

# **BUSINESS PLAN United Discount System 'Summary Card'**

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## **Abstracts**

The report is half ready. The updating and translating process takes 3-5 business days after the order confirmation.

### **Business Description**

#### **Project idea and target**

Creation of unique for CIS countries system SumCard, which will allow the goods and services consumers to relocate all discount cards from the wallet, where they occupy a significant place, to the mobile phone.

System SumCard is not expensive and effective mean of advertising as well as replacement of SMS-marketing for business.

#### **Principle of system operating**

Within the project the software is developed; it is possible to download the SumCard application free in App Store and Google Play for the smartphone.

#### **Advantages**

For users:

credit cards are always near and placed in the phone;

it's not necessary to carry a wallet filled with plastic cards;

receiving of new information about promotions and discounts.

For business:

there are no costs for plastic card production;

information from the advertiser appears in the system for an hour;

implementations of creative initiatives from advertising are possible.

### **Competitive environment**

SNAPP' –France.

KeyRING – USA.

### **Excerpts from Research**

SumCard (Summary Card) is software of new generation for devices, which are based on iOS, Android operating systems and other mobile platforms. For goods and services consumers the SumCard system is an opportunity to forget what the wallet filled with plastic cards is, because from now on all loyalty cards will be in the phone of user; and for business it is the system of efficient and not expensive advertising of goods and services, which is always with a potential client.

Advantages of SumCard for goods and services consumers:

1. All discount cards are constantly placed in the mobile phone, it is possible to use them anytime and there is not necessity to carry a large amount of credit cards in wallet.
2. Users of the SumCard system themselves choose the companies, from which they will receive the advertising, information about promotions and new offers.
3. Client can see via system the location of shops, restaurants, cafes, etc.

The user must download the mobile application and install it on his terminal to become

a participant of SumCard program. Not only mobile phone but any other device based on iOS and Android operating systems can be used as terminal. The downloading of application is available in App Store and Google Play. Users of phones based on other operating platforms could use SumCard via web-browser on their phones soon after the registration on site.

The following paid services will be represented for business and goods and services consumers:

presence of retail outlet in SumCard system. The subscription fee will amount to \*\*\* RUB/month from one retail outlet;

consumers of goods and services have an opportunity to purchase an one-time coupon for discount, the value of which amounts to \*\*\* RUB (for example, to buy for \*\*\* RUB the one-time discount of 50% in network of restaurants);

sending of Push-messages, which informs the smartphones owners about the promotions and new discounts, which are provided by partners of SumCard system. The cost of one message \*\*\* RUB, i. e. one potential client costs for business only \*\*\* RUB;

targeting of audience and request of filters for business. Before sending of Push-messages companies can order the sending of messages only for users of their business segment (for example, to send the messages to women aged between 18 and 25 years);

discount package. The packages of discount with cost of \*\*\* RUB will be available for final consumer. For example, the man is going to go to Rostov-on-Don for a week and purchase the package of discount of 10% in all companies, which are the partners of SumCard system;

turnkey loyalty system – developing of loyalty systems for companies, which will function in SumCard system;

banner advertising are provided for companies for 1 day. The essence of advertising is that the banner with information from companies will appear for 1 day to all smartphones owners, which have installed the SumCard application;

advertising of tobacco products and alcohol in the system;

additional services. For example, geolocation, which allow the client to see where the closer facilities interested him are situated.

According to the research, \*\*\*% of Russian Internet-buyers prefer to pay cash to courier in the moment of delivering; \*\*\*% use the Internet-payment and electronic wallets; \*\*\*% pay for purchases via bank transfer. Only \*\*\*% are ready to use the card to pay for Internet-purchase, \*\*\*% – mobile account.

According to the data of Public Opinion Foundation, \*\*\*% of Internet users make the Internet payments at least once a month, which amounts to \*\*\* mln people. Among the most active part of population (18-45 years old) \*\*\*% know about the possibility of making payments via electronic money, \*\*\*% use them more often than once in a half of year. It is less than using of bank cards and offline terminals, but more than using of SMS-payments.

Majority of online payments users apply the communication services (cellular communications (\*\*\*%), the Internet (\*\*\*%)). Often they are used for payments in the Internet-sphere: payment for purchases in the Internet shops (\*\*\*%), payments in social networks (\*\*\*%), online-games (\*\*\*%), multimedia content (\*\*\*%).

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