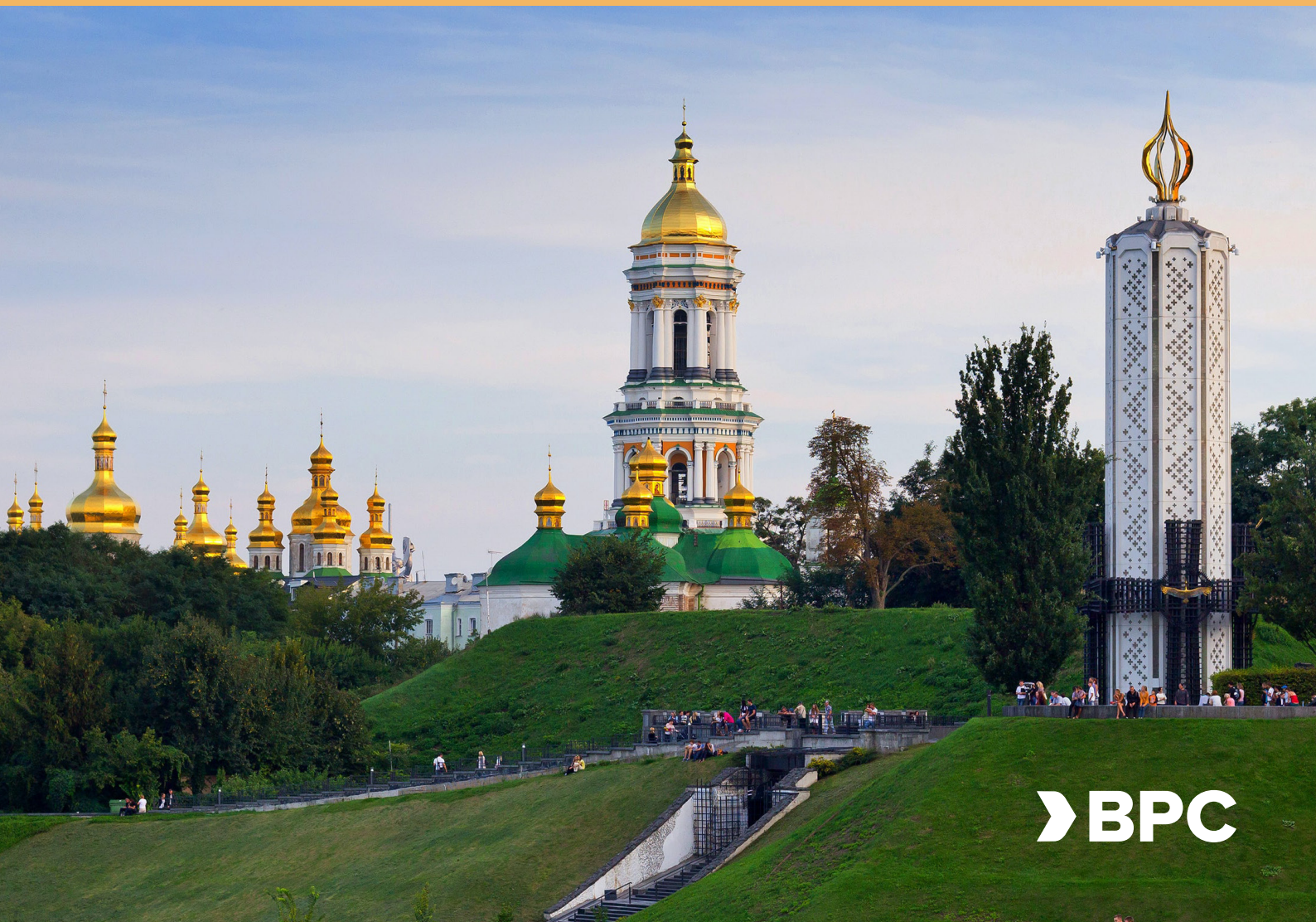


Case Study

Fuelling growth in customer convenience and loyalty

OKKO expands its service
offering with SmartVista

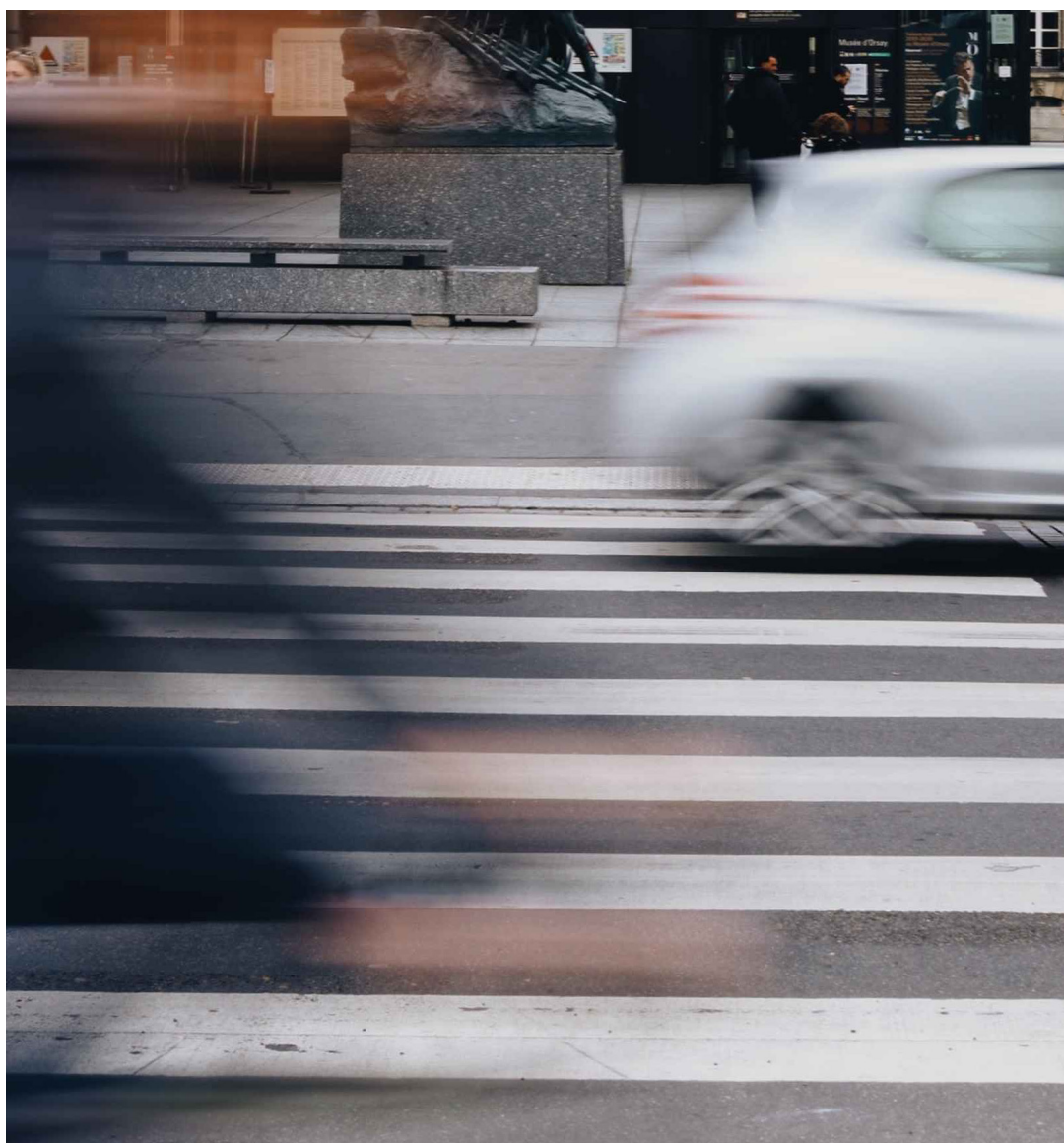


➤ **BPC**



Introduction

Founded in 2001, OKKO is the largest independent owner and operator of petrol stations in Ukraine. The Okko brand belongs to Concern Galnaftogaz, and, with over 400 filling stations, operates one of the biggest networks of gas stations.





Challenge

OKKO is one of Ukraine's leading companies, employing 10,000 people across its network of OKKO-branded gas stations and convenience stores. The company is also involved in wholesaling oil products and in the storage and transportation of fuel.

The company is facing multiple challenges, including high fees for each payment authorisation while it can only interact offline. The company decided to modernize its payment system with the aim to enhance its service to customers, build loyalty and improve business efficiency.

Another key objective of OKKO is to open up new revenue opportunities through non-fuel products, leveraging on new retail shops at filling stations, restaurants, cafes and hotels. Ensuring a seamless checkout payment experience and keeping customers loyal remain of top priority when developing new retail activities. As a result, OKKO took the decision to upgrade its payment service, choosing SmartVista from BPC.



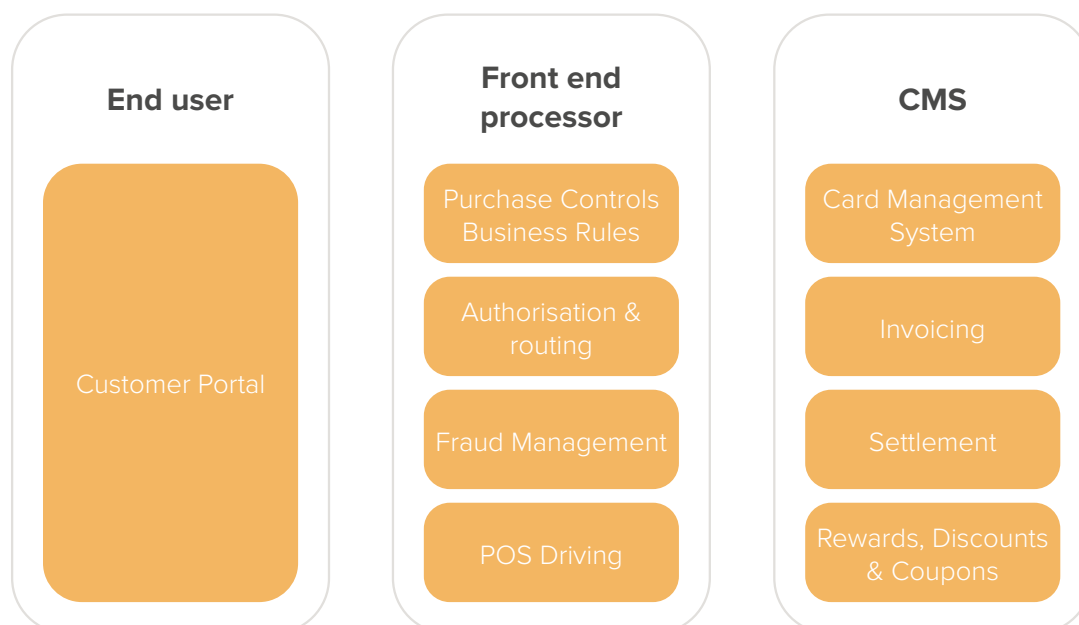


Solution

As a user of BPC solutions for over two years, OKKO implemented the SmartVista suite, including the SmartVista Fleet & Fuel solution that is dedicated to the industry. The solution offers an end-to-end online fuel payments services service from card issuance through to payments and their settlements.

SmartVista integrates seamlessly with OKKO's existing infrastructure, which includes SAP, third-party POS vendors and its own 'Fishka' loyalty programme. This project has allowed OKKO to streamline its entire business process, from fuel pump to point of sale, including all additional purchases that its customers make.

SmartVista Fleet & Fuel for OKKO





Results

SmartVista has enabled OKKO to significantly enhance its service offering and streamline its business processes. The company can now develop and issue its own card products and acquire third-party fuel cards. OKKO can also offer sophisticated security and fraud prevention to its customers, for example by enabling them to set limits on the types of fuel and products that specific customers can buy. The adoption of SmartVista drove OKKO's customer acquisition with a direct impact on revenue.

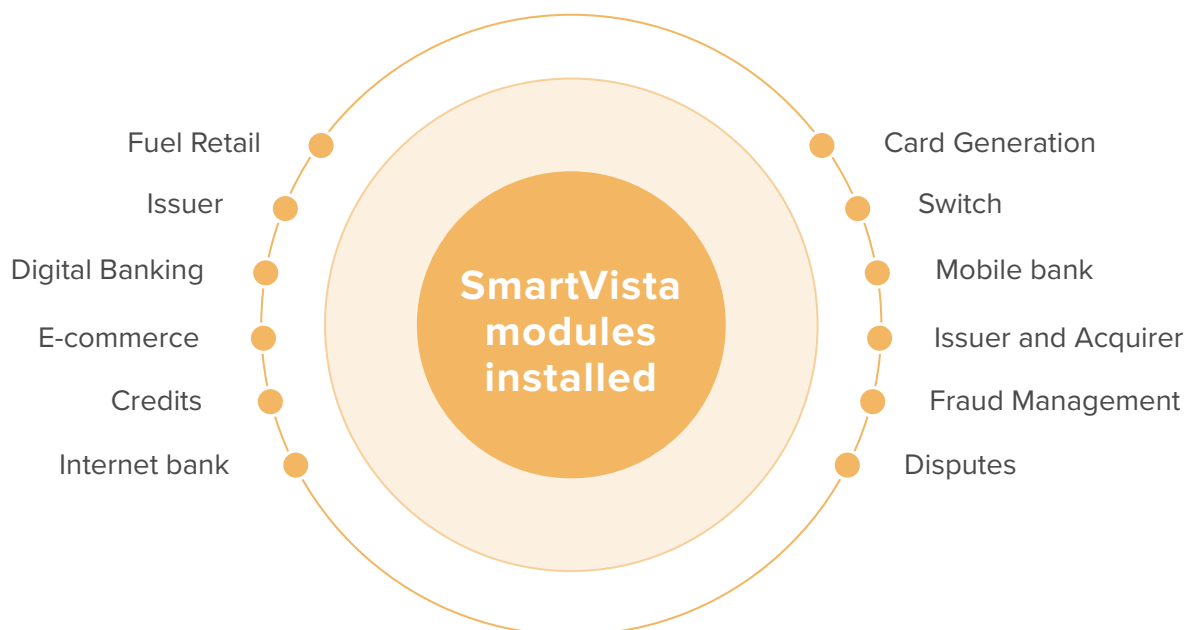
Corporate fleet customers now benefit from a flexible billing scheme that includes options for payment by instalment as well as for limits and penalties. This flexibility benefits OKKO and its fleet customers, who are more loyal as a result. Individual consumers have more flexibility too, with

the ability to use prepaid cards or to pay in instalments. With the SmartVista suite installed, OKKO is now able to support more than 450,000 cards simultaneously. Apart from general cards, the SmartVista solution enabled to enhance the usage of fuel prepaid cards, called hologram coupons, increasing their number to an additional 10,300,000 pending cards, which are ready to be attached to the client accounts, resulting in a total number of Holo-coupons of 24 million.

Using SmartVista further increases customer convenience by offering more channels through which they can manage their accounts and payments. Customers can now fulfil transactions by phone, use an online personal account portal or get SMS or email notifications about card activity.



Key facts



over
460,000
cards issued

390+
Branches

800+
POS terminals

2,000,000+
Printed tickets

77,000+
transactions
per day

24,000,000+
Hologram
coupons

About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

www.bpcbt.com

Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

bpcbt.com | info@bpcbt.com

