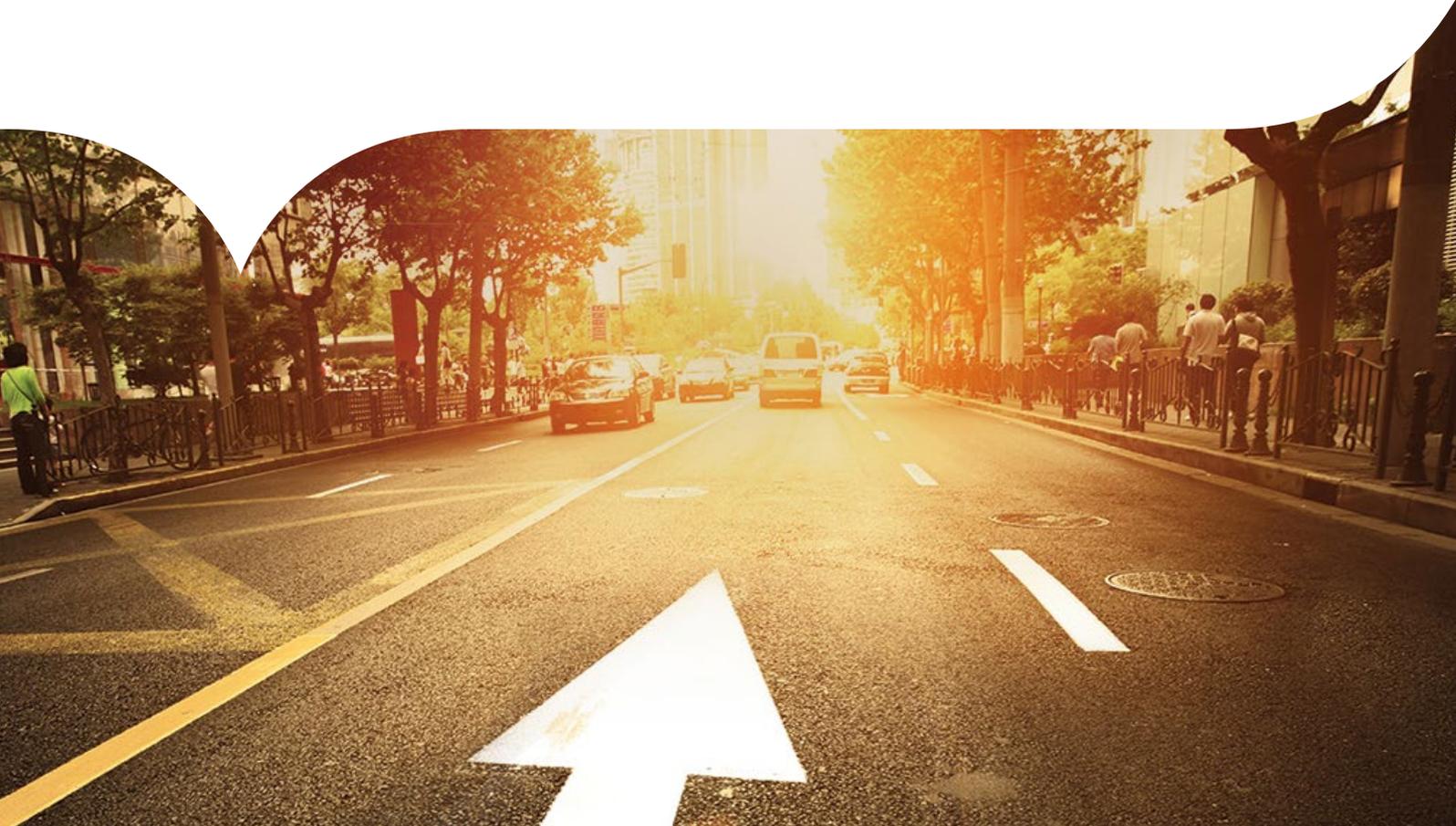


# Innovate Without Investment

By Jeroen Hölscher



The payment process is quickly becoming an integral part of the customer experience. Traditional cumbersome payment methods are being replaced by far more convenient alternatives. Online payments are a good example, as is the (virtual), chargeable customer card that is effectively replacing the traditional loyalty schemes.

## Marketing opportunities

Worldwide investments in innovative payment methods are on the rise. They are worth it, as the World Payments Report 2013 and other surveys point out. The growth numbers and projections are impressive. As a result, organizations can offer an increasing variety of alternative payment channels. Such channels bring convenience to the customer and open up new marketing and communications opportunities. You should, however, make sure that the different payments are secure, controlled and aligned to enhance the overall customer experience.



In order to shorten time-to-market of your innovative payment methods, Capgemini has developed two off-the-shelf Cloud-based payment services: "Prepaid" en "Online Payment". These services make it possible to implement innovative payments options without any investment in infrastructure.

## Prepaid

Prepaid and loyalty cards offer an increasingly popular alternative to the traditional credit card, because they are more convenient and more secure. Research\* points out that the market for "open loop prepaid cards" will grow at a yearly rate of 22%, to 822 billion dollar in 2017. Prepaid cards offer big possibilities for retailers in every sector to attract and retain customers. Capgemini's "Prepaid" is a flexible multi-channel solution that can be applied to every possible business model. It offers several payments options, from online to mobile and from voice-activated to in-store. The prepaid cards may be either virtual or physical, either linked to a bank card or independent, and either chargeable or non-chargeable. The costs of the "Prepaid" solution are always in lockstep with the revenue volumes you realize; as a result, cost-efficiency is guaranteed. And, last but not least: "Prepaid" can be implemented in a matter of weeks, thanks to the underlying SaaS-model.

## Online Payment

We have seen a sharp rise in the number of online payments, partly due to the penetration of mobile devices such as tablets and phones and, soon even watches. Wherever, whenever: customers want to be able to pay. The use of all these different devices, however, should not stand in the way of a proper, all-channel customer experience. Instant customer recognition, whenever and wherever they perform payments, is crucial. Organizations that succeed in this, can really bring their customer communications to the next level. Capgemini has developed "Online Payment" with this goal in mind. It's a multi-channel solution that facilitates payments through internet, mobile apps and telephones, both local and international, and in any currency you can think of. The payment process incorporates several security checkpoints, guaranteeing safe transactions. Comprehensive dashboards allow you to monitor payment traffic in real time. And just like "Prepaid", "Online Payment" comes to you as a SaaS-solution. With these services, Capgemini allows you to quickly implement safe, new and secure payment methods.

\*MasterCard Global Prepaid Market Sizing Study 2012

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or visit: [www.capgemini.com/payments](http://www.capgemini.com/payments)



## About Capgemini

With more than 130,000 people in 44 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2012 global revenues of EUR 10.3 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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