Overview

Access Control within the system allows for the allocation of benefits to a specific group of cardholders. This feature empowers administrators to precisely define the criteria and conditions that must be met in specific locations for cardholders to receive these benefits. For instance, administrators can select a particular card type, such as MC Gold, issued by a specific country and bank. Furthermore, the system facilitates the provision of these benefits free of charge, both for the cardholder and their accompanying guests.

In certain scenarios, alongside complimentary access, administrators have the flexibility to establish special pricing structures for benefits upon meeting specific conditions. This means that, in some cases, individuals may qualify for benefits by fulfilling specific criteria while incurring a reduced cost.

The system's additional functionality includes spend-based control, enabling administrators to monitor a program participant's spending behavior. This feature allows for the creation of conditions like spending a minimum of 100 euros within a 30-day period at sports stores to qualify for complimentary stadium entry.

Solution Components:

The Access Control feature is an integral part of the solution, which comprises the following key components:

- Verestro's Admin Panel: This web-based interface allows administrators to manage and configure the Access Control feature and associated settings. It provides a user-friendly platform for controlling benefit allocation criteria.
- Verestro's Backend Engine: The core engine of the system, developed by Verestro, powers the Access Control feature. It manages the allocation of benefits, verifies conditions, and ensures the security and integrity of the entire process.
- Integration with POS Providers: To enable the seamless execution of benefit criteria and conditions, the solution integrates with Point-of-Sale (POS) providers. This integration facilitates the real-time verification of spending and other conditions at relevant stores.

Key point to choose Access control:

- Emphasizing the Inclusiveness of a Specific Payment Card: Access Control allows organizations to highlight the inclusiveness of a particular type of payment card, making it an attractive choice for cardholders. This feature enhances the appeal of the card and can drive card usage.

- Activating Users to Utilize the Payment Card in Specific Shopping Categories: Access Control empowers administrators to incentivize cardholders to use their payment card within specific shopping categories. This promotes targeted spending behavior and increases engagement with the card.
- Providing a Premium Experience for Cardholders and Guests: Access Control offers the capability to deliver a premium experience not only to the cardholder but also to their accompanying guests. This enhances customer loyalty and satisfaction.
- User-Friendly Operation with Minimal Additional Steps: The Access Control solution is designed to seamlessly integrate with the user experience at payment terminals. It ensures that users do not encounter additional, complex steps beyond the standard authorization process, simplifying their interactions.
- Compliance with the Latest Security Standards: Access Control is built with a strong focus on security, ensuring compliance with the most up-to-date security standards and protocols.

Terminal User's Flow

user.jpg

- **Local staff verification of cardholder's identity:**

Prior to granting access or benefits, local staff members are required to confirm the identity of the cardholder. This manual verification step ensures that the correct individual is accessing the designated area or service.

- **Cardholder taps card on POS for authorization:**

The cardholder initiates the process by tapping their payment card on the Point-of-Sale (POS) terminal. This action triggers the authorization process, validating the card's eligibility for access or benefits.

- **POS informs cardholder about the number of available visits:**

The POS terminal communicates the number of available visits or benefits associated with the card to the cardholder. This information helps the cardholder understand their benefits and make decisions.

- **POS Confirms Entrance:**

Once the cardholder's eligibility is established, the POS terminal confirms their entrance, granting access or providing the specified benefits. This step marks the successful completion of the Access Control process.

Access Control Key Components

Component	Description
Admin Panel	Allows to create rules, monitor entrances and download reports.
Access Control Engine	It connects with acquier and the POS provider, counts the carholder's payments, converts the amounts and decides on granting the benefit.
MRS	Mastercard Reward System provides information about the cardholder's spending.
Acquier integration	The acquirer provides an account status inquiry to verify the card.
POS provider integration	Interface for user interaction.