Overview



Gift Card Programs

Gift card programs can improve your customer loyalty and increase your profits. You can customize your program with standard denominations for every card or varying amounts. Cards hold no cash value until activated at a register, virtually eliminating the threat of theft. This allows cashiers to emphasize your gift card program with cards on hand in front of registers.

When a customer makes purchases using a gift card, the cash value will decrease until they have spent the amount of the card value. You can further customize your gift card program by making gift cards reusable and rechargeable in-store or online.

Consumer surveys show that more than half of all gift card holders will make two or more trips to a store to use up the cash value on their gift cards. More than one in ten customers will not use up the entire value of their gift card. Many customers will use up the value on their card and spend additional money at your store during the same visit.



Technology

Your program is secure and reliable thanks to our advanced processing network. Great pains have been taken to ensure that your program is always up and running, from our geographically diverse redundant data-centers, to our Tier-I facilities with power back-ups to operate even during the longest blackouts.

Real Time Transaction Reporting

Use our merchant administration portal to view gift and loyalty card transactions in realtime. Detailed transaction reports let you see a wide variety of customer information and habits. With VMS, you can track usage data and customer behavior to determine the effectiveness of your gift card and loyalty programs.

Customer can check their card balance at getyourbalance.com at no charge to you. Encourage your customers to register their card and start building your customer database, and marketing lists.

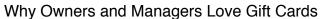
Features and Benefits



Gift Cards

Why Consumers Love Gift Cards

- High-tech, upscale form of payment
- · No manual handling of paper
- · Convenient and fun
- · Allows specific benefits
- Great for co-workers, teachers, kids or service personnel



- · Keeps consumers shopping in their establishment
- · Gift card programs are easily managed
- · Increased cash flow
- · Accurate and secure
- · Eliminates fraud, abuse and forgery
- · Has no value until activated by an authorized employee
- Easy to promote at POS, allowing for suggestive selling and spur of the moment purchases
- · Funds received on gift cards can be placed in interest bearing accounts
- Seriously reduces accounting and administrative headaches of manual paper systems
- · Acts as a "mini billboard" in your customers wallet
- · Can be used in conjunction with loyalty or rewards programs

Reward Cards

Customer loyalty programs generally fall into one of three categories:

Instant Reward - A reward is automatically given to cardholders as a reward when they reach a certain number of points.

Graduated Reward - A reward program that lets cardholders save points until they want to cash in. Receipts can be printed with usage to show the cardholder the number of points accrued.

Rebate Program - Rebate programs allow you to offer customers a cash rebate. You can set the rebate at fixed percentage, or you can set the percentage based on time of day or day of week.

