keeping the customer informed', with updates sent via email and SMS, through to completion of the order.





A range of comprehensive reporting tools

- Reporting tools monitor and manage performance across the global merchant base for resellers, with individual merchants also receiving their own Revolution access.
- Multi-channel reporting enables merchants with combined in-store and online performance to view statistics across both aspects of their business through one-consolidated platform.
- Full current and legacy visibility enables resellers and merchants to respond to emerging trends.

Reports consist of the following:

- Card sales performance (broken down by merchant, county, region, sub-region, postcode area etc.).
- Monitors best performing hours, days, weeks, months and years.
- Card type usage.
- Information on best performing merchants, counties, regions etc.
- Trend analysis incorporating average transaction values, comparisons against earlier trading periods etc.
- Repeat purchaser analytics – showing frequency, volume and value.
- Geo-mapping of locations.
- Geo-mapping of live transactions as they happen.

Reseller management

- View and manage merchants and their services.
- Monitor orders through stages of progress.
- Manage pricing profiles to effectively control commercial offers and monitor margin.
- Track the shipment and delivery of payment devices.
- Access to archived electronic agreements and forms of ID.
- Ability to download pre-created, pre-rated transaction statements for onward billing.
- Manage users on Revolution.

Intelligent analytics

Many businesses do not have data analytics or departments mining data to help them understand how their customers transact and interact with their business. Although real insight is important to businesses, the cost of maintaining a team of analysts performing such tasks is considerable.

With Revolution's Intelligent Analytics, the level of insight produced is like having a team of analysts, but with the analytics happening natively as part of the service, consolidating multi-channel sales data with that delivered by banking and financial institutions.

Even the smallest of business can therefore have access to intelligence, which will support their growth ambitions and enable them to respond to emerging trends, without investing in complicated software packages or employing the services of a consultant analyst.

Business owners are able to access information so they can accurately predict, influence and respond to future trends and customers' buying habits.



Summary

Revolution is much more than just an efficient provisioning platform. It provides the ability to manage merchant's services, monitor performance trends and analysis, view financial performance as well as providing a material opportunity to differentiate payment services against other providers in the industry.

Revolution is essentially a merchant services eco-system, enabling the effective boarding and management of merchant service customers. However, Revolution delivers innovation 'beyond the transaction' by reducing the impact of what has been traditionally high maintenance, lengthy provisioning and lengthy management processes. It provides high-level control over services, as well as a series of valuable features, not found elsewhere in the market.