

FAQs – Card Holders & Merchants

How do I check the balance of the card?

Cards4all provides a 24-hour service via the Internet, simply put in the card number and the pin number. Card Holders can find a link on the top and side of our website.

What do I do, if the card does not work?

It's simply a matter of talking with the Merchant who provided the card, our cards are very reliable so any problems you are having are easily overcome.

How much can I load onto my Gift Card?

A minimum of \$10 and up to \$1000 can be placed on a card. If a larger gift or refund is required, more Gift Cards can be used to cover the amount. When any card transacts more than \$2000 or has a balance greater than \$1000 there are reporting requirements, like other banking accounts.

How many times can I use the Gift Card?

Gift Cards are a load once, use many concept, this means that the value which is loaded onto the card cannot be added to and the card can be spent all at one time or a little at a time. Far more convenient than paper vouchers, which once they are used, must be fully spent or another voucher written to cover the balance.

How private is my Gift Card?

Australia has some of the greatest privacy laws therefore there is no way for the shop assistant to "see" the value on or remaining in the Gift Card, or how it has been used. It acts just like any debit card the bank issues. Remember that there is 24 hr internet access for your card balance inquiry.

What does EFTPOS mean?

Electronic funds transfer (at) point of sale.

Merchants

MERCHANT – How much does it cost?

Costs are determined by what you want. We have a wide range of programs, different types of cards which do different things. Volume purchases and pre-payment can substantially reduce the costs. Obviously, the quantity you order and the features and options you require will affect the price you pay for the program (and the cost of the cards). Once the program is setup, Merchants only pay for their cards as they need, the setup fee is a once only charge for the program. There are also a range of upgrades to the programs which

may include annual fees, but the Merchant will be fully aware of any ongoing costs, we pride ourselves on both the quality and profit performance of our programs. For Merchants who order a standard program and pay for their programs by our standard terms – 50% deposit (balance at printing of cards). The base fee for setting up a single store is currently \$100. With many of the cards costing around \$2 each for standard volumes. Large volumes can reduce the cost of cards below \$1. Groups of stores and multiple outlets can receive discounts on setup costs of the program(s). Merchants who implement multiple different cards e.g. Prepaid cards, Gift Cards and Loyalty Rewards programs may only pay for the Loyalty Rewards program – getting the Prepaid and Gift programs for free.

Our Incentive Cards and Business Gift Cards programs are great value with the cost of cards being less than \$1 each. That is less than \$1 to guarantee a sale – if you are a Real Estate Agent, that could be a \$6000 commission, if you are a contractor, that could be a \$200,000 contract. Simple, Easy, Smarter.

Our Agents will advise you on the best way to implement electronic card programs, which programs and will NEGOTIATE your best deal.

MERCHANT – Will the cards work on my system?

Our Plastic Cards are manufactured to international standards and conform to ISO Standard 7810. Our cards will work on any ID Card Printer, eftpos Machine, Swipe Reader or ATM worldwide. The best way to know for sure is to ask for samples and test them yourself. They are made to the same standard as any of the bank issued debit style cards, we have never found an eftpos terminal that could not accept our cards.

MERCHANTS – How long will it take to get my Cards working for me?

Although it varies seasonally, usually a single store installation takes 21 days from date of payment. The larger custom art designs are 5 weeks from acceptance of the final art. The electronic “smarts” are completed at our end and then you pretty much use the cards like any other eftpos card – Simple Easy Smarter, we like to say.

MERCHANTS – What is involved with training my staff?

Our electronic Gift Cards are simply another of the electronic cards you are already processing through your eftpos equipment. Your staff will easily understand the small differences and find them INCREDIBLY quicker than paper vouchers or any manual system. It usually takes 10 minutes to show someone. There is PERMANENT SUPPORT from your sales person and the support desk, with online and phone options.

MERCHANTS – How quickly can I get my card program into action?

It varies with different programs, but we do have ready to roll out solutions which means that with things like the Prepaid Card and Gift Card programs you can have cards in place in as little as a week. Full custom faces take longer.

MERCHANTS – Where can I use the card?

Cards are by default "open", which means they can be used in any eftpos machine and any store.

MERCHANTS – Can my Gift Cards be used at my other store?

One of the advantages of the electronic "stored-value" card system is that the money is electronically transferred to the card – this means that multiple stores can receive the money without "messaging-up" the reconciliation of which store paid for what and which store provided the goods cash refund, etc.

With a manual paper system, one store takes the cash and then another may have to provide goods. This means that administration must now reconcile the money which takes time and complicates what should be a simple transaction. With our cards, the store taking the money, puts the money onto the card avoiding any issues of who got paid. We call it a NILL TRANSACTION. The money remains on the card until it is used. Then the store which makes the sale takes payment from the card and provides the goods. Just like any other eftpos transaction – simple, easy, smarter. This way one organisation can service multiple stores without wasting time getting tied up in stock/cash reconciliation.

MERCHANTS – Do my Cards expire?

Once Cards are issued into the platform, they have 3 years to be used. Once Cards are loaded they must be used within 12 months.

MERCHANT – Does the Fund-raiser program work on any eftpos?

YES, the standard Fund-raiser program works on ALL eftpos equipment, any bank. There is no need to change, upgrade or update your eftpos equipment.

MERCHANTS – Can I add my own terms and conditions?

YES, additional terms and conditions (for your business) can be added. They are best on the front of the card where they are most easily noticed, or if you are having custom card holders created, onto the front of the card holders. They need to be distinguished from the general terms and conditions which control the general use of the cards which is part of the legal requirements to issue cards to customers (printed onto the back of the cards). ***(not available with some of the special offers from cards4all)

MERCHANTS – What does it cost to have my own terms and conditions?

Cards4all does not charge for this service – NO ADDITIONAL COSTS

MERCHANT – Can I have cards in different sizes or shapes?

YES, we can customise your card concept to look exactly the way you want. There are some practical considerations though, for instance, it needs to be easy to carry and able to work with everyday eftpos

equipment, or ATM. There are standards to be used for financial and membership applications and the shape must accommodate the magnetic stripe. There are added costs, typically a "die" must be created. This is an additional, once only, setup cost of approximately \$900. This die is used to cut the plastic shape and last for approximately 100,000 cards.

MERCHANTS – Do I have to say, "Gift Card" or "Loyalty Card", etc.?

"Gift Card" reference; There are differences between giving a "gift" and providing a commission. As soon as you remove the "gift" reference, you change the nature of the card. There may be immediate TAX REPORTING and LEGAL implications which I'm sure you would like to avoid. It is possible to avoid the use of "Gift" on the front of the card, as long as the back makes specific reference to the card as a gift card. We are happy to advise on an individual basis and our legal team checks each new design going into the system. As it stands, the gift is tax deductible business expense (for you) but doesn't have to be reported other than that. The person getting the gift may not need to declare it. Variation from the terms "gift", "loyalty", "expense", "prepaid", "fund-raiser", "membership" may introduce TAX reporting and Legal implications. **Of course, we are not accountants. So please get independent advice regarding these legalities and the implications on any changes you wish to make.

MERCHANTS – Do I have to use "up to" on my cards?

If your card indicates a \$\$\$ amount or similar offer, exclusion of the phrase "up to" will require you to reward your client with the full value of the offer. Many of our customers using incentive cards to generate new business or maintaining contact with clients make use of the "up to" concept to barter a great deal for their client and still keep a big offer on the card. **Of course, we are not accountants. So please get independent advice regarding these legalities and the implications on any changes you wish to make.

MERCHANTS – Will I get to see what my cards look like, before they are printed?

Part of our quality control system revolves around the use of preliminary designs and final art proofs which we send by email. We ask for your approval, remarks, etc. at each step of the design process before moving to the next. The last stage of which is YOUR APPROVAL of the final art, which sends that image to print. We make it very clear what and when we are printing.

MERCHANTS – Can we run a PROMOTIONAL LOYALTY REWARDS program for a short time?

YES, it is possible to run a promotional loyalty rewards program for a limited time and then the cards can continue to be active, so that the rewards can be used within 12 months, the normal expiry period. This allows the promotion to run a short time without limiting the expiry of the cards.

MERCHANTS – Can we arrange a discount system into our card program, like 8c off per litre?

YES, but it will require that you have an upgrade to your eftpos equipment. There is an annual fee for the maintenance of this software. The software is currently in use with St George bank only with CBA, NAB and Suncorp soon to come online as well.

MERCHANTS – Can we set daily limits on \$\$ and numbers of redemptions?

YES, cards can have daily limits on both the amount and number of redemptions. This will require the software upgrade to your eftpos equipment.

MERCHANTS – Can I put money onto the cards without using eftpos equipment?

YES, our cards have several external "loading" options. This allows you to send cards to people via the mail (with no value) and then load the value when they contact you to activate the cards. It also allows you to give a no value card to staff. To send them to purchase goods (like petty cash or to suppliers where you don't know how much they will need to spend or when sending staff onto distant sites where they will need to pay for fuel, accommodation, etc.) and load the value onto EXPENSE and PREPAID cards.

The three methods of loading a card include:

- 1) eftpos equipment
- 2) card to card transfer
- 3) bPay to card payment

MERCHANTS – What are the differences in the methods of loading money onto cards?

- 1) eftpos equipment, this is normal eftpos transaction much the same as making a refund to any eftpos debt card, transfer happens immediately with costs less than one dollar.
- 2) card to card transfer, this happens within the "electronic platform", the Merchant has an account within the electronic platform, which he can then disperse money to other cards, transfer happens immediately and is low cost (usually about 50 cents). *** We would recommend placing \$1.00 extra onto the card to cover any additional banking fees. There are only a limited number of free transactions associated with this system, then the card is charged the small fee.
- 3) bPay to card payment, this is a common method of bill payment in Australia, again this is done via your bank account with internet banking, bPay can be used with any of our cards. There are DELAYS with this, the banking reconciliation takes the standard 1-2 bank days to complete and the costs are determined by your bank, typically being \$1-\$1.70. *** We would recommend placing \$2.00 extra onto the card to cover any

additional banking fees. There are only a limited number of free transactions associated with this system, then the card is charged the small fee.

MERCHANT – How do I load a lot of cards, at the same time, for promotions?

One of the great features of our cards is that they arrive without any loaded value. This means you don't have to pay the value on the cards as well as the cards. (and you don't have to lock them up and secure them) Plus you can send them to your customers with no value on them, saving the risk of loss, theft, etc. Once the customer has the card you can use our bulk load form to order a bulk load of the cards. If you have a "bulk load" as we call it. Then we can also help. Instead of loading each card individually, you can use one of our spreadsheets to collect the data and have us process the cards in one transaction. It is possible to do 1000 cards at a time with only a small service fee, saving you a lot of time. The data that you will provide us is: the card number – the amount – a reference for payment to the card. It is all pretty simple and funds are available quickly.

MERCHANT – Can I sell Gift Cards online?

Yes – with limitations. The Gift cards maybe sold, exactly the same as any other stock. If you have an online store and can get payment for the Gift Card, then the card can be sold just like any other stock.

LIMITATIONS:

Please do not send loaded cards through the mail or otherwise. Load the card after you are sure the intended card holder has the card. Please remember, you are creating an anonymous cash product – the Gift Card. This can attract people who would seek to defraud your business, by the use of stolen credit cards (for example). Cards4all operates the cards on the highly secure eftpos network where it is face to face interaction and suitable identification can be undertaken if required, this is our work for you. We do not insure you against fraud, embezzlement or similar problems associated with being paid by your customers. The Merchant assumes all risk in being paid for cards they load for card holders.

MERCHANT – Can I redeem Gift Cards offline?

NO – Officially. We do not support any offline transactions. It is possible, to cancel a card in the system (for example – a lost card), (without the card holder being in the store) and transfer the funds onto a replacement card for the card holder. If that new card was with the Merchant, then the Merchant could swipe the card and take the desired redemption and give the replacement card (with the remaining funds) to the card holder. Costs and fees apply to the stopping or replacing cards, where it is possible to do so.

MERCHANT – Can I have images of my cards to use in advertising?

YES, it is standard procedure for the art department to advise you that your cards are finished packed and sent to you. This email also includes the graphics of your cards. They are supplied as Adobe PDF, TIFF

transparent background and Microsoft Office PNG files. You may use these in whatever fashion you like. It is also possible to order Signs and Posters of your cards to use in-store.

MERCHANT – Can I get blank cards and print them, myself?

YES, you can purchase blank cards from us, or get us to do the front or the back or part of them, and/ or have us encode them. Pricing is on a quote by quote basis, but these cards cannot be run on our platform, which includes eftpos equipment – they are only used for your internal programs. YES, you can purchase blank FACE cards from us, or get us to do part of the front of the card with you finalising the printing yourself. For legal reasons, we control the back of the card for all cards on our platform, which includes eftpos equipment. If we are knowingly providing an unfinished card FACE, then we need you to provide art proofs showing exactly what is to be printed over our blank or unfinished card FACE. Please remember, this card has legal restrictions and is running on our platform and we don't want anyone to get in trouble!

MERCHANT – Does Cards4all provide free information like reports for merchants?

YES, we are currently developing a new reporting interface so that merchants may better understand how successful their card programs are and get their own reports at any time. This information will be for all the cards in their program and show the loaded values, transaction history, balance, etc. While this is being developed, individual card information is available from Cards4all which shows the transaction history of each card in your program. This report is currently provided quarterly as a free service by Cards4all to any merchant who requests it.

MERCHANT – What is this NILL TRANSACTION?

When you load a gift card, you take payment from the customer. That money goes into the cash register, so you get paid. Then when you load the Gift Card, you are taking money from your bank account to "refund" or place a credit onto that "debit card" – the Gift Card. So, money in the cash register and money out of the bank means a NILL change which we call a NILL TRANSACTION.

MERCHANT – If a card is lost, stolen or damaged, CAN it be CANCELLED?

YES, it can. Strictly speaking all cards are issued "as cash" meaning the card holder assumes the risk of using the card. Strictly speaking – lost, stolen or damaged cards are NOT REPLACED. However, we will assist by transferring the balance of the funds on the card, where in the first 30 days of the card being loaded, the card number is identified by the merchant and the merchant requests the transfer of funds in writing, providing all the necessary details and payment for the card correction. There are charges for correcting cards.

MERCHANT – If I load a card incorrectly, CAN it be CORRECTED?

NO, it cannot. Strictly speaking, we do not alter or correct cards, all cards are issued “as cash”, meaning the merchant assumes the risk of issuing cards. However, we will assist by transferring the balance of the funds onto a different card, subject to limitations. The card number must be identified by the merchant including it's pin number and the merchant requests the correction of funds in writing, providing all the necessary details and payment for card correction. There are charges for correcting cards.

MERCHANT – If a card is lost, stolen or damaged and has no value on it, Do I need to do anything?

NO, if a card has no value and is not used (for whatever reason) it will eventually expire. An important feature with our product, is the no loaded value. We recommend that all cards to be delivered to clients are sent without value on them. When the client receives the card, they simply contact you to have the card loaded. This is much safer. If a card is lost then the Merchant only needs to send another card, waiting until the client contacts them to load the card.