



SIMPLY TAKE CONTROL



EazyFuel



## The Business Challenge

New technology is allowing customers to engage with businesses in a real-time self-service manner, through more and more channels across all retail verticles. This new multifaceted engagement model, coupled with the rapid evolution of new payment types, is creating a complex point of sale revolution. This in turn is creating more and more data and the need to be able to make decisions quickly and accurately.

With ecommerce, mobile payments, contactless fuel payment data and criminal activities becoming increasingly sophisticated and complex, many businesses find themselves overwhelmed by the sheer size, scale and cost of identifying risk – particularly during seasonal spending periods. In addition, there just aren't enough skilled analysts to keep up with the demand. Current estimates suggests there is a shortage of more than 1 million data specialists world-wide.

The ai Corporation (ai) believe that the best way to manage this ever increasing point of sale complexity is to provide our clients with simple to use tools that help to automate more and more of the decisions. We have also proved that our products are re-usable assets “more than just fraud”, with proven case studies in marketing, credit management and collections. Not only are we helping our clients be creative with their solutions portfolio, but also helping them extract more and more value out of the payment data they collect.



## The Solution

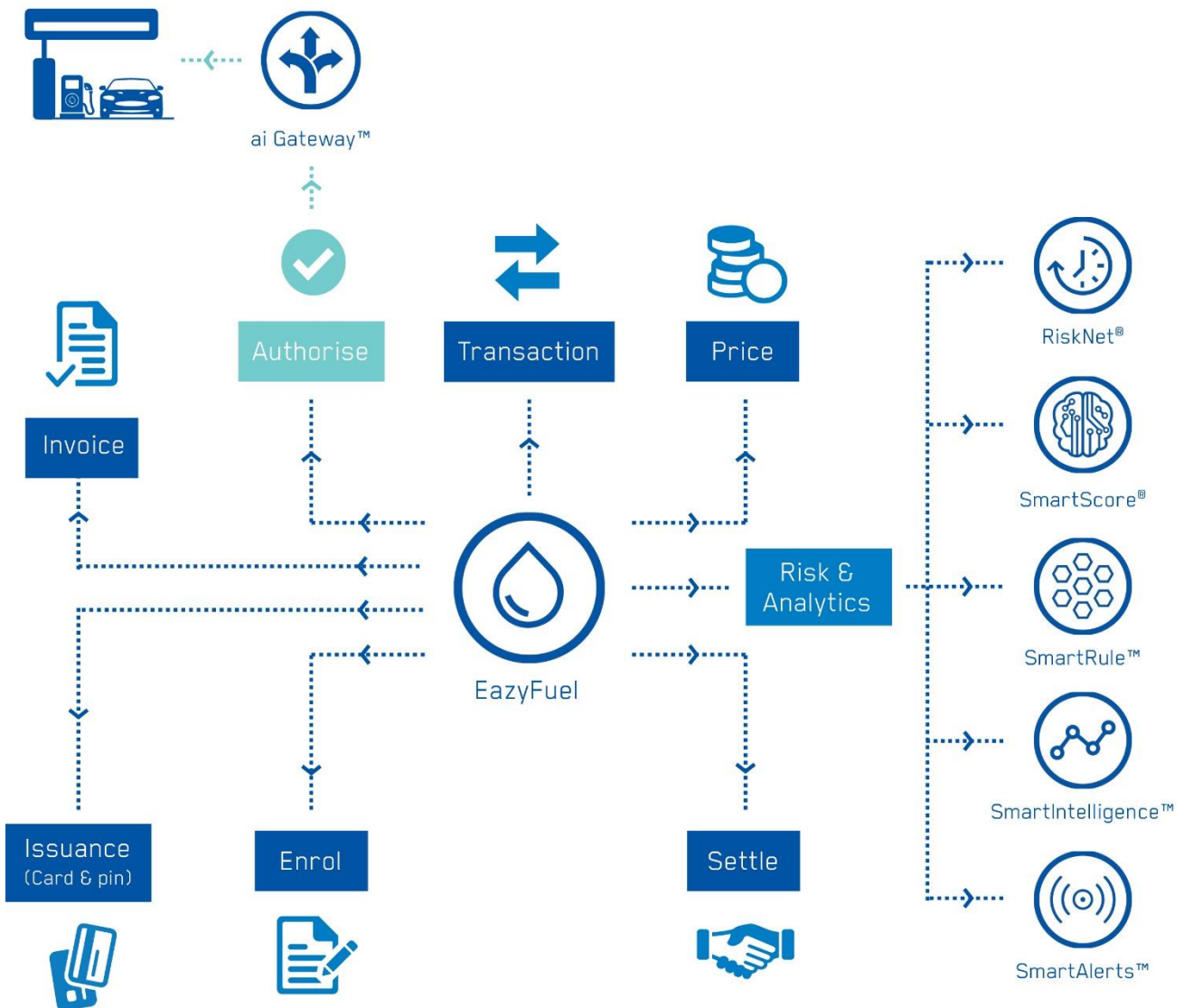
ai's EazyFuel is designed for both B2B and B2C issuing either with payment cards or by using digitised solutions such as e-wallets and QR codes. A cloud based issuing "one stop shop" platform with debit, credit, pre-paid and commercial functionality fully integrated to a payment switch and best of breed risk and analytical tools. As well as traditional magnetic strip cards, ai's EazyFuel supports EMV cards, contactless and mobile payments.

This state of the art self-service technology provides real time information for the end consumers and for customer services teams to ensure the highest level of service. As well, as help to drive high levels of customer satisfaction, the real time analytics help to optimise the back office functions such as pricing, credit, fraud and merchant management/restrictions, using world class machine learning tools.

ai's EazyFuel has been constructed to integrate quickly (4-6 months) with online channels, 3<sup>rd</sup> party suppliers and ERP systems by the use of easy to integrate APIs, reducing maintenance costs. As well as the ease of deployment, ai's EazyFuel has been designed for rapid international expansion, with multi-lingual and multi-currency capability. This "one stop shop multi-institutional and third party processing issuing platform has been developed to allow ai's customers to TAKE CONTROL.

## Business Benefits

ai's EazyFuel is a full end-to-end solution allowing you to offer leading, innovative fuel card products to your customers. All system modules are included, from registration and card issuance to security, reporting and transaction management; all fully audited for security and tracking. Additional applications can be added as required, such as our extensive loyalty solution or unique gift card option, to encourage and reward your customers.





ai's EazyFuel is flexible and customisable, so your offering to fleet customers can be distinct from that of personal cardholders and can reflect your company's image and branding throughout.

ai's EazyFuel supports multiple card products, including own brand and 3rd party cards, and multiple card types, including the latest in contactless card technologies.

Cards can be assigned to individual drivers or vehicles and multiple checks and limits ranging from geographical to purchase limits, can be set for each card.

ai's EazyFuel supports international use of the card with support for multi-currency and multi-language as well as offline support, so your cards can be used in any location, even without a network connection.

VAT reclaim and Customer Purchase Level Rebates are supported within the system, and can be calculated locally or via an interface to a VAT reclaim agency.

All interfaces in the system are web based, providing ease of delivery, access and management.

Interfaces include those for system management, registration, fleet managers, customer portal and third party systems.

### Key Features

- Physical card and virtual/tokenised payments supported
- Rules engine supports flexible control and restriction capability
- Real-time and near-real time analytics
- ai's leading-edge fraud prevention machine-learning technology fully integrated
- Supports alternative payment methods - e.g. QR Codes, Mobile Apps



- Flexible configurability for effortless own-brand solutions
- Intelligent, fast price elasticity and share-of-wallet information
- Supports full range of pump, list, schedule, platts and bonus-threshold price options
- Quick alerts on non-activated, inactive and low-activity cards

### Key Benefits

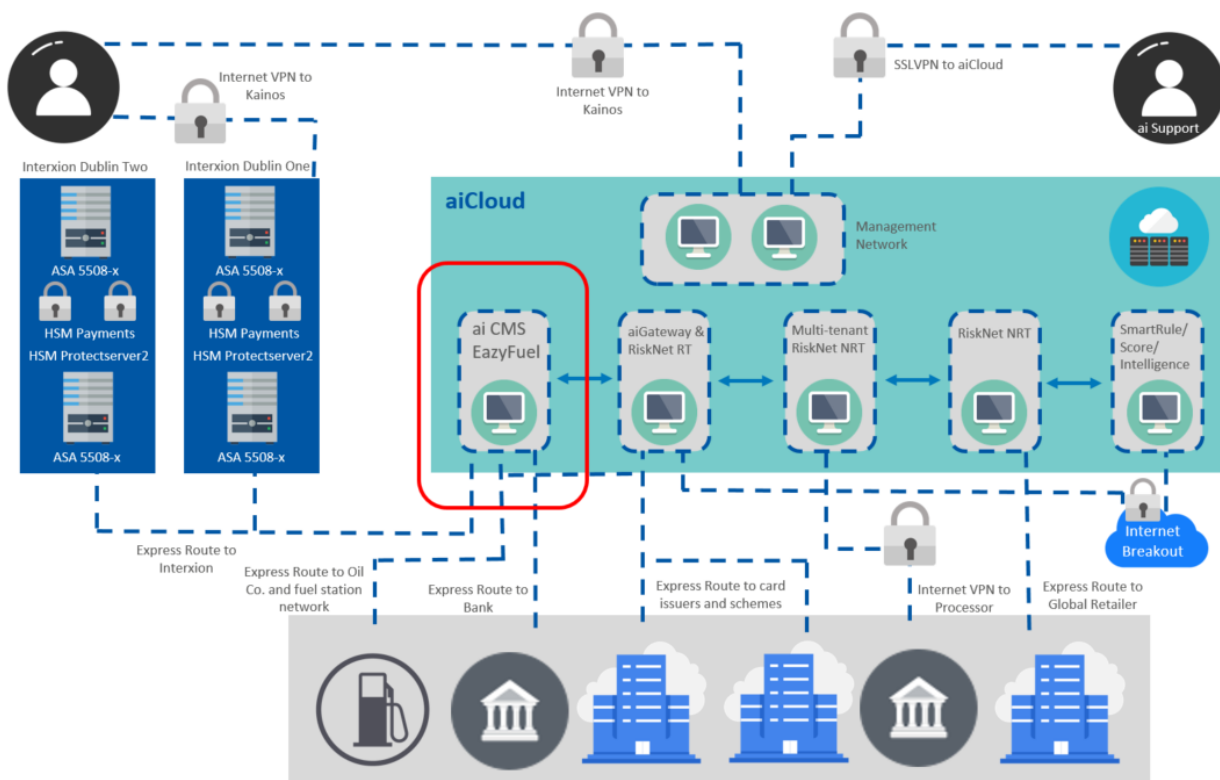
- Fully managed, SaaS platform with flexible development resource and highly configurable EDI's
- Core fuel card suite built in partnership with leading international issuers and retailers
- Retailers and grows your customer base while outsourcing payments complexity
- Enables customers to self-configure own controls and restrictions
- World-leading machine-learning technology with demonstrable fraud reduction outcomes
- Highly intelligent, real-time analytics support deep insight into profitability and attrition/retention

# Technical Overview

EazyFuel is hosted via the Azure Cloud which provides a robust, agile utility based Infrastructure as a Service (IaaS) Cloud Service for both commercial organisations and public sector/government service departments

- IaaS Cloud Service features are included as standard
- Agility on-demand, rapid deployment, flexibility, adaptability
- Economy of scale
- Standardisation
- Defined SLAs

These features are supported and extended by ai’s key strengths in the security, service integration, project delivery and governance arenas as shown below.





Computer resources are controlled and managed by security vetted staff.

Additional capacity can be added or removed as required through natural infrastructure growth, or via change if an urgent need arises for extra capacity on demand.

All capacity utilised is measured, reported and charged accordingly.

ai's approach for a managed SaaS services, is to utilise the delivery and control mechanisms associated with typical Cloud solutions, but also integrate this with ai's technical managed services and security practices.

Change control is adapted through secure access methods and integrated into the ticketing system for automation and audit purposes.

ai effectively becomes an extension of your organisations IT department to manage the Cloud resources, and therefore frees up valuable IT resources within your own organisation to concentrate on project deliveries and proactive effort, rather than troubleshooting IT support issues. ai will work with your IT department to establish an effective and efficient working relationship to best define and deliver your IT services.





## Executive Summary

In today's omni-channel global marketplace a 'consumer self-service' revolution is well underway. Together with the move to 'instant mobile access', it means that large multinational organisations face a real dichotomy of needing to implement first class front of house services, but are using ageing back office systems. Add to that, a plethora of new security and compliance requirements, as fraudsters and criminal gangs become ever more sophisticated. It is quite evident to most observers that large multinational institutions back-office systems are under ever increasing strain.

Financial organisations and large merchants are taking a piecemeal approach to integrating creaking legacy systems with new digital solutions. This amalgamation of real-time and batch applications, often creates high cost human endeavour and complex processes that simply dilutes profit and adds cost.

It is clear that agile, flexible and real-time solutions are essential, for future success. ai has a long and exciting heritage as one of the world's leading companies in payment risk management. For over 20 years, ai has provided solutions to some of the world's largest financial institutions, international merchants and other major payment service providers. These solution are now available either by sending your transactions into our cloud based service or by processing them directly through the aiGateway™.

ai believe that machines will make more decisions in the future, with human intervention being left to focus on creative tasks. Our new self-service behavioural models are unique, as our clients can train them quickly – no need to send this off to a supplier. These unique self-learning products can be added to an existing fraud



system and will reduce the need for constant manual reviews, hence allowing clients to focus on more complex business matters.

ai's global customer base, enjoy outstanding products and services which are based on making things simple for them – they are truly self-service and easy to use. This means their customers can make decisions and implement them immediately, unlike many of our competitor's products.

Today, EazyFuel and ai's self-service fraud prevention solutions are considered by many industry thought leaders to be the best in the world. Their unique solutions, including new "state of the art" neural technology, protect and enrich payments experiences for more than 100 banks, some of the largest merchants, oil companies and processors across the globe.



## What Next? – Take Control.

ai want to show how you can take control of your business. Please contact them for a demonstration on EazyFuel on [sales@aicorporation.com](mailto:sales@aicorporation.com) or you can call the office on 01483 661 240 option 2.

EazyFuel is provided as 'software as a service'. It can also be supplied as a 'white label' solution.



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