

Program Outline: *Stored Value Platform*



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Program Types

The card solution supports several program types to provide our customer the ultimate in flexibility. Implementation specialists work with the retailer to determine and configure the system for the types of programs desired.

Programs include:

Electronic Gift Card (EGC)

The EGC replaces the traditional paper based gift certificate. The card may be used multiple times until the original balance is depleted. Cash back is not permitted and additional value may be placed on the card at any time.

Electronic Point Banks (EPB)

Offers a flexible method for merchants to reward their customer while simultaneously providing the retail merchant with information related to their customer's buying habits. In addition the Multi-card function is a unique offering designed to integrate seamlessly multiple program types onto a single card. One card maintains balances for multiple programs concurrently

Transaction Types

We offer an exclusive transactions set, including batch issuance, add value and clerk maintenance.

All transactions are associated with user and terminal privileges. Each terminal may be defined to allow or prohibit each of the supported transaction types. Additionally, each clerk may be defined with specific transaction privileges.

The Transaction Types supported include:

- Issuance Single Card Batch
- Purchase (redemption)
- Balance Inquiry
- Add Value
- Void
- Transfer
- Clerk Maintenance
- Reports

Issuance

The issuance transaction activates the card. This transaction may be received from the POS or terminal via a swipe of a magnetic stripe on a card or from a Web Server as the result of a completed Internet order. The card is assigned to a specific program type at the time of issuance. A batch issuance transaction is supported to allow the activation of multiple cards in a single transaction.

Cards can be manufactured with a pre-denominated value on the magnetic stripe of the card or can be issued for any desired amount. This allows a retailer to provide both types of cards to fit their customer's needs.

Purchase

The purchase transaction decrements the amount of the purchase from the current balance on the card. Multiple redemption transactions may be performed on each card until the balance is zero. The remaining card balance will be printed on the receipt.

Balance Inquiry

The balance inquiry transaction provides the current balance on the card and the last 10 transactions performed on the card. This provides a history of the card usage to help alleviate customer disputes. Balance inquiry may be initiated from the POS, a stand-beside terminal, or from the Internet. Internet balance inquiry may be performed by retailer personnel or by the cardholder.

Add Value

The add value transaction allows additional value to be added to an active card.

Void

A void transaction reverses a previous issuance, purchase or add value transaction. The card number and original authorization code are required to process a void.

Transfer

A transfer transaction allows the balance to be transferred from a damaged card to a new card. Multiple card balances may be combined onto a single card for the convenience of a customer.

Clerk Maintenance

All transactions must be initiated by an employee with a valid clerk ID with the authorization to perform the requested transaction. Clerk IDs may be added, deleted and modified on the POS, on a stand-beside terminal, or via the Internet.

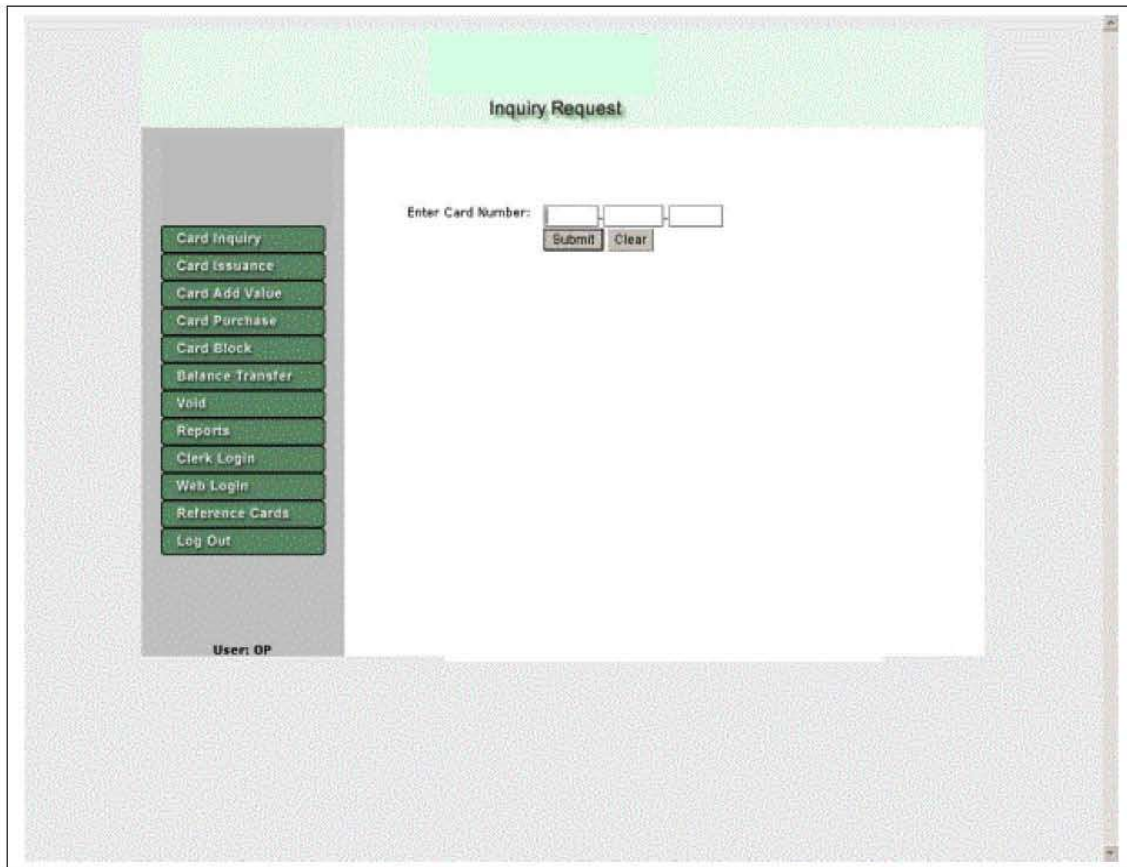
Reports

Clerk and terminal reports are available on the POS or a stand-beside terminal. Detailed reports are available on the Internet (see Reports section).

Internet Features

We provide a web merchant interface for customers enrolled in the online service. Access is restricted to user with a valid merchant logon ID, username and password.

All transactions included in the Gift Card processing platform are supported. Balance inquiry, Issuance, Batch issuance, Add value, Balance transfers, Redemptions
Card Block, Void.



- All program types are supported - Gift cards, Retail Merchandise cards and Employee Incentive cards can be issued and redeemed from the web site.
- Real-time reports can be generated by supplying all or part of the following criteria: store number, a specified date range and Program type.
- New users can be added, and privilege levels can be modified or deleted at any time.
- Terminal clerks can be added, modified or deleted directly from the web site, making it easier to manage your clerks.
- Includes a list of error codes and provides a terminal guide for commonly used terminal types.

Internet Reporting

The reports provided on the Internet allow the retailer to generate detail or summary level data in report format. Most reports can be generated for specific or all program IDs and for individual stores or, if privileged, for all store locations.

Report Section

Exit reports

Reports Sorted By Company, Division, Area, Store, Program, Profile

Please select report criteria.

*Start Date: End Date:
 (YYYYMMDD format)
Requesting a report for a long date range where the transaction volume was heavy may cause your session to timeout!

Division-Area-Store :

Program :

- ELECTRONIC GIFT CARD
- EMPLOYEE INCENTIVE CARD
- RETAIL MERCHANDISE CREDIT
- SINGLE AUTHORIZATION CARD

Profile :
Please select a Program to display available Profiles...

***Please select a report.**

- Corporate Reconciliation
- Corporate Averages
- Issuer Summary
- Redemption Summary
- Maintenance Fee Summary
- Transaction Summary
- Issuer Detail
- Redemption Detail
- Maintenance Fee Detail
- Daily Activity Detail

Internet reports include:

Corporate Reconciliation Report

The Corporate Reconciliation Report provides settlement information for one day or a range of days. The data is summarized by Store.

Corporate Averages Report

The Corporate Averages Report provides information summarized by Store, concerning the number of cards issued, the average dollar amount issued, the number of cards redeemed, and the average dollar amount redeemed.

Issuance Summary Report

The Issuance Summary Report summarizes Issuance data for a specified day or a date range. The Issuance data is listed for each program Id by store.

Redemption Summary Report

The Redemption Summary Report summarizes Redemption data for a specified day or a date range. The Redemption data for each program ID by store is listed.

Issuance Detail Report

The Issuance Detail Report provides Issuance detail data for a specific day only. The detail data is listed by Program ID for each Store. Information provided for each transaction includes transaction time, card number, dollar amount, authorization code, clerk id, terminal id, reference number, and a denial code if applicable.

Redemption Detail Report

The Redemption Detail Report provides purchase data for a specific day only. Information provided for each transaction includes transaction time, card number, dollar amount, authorization code, clerk id, terminal id, reference number, and a denial code if applicable.

Outstanding Gift Certificate Balance Report

The Outstanding Gift Certificate Balance Report provides current outstanding balance data. The outstanding balances for a specific program ID or all programs can be displayed. The outstanding balance information provided includes total number of cards, total dollar amount, and the current outstanding dollar amount.

Aging/Expiration Report

The Aging/Expiration Report provides expiration analysis for activated stored value cards.

Corporate Reconciliation Report

Pre-Paid Card Corporate Reconciliation Report							
Demo							
Company:(OP) Division: 01 Area: 01 Store: 0001							
Printed: Thursday, April 10, 2003							
Report Date: 04/10/2003							
DvArStor:	Location	Issued/Add Value Amt	Issuance Discount	Purchase amt	Fee	Balance amount	ACH Status
01010001	Corporate Office	\$255.00	\$0.00	\$28.00	\$0.00	\$227.00	Savings
Totals For: OPT Demo		\$255.00	\$0.00	\$28.00	\$0.00	\$227.00	
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Corporate Averages Report

Pre-Paid Card Corporate Averages Report						
Demo						
Company:(OP) Division: * Area: * Store: *						
Printed: Thursday, April 10, 2003						
Report Date: 04/10/2003 through - 04/10/2003						
DvArStor:	Location	# Cards Issued	Avg. \$ Issued	# Cards Redeemed	Avg. \$ Redeemed	
01010001	OPT Demo 0001	3	\$33.33	2	\$14.00	
Totals		3	\$33.33	2	\$14.00	
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Transaction Summary

Transaction Summary Report

Demo

Company:(OP) Division: 01 Area: 01 Store: 0001

Printed: Thursday, April 10, 2003

Report Date: 04/10/2003 through - 04/10/2003

Number of Cards Issued	8	Number of Cards Added Value	14	Number of Issuances Voided	0
Amount of Cards Issued	\$220.00	Amount of Cards Added Value	\$155.00	Amount of Issuances Voided	\$0.00
Number of Cards Redeemed	4	Number of Cards Transferred	1	Number of Redemptions Voided	0
Amount of Cards Redeemed	\$51.30	Amount of Cards Transferred	\$15.00	Amount of Redemptions Voided	\$0.00

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Daily Activity Report

OPT Demo

Company: {OP} ion: * Area: * Store: *

Printed: Thursday, April 10, 2003

Report Date: 04/10/2003

Time	Trans	PPC Number	Amount	Auth Code	Clerk Id	Terminal	Batch#
09:15	AVL	0000000039826	\$7.00	0003NY	1112	12	
09:36	AVL	0000000039826	\$7.00	0003NZ	1112	12	
10:11	AVL	0000000039826	\$7.00	000300	1112	12	
10:26	AVL	0000000039826	\$7.00	000301	1112	12	
10:49	AVL	0000000039826	\$7.00	000302	1112	12	
11:08	AVL	0000000039826	\$7.00	000303	1112	12	
11:20	AVL	0000000039826	\$7.00	000304	1112	12	
11:38	AVL	0000000039826	\$7.00	000305	1112	12	
12:02	AVL	0000000039826	\$7.00	000306	1112	12	
12:06	AVL	0000000039826	\$7.00	000307	1112	12	
12:11	ISS	0000000050484	\$25.00	000308	OP	12	
12:11	AVL	0000000050484	\$20.00	000309	OP	12	
13:18	ISS	0000000005892	\$50.00	00030A	1234	03	
13:29	ISS	0000000051672	\$25.00	00030C	OP	12	
14:14	AVL	0000000005892	\$35.00	00030G	OP	12	
14:18	AVL	0000000050484	\$20.00	00030H	OP	12	
14:19	AVL	0000000051672	\$10.00	00030I	OP	12	
13:42	PUR	0000000050484	\$20.00	00030D	OP	12	
14:21	PUR	0000000051672	\$8.00	00030J	OP	12	

Number of Cards Issued	3	Number of Cards Added Value	14	Number of Issuances Voided	0
Amount of Cards Issued	\$100.00	Amount of Cards Added Value	\$155.00	Amount of Issuances Voided	\$0.00
Number of Cards Redeemed	2	Number of Cards Transferred	0	Number of Redemptions Voided	0
Amount of Cards Redeemed	\$28.00	Amount of Cards Transferred	\$0.00	Amount of Redemptions Voided	\$0.00

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