



INTELLIGENT VOUCHERING SOLUTIONS

From Smart Voucher

Smart Voucher delivers the most comprehensive, flexible and future proof vouchers solution available today. Supporting multiple product and business applications, the voucher service delivers maximum value wherever it is deployed.



How the voucher system works

Behind the Intelligent Voucher is a payment system that issues and redeems, in real-time, a uniquely numbered *record of value*. The issue and redemption of each *record of value* is recorded and managed on the voucher database providing total security coupled with control and tracking of information.

Flexibility to suit your business

Intelligent Vouchering enables diverse financial, gift, promotional and marketing activities to be managed, all using the same underlying system.

For example, a gift voucher will require different usage parameters compared to a promotional voucher for a new store opening.

The service supports both monetised and token based products, providing the flexibility to allow tailoring of the solution to your business needs.

Intelligent Vouchering Benefits

- >Drives increased sales
- >Delivers operational efficiencies
- >Provides performance visibility
- >Monitors financial liabilities
- >Provides key trend analysis

Delivering the Intelligent Voucher

Each voucher product carries a unique, randomly generated number that is associated with the exact value of the product. These unique numbers can be delivered in many ways including paper, Email, SMS and plastic card.

Depending on the delivery medium the voucher can be transacted via reading a barcode, a magnetic stripe or through keying of the unique number. This means that voucher based products can be utilised across multiple sales channels including point of sale, the web and via text message, email and IVR (interactive voice response).

Summary - Why Intelligent Vouchers

- > Intelligent Vouchers can be distributed securely across multiple media formats
- > Intelligent Vouchers can be redeemed easily across all your sales channels
- > Intelligent Vouchers lock in value driving customer spend



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The Smart Voucher Service

The Smart Voucher patented payment system issues and redeems, in real-time, a uniquely numbered record of value. The issue and redemption of each record of value is recorded and managed on the Smart Voucher database giving it the security and anonymity characteristics of a cash payment whilst offering the control and information tracking of an online authorisation system.



How it Works

- > Smart Voucher provides a safe, secure outsourced payment solution using established banking and retail payment system protocols
- > Once a client is Smart Voucher enabled further products can be added easily
- > Each Smart Voucher carries a unique, randomly generated number associated with the exact amount of the transaction value
- > The unique numbers can be generated and delivered using electronic and physical channels including point of sale, SMS, email, barcodes, magnetic stripe, key entry and chip
- > Smart Voucher unique numbers can be redeemed across all sales channels including point of sale, call centre, internet, catalogue and ATM
- > Smart Voucher supports multi-currency and cross border transactions and products can be monetised or presented as tokens
- > All Smart Voucher products carry with them a suite of management information that provides complete visibility for our clients

About Smart Voucher

Smart Voucher Ltd. was established in April 2001 to develop the Smart Voucher Personal Payment System that was conceived by Scott Thomson, the man behind the groundbreaking launch of the Switch payment card in the UK.

Smart Voucher Ltd. now has 6 granted patents: 3 in the UK and 1 each in Australia, Hong Kong and South Africa. This concept is now being actively marketed, both as Ukash, which allows for the creation and purchase of vouchers in-store and their redemption on the Internet, and in a number of 'closed loop' and 'white label' solutions, including projects with major companies in the USA and Europe such as Skype and William Hill.

Regulation and Compliance

Smart Voucher is regulated by the UK Financial Services Authority (FSA) as an Electronic Money Institution (ELMI). Smart Voucher is one of only four electronic payment providers to have successfully passed the FSA's stringent fiscal, technical, security and operational requirements. The ELMI status has been 'passported' to a further 27 European countries.



To find out more about Intelligent Vouchering Solutions
call +44(0)20 7089 4067 or visit www.smartvoucher.com