



SPECIAL REPORT IN ASSOCIATION WITH VOX MEDIA PARTNER

Redesigning the multiservice card

Gregorio Fogliani, president of Italian financial services group, Qui!Group, says the family-based empire has grown rapidly since its establishment in 1989. "It all started just 20 years ago in Genoa, where my family was involved in catering. We had a small business, and a bit further along, we decided to enter in the field of meal vouchers. We again started off small, but with a lot of effort and strong teamwork, we started to grow - first in Genoa, then in Liguria, then branching out in other regions, and gradually establishing a presence in all of Italy."

Today, Qui!Group is a leader in

prepaid corporate services, with 15% market share and an annual turnover of €500 million. The company is actively involved in development of integrated and customized solutions in smartcard technology and POS networks and boasts Italy's largest loyalty programme.

"We are able to offer our clients a network of more than 120,000 affiliate merchants. We have also created a software house that has allowed us to develop a technological platform for managing all our services from meal vouchers to loyalty points," explains Mr Fogliani. "This has paved the way for such strategic partnerships as Poste Italiane, with whom we have the largest not only Italian, but European, loyalty cash-back programme."

Poste Italiane's loyalty programme, ScontiBanco Posta, this year won the VRL Financial News award for Best New Loyalty Prod-

uct at the Cards & Payment Europe 2011 conference. Developed in collaboration with MasterCard, Sconti allows account holders to benefit from shopping promotions in over 22,000 participating retailers and businesses, and provides instant cash back, which is directly added to the customer's current account.

Qui!Group other clients include most of Italy's major financial institutions and companies, including Unicredit, BNL, American Express, Rai, Enel and BancoPopolare di Milano, as well as various regional governments and ministries and the state railway (FerroviedelloStato). The company has also designed a loyalty programme for CISL, one of Italy's

main trade unions with more than 4.5 million members.

Qui!Group's recent growth is due to its on-going commitment to new product development. A young and highly-skilled company, the group

has pursued a rigorous process of innovation and adaptation to changes in customer needs over the past decade resulting in its signature TornaQui! brand that revolves around what has been called "add value services" and available through a multifunction card that allows users to ac-

cess their accounts, make transfers, receive wages and credit, pay bills and even highway tolls, use meal vouchers and accumulate loyalty rewards.



Gregorio Fogliani
President
Qui! Group

"Our motto is 'Innovate for growth'. We believe that TornaQui! will continue to grow because it simplifies so many different processes. We will certainly continue our investment in R&D in order to expand the technology to mobile phones. We are also going to further develop our online transactions and management, and we want to create an online community using social media" says the president. "We want to be a big highway on which everybody can safely circulate and take advantage of the services offered."

In the future, Mr Fogliani says Qui!Group will also continue to expand in the Region of Lombardy. "This is where we are most active and where we intend to concentrate our future growth. We see a good opportunity in the upcoming Expo 2015 to align ourselves with the major technology players, and we are already working on this," he concludes.



QUI! GROUP