

# Genius Customer Engagement Platform

- Lightweight semi-integrated solution
- Sensitive Data Encrypted & Tokenized
- Genius CED is a network connected device (No USB, Serial or Direct Connection to POS)
- Independent secure connection to Genius for processing payment
- Web Services solution prevents need for device or operating system specific drivers on Point of Sale
- Cross channel post transaction management performed with Tokens preventing the need to touch any card holder data
- Simplifies PCI assessments



Accept every major payment type.

### Traditional

Credit, Debit

### Digital Wallets

Apple Pay®, Google Pay™, Samsung Pay®

### Gift Cards Loyalty/Reward

LevelUp and other platforms

### Coupons

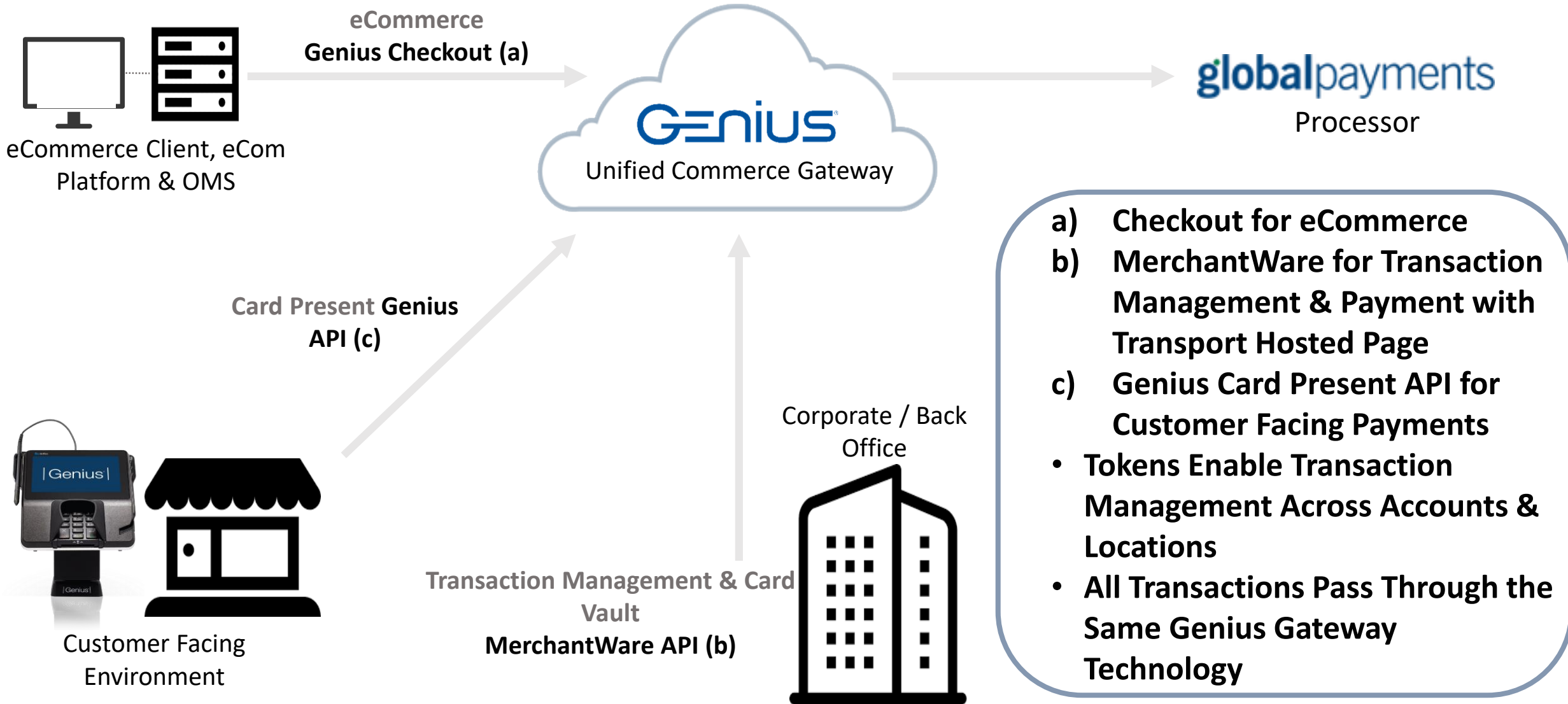
E-coupons and discount programs

### New and emerging technologies

Apple Real Time Discounts, TruRating

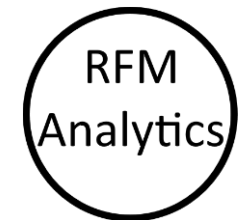


# Genius Unified Commerce



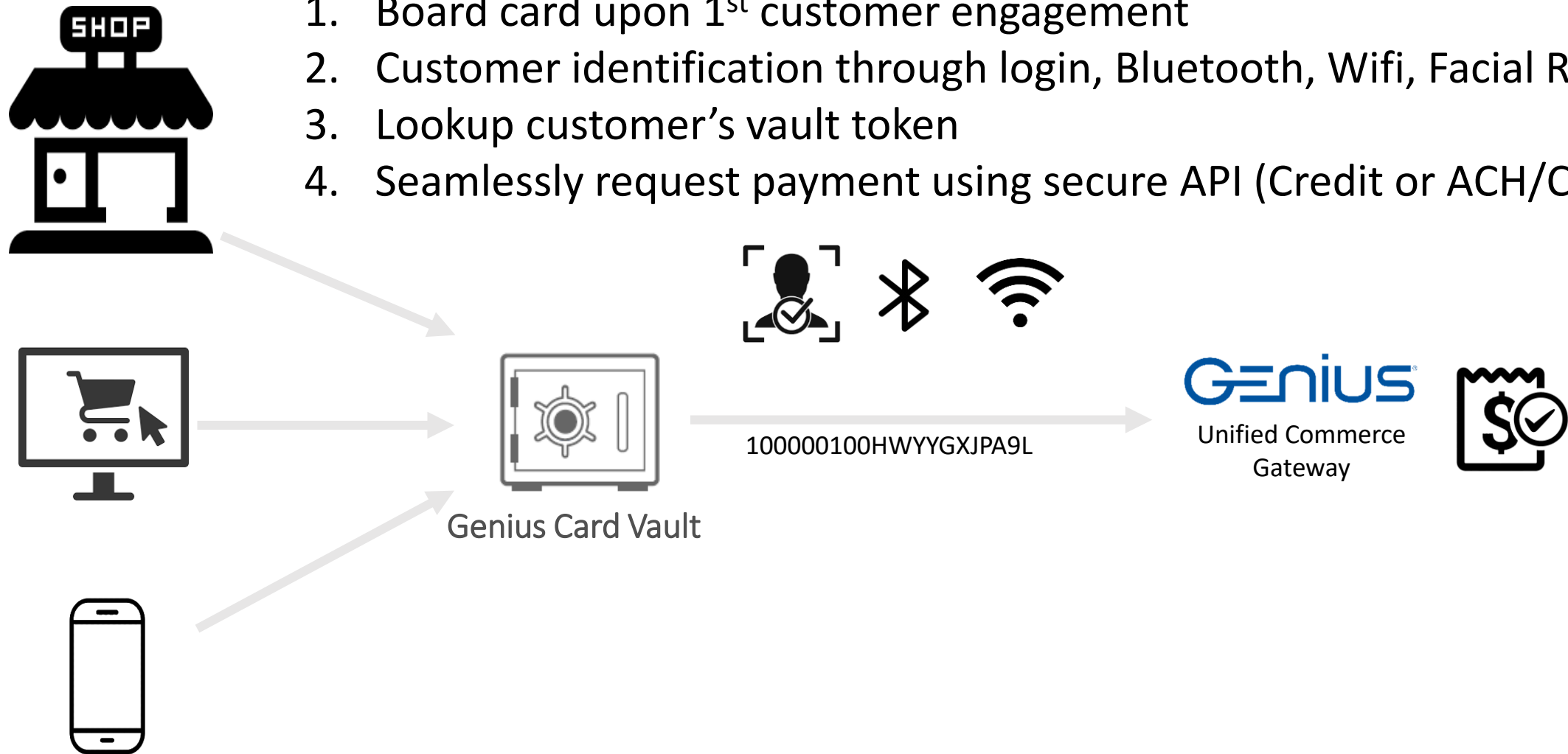
# Flexible Token Options

- **Transaction Tokens**
  - Reference Transaction
  - Transaction References Payment Method
  - Follow-on Transactions - Repeat Sale, Void, Refund, Reporting
  - 18 Month Life
  - Same card generates different transaction tokens
- **Vault Tokens**
  - Card on File usage
  - Direct Card Reference / Token
  - Do not Expire
  - Repeat Sale & Reoccurring Billing
  - Vault Supports Account Updater – Update card's exp. Date
- **RFM-IQ Analytics Token**
  - RFM – Recency, Frequency, Monetary token
  - Returned from card present and card not present Genius solutions
  - Irreversible, secure, non-financial token used to identify card
  - Enables merchants to track customer activity



# Frictionless Transactions with Genius

1. Board card upon 1<sup>st</sup> customer engagement
2. Customer identification through login, Bluetooth, Wifi, Facial Recognition
3. Lookup customer's vault token
4. Seamlessly request payment using secure API (Credit or ACH/Check)



Genius delivers seamless shopping experiences.

## Unified Commerce

Buy online — Return in-store

Buy in-store — Fulfill online

Buy online — Pick up in-store

