

## EASY PLATFORM

### The multi-channel platform for integrated services

#### SOLUTION

Easy Platform is an innovative suite of **integrated services supplied through smart card**; the underlying concept is the “Universal Wallet of Services”, to promote and make available to card holders various combinations of value added services and acceptance networks, on a single medium.

Easy Platform can be accessed from a network composed of different types of terminals and it is suitable both for local and geographical networks.

#### BENEFITS

The solution represents the ideal tool for all the financial institutions, companies and retailers aiming at seizing the opportunities offered by technology to **enhance their competitiveness on the market**, through faster processes and cost-effectiveness.

#### FEATURES

- **Dematerialisation of paper documents** (tickets, tokens, coupons, vouchers, etc.) with: automation of use operations, easy accounting, extended check of service levels, prompt availability of data for results analysis
- **Integration** with banking services both for cards (Easy Platform services co-exist on the same medium with the domestic and international debit and credit services) and acceptance network (POS, kiosks, web, etc.)
- **High security standards** to avoid fraud attempts or inefficiencies originating from the management of paper
- **Co-existence of manifold services** both on the smart card and on the acceptance network terminals (multi-application)
- **Flexibility** in starting up further services after the smart card issuing
- **Modular structure** – the system grants the ability to evolve in accordance with the client business requirements
- **Multi-channel** – services may be supplied through different channels: smart cards, mobile phones, Internet, call centre, IVRs, etc.
- **Acceptance network diffusion** – a large number of companies may co-operate in co-marketing activities. Banks, transport

companies, resellers, sporting clubs, telephone service suppliers, cultural and entertainment associations, public bodies etc. may share one or more service circuit on the same terminal.

The services available to date are:

- Private Payments - **Easy Cash**, providing for an on line pre-paid card
- Private Payments - **Easy Pay**, providing for a private credit card
- Private Payments - **Easy Purse**, creating a wallet for micro-payments on the banking market
- Private Payments - **Easy Pocket**, creating a wallet for retailer
- Voucher Management - **Easy Lunch**, automating the restaurant service (meal vouchers)
- Voucher Management - **Easy Taxi**, providing for the cab tokens service
- Voucher Management - **Easy Fuel**, providing the fuel tokens service
- Voucher Management - **Easy Meal**, providing for the electronic meal vouchers for school canteens
- **Easy Recharge**, creating a system for re-charge acceptance (i.e. telephone credit recharge)
- **Easy Fidelity**, providing for gift stamp collection or discount voucher services.

The various services that are offered are supported by a set of modules composing the logical architecture of the system, which is called **Easy Frame** and engineered as follows:

- **Terminal Management** – To securely manage the data flow among the terminals (EFT-POS or other) and the single application services, thanks to:
  - Terminal master file
  - Management of all the communication protocols that are specific for the various types of terminal
- **Card Management** – To manage the whole card life cycle:
  - Artwork and layout
  - Orders to suppliers (preparation of the customisation flows)
  - Card allocation, block, re-issue, and deletion

# CARD MANAGEMENT

- Operations analysis
- Stock management

- **Contract Manager** – To manage the master files of retailers and card holders and their contracts

- **User Manager** – To define operators and functions to be granted

