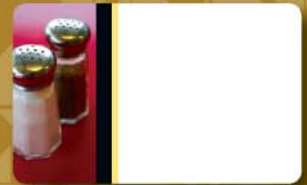


Gift Card Now & Advantage Programs Overview



Gift Cards: Be Part of the Future

It's no secret. Consumers love gift cards.

- Gift card sales will top \$100 billion in 2008*
 - **Retail Issued card breakout: Retail \$36B, Restaurant \$23B and Other \$14B**
- 82% of U.S. consumers purchased or received a gift card last holiday season**
 - 66% said they gave and received gift cards
- *“Recipients can get what they want”* topped respondents' list of best reasons to give gift cards
- U.S. consumers surveyed also report** :
 - 12% of those surveyed purchased gift cards for their own use
 - 63% planned to spend entire value in one visit
 - 47% said they spent more than the value of the gift card
 - 55% said they would purchase something they would not normally buy
 - 63% planned to redeem the entire value of the gift cards in a single store visit
- Majority of gift cards purchased are for \$50 or less (85%)**
 - 12% were between \$50-\$100
 - 3% over \$100

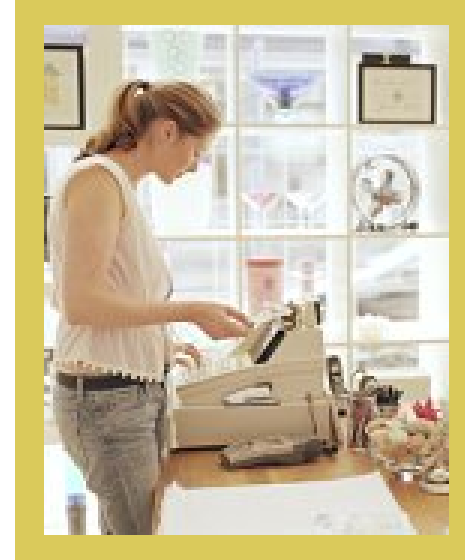
*Tower Group 2007

**Accenture 2006



Gift Cards: The No Hassle Way to...

- Issue gift cards
- Issue pre-paid cards
- Handle merchandise returns

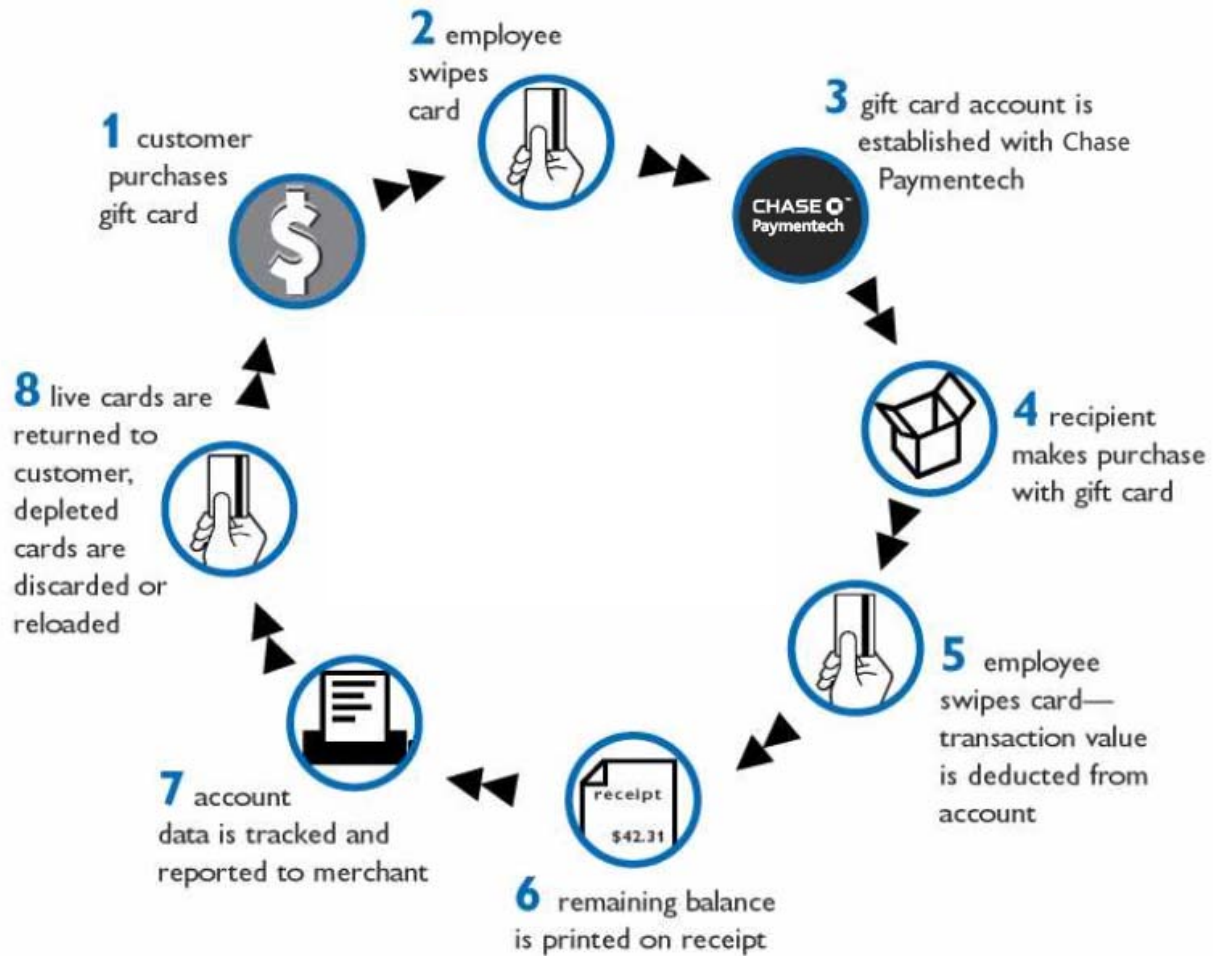


All Quickly and Easily with our Program

Promote your business *and* give your customers the payment choice they want.



Transaction Cycle



Our Turnkey Approach

One No-Worry Package

- Card design and creation
- Packaging
- Transaction processing
- Database management
- Reporting
- 24-hour help desk



We Do the Work

- **Card designs** *to promote your business*
- **Promotional marketing tools** *to help you grow your program*
- **Web-based reporting** *to keep you informed*
- **Optional configuration for reloading** *to keep cards working for you*
- **Around-the-clock help desk** *to resolve your questions*
- **Transaction processing** *that integrates with your overall program*
- **Database management** *to handle your gift card accounts*



You Reap the Benefits

- Increase sales
- Acquire new customers
- Improve cash flow through increased customer spending/lift
- Heighten customer awareness, loyalty and retention
- Repeat customer visits



Two Great Program Choices for Growing Businesses

- **Gift Card Advantage** — A turnkey gift card program for the growing business that understands the value of having its logo on its gift card to promote its brand and wants to leverage the power of 500 or more gift cards in the marketplace.
- **Gift Card Now!** — The choice for the smaller business that wants a turnkey gift card program that provides 100 gift cards personalized with business information.



Get Started with Your Choice of One of the Distinct Card Design Templates



Use Tire



Use Thread Plate



Use Dash Icons



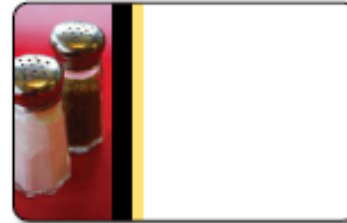
Use Tachometer
(This card is for Chase Auto Finance only.)



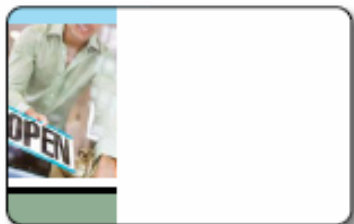
Use White Plate



Use Yellow Table



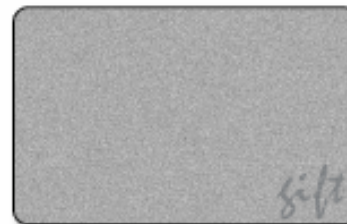
Use Salt & Pepper



Use Open



Use Color Squares



Use Silver Metallic Card

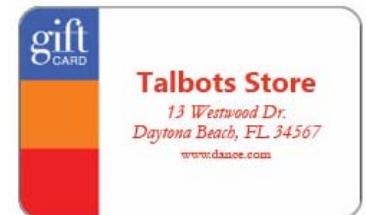


Use Gold Metallic Card



Next - Customize Your Card

- **Gift Card Now!** program participants select a type style and color from the choices and then provide up to four lines of copy
 - 100 card minimum order (includes fold-over presenter and envelopes)
 - Customizable with four lines of business information
 - Maximum card issuance amount \$1,000
 - Flexible amount
 - No inactivity fees
 - No expiration dates
 - Standard gift card reports



10



Next - Customize Your Card

- **Gift Card Advantage** program participants send a graphic file with their logo to us, and we then customize the front of the chosen template using your logo to promote your brand.
 - 500 card minimum order (includes fold-over presenter and envelopes)
 - Maximum card issuance amount \$1,000
 - Flexible amount
 - No inactivity fees
 - No expiration dates
 - Standard gift card reports



“Point of Purchase” (POP) Tools for Your Business

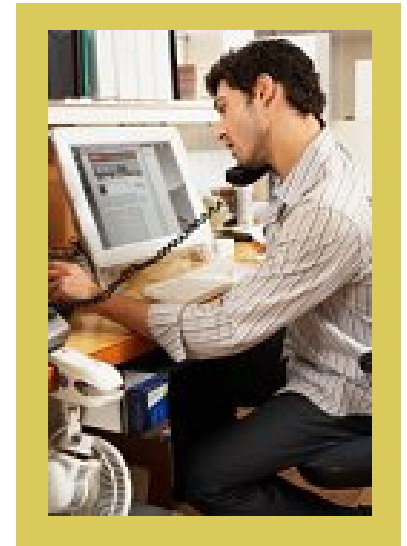


- Countertop display signs
- Tabletop display signs
- Window display signs
- Decals
- Bill presenter inserts
- **Restaurant POP Kit** – 100 bill inserts, 1 countertop display with insert with card holder attached, 5 acrylic tabletop signs with inserts, 3 window display signs and 3 decals (one-sided decals)
- **Retail POP Kit** – 2 acrylic countertop displays with inserts with card holder attached, 3 window display signs and 3 decals (one-sided decals)



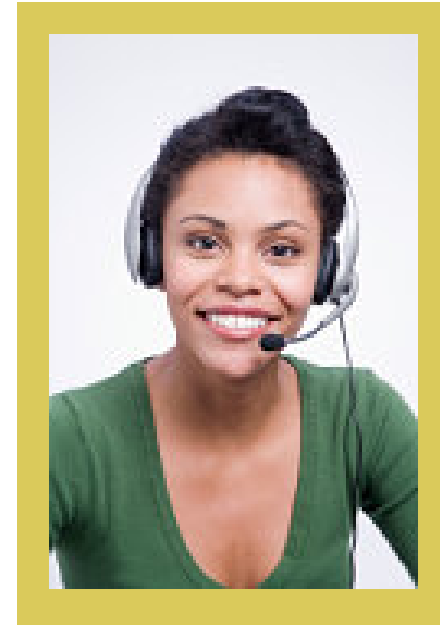
Gift Cards: Reporting

- Reporting & Reconciliation
 - Online – Comprehensive web-based reporting through Resource Online, Paymentech's proprietary reporting tool
 - Terminal based reports – Activity reporting originating at the POS
- Corporate level reporting:
 - Activity reports – Transaction overview, transaction detail, activity recap, gap report
 - Trending & analysis reporting – Outstanding liabilities report
 - Research tools – Cardholder lookup, merchant/hierarchy lookup, redemption/non redemption search
 - Optional settlement reports – InterStore and central account settlement reports
 - Data files – Transaction detail and ABAC (account balance for active cards)
- Daily, weekly and monthly options



24-Hour Help Desk

- **Merchant support** is available through our Help Desk 24/7
- **Consumer support** is available 24/7 through an IVR application that allows a consumer to:
 - Check current account balance
 - Obtain the account's last 3 transactions
 - Obtain activation date



Transaction Processing

- Comprehensive Transaction Set
 - Issuing/Activation — Add value to the card
 - Authorization — Verify the amount of the open to buy
 - Authorization reversal — Remove a pending authorization and restore the open to buy
 - Multiple swipe issuance — Activate multiple cards for the same amount
 - Adding value — Add value to an existing gift card that has been issued
 - Redemption (purchase) — Settle the amount against an authorization
 - Balance inquiry — Verify the current open to buy amount
 - Void — Reverse a pending sale
 - Prior issuance/Prior redemption — Add transaction into system for a voice authorization
 - Consumer – 24x7 IVR access to card and transaction history



Transaction Processing

- Robust Processing
 - >4,000 gift card clients (approximately 90 percent of clients have five locations or fewer)
 - Fully integrated into our processing environment
- Flexible Platform
 - Highly configurable to allow program flexibility
 - Gift Card, Pre-Paid Card, Merchandise Return Card
 - Configurable card ranges for discreet program tracking
 - 3 site redundancy
 - Consumer - 24x7 IVR access to card and transaction history

