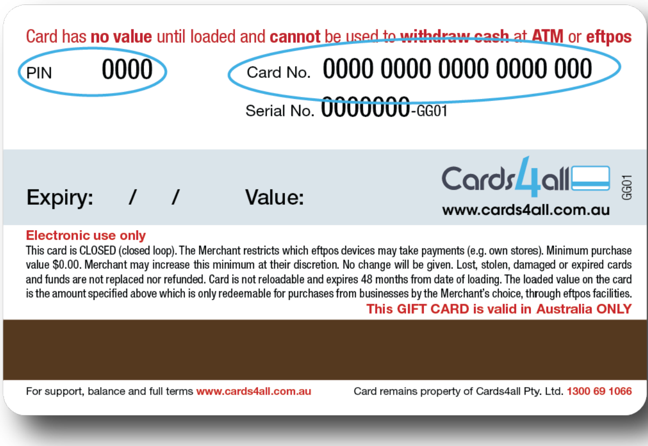
Cards4all Pty Ltd
P.O. Box 280
Tugun, QLD
4224
(07) 5630 1911
orders@cards4all.com.au
www.cards4all.com.au

EFTPOS Gift Card – Card Holder and Merchant FAQ's Legacy

Card Holder

How do I check the balance of the card?
You can check your available balance and complete transaction history and remaining balance at any time 24/7, free of charge by going to **'CHECK MY CARD BALANCE'** at the top of our website. Then select '**CHECK MY LEGACY CARD BALANCE**' and Select '**CHECK MY LEGACY EFTPOS GIFT CARD BALANCE**' and enter your **Card Number** and personal identification number (**PIN**), which can also be found on the back of the card beneath the scratch panel.



CHECK MY LEGACY EFTPOS GIFT CARD BALANCE

Please note: If your gift card has a Card ID and Access Code, please go to **CHECK MY NUCLEUS EFTPOS GIFT CARD BALANCE**

You can also check your available balance by phoning customer support on **1300 69 10 66**. Our operating hours are 9am – 4pm Monday to Friday. All we require is the Card Number printed on the back of the card.

It is recommended that you check your available balance from time to time to ensure that you don't make purchases or withdrawals that exceed your available balance as charges apply for transactions that are declined.

How do I redeem my gift card?
1. *Swipe* your card through the terminal. (In order for the Gift Cards to transact, the terminal must have swipe capability so the magnetic stripe can be read.)
2. *Enter* the amount of your purchase *Select* "**Savings**".
3. *Enter* your 4-digit PIN (The PIN is under the scratch panel on the back of the card.)
4. *Press* OK.

****If the purchase amount is greater than the value of the card you will need to split payment across two payment methods. In this instance you would only enter the value on the card.****

Please note: all Australian Eftpos magnetic stripe swipe cards DO NOT operate on 'Square' branded terminals.

Cards4all Pty Ltd
P.O. Box 280
Tugun, QLD
4224
(07) 5630 1911
orders@cards4all.com.au
www.cards4all.com.au

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.

Does my gift card have a minimum purchase value?
NO, your eftpos gift card has no minimum purchase value.

Will my Card expire?
YES, we have 48-month , 36-month value expiry gift cards and 12-month reward value expiry gift cards. The value expiry on the cards will be 48-months, 36-months or 12-months from the date the card is loaded with funds. Please find the link to our Terms and Conditions.

How many times can I use the Gift Card?
Gift cards are single load, they cannot be "topped up". They can be redeemed (spent) for single or multiple purchases. Use you gift card as many times as you like until the balance is spent.

How private is my Gift Card?
It acts just like any debit card the bank issues so the shop assistant/cashier cannot see your card balance. Remember that there is 24 hr internet access to check your card balance.

Where can the card be used?
'Open – Loop' gift cards can be used Australia wide, which means they can be used in Eftpos machines that have swipe capability so the magnetic stripe can be read.

'Closed – Loop' gift cards means that they can only be used at nominated Eftpos terminals, please contact the company that issued you the card.

What does EFTPOS mean?
Electronic funds transfer (at) point of sale.

What do I do if the retailer ceases to honour the gift cards?
Contact Cards4all and we will transfer/re-allocate the available funds to a new card.

What happens if my Gift Card is damaged, lost or stolen?
YES, it can but only if you have a record of the **Card Number**. Please request a new unused card from the company that issued you the gift card or can have a replacement card issued for a fee that will be deducted from the available balance on the gift card. Once we have the replacement **Card Number** we can then transfer the funds onto the replacement card.

Merchants

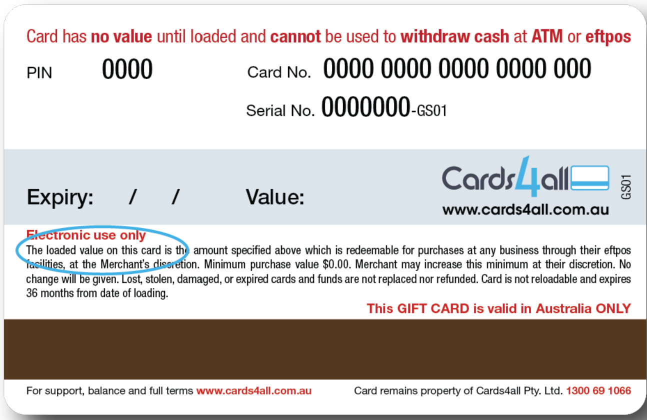
MERCHANT – How much does it cost?
The cost of your program depends on which gift card solution best suits your business needs. We offer a wide range of programs and card types, each designed to do different things. Volume orders and pre-payment can significantly reduce your overall costs.

Pricing will vary based on the quantity you order and the features or options you choose. Once your program is set up, there are no ongoing program fees, the setup fee is a one-time cost. For each re-order, you simply pay for the gift cards themselves and freight.

Optional add-ons, such as e-commerce functionality, may include an annual fee. We pride ourselves on delivering high-quality, cost-effective programs that perform reliably for businesses of all sizes.

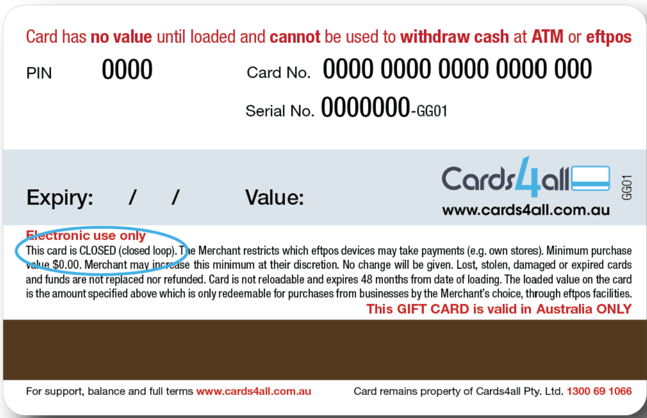
Cards4all Pty Ltd
P.O. Box 280
Tugun, QLD
4224
(07) 5630 1911
orders@cards4all.com.au
www.cards4all.com.au

MERCHANT – What is a "Open-Loop" Gift Card program?
'Open-Loop' gift cards can be used Australia wide, which means they can be used in Eftpos machines that have swipe capability so the magnetic stripe can be read. Please find an example of a Open-Loop gift cards have the Prepaid and Eftpos logo on the front of the gift card and back T&C's.



MERCHANT – What is a "Closed-Loop" Gift Cards program?
'Closed-Loop' gift cards means that they can only be used at nominated Eftpos terminals you have activated and have swipe capability so the magnetic stripe can be read. All Eftpos terminals in all of your stores or locations must be activated with an activation card.

It is the merchants responsibility to ensure their Closed Loop Gift Card Programs participating store's Eftpos terminals are activated to accept the gift cards for the duration of the value expiry of all gift cards in circulation. This includes reactivating terminals when upgraded or replaced. Please find an example of a Closed Loop Gift Card back T&C's.



***NOTE**: The 'Activation Process' is terminal specific – Each store/business must have an activation card. To activate terminals complete a 5c purchase, store(s) that have multiple Eftpos terminals, then EACH TERMINAL MUST BE ACTIVATED INDIVIDUALLY.*

Cards4all Pty Ltd
P.O. Box 280
Tugun, QLD
4224
(07) 5630 1911
orders@cards4all.com.au
www.cards4all.com.au

MERCHANT – Will the cards work on my system?
YES, Our Plastic Cards are manufactured to international standards and conform to ISO Standard 7810. In order for the gift cards to transact, the Eftpos terminal must have swipe capability so the magnetic stripe can be read. They are made to the same standard as any of the bank issued debit style cards.

MERCHANTS – Is there a minimum order/re-orders for Prepaid Eftpos Gift Cards?
YES, our minimum order/re-orders for Open Loop:

- **10-499** :- the turn around time is approximately 15 working days from your artwork approval sign off to the shipping of your order. We also have our Fast Track Priority service. This will ensure your order is shipped within 7 working days of your artwork approval sign off and is available for $65 + GST.

- **500 or more** :- the turn around time is approximately 3 weeks from your artwork approval sin off to the shipping of your order.

Our minimum Order/re-orders for Closed Loop:

- **10-499** :- the turn around time is approximately 15 working days from your artwork approval sign off to the shipping of your order. We also have our Fast Track Priority service. This will ensure your order is shipped within 7 working days of your artwork approval sign off and is available for $65 + GST.

- **500 or more** :- the turn around time is approximately 3 weeks from your artwork approval sin off to the shipping of your order.

MERCHANTS – What is involved with training my staff?
Our eftpos Gift Cards are simply another of the electronic cards you are already processing through your Eftpos terminals. Your staff will easily understand the small differences (swipe instead of tap). You will receive "how to" PDF instructions with your order.

There is also PERMANENT SUPPORT from our support team, with online and phone options. Our office hours are 9am – 4pm Monday to Friday. Please phone our support line **1300 69 1066**, printed on the back of the card and one of our helpful staff members will assist with your inquiry.

MERCHANTS – Can my Gift Cards be used at my other store?
YES absolutely, If your gift card program is closed loop, you will just need to ensure that all the eftpos terminals you want to accept the gift cards, have been activated using the store allocated activation card.

MERCHANTS – Do my Cards expire?
YES, we have 48-month value expiry gift cards, 36-month value expiry gift cards and 12 month reward value expiry gift cards. The cards have a useable data life of some 5 years. The value expiry on the cards will be 48-months, 36-months &12- months from the date the card is loaded with funds. There are no time constraints on when you must load the funds onto the cards other than ensuring that the value expiry date is not compromised by the useable data life of the card.

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 approval proofs which we send by email. One of our graphic designers will create and send your artwork approval proof. Before your order can proceed into production we require the approved proof to be singed and returned. The responsibility for ensuring approval proof is correct rests with you, our valued client.

MERCHANT – What do I do, if the card declines?
- Confirm the Cardholder is selecting "Savings"
- Make sure Cardholder is NOT attempting a sale that is greater than the value on the card. They can only redeem the amount on the card and then will need to use another payment method to pay the balance.
- Gift card must be swiped through Eftpos terminal (will NOT tap)

Cards4all Pty Ltd
P.O. Box 280
Tugun, QLD
4224
(07) 5630 1911
orders@cards4all.com.au
www.cards4all.com.au

- For closed loop cards (refer to card back). Please Re-activate your eftpos terminal.
- Confirm it is NOT a square terminal (Square terminals do NOT accept any Australia swipe gift cards)

MERCHANTS - What happens if my card has expired?
Please ensure all card holders are encouraged to use their gift cards within its validity. Card data is set at the time of manufacture and cannot be altered. We have a 30 day grace period where we are able to transfer the expired funds to a replacement gift card is above industry standard. Please **CONTACT** us or send a email to orders@cards4all.com.au with the gift card number.

MERCHANTS – How do I load money onto the cards?
Our cards have two load options (detailed below) allowing them to be loaded when required. This enables the cards to be safely posted and distributed unloaded.

The two methods of loading a card include:

1) Online Banking
2) Bulk loading

1) Online banking, 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.

2) Bulk loading, is the quickest and easiest way to load many cards at once (10 cards minimum). This is a free of charge service we offer for ONE bulk load only. We require a spreadsheet of the serial numbers you wish to load in sequential order and the $ value to be loaded on each. Once payment has cleared, we will load your cards and let you know when the cards are ready to be used.

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 for the value on the cards until you require them loaded. Plus you can send them to your customers with no value on them, saving the risk of loss, theft, etc. If you have a "bulk load" as we call it, then we can also help. Instead of loading each card individually we can process a bulk load for you, saving you a lot of time. It is all pretty simple and funds are available quickly.

MERCHANT – Can I sell Gift Cards online?
YES – with limitations. The Gift Cards may be 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.

Cards4all Pty Ltd
P.O. Box 280
Tugun, QLD
4224
(07) 5630 1911
orders@cards4all.com.au
www.cards4all.com.au

MERCHANT - Do EFTPOS Gift Cards have any fees?
NO, our EFTPOS gift card costs include all transaction fees and administrative charges. The full loaded value is available for the cardholder to spend.

MERCHANT – Can I have images of my cards to use in advertising?
YES, EPS are available for $85 + GST per design.

MERCHANT – Does Cards4all provide Transaction Reports for merchants?
YES, Transaction Reporting is available monthly for $175 + GST per annum or quarterly reports for $140 + GST per annum.

MERCHANT – If a card is lost, stolen or damaged, and has a value on it, CAN it be TRANSFERED?
YES, it can but only if you have a record of the **Card Number**. You will need to provide a new unused **Card Number** to enable us to transfer the funds to the replacement card.

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 or Card ID 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 funds loaded 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.