

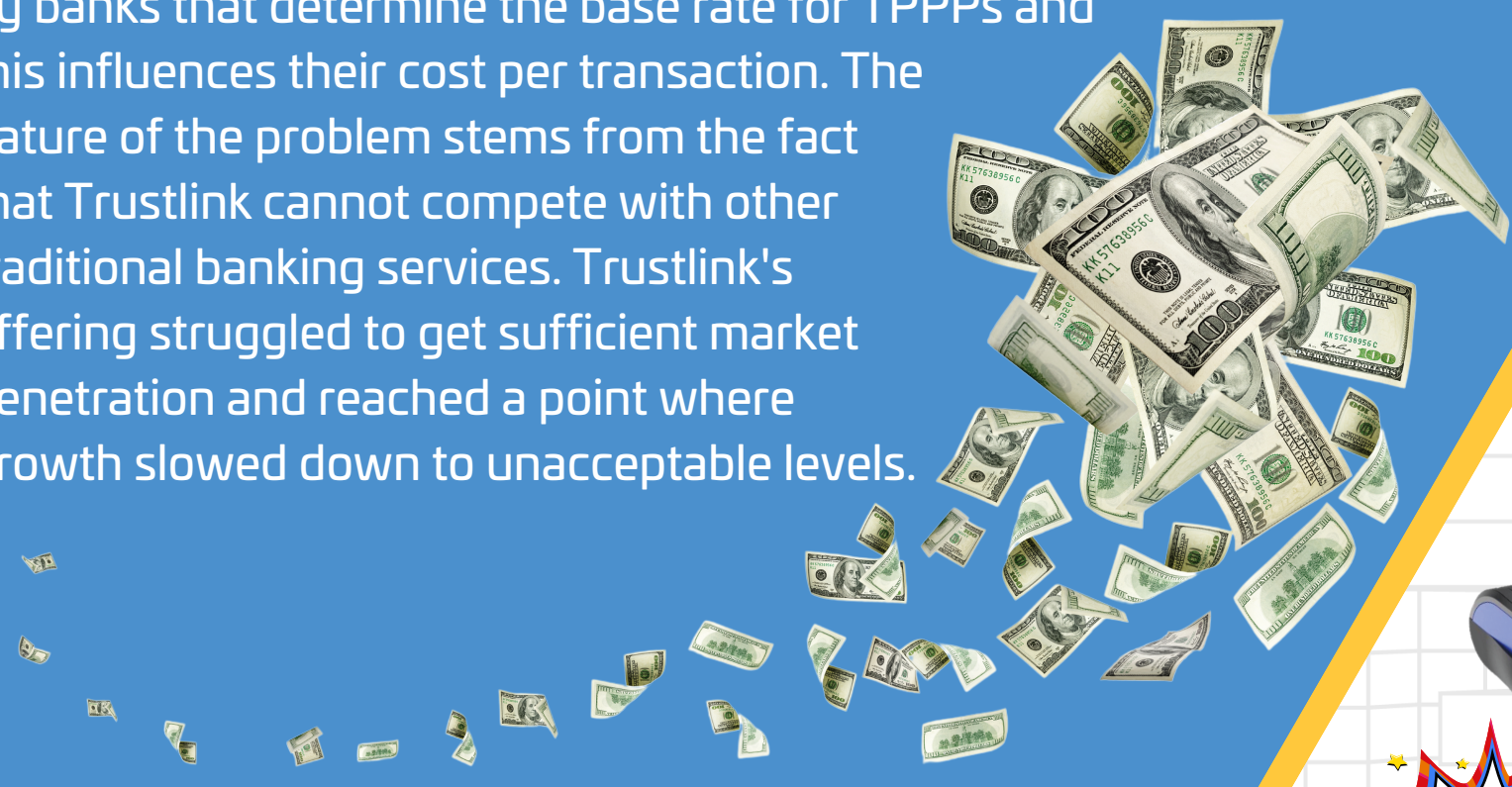
An incentivisation solution to improve transactional revenue in an open banking environment.



trustlink

The Problem

The payment acquiring market is extremely competitive and is governed by banks that determine the base rate for TPPs and this influences their cost per transaction. The nature of the problem stems from the fact that Trustlink cannot compete with other traditional banking services. Trustlink's offering struggled to get sufficient market penetration and reached a point where growth slowed down to unacceptable levels.



The Solution



1 Balanced Business Model

Catering for large and small businesses.
 Free card acquiring device for qualifying merchants.
 Up to 30% rebate on transaction fees.
 Discount calculation based on transactional behaviour:

- Turnover
- Services used
- Average daily balance



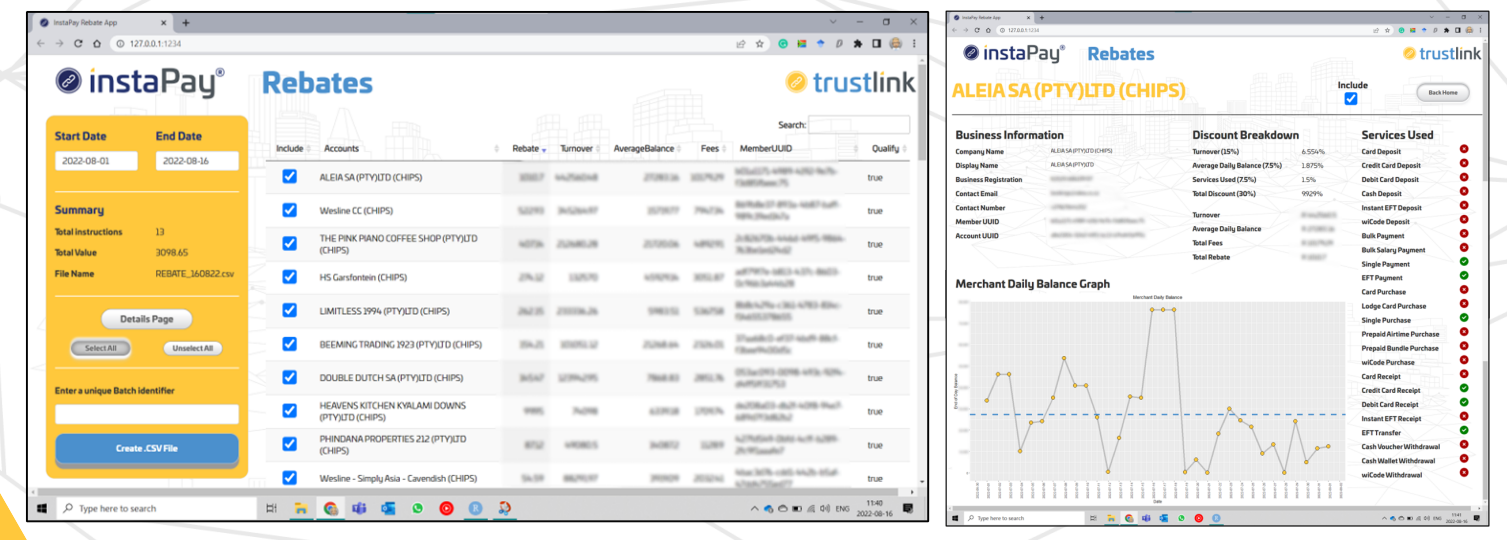
UP TO 30% OFF

2 Software Application Tool



InstaPay Rebates App

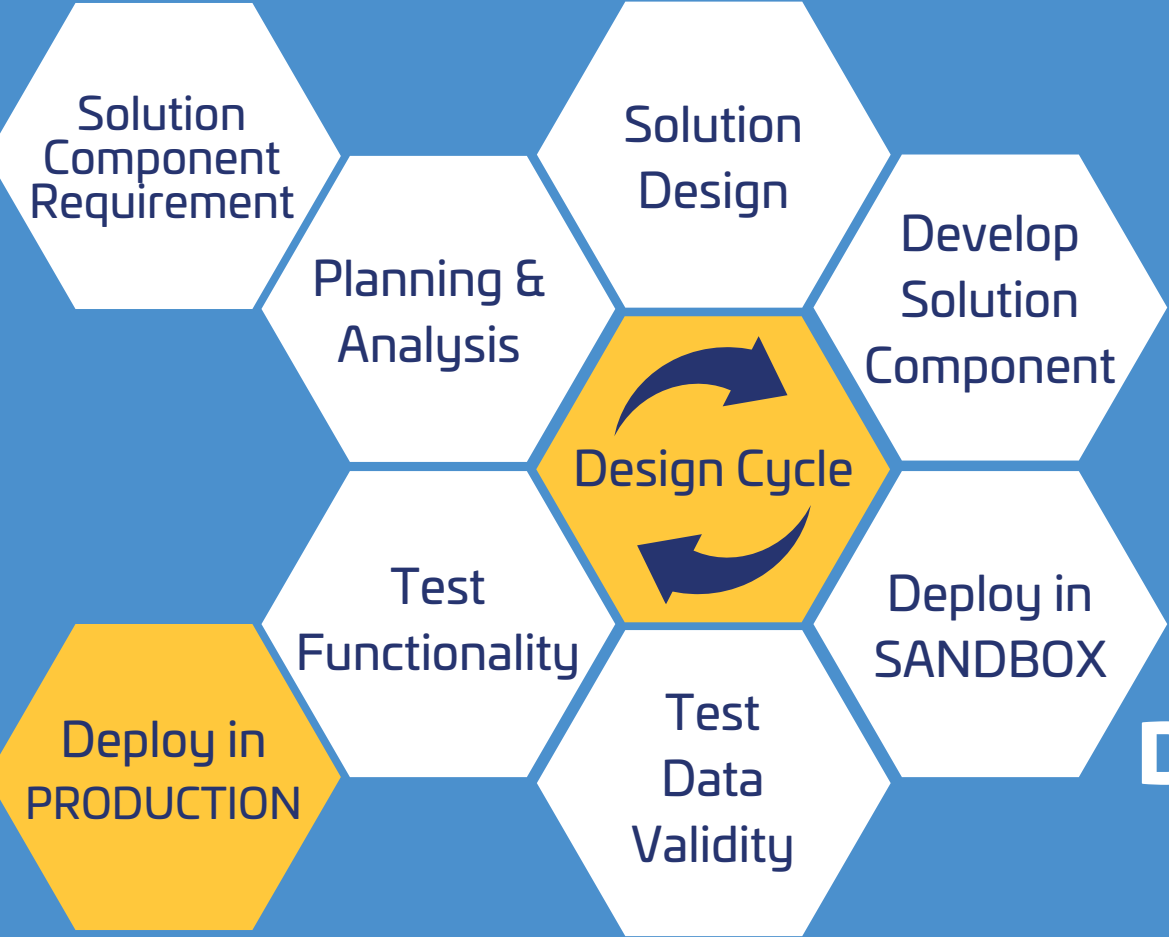
A custom web application to execute the rebate calculation and create a CSV payment file that can be uploaded onto InstaPay Money Manager. The application is founded on the principles of the balanced business model



This solution will be creating value, tailored to the company's business needs. Moreover, it offers a major cost-benefit and contributes positively toward risk management.

The Project Aim

This project aims to improve transactional revenue by luring customers away from market competitors, attracting new customers, and changing the behaviour of existing customers to use more of the product's rich functionality.



Solution Development Approach

Industrial Engineering Techniques

