

Supercard Solutions & Services **15 years of innovation and excellency in loyalty solutions**

With a coverage of more than 60% of the market for the production and personalization of cards and a coverage of 85% for the non-banking card market, Supercard Solutions & Services has developed rapidly and has proven to be an open and reliable partner, for both local entrepreneurs and multinational companies.

Supercard Solutions & Services | Company Profile

Fact: Amongst the Romanian loyalty solutions, it is very hard to find one that does not have Supercard as partner.

Supercard's values are not just words

A Customer retention rate of 90% and a percentage of 75% of the business coming through recommendation are strong validations for the values Supercard stands by: personalized services, with benefits for both Supercard partners and their customers, adaptability, availability, respect, a favorable report between price and high quality products and services and a proactive attitude.

Fact: Supercard Solutions & Services is the leading company on loyalty solutions based on cards and modern technologies, in Romania.

Short history

2000 Supercard emerges on the Romanian market, under the name Cards4u

2000 - 2015 Partner in the first loyalty program in Romania - Connex Land, partner in the largest national program of fidelity in Romania - Sensiblu; over 1,000 of clients - more than 20 retail chains, 6 chains of gas stations, 18 banks and 6 IFNs-, more than 100 complex loyalty programs implemented, over 50 million cards produced, more than 33 million letters, envelopes and other forms processed, over 10 million envelopes processed and delivered in direct mailing programs.

2010 At the peak of the economical crisis Supercard chose to enlarge the sales team and create new niche solutions. Believing that loyalty programs get beyond the simple plastic cards, Supercard created and offered its clients new loyalty solutions using NFC, QR and RFID technologies, such as a VIP access program premiere, RFID-based solution for an important cash & carry network or the programs in the pharma field, all involving an unprecedented investment in the company, in terms of human resources and technology.

2014 Supercard Solutions & Services strengthen its position on the Romanian market by becoming part of Provus Group, alongside two other top companies in their fields, Provus and Romcard, thus creating one of the most powerful business groups on the banking & non banking card market, in Romania.

2015 Supercard enters the market for B2C solutions through AFI gift card project – a gift card available in multiple locations in AFI PALACE Malls, Cards4u - an e-wallet solution and Euro26 - a project dedicated to young people across the country, that aim to increase the level of satisfaction, loyalty and trust between merchants and end users.



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Future plans

With an eye on what is new in world markets and the other on ideas from people within the company, plans can be only in the form of projects in new areas of interest. With a great team of creative software, with a sales force organized specifically to respond to any

requests, with high security for data, it is safe to say that Supercard falls among the companies that will be here for many years.

And, moreover, as a leader in the main echelon of Romanian entrepreneurship.



Amongst Supercard Solutions & Services Clients:

Sensiblu, Mol Romania, Romania Hypermarche (CORA), Profi Rom Food, Rewe Romania (Penny Market & XXL Mega Discount), Electrolux Romania, METRO Cash&Carry Romania, Siepcofar (Farmaciile DONA), Altex & Media Galaxy, Mobexpert, GlaxoSmithKline, OTP Bank, Unicredit Romania, Leumi Bank Romania (EUROM Bank), Banca Italo Romena, Romexterra Bank, Banca Comerciala

Carpatica, BRD (Societe Generale), OMV Romania, OMV Bulgaria, Marriot, Regina Maria - Reteaua Privata de Sanatate, Medicover, Cetelem IFN, Selgros Cash & Carry, Praktiker, Ambient, Medlife, Helpnet, Sephora Romania, Ikea Romania, Lukoil Romania, MOL Romania, Nexte Bank, CEC Bank, Catena, Noriel, Belladonna, L'Oreal, Polisano, Sodexo, Otter, Il Passo

Romcard Wallet

Romcard has developed the "Wallet System" platform as an integrated part of 3D Secure.

Romcard E-wallet | E-wallet solution

The “Wallet System” platform is designed as a convenient alternative for clients to make online payments in a fast, secure and very simple way. Using a digital wallet will benefit the consumers with easily accessible retail promotions, discounts and loyalty programs. This system consists of a software platform that will be used for online payment transactions using cards issued under VISA and MasterCard.



Main components:

Web interface

- Optimized platform for both standard PC's and mobile browsers;
- This platform allows the cardholder:
 - to store multiple cards into an “Electronic wallet” developed and managed by Romcard
 - to manage all related information (add, modify, delete card details)
 - to make payment transactions, by only selecting the card number alias

These operations can also be performed using a mobile application developed for this purposes.

Recurrent interface

- This platform allows the cardholders to establish a recurrent plan for their monthly invoice.
- At first transaction moment, the client will choose the “recurrent option”- all future similar payments shall be done with no other client interaction, based on the initial transaction details.
- Sensitive cardholder data will be stored and processed by RomCard.

The expansion of online payments market is on a fast-track and this will eventually lead to more customer insight and thus, will give to all companies the opportunity to make more targeted marketing messages.

Person-to-person money transfer in just 30 minutes!

Romcard Wallet is the perfect tool for P2P money transfers

- No more filling forms - transfer the information securely and accurately
- Access the account through mobile login
- Person to person money transfer, in local currency, in just 30 minutes
- Access the history of transactions
- 24/7 service
- GPS location for nearby ATM machines
- Purchasing items online with a smartphone
- Storing loyalty cards and purchase with just one click
- Approved by VISA & MasterCard
- Allows online shopping, through bank cards and offline shopping through loyalty cards
- Can be downloaded from Google Play / AppStore and optimized for smartphone with iOS 4.3 or newer and Android 2.2 or newer. For other operating systems, the application can be opened by phone browser, providing access to the main features
- SMS alerts/emails regarding transactions

Romcard E-wallet | E-wallet solution

Total security!

- Authentication with user name and password
- Maximum 20.000 RON (or equivalent in foreign currency) per transaction
- Automatically log off after several minute of inactivity

B2C solution | **Cards4U E-wallet**



Cards4U

A Super e-wallet from Supercard

An app for EVERY BRAND

- A better target for promotions;
- A more reliable database;
- Less transactions outside the loyalty program;
- Constant connection with customers;
- Faster promotion reach.

An app for EVERY CUSTOMER

- The loyalty card is always at hand;
- No more lost transactions due to lack of plastic card;
- Always in touch with latest promotions;
- Personalized offers;
- List & locations of favorite stores.

3 easy steps:

1. Download the application;
2. Scan the loyalty card;
3. Use the saved card for every transaction.

Cards4u – The app to have

- Recommended new loyalty cards & promotions (based on extended profile)
- “Favorites” category available, for selected brands
- Access all promotions available
- Display the brands that match certain areas of business selected

Get more with an extended profile!

- Allows brands to better target their message
- Helps the user to receive only pertinent promotions.

www.cards4u.ro

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facebook: Cards4uapp



EURO26

The European Youth Card

EURO26 is more than a card, it is a communication platform for young people!

Over 1 MILLION cards issued in Romania!

Over 150 projects that involved more than 100,000 young people.

EURO26 - the friend who always knows what's going on, where to go, what to see and where the fun is.

Discounts for all the things that matter!

- for young people under 30 years old (proof of age is a must)
- issued only on-line on www.euro26.ro
- free of charge!
- available both as a plastic card and a smart-phone application on Android.
- bar code and magnetic band for better tracking and monitoring cardholder transactions.

Put your business on Romanians Youth social radar!

- More visibility in the Romanian school community – high schools, universities;
- More visibility amongst the Romanian young people under 30;
- A stronger connection and communication between the brand and the youth communities;
- Get the brand message quick and targeted;
- Communicate promotions more accurately and at lower costs;
- Get specific targeted products promoted at Euro26 booths.

EURO26 is coordinated by EYCA (European Youth Card).

EYCA is present in 38 countries in Europe and has 41 organizations as partners.

EURO26 is issued in a partnership between Asociația Euro26 and Supercard.

www.euro26.ro



AFI Gift Card - The Perfect Gift!

A new, great alternative to classic gifts!

*From now on, all those who want to give
the perfect gift, whatever the occasion,
can choose AFI Gift Card!*

Multiple benefits!

- Always sure the recipient will get the perfect gift;
- Available in dozens of partner locations in AFI Cotroceni and AFI Palace Ploiesti;
- Can be easily purchased at the information desks;
- Can be loaded with amounts from 50 RON up to 10,000 RON;
- 3 years validity period;
- Can be loaded periodically;

Available also for companies!

Maximum security!

- The AFI Gift card works based on Provus technology and contains identification elements, such as username and password, for each user.
- Each partner store is using special Provus POS, suitable for this program. The special POS works similar to the normal POS, therefor allowing users to get receipts for their purchases.

**Easy to use,
easy to share!**



Exhibition | IMWorld 2015



Provus Group at IMWorld 2015

On October 7-8 2015, Provus group participated at the IMWorld 2015 event, which took place at Romexpo Bucharest.

On this occasion, **Cards4u** and **Euro26** were launched, the two newest solutions promoted by Supercard, member of the group.

Cards4u and Euro26 address both end consumers as well as retail companies that want to improve their loyalty programs and the communication with their clients.

Also, Provus Group was present at the event as partner in **MasterPass**, the MasterCard project.



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