Enhancing Communication via Payment Transactions

Engage Systems

Transforming Payment Transactions into a Modern Communication Channel

Engage Systems reduces barriers to enhance interaction and communication between merchants and their customers.

With Engage's patented technology, payment card transactions evolve into a contemporary, two-way communication platform.

This is accomplished through a smooth integration within a secure framework that does not necessitate the sharing of personally identifiable information (PII).

Created by payments experts known for their innovative histories

Unique application of transaction data to enhance engagement

Opportunity to acquire and utilize patented intellectual property before market entry.

WATCH OVERVIEW VIDEO

The Solution
What Makes Engage Systems Different

Stop relying on **intrusive methods like email and messaging** for communication between merchants and customers.

Privacy-Preserving Engagement
Facilitates merchant-customer communication without collecting personal identifiable information (PII), ensuring user privacy.

Seamless Integration
Integrates effortlessly into current applications with minimal setup, causing no disruption to existing systems.

Enhanced Customer Acquisition
Provides merchants with a novel channel to foster repeat business and loyalty, while offering cardholders personalized engagement without compromising privacy.

In-Depth Analytics
Grants access to comprehensive transactional and behavioral data, delivering insights that inform decision-making and drive product innovation.
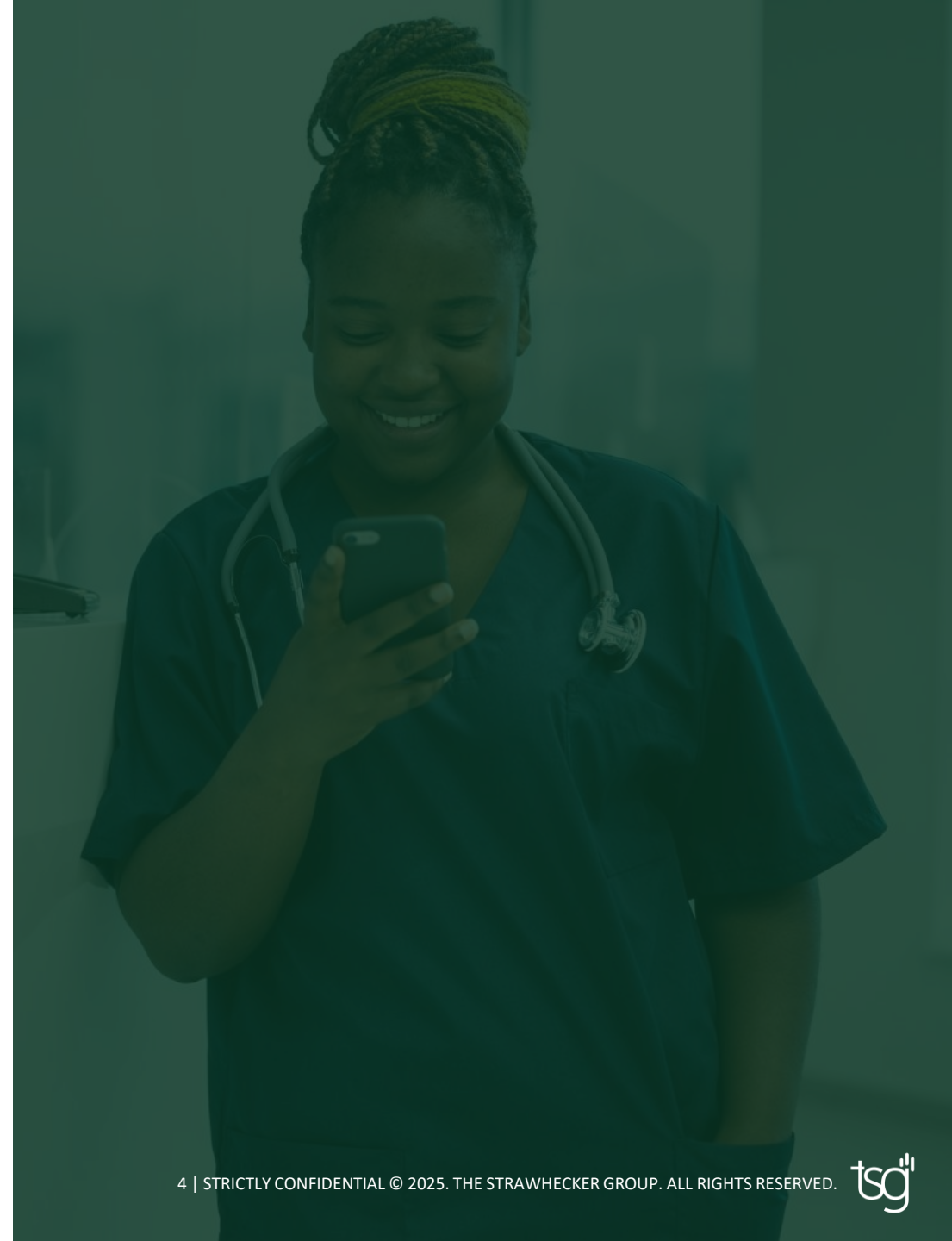
Revenue Growth
By strengthening merchant-customer relationships and promoting purchase incentives, the platform aids in increasing card transaction volumes and reducing chargeback-related costs.

How It Works
Transaction Matching and Content Integration

Patented technology providing a secure communication channel for merchants and customers without PII

Step 1 — Real-Time Transaction Ingestion

Step 2 — Transaction Parsing and Standardization Across Multiple Data Sources

Step 3 — Merchant Matching and Linking from Standard Card Transactions

Step 4 — Content Rendering and Two-Way Anonymous Communication

Step 5 — Content and Communications Injecting Directly into Transaction (Optional)

Ease of Integration of Front End/UI

Easy and zero integration options

WEB INTEGRATION

Plug-and-Play Widgets

Seamlessly embed Engage widgets directly into your existing web pages.

No Backend Changes

Deploy rapidly via Single Sign-On (SSO) or as a Chrome browser extension without any backend modifications.

Fully Adaptive

Effortlessly matches your website's style, ensuring a cohesive customer experience.

MOBILE APP INTEGRATION

Flexible SDKs

Choose between cross-platform (React Native, Flutter) and native SDKs (iOS, Android) for quick integration.

Automatic UI Adjustment

Adaptive mobile components ensure consistent and engaging customer experiences across all devices.

API-First Simplicity

Engage provides secure APIs for effortless integration into your current mobile app architecture.

EXTENSION

No Application Integration Required

Run complete Engage application in the extension without requiring any integration with the target applications.

Synchronized Across all Platforms

Fully synchronized across all platforms including web and mobile for a seamless customer experience.

Integration Into Other Extensions

Can be integrated into other extensions to extend functionality or enhance existing functionality.

Architecture and Security

Easy and zero integration options

AUTHENTICATION & SECURITY

Seamless SSO

Uses secure Google Firebase Auth for fast, frictionless, and safe user authentication.

Privacy-First

Requires no Personally Identifiable Information (PII), simplifying compliance and minimizing risk.

Robust Security Standards

Meets industry-leading security and privacy protocols without compromising user convenience.

TECHNICAL & ARCHITECTURE

Infinite Scalability

Built on Google Cloud Functions, Engage automatically scales to match your demand without downtime.

Microservices Advantage

Independently deployable services allow effortless updates and maintenance without affecting the overall system.

Automated CI/CD

Integrated continuous deployment processes reduce operational overhead, ensuring rapid and reliable updates.

Feature Matrix

Technical details of the Engage platform

Functional Area	Feature Name	Description	Value / Benefit
Processing	Data Ingestion	High-speed data ingestion and standardization from one or more data sources	Allows use of standard transaction APIs to normalize data across multiple sources regardless of data format
Matching	Merchant Matching	Identifies individual merchants by location from standard transaction data presented in applications	Facilitates the connection of merchant content and allows for two-way anonymous communication without specific formatting requirements
Publishing	Application Updates	All content and two-way communication is linked and updated in the application once the merchant is identified	A stand-alone application that operates independently of a host application, while also enabling any component to be separated and utilized on its own.
Content	Merchant Content	Merchants can provide content to customers about anything. Ex. Opening of a new location.	Differentiates the merchant experience and creates a more personalized experience.
Communications	Real-Time Two-Way Communication Channel	Customer can interact with merchants via anonymous, real-time, two-way messaging	Assists merchants with improving service without compromising customer privacy

Feature Matrix - continued

Technical details of the Engage platform

Functional Area	Feature Name	Description	Value / Benefit
Offers	Offer Creation	Automated customer level offers of any type fulfilled by merchant. External card linked fulfillment systems can be integrated.	Quick and easy method for a merchant to create and manage offers.
Loyalty	Points Tracking and Reward Redemption	Track points and generate redeemable reward fulfilled by the merchant or integrate online fulfillment through platforms such as Tremendous.	Encourages customer loyalty and repeat transactions without the requirement of POS integration.
Feedback	Transaction-Level Feedback	Customers can provide transaction-level feedback, including NPS calculation	Improves merchant service and builds loyalty via anonymous feedback
Dispute Resolution	Transaction Dispute Management	Customers dispute transactions directly with a merchant before submitting a chargeback.	Reduces unnecessary chargebacks.
Enhancement	Transaction Enhancement (optional)	Matches transactions from the API to rendered transactions and injects content and communication directly into the host application transactions	Transforms transactions into interactive two-way engagement opportunities instead of just static information-only text

Creator's Experience

- **NCR Atleos Head of Global Innovation**

- **JPMorgan Chase Head of Global Stategy**

- **Equifax Head of International SMB**

- **Sage Global Head of Product**

- **Intuit Director of Digital Banking**

- **Axeus Founder & CEO**

Next Steps

Leverage Engage Systems to Facilitate a New Communication Channel

Engage Systems is in search of an organization seeking to acquire its IP that enhances communication between merchants and customers.

As an initial next step, TSG and Engage Systems would be thrilled to schedule an introductory call with key members of your Team to further discuss this acquisition opportunity.

![TSG logo]

TSG is a fast-growing analytics and consulting firm. The company serves the entire payments ecosystem, from fintech startups to Fortune 500 companies. The firm provides its clients with advisory services, research and analytics to help them plan and execute their strategic initiatives. Based in Omaha, a recognized payments industry hub, TSG is an established leader in this high-growth, ever-evolving space.

✉ **Contact Us**

20+ YEARS AVERAGE ASSOCIATE EXPERIENCE IN THE PAYMENTS INDUSTRY

1000+ CLIENTS ADVISED, INCLUDING MANY IN THE FORTUNE 500

~4M CARD-ACCEPTING MERCHANTS IN TSG'S AIM ANALYTICS PLATFORM, DRIVING MILLIONS OF DOLLARS IN ROI FOR ITS USERS
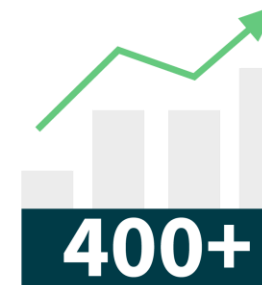
250+ COMPLETED PAYMENTS COMPANY EVALUATIONS; AS WELL AS ~30 BUY/SELL/INVESTMENT ADVERTISEMENTS

40+ OF THE TOP 50 MERCHANT ACQUIRERS SERVED, INCLUDING 9 OF THE TOP 10

400+ COMPLETED MARKET INTELLIGENCE ANALYSES ON THE GLOBAL PAYMENTS LANDSCAPE, UNCOVERING HUNDREDS OF THOUSANDS OF DATA POINTS