

Factor4
The Gift & Loyalty Factor for Success

GIFT CARD POOLING FOR MULTI-UNIT OPERATORS

Factor4 supports both centralized and decentralized pooling models, allowing operators to choose the structure that best fits their ownership, accounting, and franchise requirements.

CENTRALIZED POOLING

How It Works

- All gift card sales flow into one centralized pool
- All locations redeem from the same pool
- Gift card liability is managed at the corporate or parent level
- No inter-location settlement required

Best Fit For

- Corporate-owned brands
- Enterprise operators with centralized accounting
- Multi-unit groups prioritizing seamless guest experience

Key Benefits

- Gift cards can be used at any location with no restrictions
- Simplified accounting and reporting
- No inter-store reconciliation
- Ideal for national and regional brands

DECENTRALIZED POOLING

How It Works

- Each location maintains its own gift card pool
- Gift card funds belong to the selling location
- When redeemed elsewhere, settlement occurs between locations
- Balances and transactions are tracked at the Store level

Best Fit For

- Franchise systems
- Independently owned locations under one brand
- Operators with separate bank accounts per location

Key Benefits

- Locations retain ownership of gift card revenue
- Franchise-friendly financial structure
- Clear store-level accounting
- Supports cross-location redemption with accountability

Factor4 is built specifically for multi-unit and franchise operators and supports:

- Centralized or decentralized pooling models
- Multi-location reporting and liability management
- Seamless POS integrations
- Physical, digital, and mobile wallet gift cards
- Scalable programs for growing brands

As your business grows or ownership models change, Factor4 adapts with you - no platform changes required.

Factor4 gives you the flexibility to run a gift card program that fits your business today - and scales for tomorrow.

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