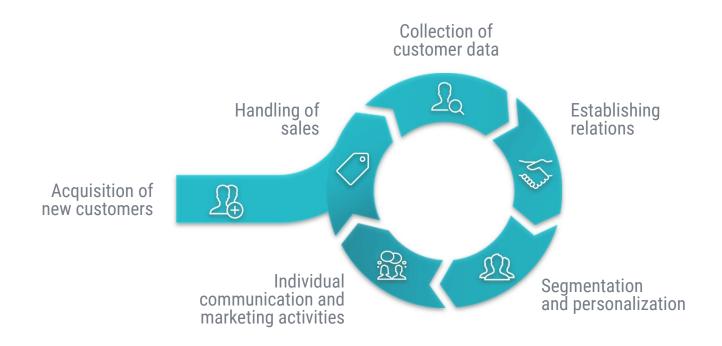


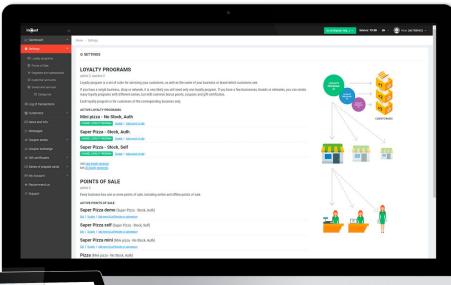
COMPLETE SOLUTION FOR BANKS

CUSTOMER INTERACTIONS AND LIFECYCLE MANAGEMENT PLATFORM

Customer Interactions and Lifecycle

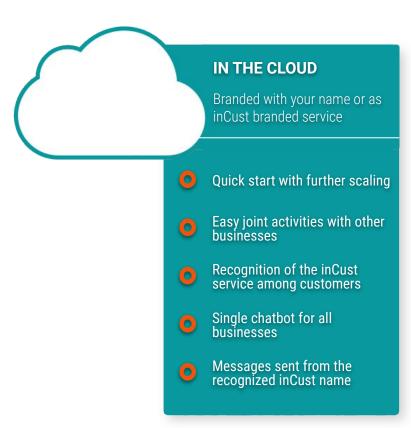


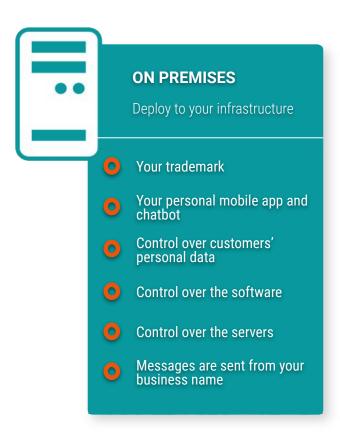
We help you work with customers on every stage of the customer lifecycle



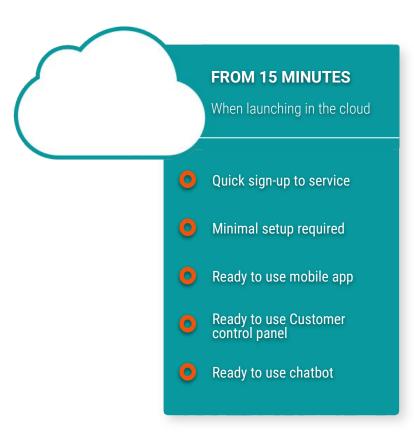


Ways of deployment





Ways of deployment





We'll help to solve the following problems



Variety of separate instruments to serve customers and clients



Absent or insufficient information about customers



No contact with customers outside of stores



Lack of efficient mechanisms to engage and reward customers



Simple discounts undermine profits



Difficulty to differentiate from the competition



Difficulties in cooperation with partners for cross-marketing

Benefits for you and your business



Sales of goods and services via e-shop



Processing of sales and payments using the POS software by inCust



Customer self-service using the Kiosk information panel



Simple procedure of collection of questionnaire data and creation of customer database



Growth of customer loyalty using the multifunctional and flexible loyalty programs



Customer retainment with help of prepaid goods and services, and subscriptions



Personal communication with customers using omnichannel communication mechanisms



Issuance and use of coupons and digital certificates for marketing in your business as well as cross-marketing

What makes inCust the universal solution for your business



Flexibility in launch and use - using Terminal app, Kiosk or mobile app for self-service, via integration with other software.



Customer authorization using a phone number, by email, plastic card number (when needed), by scanning QR codes etc.



Provision of goods and services with instant payment, on prepaid basis or with post-payment



Powerful and flexible loyalty programs



Open API with possibility of integration with third-party software



Unique functions of mutual settlements within a business or between different businesses without money



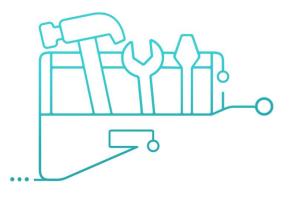
Banks

With the help of inCust, banks can diversify their offerings to small and medium-sized businesses and improve their interactions with individual customers



We offer the best tools

- Loyalty and Rewards
- Coupons and Certificates
- Information and Communications
- Customer Database



Benefits for you

- Provide all inCust instruments to your SMB clients under your own brand
- Create a powerful coalition (joint) loyalty program for SMEs
- Communicate with clients using omnichannel communications
- Reward decision makers at client companies for their loyalty



Problems that we help to solve



Difficulties in finding an attractive offer for small and medium businesses



Retaining loyalty of business customers

Used modules

Loyalty and Rewards



- Loyalty Programs
- Rule designer
- Multilevel rewards for recommendations
- Personalized rewards

Coupons and Certificates



- Coupons
- Certificates
- Gift sets
- Multilevel rewards for recommendations

Used modules

Information and Communications



- Sending of announcements or special offers
- Omnichannel communications: Push messages, chatbot, instant messaging, SMS, e-mail
- Multilingual messages
- Delivery scheduler

Customer database



- Any number of external customer identifiers
- Import and export of raw data
- Setup of a questionnaire, private to the business
- O GDPR compliance

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Unique features for your business

0	Variety of payment mechanisms and ways of selling goods and services
0	Feature-rich mobile app for customers
0	Kiosk solution for customer self-service
0	Chatbot
0	Collection of reviews and ratings from customers
0	Terminal, the app for personnel

Ability to export data for analysis by external solutions

A set of APIs for integration and for business and brand management



Modules of inCust platform



Loyalty and rewards



Informational Panel / Kiosk



Point of Sale (POS)



E-shop



Coupons and Certificates



Prepaid Goods and Services



Ticket Manager



Information and Communications



Fuel and Energy



Customer Database



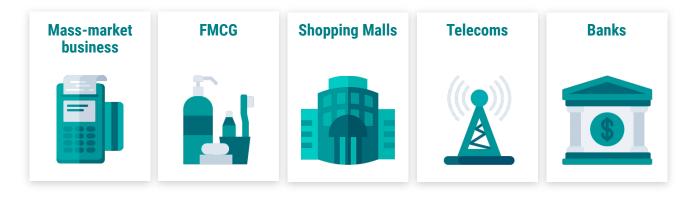
Platform Base Features



Loyalty and Rewards

Gives you the powerful instruments for increasing customer satisfaction and loyalty, promoting goods and services, and rewarding customer activity

Most often used in the following industries:





Instruments

− − − Loyalty programs

- - - Stimulation of customers

− − −O Loyalty program rules

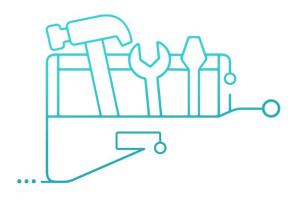
- - O Multi-level rewards for distribution

- - - Personalized rewards

- - - Digital stamps and punch cards

– – O iBeacon, geotargeting



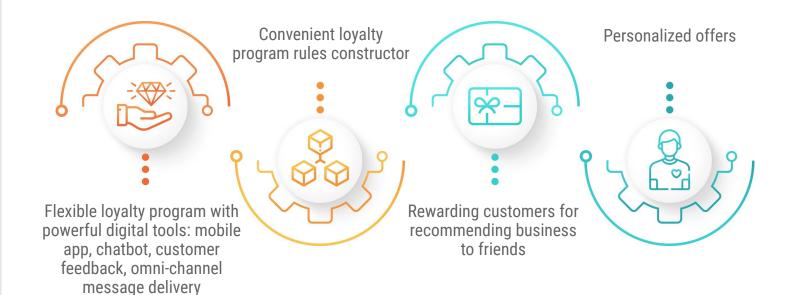


Opportunities for B2B business



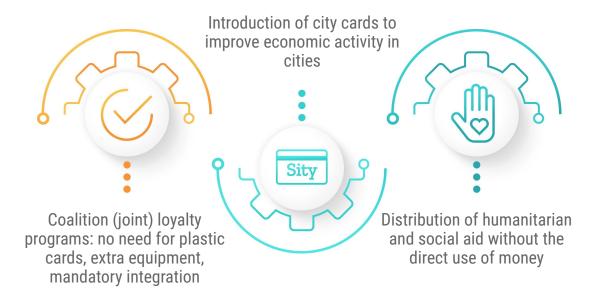
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Opportunities for B2C business





Opportunities for B2B2C business





Kiosk Information panel

Lets your customers get a wide range of services by interacting with the tablet device with Kiosk software running on it. A tablet can be installed next to the cash desk, in the sales area or at the entrance to your point of sale

Most often used in the following industries:





Instruments

	0	Customer information	services
		Custoffici illioffiation	SCIVICES

− − −O Self-service operations, related to loyalty and rewards

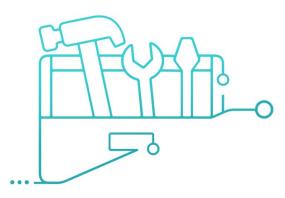
- - O
 Self-service operations, related to certificates and coupons

Built-in online store (product catalog, shopping cart, choice of delivery methods, payment, status management etc.)

- - Opportunity for the customers to vote or leave a feedback

Customer surveys



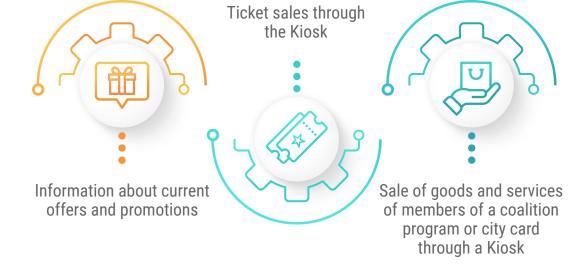


Opportunities for B2C business





Opportunities for B2G business





Opportunities for B2E business







Point of Sale (POS)

Lets you process sales and orders, accept payments using a variety of methods, work with customer rewards and much more

Most often used in the following industries:





Instruments

(gift certificates)

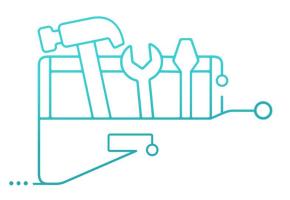
0	Processing of sales using the Terminal mobile app for personnel, without third-party POS software
0	Accepting and processing of payments using different payment methods
0	Modification of pre-checks in accordance with predefined rules
0	Adding customers to the database with their consent



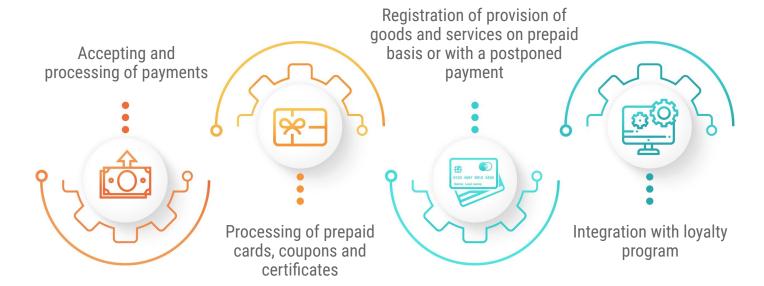
Offline operations with delayed synchronization

Crediting and redeeming of bonus points

Processing and issuance of coupons and coupon sets

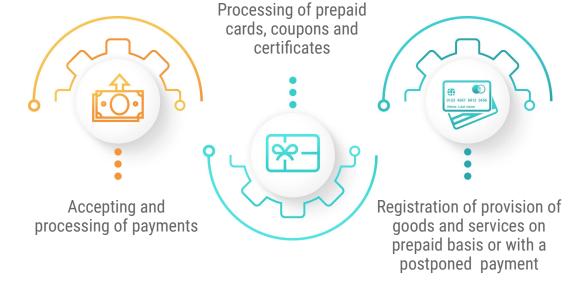


Opportunities for B2C business



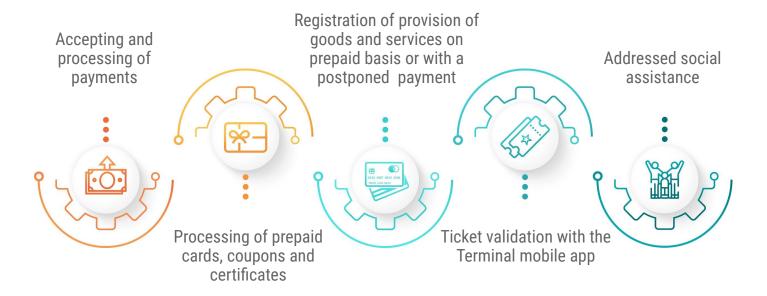


Opportunities for B2B2C business



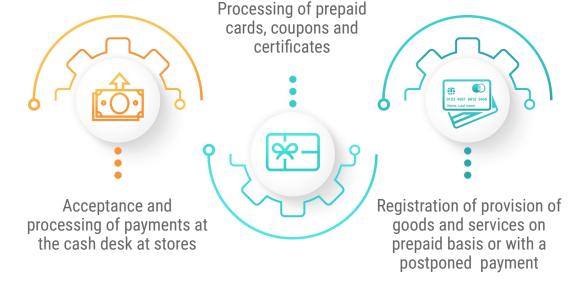


Opportunities for B2G business





Opportunities for B2E business

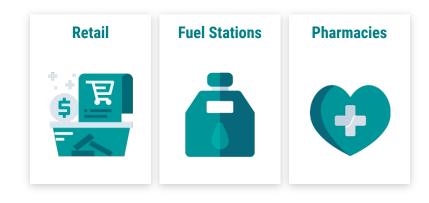




E-shop

Let your customers place orders for goods and services, offered by your business, using the inCust app for customers and in the Customer Control Panel

Most often used in the following industries:





Instruments

0	Accepting and processing of payments using different payment methods
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− − −O Modification of orders in accordance with predefined rules

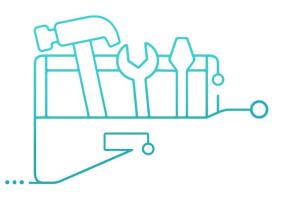
- - O
 Processing and issuance of coupons and coupon sets (gift certificates)

- - - Crediting and redeeming of bonus points

- - O Support for multiple delivery methods

Ability to credit goods and services to goods accounts of a customer



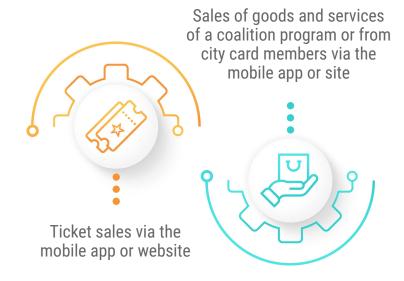


Opportunities for B2C business



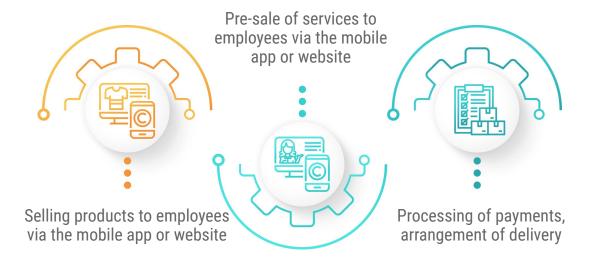


Opportunities for B2G business





Opportunities for B2E business





Coupons and Certificates

Gives you powerful instruments for both in-business activities and cross-business marketing. With the module, you can provide incentives to your customers and prospects in a handy, accountable way

Most often used in the following industries:





Інструменти

0	Coupons
0	Certificates
0	Gift Sets
0	Coupons, certificates and gift sets can be distributed in digital or printed form or as QR codes
0	Multi-level rewarding of customers for distributing coupons, certificates and gift sets
0	Coupons, certificates and gift sets can have expiration date or not expire
0	Coupons may be provided based on certain rules

Coupons and certificates can be provided free of charge

or in exchange for bonus points or other values

on the customer account



Opportunities for B2C business





Opportunities for B2B2C business







Prepaid goods and services

Gives you the set of tools for selling goods and services in advance and processing the sales

Most often used in the following industries:





Instruments

0	Digital prepaid cards with one or several customer accounts
0	One card may contain different values (goods and services) from one or different businesses
0	Prepaid cards and values on customer accounts are anonymous and can be shared between users
0	The use of prepaid goods or services can be restricted
0	Prepaid cards can have expiration date or not expire



Mechanism for transparent clearance between partners

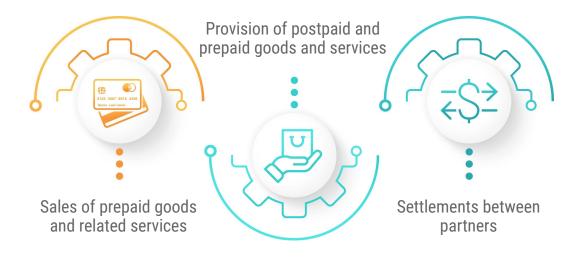
Prepaid cards can be distributed in digital

or printed form or as QR codes



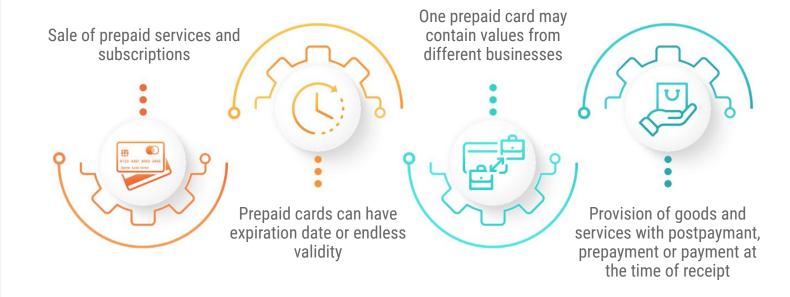


Opportunities for B2B business



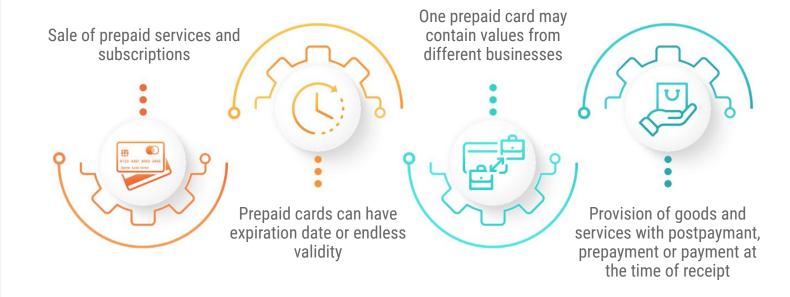


Opportunities for B2C business



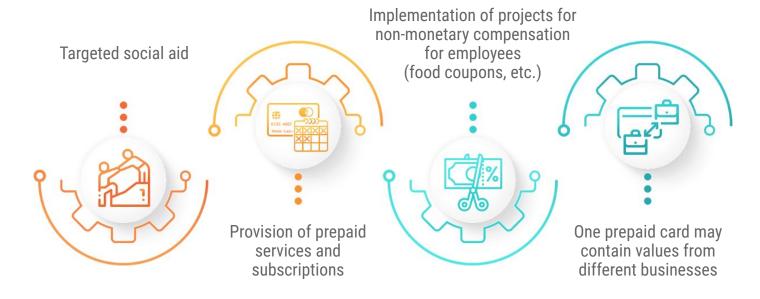


Opportunities for B2B2C business





Opportunities for B2G business







Information and Communication

Stay in touch with your customers. Inform people about news and events, send individual or group offers and get feedback from customers

Most often used in the following industries:



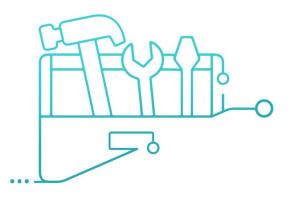


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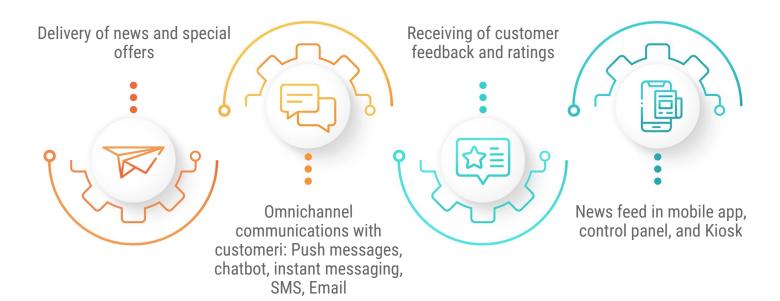
Instruments

- – –O Delivery of news, announcements, and special offers
- – Customer feedback and ratings
- Various ways to reach your customers: Push messages, chatbot, instant messaging, SMS, Email
- - -○ Multilingual messages
- - O
 Scheduling of message distribution
- – O News feed in mobile app, Control panel, and Kiosk





Opportunities for B2C business







Customer Database

The core of the customer lifecycle management platform, the database stores information about your customers and their activity



Instruments

	0	Any number of external customer IDs
	0	Main customer information (name, age, phone number, email address)
	0	Additional fields, defined by each business for its needs
	0	Ability to add customers one at a time through web interface, POS software or through APIs
	0	Mass import of customers data from any source
	0	GDPR Compliance - ability to lock, correct or delete a customer account, tracking of customer consent
	0	Tracking of all transactions, made by the customers
	0	Set up of customer notifications about transactions via different communication channels
0	0	Ability to filter customers and create custom customer groups. Filtration is useful for analysis and marketing activities
	0	Management of customer accounts. Customer accounts are used to track prepaid goods and services, user benefits, bonus points, or even money



Platform Base Features

General features and functions of the customer lifecycle management platform

Instruments:

0	Mobile app for customers
0	Web-based Control Panel for customers
0	Terminal application for business with different modes
0	Web-based Control Panel for business
0	Customer authentication by phone number, email address, QR code, external identifiers, etc.
0	Omnichannel customer communication (push messages, chatbots, instant messaging, SMS, email)
0	APIs available for all features of the inCust platform
0	Export of raw data for processing in Business Intelligence (BI) software

inCust Mission

Help mass businesses deliver a pleasant shopping experience to customers

With this mission in mind, inCust develops and provides to mass businesses a wide range of software instruments for all stages of interaction with customers, from marketing and acquisition of new customers to processing of sales to turning one-time visitors into happy returning customers



Company information

inCust was founded in 2015 by the veterans of the worldwide IT industry and launched as an online service in 2016. Currently, the company is serving businesses in over 40 countries around the world



The company, **inCust Ltd.**,
has its principal place of business in London, UK,
with development performed in the UK, Slovakia, and Ukraine

inCust Ltd.

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