

## BENEFITS AT A GLANCE

- In-house system lets you create and manage gift card programs at a lower cost
- Supports a variety of card types: paper, plastic, virtual and more
- Proven and reliable in high-volume environments
- Provides complete control and ownership of sensitive store and customer data
- Powerful business intelligence gathering with reporting tools that track customer spending and program performance



## Take control of your gift card programs

**Take control** of your gift card management system with VeriFone's PAYware GiftCard. A comprehensive management system that enables retailers and specialty gift card providers to design, launch and operate in-house, end-to-end electronic gift card and stored-value programs. PAYware GiftCard eliminates recurring transaction fees, costly paper-based gift certificate programs and lowers the costs associated with outsourced programs, even for high-volume retailers.

With PAYware GiftCard, retailers can quickly and easily design a range of tailor-made gift card and stored value programs, including

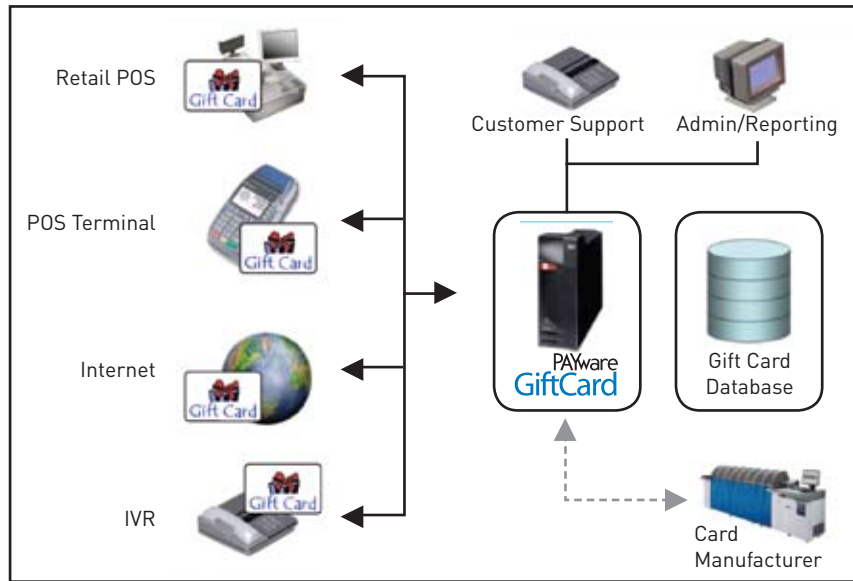
targeted marketing promotions, loyalty rewards, promotional cards, merchandise refund cards and virtual spending cards. And cards can be paper, plastic, virtual, re-loadable or disposable, with values either pre-assigned or chosen by the customer.

PAYware GiftCard's secure environment ensures that retailers maintain complete control over sensitive store figures and customer data – including tracking purchases, refunds and return patterns. And with PAYware GiftCard's powerful, sophisticated reporting capabilities, retailers can make more informed decisions with up-to-the-minute information.

PAYware GiftCard is easy to use, easy to integrate and easy to operate, with a web-based user interface that allows retailers to start using the system almost immediately. Ongoing operations such as reports, activation, or new card production can all be initiated and managed from the user interface, reducing training and operating costs. Bottom line: as sales volumes grow, your cost savings will grow, too.

# PAYware GiftCard

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## SYSTEM REQUIREMENTS

### Platforms

IBM AIX  
HP UX

### Database

Oracle 10g

### Other

JAVA JRE 1.4.2  
Crystal Enterprise Server

PAYware GiftCard allows retailers and service providers to manage operations and gather data from a single system.

## Features & Benefits

### Increased Sales and Lower Cost of Ownership

- Develop tailored promotional programs to attract new customers and drive sales
- Increase sales of gift cards over paper certificates
- Recipients often spend more than the value of the card
- Maximize brand awareness, attract new customers and drive spending
- Refunds and change are spent back in-store
- In-house management lowers operating costs as volumes increase

### Greater Flexibility

- Powerful web-based, user-friendly interface helps retailers quickly implement gift card programs
- Supports a wide array of stored value products: promotional cards, merchandise refund cards, virtual spending cards, and more
- Cards can be paper, plastic or virtual, re-loadable or disposable, and values can be pre-assigned or chosen by the customer
- Defines fees based on card usage or inactivity, and conditional expiration dates can be tailored within the system
- Easily initiates and manages ongoing operations such as reports, activations or new card production
- System generation of card numbers makes it easy to switch card manufacturers

### Powerful Information Storage and System Architecture

- Powerful statistical and reporting capabilities track customer information and shopping patterns, providing detailed records of every purchase, refund and return
- External XML interfaces make integration with existing systems such as IVR and Internet sites both faster and less expensive

### Extensive Business Protection

- Highly secure – all account numbers and PINs are encrypted in the database
- Real-time transaction processing helps to eliminate fraud
- Helps manage local and state escheatment legislation compliance