

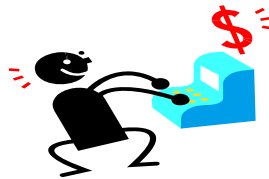


Merchant Benefits for Gift Cards

- Replaces “paper” gift certificates which are difficult to track and use.



- Serves as a means for in-store refunds. No more cash back on unused portion of gift certificates. Studies show that merchants issuing “paper” gift certificates lose 30-40% of revenue because of the cash back feature. The electronic gift card program eliminates that loss.
- Attracts and retains new customers through loyalty reward programs.
- Increased consumer participation and increased sales.



- Easy to activate and use for both the merchant and consumer. Simply activate on the point of sale terminal (POS).
- Low cost for a program previously available only to large retailers such as Wal-Mart, Home Depot, Blockbuster Video, and others.
- Merchant can obtain daily totals from POS printer or PC inquiry.
- Merchant or consumer can obtain balance inquiries and track purchases online.
- Eliminates back room accounting.