

# Rezolve Platform Introduction

Version 1.4

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## Introduction to Rezolve

Rezolve™ is a ground-breaking mobile payments SDK and platform that allows banks, mobile network operators, retailers, media companies and other mobile consumer audience owners to deliver rich and engaging consumer experiences to their users. With the Rezolve Inside™ SDK embedded in a host mobile app, consumers can pay bills, top-up mobile devices, and shop for retail products and services with simple navigation and a 'scan-and-tap' on their mobile device.

By combining the native capture mechanisms of the mobile device – camera, microphone and location awareness – with a mobile wallet and Rezolve's powerful merchant integration technologies, Rezolve turns any mobile device into an active engagement tool for shopping and for managing consumer mobility. The consumer's experience is intuitive, fast and secure, while Rezolve orchestrates all user flows, data flows, order creation and payments, integrating to merchant commerce platforms and payment providers as needed. With Rezolve Inside™, Host App owners benefit from new lines of consumer engagement and participate in transaction revenues, without having to develop code, host operations, or manage security.

## Rezolve Commercial Models

Rezolve delivers increased consumer engagement for mobile app owners, with rich mobile commerce experiences to complement existing or planned mobile app features, but it also delivers *multiple revenue and commercial opportunities* for Rezolve's Partners, depending upon their position in their markets & commercial ecosystem and upon their own commercial goals, from direct revenues to partnership and revenue sharing opportunities.

	Direct/Affiliate commission on sales	Direct advertising conversion	Direct sales revenues	Revenue share opportunities
Banks and financial services providers	Y	Y	Y	Y
Telcos & service providers	Y	Y	Y	Y
Media companies and broadcasters	Y	Y		Y
Retailers		Y	Y	
Brand owners		Y	Y	

## Rezolve Consumer Use Cases

The Rezolve Inside™ SDK provides Host App owners with the ability to quickly deliver an ever-increasing number of consumer mobile commerce and engagement use cases into their own apps.

### Rezolve Shoppable Ads

Rezolve Shoppable Ads turns traditional media into active, attributable, measurable sales channels, and allow consumers to engage with print, online, audio and video ads like never before. Prior to Rezolve, advertisers relied upon consumers to remember and recall their ad campaigns so that, later, consumers could visit a store, search online, call a telephone number, or engage in some other form of interaction that may or may not lead to a sale. As well as being inefficient, traditional ads are unaccountable because advertisers have no means to directly measure response rates, and are even less able to relate responses to resultant sales. Rezolve Shoppable Ads makes traditional advertising media transactional and accountable, generating data insights typically found only in digital channels.

#### Triggers

Rezolve Shoppable Ads uses a range of *Triggers* to initiate the Shoppable Ads consumer user experience, with the choice of Triggers being dependent upon the type or media and intended outcomes.

Triggers include:

- Rezolve Image Watermarks
- Rezolve Audio Watermarks
- Rezolve Image Recognition
- Rezolve Barcode Scanning
- Rezolve Extended Triggers

*For more information on Shoppable Ads and Triggers, see the document **Rezolve Overview - Shoppable Ads User Experience**.*

### Rezolve Mall

The Rezolve Mall allows Rezolve's Partners to present their consumer users with curated shopping mall experiences that are optimized for mobile, that can promote favored payment methods to be *top of wallet*, and which ensure safe and secure mobile transactions – all within an existing of planned host mobile app. With Rezolve Mall, consumers can browse and search through multiple Stores and product Categories and drill down to Product information pages that present rich product details

including multiple images, selectable product attributes, and shipping & payment options. Consumers can select products that they wish to buy, and can checkout with Instant Buy or Add to Cart to complete transactions.

Rezolve implements the technical and operational integration of Merchants into our Partners' Malls at two levels: *Flagship Merchants*, and *Community Merchants*.

## Flagship Merchants

Flagship Merchants are Merchants with whom the Host App owner has an existing operational and commercial relationship. With Flagship Merchants, Rezolve works with the Host App owner to integrate directly with their top Merchants. The existing Merchant relationships offer a wider range of technical integration and commercial integration options, and allow Rezolve and the Host App owner to cooperate directly with these Merchants to complete technical and commercial integrations.

- **Technical Integrations** – Flagship Merchants can be integrated technically into a Host App owner's Mall in one of two ways: Via Rezolve's Merchant API, or via Rezolve's RAIN technology.
  - *RAIN* – RAIN provides a set of automated integration technologies that allow the rapid integration of the Rezolve Commerce Server (RCE) with Merchants systems of record for product, payments and orders. RAIN gives the advantage of speed of integration delivery, but can limit Merchant's abilities for some fine control over the integration.
  - *Merchant API* – Rezolve's Merchant API allows a Merchant to implement the most efficient and controlled system to system integration between RCE and its systems of record for products, orders and payments. With the Merchant API, Merchants have the greatest degree of control, but are required to conduct integration work on their own platform in order to implement.
- **Commercial Integration** – A key characteristic of the Rezolve Mall is that it allows Host App owners to earn a revenue commission on Mall transactions. The nature of direct relationships between the Host App owner and their Flagship Merchants allows commission arrangements to be put in place directly between them, without the need for any intervening party or technologies.

## Community Merchants

Community Merchants can add great breadth and depth to any Mall, by including a vast number of Merchants far outside a Host App owner's existing Merchant relationships. With Community Merchants, there is no need for Rezolve nor for the Host App owner to have relationships with each Merchant. The nature of this arrangement demands alternate techniques for technical and commercial integrations, since cooperation with Merchants cannot be relied upon.

- **Technical Integrations** – Because no existing Merchant relationship exists, RAIN is the most

appropriate option for technical integration. RAIN provides a set of automated integration technologies that leverage existing public interfaces, including: Merchants' Public HTML website front-ends, Merchants' public JSON APIs, Merchants' existing Shopping Feeds (e.g. Google Shopping feeds), and Affiliate Network feeds. Using RAIN, Rezolve is able to integrate with Merchant's platforms for product information, order placement, and payment processing which are the minimal requirements for inclusion in any Rezolve Mall.

- **Commercial Integrations** – For Mall owners interested in developing commission revenue on Mall sales, Rezolve's Affiliate Network integrations provide the commercial integration model. Many of today's largest online Merchants seek to increase their sales reach and volumes through membership of one or more Affiliate Networks, and with these Merchants the Rezolve Mall can append an Affiliate Network identifier with every order transaction. In this way, orders originating in a Rezolve Mall are identified by Merchants and attract commission which is tracked and paid out via the Affiliate Networks, providing Mall owners with a revenue model for Mall sales that is based upon the well-established Affiliate Network models, even without maintaining any direct commercial or operational relationship with Merchants.

*For more information on Rezolve Mall, see the document **Rezolve Overview – Mall User Experience**.*

## Rezolve Bill Payment

Rezolve's Bill Payment is a powerful means for service providers to shorten the mean time for bill and invoice settlement whilst simultaneously offering their consumers greater convenience for payments. Like Rezolve Shoppable Ads, a range of Triggers can be used to initiate a bill payment process, for example unique barcodes or watermarks on printed bills or invoices, or displays at points of sale in physical locations. Consumers use their Rezolve enabled mobile app to scan a Trigger and are presented with their specific invoice information. They can view the invoice, select how to pay, and complete a payment in just a few taps on their mobile device.

Rezolve's Bill Payment is especially valuable in scenarios where service providers are seeking to shorten settlement times and provide greater convenience and innovation for their consumers, as well as in markets where payments typically require onerous payment processes such as telephone calls to call centers or IVR systems, or physical visits to designated pay points.

## Rezolve Top Up

Rezolve's Top Up solution provides a powerful transformative experience for consumers when topping up all types of pre-paid accounts, from toll road & bridge transponder accounts, through pre-paid phones, to pre-paid credit card accounts. Consumers use Rezolve enabled mobile apps to scan barcodes and watermarks on paper statements, online bills, in-store point of sale displays, and

hardware devices to quickly see their account information, current balances, and top up with user-defined or pre-defined sums, with just a few taps on their mobile devices.

In many markets, topping up of pre-pay service accounts can be a frustrating and onerous experience, involving physical visits to designated pay points, cash or check handling, difficult telephone experiences with call centers or IVR systems, or sending postal remittances. Rezolve removes all friction from the process and introduces new levels of convenience and customer satisfaction.

## Instant Buy, and Add to Cart

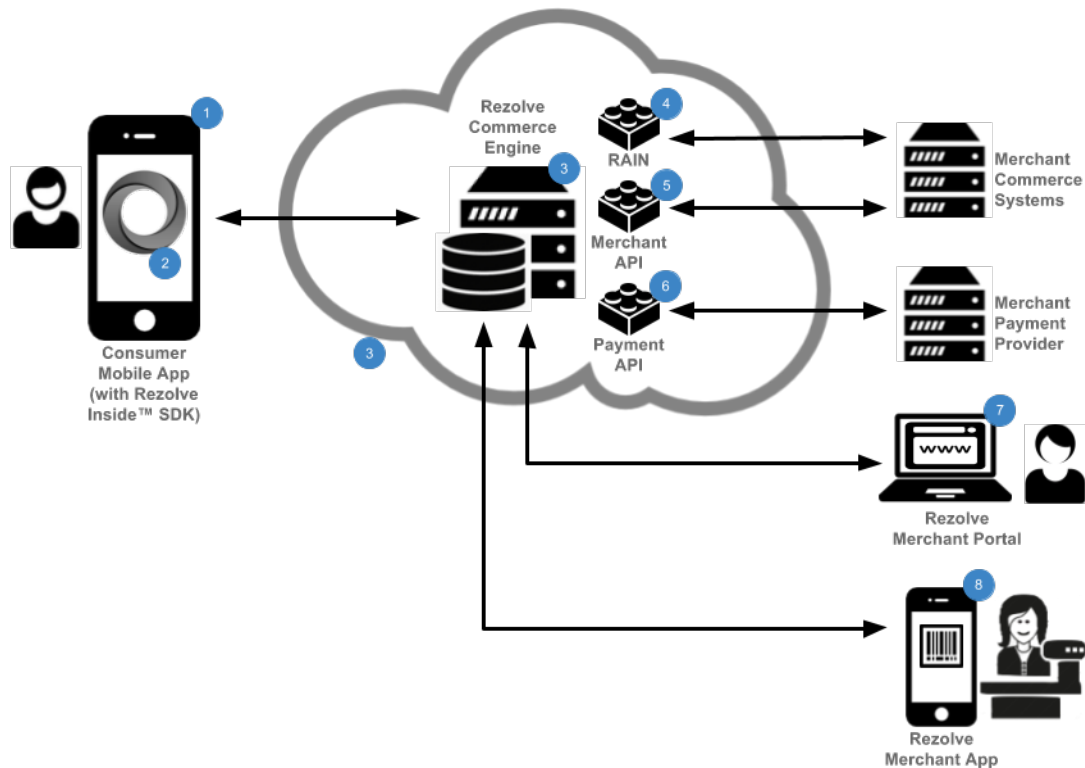
Combined with other Rezolve use cases, Rezolve provides consumers at the point of purchase with two checkout options: *Buy Now*, and *Add to Cart*.

**Buy Now** – *Buy Now* leverages impulse purchase behaviors and provides the shortest route to a completed transaction; when checking out using *Buy Now*, the consumer selects payment and shipping details and checks out direct from the Product page in one step.

**Add to Cart** - *Add to Cart* encourages increased order value by allowing consumers to continue to shop for more products, add them to a persistent cart, and then checkout multiple Products in one go.

## The Rezolve Technology Platform

### Platform Schematic



### Components Overview

The Rezolve platform is a comprehensive set of technology components that together deliver the mobile commerce and consumer engagement capabilities for Host App owners - Rezolve's Partners. The main platform components are:

1. **Host App** – The Rezolve Inside SDK allows Rezolve's Partners to deliver cutting-edge mobile commerce and consumer engagement capabilities into their existing or planned mobile apps. In the Rezolve platform, the mobile app into which the Rezolve Inside™ SDK is incorporated is referred to as the Host App.
2. **Rezolve Inside™ SDK** – The Rezolve Inside™ SDK is a software development kit that allows software developers to quickly implement mobile commerce and consumer engagement capabilities into their mobile apps without having to develop code, host operations or manage security. It's available in versions specific to each of the main mobile operating systems.



3. **Rezolve Commerce Engine (RCE)** – The Resolve Commerce Engine is the set of PCI-compliant, SaaS-based, back-end services, databases, business logic & security components that support the Rezolve client, admin, and API functions, data and communications.
4. **Rezolve Artificial Intelligence Network (RAIN™)** – Rezolve's RAIN™ system provides rapid integration with thousands of Merchants' existing commerce systems to facilitate product information management, taxonomy manipulation & mapping, product information caching & indexing, and order injection. RAIN connects thousands of Merchants into the Rezolve commerce ecosystem and uses advanced machine learning algorithms to curate and maintain those connections with minimal human intervention.
5. **Rezolve Merchant API** – The Rezolve Merchant API provides a set of direct API and integration services between RCE and Merchants for Products, Orders, and Payments to facilitate transactions where Merchants require a more controlled integration versus RAIN.
6. **Rezolve Payments API** – The Rezolve Payments API provides integration services between RCE and multiple payment service providers to facilitate the processing of payment transactions in multiple territories and multiple currencies.
7. **Rezolve Merchant Portal** – The Rezolve Merchant Portal is the web-based administration portal used by Rezolve Merchants and Partners to manage their Rezolve ecosystems.
8. **Rezolve Merchant App** – The Rezolve Merchant App is a lightweight and easy to use mobile utility app that gives Merchants a fast-to-implement E-Voucher capability. It forms part of Rezolve's E-Voucher solution and allows Merchants to redeem electronically sold and delivered vouchers in store without the need for integration effort.
9. **SaaS Infrastructure** – The Rezolve core and back-end components are all maintained on a secure, PCI-compliant, cloud-based architecture, and delivered as a SaaS service so that Host App owners can deploy Rezolve capabilities into their mobile apps without the overhead of expensive back-end infrastructures and the corresponding management, maintenance and security responsibilities.

## Summary

The Rezolve Platform is a powerful set of mobile commerce and engagement capabilities that provide Host App owners with a range of valuable commercial opportunities that can be realized without having to develop code, host operations, or manage security.

The Rezolve Inside™ SDK allows Host App owners to quickly deliver innovation for their consumers into existing or new mobile apps, and the back-end and surrounding technology platform and services provide the necessary infrastructure and facilitate operations and integrations. Rezolve presents multiple commercial models for its Partners, ensuring that benefits can be realized in a compelling and profitable way.



Rezolve

<https://www.rezolve.com/>