

## Ongo Prepaid Card program empowers MSMEs to run their own Loyalty Programs in Nagpur

- Encouraging financial inclusion, Ongo Prepaid Card enabled Loyalty Program is Flexible, Customisable and Easy to execute
- More than 1.5 lakh Ongo prepaid cards have been issued across the country

The retail industry is one of the most dynamic and fast-paced industries in India, where Micro, Small & Medium Enterprises are not only competing with each other but also with bigger retail chains for acquiring and retaining customers. With a boom in e-commerce and a plethora of retail chain options, more consumers are switching their loyalties for added convenience and value additions.

Micro, Small & Medium Enterprises (MSMEs) usually do not have the required financial resource to invest in high-end technology and infrastructure solutions. As a result, they often end up losing their customers to larger merchants or e-commerce players.

To address this problem, Ongo Prepaid Card program was introduced with the aim to empower MSMEs to run their own Loyalty Programs. Offered exclusively as well as Value-added service to the merchants, Ongo Loyalty programs can help in increasing overall sales by enabling customer retention and enhancing customer footfall.

Recently, **Purshottam Super Bazaar**, a Nagpur based supermarket with about nine stores in the city opted for the unique Ongo Prepaid Card program as a smart alternative to enhance its business. Since its adoption, the store has experienced significant increase in the overall sales as a result of happy customers leading to increased customer retention in addition to an increase in customer footfalls.

*“We were experiencing a decline in our revenues across our stores due to fewer footfalls and increasing market competition. Hence, we wanted to implement a loyalty solution that would help us retain our customers and in turn increase the store revenues. Adoption of Ongo Prepaid Card program offered a cost-effective solution that helped increase our overall store revenue by **almost 20%**. Ongo Loyalty program has helped us modernise our business; improve our brand awareness and retain existing customers. Through these prepaid cards, we are now able to offer cashback schemes and discounts or rewards to our customers which has resulted in an increase in the customer base”,* said the owner of **Purushottam Super Bazaar**, a Nagpur based supermarket in with almost nine stores in the city.

Ongo Prepaid Card program offers complete flexibility to the merchants for defining their Loyalty programs and also provides customised solutions for enhancing their brand proposition. As a result, MSMEs can now offer an enriched customer experience and enjoy customer retention & expansion.

*“India Transact Services Limited (ITSL) envisions fostering an alternate transactions ecosystem for merchants, brick-and-mortar businesses and e-commerce alike. Ongo Prepaid cards have been designed to address various customer centric challenges usually faced by the MSMEs in India and the Loyalty program is one such initiative that empowers them to run their own reward/discount*

*schemes at affordable costs. Additionally, we have a strong pan-India sales and distribution network which is trained to identify and educate potential customers about the available prepaid card solutions and offer them a solution tailor made to suit their requirements ”, said Sunil Khosla, Sr. VP Sales & Marketing, India Transact Services Limited.*

Ongo Prepaid Card enabled Loyalty program has following unique features:

- **Flexibility:** Merchants can design their own loyalty programs such as discounts/cashback or reward points
- **Customisation:** The prepaid cards can be cobranded and designed as per the merchants requirements
- **Simplicity:** These loyalty programs are easy to understand and execute irrespective of the size of merchant’s business i.e. a micro merchant like a local Kirana store can also understand and execute this as efficiently as any large showroom owner

So far, more than 1.5 lakh Ongo Loyalty Program cards have been issued across the country since the demonetisation drive in 2016. Earlier this year, 5000 Ongo Prepaid cards were given to Shri Krishna Gaushala, Delhi-NCR’s largest cow shelter to facilitate seamless digital transactions.