



Reference Guide

Gift, Rewards & Fundraising Card Processing

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Table of Contents

Topic	Page No.
Getting Started	2
Transaction Processing	
Configuring Internet Terminal for Transaction Processing	4
Configuring PoS Printer for Printing Internet Terminal Receipts	4
Configuring a Certified VeriFone Omni Terminal for Processing over DHCP IP Connection	5
Configuring a Certified VeriFone Omni Terminal for Processing over Static IP Connection	6
Configuring a Certified VeriFone Omni Terminal for Processing over Dialup Phone Connection	7
Configuring a Certified Hypercom Terminal for Processing over DHCP IP Connection	7
Configuring a Certified Hypercom Terminal for Processing over Static IP Connection	8
Configuring a Certified Hypercom Terminal for Processing over Dialup Phone Connection	9
Printed Receipt Field Definitions	10
Transaction Type Descriptions	12
Most Common Employee Training Mistake	15
Voiding Transactions	15
Making Negative Adjustments to Reduce Balances	16
Fixing the Clock Date and Time on Certified Credit Card Terminals	16
Enabling or Disabling the Redeem All Function	17
Enabling or Disabling Load Value Screens from Terminal	17
Processing Transactions When Card is Not Present	18
Verifone Omni 3750 / Vx510 / Vx570 Quick Reference Guide	19
Hypercom T4220 / T4205 Quick Reference Guide	20
Cardholder Registration and Activation	
Overview	21
Data Collected During Registration	21
Activation Methods Through Email, Mobile or Facebook	22
Activating Cards For Members Without Emails or Mobile Phone Numbers	22
Identifying Cardholder Activation Status	23
Editing Customer Profile Information	23
Creating Membership Groups	23
Back Office Administration	
Signing into the Merchant Update Center (MUC)	25
User Administration	25
Modifying Location Information	26
Automated Email Reward Thank-You Notes	26
Configuring Footer Messages on Receipts	27
Batch Card Load Request Process	28
Card Transfer Utility	28
Fundraising Account Setup and Reporting	28
Configuring Reward Ratios (Category Maintenance)	31
Online Reporting	33
Query of the Database	34
Units Require Activation Setting	35
Max Units Per Day Redemption Limits	36
Private Label Website Integration	36
Fraud and Abuse Monitoring	
Fraud Reporting	37
Setting up Report Delivery Daily By Email	38
Enabling Clerk IDs	38
Setting up Manager Passwords on Load Value Transactions	39
Adjusting Max Cardholders Per Person Setting	40
Technical Support	41

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Getting Started

This reference guide provides instructions on how to run your gift and loyalty program successfully. There are currently five processing platforms for which you can run gift and loyalty card transactions as follows:

1. **Internet Terminal:** Also known as a virtual terminal, the Internet Terminal enables merchants to process transactions over any of the major web browsers (Internet Explorer, Safari, Firefox, Chrome) at the point of sale. Merchants need the ability to sign into the program website from an Internet connected laptop, computer system or tablet. The Internet Terminal application is very robust due to the obviously larger screen, and features instant access to customer demographic information and the ability to edit that information in seconds.
2. **Certified VeriFone Credit Card Terminal:** Certified models include the older VeriFone Omni 3740s and 3750s and newer Vx510 Dual Coms, Vx570 and Vx610 wireless terminal. VeriFone terminals offer convenient countertop processing of both gift and loyalty transactions and credit card processing on the same terminal (or just run gift & loyalty as a stand-alone application). Only Dual Com models are recommended for much faster Internet processing instead of processing through slower dial-up telephone lines.
3. **Certified Hypercom Credit Card Terminal:** Certified models include the newer T series, T4220 Dual Com, T4205 Dial Only, T4210 Dial Only and the M4230 wireless which requires SIM card activation direct from the merchant's credit card processor. Just like VeriFone, Hypercom terminals offer convenient countertop processing of both gift and loyalty transactions and credit card processing on the same terminal (or just run gift & loyalty as a stand-alone application). Only Dual Com models are recommended for much faster Internet processing instead of processing through slower dial-up telephone lines.
4. **Micros E7 or 3700 POS System:** Arguably the most popular restaurant POS system on the market, merchants running compatible versions of Micros can process transactions after loyalty program integration. The OS required is Windows 2002 OS or higher which includes Windows XP, Windows Server 2003, and Windows 7. The **Micros SVC Host Interface** must be purchased from a registered Micros distributor. The minimum version required for the SVC Host Interface is **4.1.0.326** and above.
5. **POSitouch:** One of the major restaurant POS systems in the market, merchants can integrate their POSitouch system with our host system when both the gift and loyalty modules are enabled. The OS required is Windows 2002 OS or higher which includes Windows XP, Windows Server 2003, and Windows 7. Merchants must contact their POSitouch dealer to order and enable both the gift module and the loyalty module and should consult with their dealer regarding version compatibility with their POSitouch software.

Many of our clients use multiple platforms of processing which is perfectly acceptable and the choice of which platform to use is entirely yours since all certified devices integrate with our host system seamlessly. In order to run the loyalty program, you need the following items. Please do an inventory check to make sure all necessary items and equipment has been received according to your order specifications.

- Welcome email from your program administrator containing the link to sign in along with instructions for retrieving your initial ID and password. Upon signing in, you'll observe a Training tab containing links to training slideshows and helpful documentation, including this reference guide.
- If applicable, activation email confirming your Fundraising module subscription and related instructions.
- If applicable, activation email confirming your Email and Mobile marketing subscription and related instructions.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

- Boxes of customized plastic cards for regular customer distribution (Standard) and/or non-profit (Fundraising) channel distribution, if applicable

PLUS THE FOLLOWING IF PROCESSING THROUGH A WEB BROWSER (INTERNET TERMINAL)

- Windows or Mac based computer with broadband Internet access.
- Internet Explorer, Chrome, Safari, or Firefox web browser.
- USB enabled (preferable) card swiper for swiping cards through the web browser.
- (Optional) Point of Sale Receipt Printer for printing receipts from Internet Terminal transactions.

OR THE FOLLOWING IF PROCESSING THROUGH A CREDIT CARD TERMINAL

- Verifone Omni 3740, Omni 3750, Omni Vx510 Dual Com, Omni Vx570, or Omni Vx610 (requires wireless activation through credit card processor) credit card terminal. If using a Dual Com model supporting Internet connectivity, verify a Cat5 cable is plugged into the terminal's 10BaseT port.
- Hypercom T4205 (dial only), T4210 (dial only), T4220 Dual Com (Recommended) or M4230 wireless (requires wireless activation through credit card processor). If using a Dual Com model supporting Internet connectivity, verify a Cat5 cable is plugged into the terminal's NET port.

OR THE FOLLOWING IF PROCESSING THROUGH a POS SYSTEM

- Integration installation completed for Micros 3700 or E7 (requires Host Server). Completion of the Micros Pre-Install Checklist must be completed and sent into Technical Support prior to scheduling integration. Please request this checklist from your program administrator as applicable.
- Integration installation completed for POSitouch. Completion of the POSitouch Pre-Install Checklist must be completed and sent into Technical Support prior to scheduling integration. Please request this checklist from your program administrator as applicable.

If any of the above necessary items or processes are missing, please notify your program administrator for resolution. When all necessary requirements are in place, please reference your welcome email and follow the instructions to retrieve your ID and password and sign in directly over the program website in the Merchant Login area.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Transaction Processing

Configuring Internet Terminal for Transaction Processing

Every merchant has the ability to run transactions through Internet Terminal (web browser) and this ability is required for processing certain transaction types or editing profile data that may not be available through another device. Each merchant should know how to access Internet Terminal and familiarize yourself with the functions. Upon login into the Merchant Update Center of your online account, click the link entitled **Internet Terminal** on the left side of the screen inside the Gift and Loyalty tab. To swipe gift and loyalty cards through Internet Terminal, simply use your existing card swiper already attached to your computer or install a new card swiper to an available USB port on your laptop or desktop computer. Once the light turns green on your card swiper, you're ready to begin swiping cards which will automatically pull the number off the card into the ID# field on Internet Terminal. Alternatively, you can hand-key the ID# digits (located on the back of the card above the magnetic stripe). Only the last 9 digits are required to hand-key. You don't need to enter any leading 0s. Lastly, you can pull up cardholder ID#s by typing in the name of a registered cardholder to retrieve their cardholder ID using the Search function.

Troubleshooting Step: If the ID# of the card is not appearing on screen after you swipe the card, or you are experiencing errors or screen freezes, please open up Notepad in the Accessories directory from your Windows Start Menu. Swipe the card, copy the output appearing inside Notepad, paste it into an email and send to your program administrator for investigation. Please include the brand name and model of your card swiper in the email.

Assuming you can swipe or hand-key a card ID#, either click Go or press Enter to advance to the Transaction Type screen. This screen shows the cardholder demographic profile information on the left margin and a selection screen for processing a transaction. Select any transaction type from the list (Sale, Load Gift, Load Reward, etc.) and enter an amount for test purposes (i.e., \$1.00) by entering the value from your keyboard or using the keypad option displayed adjacent to the Amount field. Click Confirm to advance the screen and click Finalize to generate a real transaction receipt that can be printed and given to your customer. Inspect the receipt details and confirm your business name and logo appear at the top of the receipt. If the logo does not display, return back to the Merchant Update Center and upload a maximum size 100x100 pixel logo from the Upload Logo utility. If you're having issues uploading your logo, simply ask your program administrator for assistance.

Configuring POS Printer for Printing Internet Terminal Receipts

If using Internet Terminal to process transactions, you can use a Point of Sale Receipt printer to generate receipts of transactions exactly like you would with a credit card terminal. We recommend the Epson line of Point of Sale USB enabled receipt printers but most existing USB printers should work. Before running live transactions in the system, it is important to make sure your printer is properly configured and your staff is comfortable processing transactions.

Q: How do I optimize the printer settings so that my receipts are not cut off when printed?

A: While on the Receipt screen of Internet Terminal, select File at the top of the page and then Page Setup. For most Windows users, in the middle of the screen you'll see Header and Footer fields. Please erase any values that appear next to these fields. In the lower right corner of the screen, you can adjust the margin settings. Please set the Left, Right, Top, and Bottom margins to 0 (or the lowest value permitted) and click OK to save your changes. Then try to print a receipt. Depending on the model of the printer and your Operating System, you may need to do some trial and error with the margin settings to get the receipt printing to your satisfaction. We also recommend referring to your printer manual for instructions configuring optimal printouts.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Q: How do I optimize the printer settings so I do not print a trail of excessive white receipt paper after the bottom of the receipt has printed?

A: When the print dialog box pops up after you click the Print button above the online receipt, click the Preferences button. You should be taken to the Layout tab of Preferences by default, if not, then click the Layout tab. Depending on the exact printer model you have, you may see an area for Height settings. Adjust the height settings to 18 cm or 7 inches and click OK to save your changes.

Q: I use a serial cable printer instead of the USB compatible receipt printers. The Internet Terminal receipt either does not print at all or prints scrambled characters (gibberish).

A: Try printing from Notepad or other webpages to the serial printer. If the output still comes out scrambled or not at all then the printer driver isn't compatible. You will need to purchase a standard USB receipt printer in order to print receipts from Internet Terminal. We recommend the Epson line of POS Receipt Printers.

NOTE: Receipts are technically not even needed due to the automated thank you emails sent to registered cardholders with their balance and transaction summary the day after a visit. Even if the cardholder is NOT registered, a complete transaction history for every customer is easily accessible at any time in the future. By not printing receipts, merchants can speed up the line and transaction process. Balance updates and transaction history is also available to customers when they log in with their username and password so there are many ways to verify transactions, rewards, balances and more without the need of paper receipts.

Configuring a Certified VeriFone Omni Terminal for Processing

If you ordered your terminal directly from your loyalty vendor, it should already have been pre-programmed with the loyalty application and is ready to be plugged in and connected to your center's Internet connection or telephone line. Please refer to the following set of instructions depending on whether you intend to process transactions over the Internet (Recommended for super fast processing) or dial-up telephone lines (slower processing).

If you already have a certified Verifone Omni terminal installed for credit card processing, please refer to the Download Instructions pdf file you should have received for assistance in downloading your loyalty program into your Omni terminal or call your program administrator for download assistance over the phone or onsite. Once the loyalty application has been installed, refer to the appropriate set of instructions below for completing the configuration.

Step By Step VeriFone Configuration Instructions for DHCP Internet Connectivity

If using a certified VeriFone terminal to process transactions over the Internet, follow the instructions below if your site uses a **DHCP** Internet connection ("plug and play").

1. Before powering on the terminal, plug a **Cat-5 Ethernet Cable** from an available port on your router into the **10BaseT** port. The 10BaseT port is located either underneath the machine (for Vx510 Dual Com models) or located in the back of the machine for Omni 3750 and Vx570 models.
2. Power on the terminal connecting the power cord to an electric outlet. Verify a green light illuminates around the Ethernet cable indicating a signal is present.
3. After boot up wait for the screen to stop moving and wait a full minute without pressing any buttons on the keypad to allow Comm Server to initialize.
4. Press **Comm Server** from the root menu and press the 3rd purple button from the left (there is usually a toolset or wrench icon). Select **Troubleshooting** and verify all OK responses are received. If failures are returned, then your router is not communicating with the terminal.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

- Confirm cabling is properly connected and your Internet connection is active. Reboot router if necessary and repeat above steps. If Troubleshooting returns all OK responses, your router is properly recognizing the device and the terminal is Internet ready.
5. Press the **STAR key** to exit back to the root menu and select the loyalty application from the root menu.
 6. Press the down arrow (2nd purple button from the left) and select **Options F1** followed by **Connectivity F2**. Verify the F1 label says **Internet Enabled**. If it says Phone Enabled, press **F1** once to change to **Internet Enabled**.
 7. Press the red X button and STAR (*) to completely exit the application. Then re-access the loyalty application from the root menu (the root menu has the date/time at the top).
 8. Select a transaction type from the loyalty main menu screen and run a test transaction and confirm Communicating and receipt printing.
 9. Inspect receipt for accuracy of business address, transaction details, and reward ratio calculations, as applicable.
 10. If problems persist, check cabling, try rebooting terminal and/or router or call Technical Support for assistance.
 11. **NOTE:** If you will not be running a telephone line for auto-backup and desire to turn off the backup feature, from the loyalty program main menu, select the down arrow and select **Options F1** followed by **Connectivity F2** following by **Configure Dialup F4**. Observe the F1 field label. If it says Dial Backup Enabled press **F1** once to change to **Dial Backup Disabled** and exit back to main menu. Your terminal will no longer attempt to process over a dialup telephone line if an Internet connection cannot be located.

Step By Step VeriFone Configuration Instructions for STATIC Internet Connectivity

When a computer is configured to use the same IP address each time it powers up, this is known as a Static IP address. Static IP addresses are manually assigned to a computer by an administrator. If your location has a static IP Internet connection, then the proper IP address values need to be programmed directly into Comm Server to enable IP connectivity with the router. You will need to contact your Internet Service Provider (ISP) or the technician who setup your network for these values. You may even need to contact your POS vendor (e.g., Aloha, Micros) to request the proper values if your POS provider controls your network. The values you'll need to obtain are as follows:

- IP Address
- Subnet Mask
- Default Gateway
- DNS1
- DNS2

Write these values down and then follow the below instructions when ready.

1. For clients running Comm Server versions below 3.71 (which display VCS Ethernet Connected Yes/No on main screen) press the **Cfg (Config)** button from the Comm Server main menu screen (last purple button from the left) **and** press **IP**. For clients running Comm Server version of 3.71 or later (which displays a VCS Ethernet Status Bar and icons along the footer of the screen) press the last (4th) purple button from the left and select **IP**.

The IP screen will show the IP Configurations as follows:

IP Settings
Static or DHCP

2. If Static is displayed, this setting is correctly defined. If DHCP is displayed, press the Edit function on the right and then select Static F1. Press the Next key and edit the IP Address by pressing the Edit button and entering the proper value next to the New field at the bottom. **Press the number 1 on the**

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

keypad followed by pressing the alpha key (above the 2 on the keypad) to create a period between numerical values.

3. Once the IP Address is set, press the Next button to display the Subnet Mask. Press Edit and enter the appropriate value.
4. Continue pressing the Next button and Edit the Gateway IP Address, DNS1 IP Address and DNS2 IP Address in the same manner. When all values are defined, press Exit to save changes. Comm Server will restart and reboot the terminal with the new values.
5. Wait 60 seconds after the main menu appears to allow Comm Server sufficient time to initialize.
6. Press **Comm Server** from the root menu and press the 3rd purple button from the left (there is usually a toolset or wrench icon). Select **Troubleshoot** and verify all OK responses are received. If failures are returned, then your router is not communicating with the terminal. Confirm cabling is properly connected and your Internet connection is active. Retrace steps 2-4 above and verify accurate IP address values with no typos. Reboot router if necessary and repeat above steps. If Troubleshoot returns all OK responses, your router is properly recognizing the device and the terminal is Internet ready.
7. Press the **STAR key** to exit back to the root menu and select the loyalty application from the root menu.
8. Try to process a transaction and confirm successful response. If necessary, retrace above steps to access the IP settings inside Comm Server and verify the values were all input correctly with no typos. If one character or period is off, the connectivity won't work.

If all the above steps fail to enable the terminal to process transactions over IP, contact Technical Support for assistance.

Step by Step VeriFone Configuration Instructions for Dial-up Phone Connectivity

If you're using your VeriFone terminal to process transactions over a dial-up telephone line exclusively, follow the procedures below.

1. Connect phone line to the phone jack on the terminal (usually located with a telephone icon). On the Omni 3740, 3750, and Vx510 Dual Com models, the phone port is on the underbelly of the machine. On the Omni Vx570 Dual Com models, the phone port is in the back next to the 10BaseT port.
2. At the loyalty main menu, select the down arrow (2nd purple button from the left) and select **Options F1**.
3. Select **Connectivity F2**
4. Verify the F1 label says **Phone Enabled**. If it says Internet Enabled, press **F1** once to change to **Phone Enabled**
5. Press the Red X button to exit back to the main menu and run a test transaction.
6. If problems persist, call Technical Support for assistance.

Configuring a Certified Hypercom Credit Card Terminal for Processing

If you ordered your terminal directly from your loyalty vendor, it should already have been pre-programmed with the loyalty application and is ready to be plugged in and connected to your center's Internet connection or telephone line. Please refer to the following set of instructions depending on whether you intend to process transactions over the Internet (Recommended for super-fast processing) or dial-up telephone lines (slower processing).

If you already have a certified Hypercom terminal installed for credit card processing, please refer to the Download Instructions pdf file you should have received for assistance in downloading your loyalty program into your Hypercom terminal or call your program administrator for download assistance over the phone or onsite. Once the loyalty application has been installed, refer to the appropriate set of instructions below for completing the configuration.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Step By Step Hypercom Configuration Instructions for DHCP Internet Connectivity

If using a certified Hypercom terminal to process transactions over the Internet, follow the instructions below if your site uses a **DHCP** Internet connection (“plug and play”).

1. Before powering on the terminal, plug a **Cat-5 Ethernet Cable** from an available port on your router into the **NET port** underneath the **Hypercom T4220** device and plug a telephone line into the **LINE** port underneath the device for dial backup.
2. Power on the terminal connecting the power cord to an electric outlet. After boot up wait for the screen to stop moving and select the function key to the right of the **Loyal Patron** logo.
3. Your terminal should by default, be ready to process over the Internet with an auto dial backup if an Internet connection cannot be found. Once inside the loyalty main menu, select any transaction type (Record Sale, Load Value, etc.) and process a test transaction to verify successful receipt printing (Check paper roll if the transaction transmits but no receipt prints). If the transactions are not processing or the terminal is switching to dial mode for telephone line processing, follow the remaining steps below.
4. From the loyalty main menu (Record Sale, Balance Inquiry etc.) select the down arrow and select the function key next to Setup Menu (function key on left).
5. When prompted, enter Manager Password of 92266831 and select Enter. If you already changed the default Manager password, then enter the new password value here instead of 92266831.
6. Select **NEXT** once to display **PRIMARY COMM LINK**. Click EDIT and observe value. The value should be set to **2** for Ethernet (IP) processing. If the value is set to 1, press 2 and select ENTER to save changes.
7. Exit back to loyalty main menu and re-run a test transaction to verify successful processing and receipt printing. If problems persist, check cabling, try rebooting terminal and/or router or call Technical Support for assistance.
8. **NOTE:** If you will not be running a telephone line for auto-backup and desire to turn off the backup feature, from the SETUP MENU, select **Modem** then press the **NEXT** button until you see **DIAL BACKUP?**. Select EDIT. A value of 0 means the terminal will NOT try to dial out to process a transaction if an Internet connection cannot be located. A value of 1 means the terminal will attempt to dial out through a telephone line if an Internet connection cannot be located. Set desired value of 0 (No Backup) or 1 (Backup Enabled) and press ENTER to save changes.

Step By Step Hypercom Configuration Instructions for STATIC Internet Connectivity

When a computer is configured to use the same IP address each time it powers up, this is known as a Static IP address. Static IP addresses are manually assigned to a computer by an administrator. If your location has a static IP Internet connection, then the proper IP address values need to be programmed directly into your Hypercom terminal to enable IP connectivity with the router. You will need to contact your Internet Service Provider (ISP) or your network administrator who setup your network for these values. You may need to contact your POS vendor (e.g., Aloha, Micros) to request the proper values. The values you'll need to obtain from your network administrator are as follows:

- IP Address
- Subnet Mask
- Gateway IP Address
- DNS IP Address

Write these values down and then follow the below instructions when ready.

1. Before powering on the terminal, plug a **Cat-5 Ethernet Cable** from an available port on your router into the **NET port** underneath the **Hypercom T4220** device and plug a telephone line into

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

- the **LINE** port underneath the device for dial backup.
2. Power on the terminal connecting the power cord to an electric outlet. After boot up wait for the screen to stop moving and select the **blue function key** directly underneath the display screen.
 3. Select **3. Terminal Maintenance** followed by **1. Terminal Settings** followed by **2. Set Network Config** followed by **1. Set Terminal IP**.
 4. Select the function key to the left of the Yes/No answers to set the value to **No** on the **IP from DHCP Server?** prompt. Press Enter to save changes.
 5. **Select 1. IP Address.** Start inputting the correct IP address value obtained from your network administrator. Press the star (*) key to create periods between values. Press Enter to save changes.
 6. **Select 2. Subnet Mast.** Input the correct Subnet Mask address value obtained from your network administrator. Press the star (*) key to create periods between values. Press Enter to save changes.
 7. **Select 3. Gateway IP Address.** Input the correct Gateway IP Address value obtained from your network administrator. Press the star (*) key to create periods between values. Press Enter to save changes.
 8. **Select 4. DNS IP Address.** Input the correct DNS IP Address value obtained from your network administrator. Press the star (*) key to create periods between values. Press Enter to save changes.
 9. Press the red Cancel button to return back to the root menu screen and select Loyal Patron to re-access the loyalty program. Run a test transaction to confirm successful receipt printing. If processing fails, retrace above steps to verify correct values (no typos) or call Technical Support for assistance.

Step by Step Hypercom Configuration Instructions for Dial-up Phone Connectivity

If you're using your Hypercom terminal to process transactions over a dial-up telephone line exclusively, follow the procedures below.

1. Before or after powering on the terminal, plug a telephone line into the **LINE** port underneath the Hypercom device.
 2. Power on the terminal connecting the power cord to an electric outlet. After boot up wait for the screen to stop moving and select the function key to the right of the **Loyal Patron** logo.
 3. Your terminal may by default, be programmed to process over the Internet with an auto dial backup if an Internet connection cannot be found which means you need to set the device to ignore trying to find an Internet connection and exclusively use the phone line to dial-out. From the loyalty main menu (Record Sale, Balance Inquiry etc.) select the down arrow and select the function key next to **Setup Menu** (function key on left).
 4. When prompted, enter Manager Password of 92266831 and select Enter. If you already changed the default Manager password, then enter the new password value here instead of 92266831.
 5. Select **NEXT** once to display **PRIMARY COMM LINK**. Click EDIT and observe value. The value must be set to **1** for **Dialup Phone connectivity**. If the value is set to 2 (which means Ethernet or Internet connectivity), press 1 and select ENTER to save changes.
 6. Exit back to loyalty main menu and run a test transaction to verify successful processing and receipt printing. If problems persist, check cabling or call Technical Support for assistance.
-

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Printed Receipt Field Definitions

Your amazing loyalty program can run four separate applications on a single card as follows.

- 1) Gift card application
- 2) Rewards card application
- 3) Frequency card application
- 4) Fundraising card application

Every single card can have up to three (3) distinct, separate balances called the Gift Balance and the Reward balance, and an optional 3rd balance called the Unit Balance (the label of which is customized). It is important to get a clear understanding of what these balances mean since you will see these fields on the online/printed receipts after each successful transaction. One of the simplest ways to remember the difference between gift and rewards balances is GIFT BALANCE or GIFT VALUE is money the customer GIVES you and REWARDS is reward dollars YOU GIVE the customer.

Field	Description
Gift Balance	The current, real-time, balance of gift card value (in real dollars) a cardholder has available to spend on the card just as if they were spending real cash. Gift value is accumulated when members pre-load money on their cards so they can use their card to pay for products and services as if the cardholder were spending cash or using their credit card. Gift value can be redeemed by customers regardless of whether or not the card has been activated.
Rewards Balance	The current, real-time, balance of rewards available in the cardholder's account. By default, rewards can only be redeemed if the card has been activated. The reason we default required activation for redemption of rewards is to continually incentivize customers to supply their data and build your database. All balances can be accessed and earned without activation so there should be minimal customer complaints around redemption since customers can accumulate rewards for future redemption upon card activation. All rewards issued to customers are computed on a simple instant cash back or single level milestone algorithm. Under the instant cash back method, if a customer spends \$50 and your location issues 10% instant cash back rewards, the customer will receive $\$50 \times 10\% = \5.00 in rewards available to spend on the next visit. Under the milestone method, a certain spending threshold must be reached before the reward is earned. For example, a customer may have to spend \$100 in order to earn a \$15 reward.
Units Balance (Optional) Feature not available on Micros or POSitouch	The current, real-time, balance of units available in the cardholder's account. The Units balance is a prepaid frequency application that tracks and redeems items or products of service in single integer format (10, 9, 8, etc.) as opposed to the currency \$X.XX format utilized by the gift and rewards applications. Examples of units would include: Games (for the bowling or entertainment industry), Entrees (for restaurant industry), or Car Washes (for automotive detailing industry). Units can be pre-loaded on batches of cards or loaded one at a time for any reason the merchant might desire. They might also be accumulated when members pre-load money on their cards in advance (just like a gift card) or issued to customers as part of a seasonal promotion. Similar to gift value, by default, units can be redeemed by customers regardless of whether or not the card has been activated. However, Technical Support can easily change this setting and force activation before units can be redeemed. The number of units that can be redeemed by cardholders per day is also configurable on an individual card range basis. Contact Technical Support for assistance enabling the Units Balance and related settings.
Transaction Amount	The Transaction Amount is simply the amount entered on the terminal for a given transaction type. This value could be the sale amount (if a sale transaction) or the

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Field	Description
	load amount (for load gift or load reward transactions). For example, a \$10 Remittance would have a transaction amount of \$10. A \$5 redemption would have a transaction amount of \$5. A \$3 Load Gift would have a transaction amount of \$3. An \$18 purchase which is paid for with \$5 gift, \$3 reward and \$10 cash would be a Redeem Gift with a Transaction amount of \$5, a Redeem Reward with Transaction Amount of \$3 and a Remittance with a Transaction Amount of \$10
Remitted Amount	The Remitted amount represents the cash that needs to actually be collected by the clerk or employee during the sales transaction when redemptions are processed. Since the redemption amount can be different (less then) then sales amount, the difference between the sales amount and the redemption amount is the remitted amount. For example, if a customer rings up a \$20 sales ticket and wants to use \$5.00 reward available on their card to put toward the \$20 purchase, then the remitted amount is \$20.00 sale LESS \$5.00 redemption = \$15.00. The Remitted Amount field appears on transaction receipts whenever a redemption of value (gift and/or rewards) is processed by the clerk. Please instruct your clerks to be sure they collect the remitted amount from customers and tie back all daily remittances to your POS system for reconciliation on a daily basis.
Amt to Reward (Milestone Rewards Program Field)	The Amount to Reward field is only applicable for merchants who run milestone rewards programs where cardholders receive a reward when a specified spending milestone, or threshold, is attained by the customer. A customer earning a \$10 reward for every \$100 spent is an example of a milestone rewards configuration. There are no 'instant' cash back rewards issued as the customer gets closer to the goal. In a milestone program, the customer does not receive any reward until the specified amount is reached. The Amount to Reward field keeps a running tab on how much more money the customer must spend in order to receive their reward. Once the reward is attained, the Amt to Reward field resets back to 0 and starts counting backwards towards the next milestone.
Total Gifts (Cumulative History)	The historical, cumulative, amount of gift value the cardholder has ever accrued by pre-loading value on their card in advance. In the absence of adjustments, this number continues to increase. This field only appears in online reports or when running a Balance Inquiry Print from a certified terminal. Let's use an example to illustrate. Let's say customer A loads \$100.00 on their gift card and spends \$50.00 of the balance on a purchase. The current gift card balance will be \$50.00 but the TOTAL GIFTS will be \$100.00 and listed as such even though \$50.00 has been spent. The TOTAL GIFTS will add up all the deposits and NOT count the redemption so you are aware of customers who may be using the gift card or reloading this gift card multiple times.
Total Rewards (Cumulative History)	The historical, cumulative, amount of rewards the cardholder has ever accrued since their first swipe. In the absence of adjustments, this number continues to increase. This field only appears in online reports or when running a Balance Inquiry Print from a certified terminal.
Total Units (Cumulative History)	The historical, cumulative, number of units the cardholder has ever accrued. This field works the same way as the Total Gift and Total Rewards balances noted above so will always have the TOTAL units earned, loaded or acquired as compared to the current running balance which subtracts redemptions. This field only appears in online reports inside your back office account. You can sort this data a number of ways to track customer spending and see which customers may have accumulated or earned these benefits. You can also access these totals when running a Balance Inquiry Print from a certified terminal.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Transaction Type Descriptions

Regardless of which terminal platform you use to process transactions there are three (3) main types of transactions you can perform 1) Sale, 2) Redemption or 3) Load. These transaction types are summarized below.

Function	Description
<p>Record Sale</p> <p>For Internet Terminal and Credit Card Terminals</p> <p>Categories Available Upon Request</p>	<p>This function is the most commonly used transaction to record sales activity by your cardholders. When a member presents their card to you during a sale transaction, you must record the exact amount of the sale transaction (with or without tax, your choice but we recommend post tax amount) and then select the appropriate category (if applicable). Merchants running the instant cash back rewards configuration can elect to enable a separate category screen. If categories are enabled, the Sales category selected will determine the amount of rewards the cardholder receives. Rewards are calculated automatically. Clerks only need to input the sales amount and follow the prompts. If your terminal configuration does not include a category screen, just enter the Sale Amount and advance to the next screen. For example, if you record a \$25 purchase with a Rewards Ratio of 10%, your cardholder will receive $\\$25.00 \times 10\% = \\2.50 in Rewards added to his account. If categories are enabled, reward ratios can be easily modified through the Category Maintenance module of your back office account. Please refer to <i>Configuring Reward Ratios (Category Maintenance)</i> under Back Office Administration section for more details.</p> <p>NOTE: We recommend inputting sales totals based on POST-TAX totals rather than PRE-TAX subtotals to minimize risk of clerk mistakes and more importantly, minimize risk of customer complaints about whether they received proper rewards credit. It's just not worth haggling with your customer over 7% post tax rewards bonus, especially since rewards are not expenses, can only be redeemed at the customer's request, and apply toward the cost of product during a future sales transaction.</p>
<p>Record Sale</p> <p>For Micros and POSitouch users</p> <p>Categories Not Available</p>	<p>This function is used by Micros and POSitouch to record sales activity by your cardholders for the purposes of calculating rewards credit without processing a redemption. On Micros, clerks simply press the "Record Sale" button and follow the prompts to process the sales amount and issue appropriate rewards credit. On POSitouch clerks select the "Loyalty Card" button to record the sale and give consumers proper rewards credit. For example, if you record a \$25.00 purchase with a Rewards Ratio of 10%, your cardholder will receive $\\$25.00 \times 10\% = \\2.50 in Rewards added to his account.</p> <p>NOTE: By default, rewards value is calculated based on the POST-TAX sales totals rather than PRE-TAX subtotals to minimize risk of customer complaints about whether they received proper rewards credit. It's just not worth haggling with your customer over 7% post tax rewards bonus, especially since rewards are not expenses, can only be redeemed at the customer's request, and apply toward the cost of product during a future sales transaction.</p>
<p>Redeem Gift/Rwds</p> <p>For Internet Terminal and Credit Card Terminals</p>	<p>The redemption transaction is used during Sale transactions when cardholders spend part or all of their available gift and/or rewards balances toward products and services. The redeem transaction will subtract the amount of the redemption from the current Gift Balance first followed by the current Reward Balance available on the card. After the sale amount is entered, enter the amount of value to be redeemed when requested by the customer or simply move forward without entering any redemption value even though there might be a balance present. Customers love to save their rewards so you will find that many customers will ring through the transaction and let the rewards accumulate. Let them tell you when they wish to redeem and if not just bypass the redemption screen by either selecting No Redemption or pressing the Enter button to advance leaving the redeem amount screen at 0.00</p>

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Function	Description
	<p>The redemption amount cannot be greater than the sale amount and of course the redemption amount cannot be greater than Gift Balance + Reward Balance combined. If a customer has value in BOTH their Gift and Rewards balances, the Gift Balance is withdrawn first followed by the Reward Balance. If a redemption amount entered is greater than the sale amount, the terminal will return an error and remind the clerk the redemption amount is too high and report available balances so the transaction can be retried with different amounts.</p> <p>NOTE: By default, rewards value <i>cannot</i> be redeemed unless the card has been activated in the system. The Gift Balance, and Unit Balance, however, can be redeemed regardless of whether or not the card has been activated by the cardholder. Contact Technical Support to request changes to default settings.</p>
<p>Redeem Gift Only and Redeem Rewards</p> <p>For Micros and POSitouch users</p>	<p>On Micros and POSitouch, redemptions are handled slightly differently from Internet Terminal or credit card platforms. On Micros, a “Redeem Gift Only” button is installed during integration which only subtracts value from the Gift Balance on the card. On POSitouch, the button is entitled, “Gift/Loyalty” and only the gift balance is tapped during a redemption. We do not know why the word “Loyalty” is hard coded into the name of this button on POSitouch but it’s designed to only withdraw the gift balance.</p> <p>For rewards redemptions, on Micros, a button entitled “Redeem Value” can be selected by the clerk to withdraw funds from both the Gift and Rewards balance with the Gift Balance subtracted first followed by the Rewards balance. On POSitouch, this button is entitled, “Loyalty Redeem” and withdraws available funds from the Gift Balance first followed by the Rewards balance. If a cardholder does not have sufficient gift and rewards balances to cover the amount of the sales ticket, the transaction will process anyway and apply the customer’s available gift and rewards balances toward the ticket. The customer will then owe the difference between the sale and redemption value (the remitted amount).</p> <p>NOTE: By default, rewards value <i>cannot</i> be redeemed unless the card has been activated in the system. The Gift Balance, however, can be redeemed regardless of whether or not the card has been activated by the cardholder. Contact Technical Support to request changes to default settings.</p>
<p>Redeem All</p>	<p>The Redeem All function overrides common Insufficient Funds error messages by forcing many redemption transactions to complete but often requiring the clerk to collect additional monies (The Remitted Amount or Remittance) from the customer to offset the balance owed toward the sale price. The Redeem All function is enabled on all terminal platforms by default and is designed to increase processing speed by forcing redemption transactions through without having to run a Balance Inquiry and manually entering a specific redemption amount to cover a sales transaction. The Redeem All function is enabled by default through all terminal platforms but can be disabled on the Internet Terminal and certified credit card terminals at merchant discretion. The Redeem All function is automatically embedded into the redemption process on Micros and POSitouch during the initial gift and loyalty integration.</p>
<p>Redeem Units</p> <p>For Internet Terminal and Credit Card Terminals</p> <p>Not Available</p>	<p>The Redeem Units transaction is enabled for merchants who requested the enabling of the Units Balance. The Unit Balance field can be customized and is designed to handle loads and redemptions of “units” in single integer format instead of currency format. Example “Unit” fields could be: games of bowling, lunches, kids meals, buckets of balls, haircuts or oil changes.</p> <p>When running a redeem units transaction, the clerk is permitted to redeem units without a sale taking place. When enabled, you will see a separate button or function on the terminal entitled, “REDEEM UNITS” or REDEEM GAMES, or “REDEEM KIDS MEAL”</p>

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Function	Description
in Micros or POSitouch	or whatever currency you designate. Contact Technical Support to request enabling of the Units balance.
Load Gift Value	<p>This function is used to add gift value to a card when a customer hands you money in advance (cash or credit card). This transaction is also known as a “prepaid load”. The word 'load' simply refers to adding the money to the card. Customers can add value to their gift and rewards card in advance or at any time even if a current balance still exists. Customers can then redeem this value over time to pay for products and services directly from their card rather than using a credit card (as example). If gift categories are enabled, merchants can add reward bonuses to cards when loading gift value. For example, a customer may load \$50 but receive \$60 back, \$50 loaded on the gift side and \$10 loaded on the rewards side. Contact Technical Support for assistance configuring categories on your Internet or certified credit card terminal.</p>
<p>Load Rewards</p> <p>Feature not available on Micros or POSitouch</p>	<p>This transaction is used to manually load rewards to cardholder accounts outside of the normal channel of earning rewards from Sale transactions. This transaction type is ideal for adding dollar amounts for contests, customer service, or any type of behavior where it does not make sense to ring up a sale. For example, Let’s say your business would like to take advantage of any sports promotion and offer your customers special rewards every time Tim Tebow throws a touchdown pass or scores on a run. You might offer \$5.00 in rewards for every Tebow TD if they watch the game at your sports bar. This transaction would not be a SALE transaction, it would be a LOAD REWARDS transaction since there is no sale item of Tim Tebow TD's on the menu!</p> <p>The Load Rewards function can be used for anything like the above including customer service issues. The next time a customer complains about their food or service, don't give them a refund and lose money, issue them rewards, collect full price and guarantee a return visit! Do this by simply loading rewards back on their card without ringing up a SALE and you are ready to go.</p> <p>Remember, when you load value to the Rewards Balance of the card, the card must be activated in order for redemptions to process. This is the DEFAULT setting and although it can be changed, we suggest you leave this activation control alone unless special circumstances dictate otherwise. We always want an ongoing incentive for customers to supply their data to you for future marketing and communication. Blocking rewards redemptions while still allowing every other transaction to be processed and accumulated is an ideal customer database building strategy.</p> <p>Please read the Common Employee Training Mistake directly below to guard against processing transactions incorrectly.</p>
<p>Load Units</p> <p>Feature not available on Micros or POSitouch</p>	<p>If turned ON, the Load Units transaction is used to manually load units of products or services to a cardholder's account in single integer format (1, 2, 3, 10 etc.) as opposed to gift or rewards value in currency (\$X.XX) format. This Units label field is customizable but can be anything you desire (e.g., Entrees, Games, Haircuts, Car Washes etc.) This Units balance is often turned off by default which means you need to contact Technical Support to request enabling this feature. Similar to the LOAD REWARDS function above, there are numerous ways to drive increased spending and visitation by using this function. You can pre-load any number of cards with any number of desired benefits and we can limit or block redemptions on a daily basis. For example, what if you wished to offer 365 appetizers free of charge but limit this to one per day so customers would have a built in incentive to frequent your business more often without any advertising expense or lowering of prices?</p> <p>You can request batches of cards in any amount to be pre-loaded with 365 appetizers</p>

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Function	Description
	(your particular UNITS category) and request a block of one per day max. Everything is automated and you now have full use of your UNITS balance pre-loaded with value and customers CANT redeem more than one appetizer per day.

Most Common Employee Training Mistake

******MOST COMMON EMPLOYEE TRAINING MISTAKE!******

Employees using Internet Terminal or Certified Credit Card terminals often get confused during the initial learning curve and use the “Adjust Rewards” or “Load Rewards” function to add rewards to customer cards by mistake.

Rewards are calculated **automatically** when recording **Sale transactions**. Your staff does **NOT** need to compute any math in their heads based on sales ticket amounts. Just follow the prompts during **Sale transactions**.

The Load Rewards or Adjust Rewards transaction type is designed for the manual loading of rewards for special promotions, activation bonuses or dealing with customer service issues **WITHOUT** a sales transaction being processed.

The Load Rewards function can also be password protected or disabled completely from the Internet Terminal or certified credit card terminals. Refer to the chapter ***Setting up Manager Passwords on Load Value Transactions*** or ***Enabling or Disabling Load Value Screens from Terminal*** for more information and instructions.

Voiding Transactions

The void transaction type works similar to any credit card void function and completely erases transactions as if they never occurred while logging each void instance on the Fraud Monitoring Report. The Void function is accessible from either the Internet Terminal transaction select screen or certified credit card terminal applications.

The use of the VOID function is fairly self-explanatory on the Internet Terminal. Simply click Void from the transaction select screen and follow the prompts. You will notice on your Internet Terminal that there is a VOID LAST TRANSACTION checkbox which speeds up the void process if you only need to void the most recently processed transaction. If you are looking to VOID a transaction which may have happened the previous day or hours before where other transactions have been processed, then look up the transaction number from either the paper receipt or online from your Reconciliation Report. If searching for the transaction number from the online Reconciliation Report, click the display option to “Show Trans Number” to show the Trans Number column. Then retrieve the applicable transaction number so it can be entered and voided on your terminal.

On the credit card terminal, select the function representing the down arrow to access the void function and then enter the transaction number from either the paper receipt or online reconciliation report you

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

wish to void. If a clerk just needs to void the most recent transaction, select the option to Void Last, which voids the most recently processed transaction.

NOTE: Earlier versions of VeriFone, including version 4.033 and below do not have the Void function available. Merchants must download the latest version (4.034) of the loyalty software to pick up new updates. In order to check the version number, select the down arrow from the loyalty main menu and then select Options F1. Scroll down one more screen and select Application Info F1 noting the version number displaying across the top of the screen. Contact Technical Support for download instructions or assistance.

Making Negative Adjustments to Reduce Balances

In lieu of processing a void transaction, clerks can easily make adjustments to previous transactions to correct balance errors. All transactions, including adjustments, are electronically recorded in real-time on your Reconciliation Report available online or from a certified credit card terminal.

- When using **Internet Terminal**, simply add a **negative (-) sign** before the number entered in the **Amount** field during Load transactions (Load Gift, Load Reward or Load Units) to record a negative adjustment and easily decrease the Gift, Rewards or Unit balance as applicable.
- When using a certified **VeriFone Terminal** to process, select a Load Value transaction (Load Gift, Load Reward or Load Units) and press the **pound (#) key** at the **Amount** Screen to add a negative sign before the amount value. Confirm to record a negative adjustment and decrement the customer's balance to the proper value.
- When using a certified **Hypercom** terminal, **Micros**, or **POSitouch**, this adjustment option is not available. Please refer to instructions above for using the void function or process a void normally through your POS system.

Please note you cannot record adjustments on sale or redemption transactions, only on Load Value transactions to adjust Gift, Rewards, or Unit balances.

Fixing the Clock Date and Time on Certified Credit Card Terminals

It is important for the clock date and time to be accurate for reconciliation reporting purposes. If the date or time on printed receipts is not correct, follow the steps below to fix:

- If using a certified **VeriFone credit card terminal**, the clock date and time can only be fixed from the Sys Mode menu of the terminal. Press the F2 and F4 function keys at the same time to bring up a password prompt. Enter default VeriFone password of 1-alpha-alpha 66831 and press ENTER (The alpha key is above the number 2 on the keypad). Depending on the model terminal, the CLOCK option is either on Sys Mode 1 or Sys Mode 2. Just press the down arrow once if you do not see CLOCK on Sys Mode 1. Find and select the Clock option and reset the date by entering the proper values on the keypad for Date and Time. Press Enter to save your changes. When complete, select the Restart function from Sys Mode Menu 1 to reboot the terminal noting updated clock time displaying on the root menu screen.
- If using a certified **Hypercom terminal**, press the Home button on the keypad and then select the blue Function key. Select 3. Terminal Maintenance followed by 1. Terminal Settings. Then select 4. Set Time/Date. Select the appropriate option and use the keypad to set either the time and/or date to correct values. Press the Cancel button to exit back to previous screen or press Home, Cancel and then select Loyal Patron to re-access the loyalty main menu.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Enabling or Disabling the Redeem All Function

The Redeem All function overrides common Insufficient Funds error messages by forcing many redemption transactions to complete but often requiring the clerk to collect additional monies (The Remitted Amount or Remittance) from the customer to offset the balance owed toward the sale price. The Redeem All function is enabled on all terminal platforms by default and is designed to increase processing speed by forcing redemption transactions through without having to run a Balance Inquiry and manually entering a specific redemption amount to cover a sales transaction. Depending on the terminal platform, you can enable or disable this function by following the appropriate set of instructions below:

- If using a certified **VeriFone terminal**, you must first access the Options menu by pressing the down arrow from the loyalty main menu and selecting Options F1. Then scroll down once and select Config Info (F4). The Config Info area is password protected. The password is 9-alpha-alpha-66831 ENTER. After entering the password successfully, scroll down to the screen for **Redeem All Enabled**. Press the function key next to this option to toggle back between Enabled and Disabled. If Redeem All is set to disabled, then this option will not even appear as a selectable option from the Redemption screen of the terminal. Press the Red X button to exit back to the main menu screen.
- If using a certified **Hypercom terminal**, select the down arrow from the loyalty main menu and select Setup Menu. Then select Terminal. Enter Hypercom Manager password of 92266831 to advance (or enter the new Manager password if changed previously). Press the Next button until you see REDEEM ALL ENABLED. Press EDIT and set value to 0 (to disable Redeem All) OR set value to 1 (to enable Redeem All) and press Enter to save changes. Exit back to main menu.
- If using **Micros** or **POSitouch**, the Redeem All function is enabled by default during the initial installation configuration. We recommend keeping this default setting to maintain consistency with the standard checkout process but if you want to change the configuration, please contact Technical Support for assistance.

Enabling or Disabling Load Value Screens from Terminal

The Load Value transactions (Load Gift, Load Rewards, Load Units) are typically enabled by default but can be disabled from the terminal. Disabling these functions so the Load Gift, Load Reward and Load Units applications do not even appear on the screen is sometimes done as an extra security measure but usually done if the merchant uses a different vendor for their gift card application and does not want clerks loading gift value on the wrong set of cards by mistake. Please follow the steps below based on which platform your business is using to process transactions:

- If using **Internet Terminal**, contact Technical Support to request disabling (hiding) specific Load Value functions. Technical Support will need to make this change to your account. Merchants do not have access to make this type of change.
- If using a certified **VeriFone terminal**, access the Options menu by pressing the down arrow from the loyalty main menu and selecting Options F1. Then scroll down once and select Config Info (F4). The Config Info area is password protected. The password is 9-alpha-alpha-66831 ENTER. After entering the password successfully, scroll down to the screen for **Load Rwdns Enabled** and **Load Gift Enabled**. Press the function key next to Load Rwdns and Load Gift to toggle back between Enabled and Disabled. If these options are set to disabled, then clerks cannot access them at all from the terminal. When you have the option configured to your satisfaction, press the Red X button to exit back to the main menu screen and the options you disabled will no longer appear on the terminal for selection by clerks.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

- If using a certified **Hypercom terminal**, select the down arrow from the loyalty main menu and select Setup Menu. Then select Terminal. Enter Hypercom Manager password of 92266831 to advance (or enter the new Manager password if changed previously). Press the Next button until you see ENABLE LOAD VALUE, ENABLE LOAD GIFT, ENABLE LOAD REWARD and ENABLE LOAD UNITS screens. Select the option you want to disable (hide) by pressing EDIT and set value from 1 to 0 (assuming 1 is displayed). 0 means the option will be hidden and 1 means the option will display. Press Enter to save changes. Use the Previous and Next buttons as applicable to update each option until desired main menu layout is displayed.
- If using **Micros** or **POSitouch**, the gift and loyalty interfaces are configured during the installation process so please contact Technical Support for assistance in making any changes to the current configuration.

Processing Transactions When Card is Not Present

There are a couple different options available to clerks when a cardholder wishes to run a transaction but misplaced or forgot his or her card. In order to perform a real-time transaction at checkout, however, the cardholder must have activated his or her card so we have their information on file.

- On **Internet Terminal**, use the Search box at the top of the Swipe Card or Hand-Key ID# message to find the customer in your private database. You can enter a variety of search criteria, including First or Last Name. Then simply select the proper customer record and the cardholder's ID# will automatically be brought right into the Internet Terminal screen allowing you to run a transaction as if the card was actually swiped.
- On a certified **VeriFone** terminal, you may enter the customer's **Mobile Phone Number** separated by dashes in the Swipe Card or Hand-Key ID# screen. To create dashes, press the pound (#) key after the area code and between the prefix and suffix as follows: **865#555#9780 to display 865-555-9780**. Then press the Green Enter button to continue processing any normal transaction type. The transaction will only process if the customer has registered with their Mobile Phone #. Otherwise, the system will return Invalid Card ID error. An error message will also return if the user registered more than one (1) card with the same mobile number since the system cannot detect which card the customer intended to use.
- On a certified **Hypercom** terminal, you may enter the customer's **Mobile Phone Number** separated by forward slashes in the Swipe Card or Hand-Key ID# screen. To create forward slashes, press the star (*) key after the area code and between the prefix and suffix as follows: **865*555*9780 to display 865/555/9780**. Then advance and confirm the transaction. The transaction will only process if the customer has registered with their Mobile Phone #. Otherwise, the system will return Invalid Card ID error. An error message will also return if the user registered more than one (1) card with the same mobile number since the system cannot detect which card the customer intended to use.
- On **Micros** or **POSitouch** platforms, clerks can enter the customer's mobile phone number in lieu of swiping a card. This assumes, however, the cardholder provided their mobile phone number during the registration process. The phone number must be entered with dashes through Micros or POSitouch as follows: 856-495-986

If the customer has not activated their card then it's not possible to process a transaction if the card is not present.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Verifone Omni 3750 / Vx510 / Vx570 Quick Reference Guide

RECORD SALE AND REDEMPTIONS	LOAD VALUE
<ol style="list-style-type: none">1. At Loyalty main menu select F1 Record Sale.2. Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s.3. Enter full sale amount of ticket in Record Sale screen and press Enter.4. (Optional) If categories are enabled, select a Sales category describing the type of purchase that triggers desired reward ratio.5. If applicable, enter the desired dollar amount of value to redeem off the card and press Enter.6. If the amount is correct, press Confirm F2. If the amount is incorrect, press Cancel F3 and re-start the transaction.7. <u>Rewards cannot be redeemed unless the card is activated.</u> Gift Value, however, can be redeemed without activation so you can redeem up to the value of the Gift Balance.8. If the cardholder has activated his card and there is sufficient value available in either Gift or Reward Balances, it will subtract the Redemption amount from the user's Gift Balance first followed by the user's Reward Balance and show new current balances on the receipt.9. If there is not enough value available to perform the redemption, you'll get an NSF BAL Error with the current Gift and Reward Balances displayed on the terminal.	<ol style="list-style-type: none">1. At Loyalty main menu select F3: Load Value..2. At next screen, select the type of value to load, Gift Value or Rewards,3. Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s.4. Enter the desired value to load. If you enter an incorrect number, press Clear (yellow button) to delete the last number entered.5. The amount of value to load will display. If the amount is correct, press Confirm F2. If the amount is incorrect, press Cancel F3 and re-start the transaction.6. The terminal will connect to the host and a receipt will print showing customer's current balances. <p>NOTE: The customer is awarded rewards based on the predetermined rewards ratio (i.e., 10%) set for your account based on the number of dollars spent. For example, assuming a 10% cash back ratio, if a customer spends \$55.00, he should be given \$5.50 in rewards back on his card that can later be redeemed toward future purchases. <u>Cardholder must activate his/her card before redeeming rewards.</u></p>
<h4>BALANCE INQUIRY</h4> <ol style="list-style-type: none">1. At Loyalty main menu, press F2: Bal. Inquiry.2. Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s.3. Select F2: Display Only, to display the cardholder's Gift and Reward balances on the terminal only. Press the down arrow to view the last 5 transactions processed on this card.4. Select F3: Print & Display to both display and print a receipt showing the cardholder's current Gift and Reward balances including last 5 transactions. <p>NOTE: Customers and merchants may check credit balances online anytime by logging into their account.</p>	<h4>TOGGLE BETWEEN LOYALTY & CREDIT CARD</h4> <p>To switch back and forth from the Credit Card SoftPay application, press the Star key * to return to the root menu and select the appropriate function key to toggle between applications.</p>
<h4>MAKING ADJUSTMENTS TO REDUCE BALANCES</h4> <ol style="list-style-type: none">1. At main menu select F4: Load Value (to initiate a Reduce Value transaction)2. Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s.3. At the Amount screen, press the Pound (#) key to add a negative sign and then enter the desired value to reduce from the cardholder's balance.4. The amount of value to reduce will display. If the amount is correct, press Confirm F2. If the amount is incorrect, press Cancel F3 and re-start the transaction.5. The terminal will connect to the host and a receipt will print showing customer's current Gift and Rewards balances. <p>NOTE: There is a new VOID transaction type in the latest version of VeriFone loyalty platform (v4.034) that can and should be used to erase transactions from the database in lieu of processing adjustments as noted above. Contact Technical Support if you require the upgrade.</p>	<h4>SWITCHING FROM INTERNET TO DIAL-UP</h4> <p>If your hi-speed Internet connection goes down for any reason, you can switch the terminal to Dial-Up mode and process transactions using a phone line. Press the down arrow at the main menu and select Options (F2). Select Connectivity (F2) and F1 again to toggle between Internet Enabled and Phone Enabled. (dial-up processing). <u>Be sure to press the Star key to return back to the root menu each time you change these settings before accessing the loyalty program</u></p>
	<h4>SETTING PASSCODES & CLERK IDS</h4> <p>The loyalty program lets merchants configure a passcode and/or assign Clerk IDs that prompts the user to enter when attempting to perform any transaction on the terminal. Passcodes and Clerk IDs are turned OFF by default to minimize the steps clerks have to take to process a transaction. Please call or email Technical Support for assistance with configuring these settings.</p>
	<h4>PROCESSING WHEN CARD IS NOT PRESENT</h4> <p>When a card is not present, you may enter the customer's Mobile Telephone Number in lieu of swiping their card at the Swipe Card screen. You must enter the area code, prefix, and suffix separated by a hyphen which you generate by pressing the pound (#) sign. For example, if the customer's mobile number is 856-875-5000 you would enter 856#875#5000 to create the dashes and then press Enter to advance to next screen. Customers must have activated their card and entered their mobile phone number for this feature to work.</p>
<h4>BASIC ETHERNET (IP) TROUBLESHOOTING</h4>	
<p>Verify Ethernet cable is properly connected from your router to your terminal's 10BaseT port located either at the back of the terminal (for Omni 3750s and Vx570s) or underneath the terminal (for Omni 3730s, Vx510s) that illuminates when connected indicating an Internet signal is present. Press the STAR (*) key to return to the root menu and verify the Comm Server application is installed. Access Comm Server and press Diag or Cfg to run the Troubleshooting function and verify OK responses are returned. If failures are returned, try rebooting the terminal and/or the router (in some cases) and wait at least 60 seconds AFTER the main menu appears for Comm Server to initialize. Then access the loyalty application and process a test transaction. If the transaction fails to process, contact Technical Support for assistance.</p>	

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Hypercom T220 / T205 Quick Reference Guide

<p style="text-align: center;">RECORD SALE AND REDEMPTION</p> <ol style="list-style-type: none"> At Loyalty main menu select Record Sale. Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s. Enter full sale amount of ticket in Record Sale screen and press Enter. (Optional) If categories are enabled, select a Sales category describing the type of purchase that triggers desired reward ratio. On the Select Redemption Type screen, select Gift/Rwds or Units to redeem value with the sale. Select No Redemption if clerk is only recording dollars spent for proper rewards credit accrual. On the confirmation screen, check details for accuracy and select Confirm to proceed or Cancel to exit and restart the transaction. <ul style="list-style-type: none"> Rewards cannot be redeemed unless the card is activated. Gift Value, however, can be redeemed without activation so you can redeem up to the value of the Gift Balance. If the cardholder has activated his card and there is sufficient value available in either Gift or Reward Balances, it will subtract the Redemption amount from the user's Gift Balance first followed by the user's Reward Balance and show new current balances on the receipt. If there is not enough value available to perform the redemption, you'll get an NSF BAL Error with the current Gift and Reward Balances displayed on the terminal. 	<p style="text-align: center;">LOAD VALUE</p> <ol style="list-style-type: none"> At Loyalty main menu select Load Value.. At next screen, select the type of value to load, Gift Value . Rewards Value or Units (optional), Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s. Enter the desired value to load. If you enter an incorrect number, press Clear (yellow button) to delete the last number entered. (Optional) If categories are enabled, select a Load Value category describing the type of purchase that triggers a bonus reward. The amount of value to load will display. If the amount is correct, press Confirm. If the amount is incorrect, press Cancel and re-start the transaction. The terminal will connect to the host and a receipt will print showing customer's current balances. <p>NOTE: The customer is awarded rewards based on the predetermined rewards ratio (i.e., 10%) set for your account based on the number of dollars spent. For example, assuming a 10% cash back ratio, if a customer spends \$55.00, he should be given \$5.50 in rewards back on his card that can later be redeemed toward future purchases. <u>Cardholder must activate his/her card before redeeming rewards.</u></p>
<p style="text-align: center;">BALANCE INQUIRY</p> <ol style="list-style-type: none"> At Loyalty main menu , press Balance Inquiry. Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s. Select Display Only, to display the cardholder's Activation Status, Gift and Reward balances on the terminal only. Select PRINT to print a Balance Inquiry report showing the cardholder's activation status, available balances and most recent 5 transactions. <p>NOTE: Customers and merchants may check credit balances online anytime by logging into their account.</p>	<p style="text-align: center;">TOGGLE BETWEEN LOYALTY & CREDIT CARD</p> <p>To switch back and forth from the Credit Card and Loyalty application, press the Home key to return to the root menu and select the appropriate function key to toggle between applications.</p> <p style="text-align: center;">SWITCHING FROM INTERNET TO DIAL-UP</p> <p>If your hi-speed Internet connection goes down for any reason, you can switch the terminal to Dial-Up mode and process transactions using a phone line. Press the down arrow at the loyalty main menu and select Setup Menu. Select Terminal and then enter the manager password. Press NEXT until you see Primary Comm Link. Select Edit and set value to 1 for Dialup Connectivity or 2 for Internet Connectivity. Press Enter to save changes.</p>
<p style="text-align: center;">VOIDING TRANSACTIONS</p> <ol style="list-style-type: none"> At main menu press the down arrow and select Void Transaction Swipe Card or hand-key the ID# located on the back of the card. If hand-keying, you DO NOT need to enter the first four 0s. At the next screen, select Void Last to void the most recent transaction processed on this specific cardholder ID# or select BY TSN# to void by transaction number. The transaction number is displayed on all paper receipts and also available from the online reconciliation report. Enter the appropriate transaction number and press Enter to process the void request. The terminal will connect to the host and a receipt will print showing the voided transaction amount along with the customer's current Gift and Rewards balances. 	<p style="text-align: center;">SETTING PASSCODES & CLERK IDS</p> <p>The loyalty program lets merchants configure a passcode that prompts before running a Load Value transaction. Merchants can also assign Clerk IDs that prompts the user when attempting to perform any transaction on the terminal. Passcodes and Clerk IDs are turned OFF by default to minimize the steps clerks have to take to process a transaction. Please refer to the chapter in your Merchant Reference Guide for instructions or contact Technical Support for assistance with configuring these settings.</p> <p style="text-align: center;">PROCESSING WHEN CARD IS NOT PRESENT</p> <p>When a card is not present, you may enter the customer's Mobile Telephone Number in lieu of swiping their card at the Swipe Card screen. You must enter the area code, prefix, and suffix separated by a forward slash which you generate by pressing the star (*) sign. For example, if the customer's mobile number is 856-875-5000 you would enter 856*875*5000 to create the slashes and then press Enter to advance to next screen. Customers must activate their card and entered their mobile phone for this feature to work.</p>

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Cardholder Registration and Activation

Overview

This section describes the cardholder activation process, including instructions for activating cards, identifying the activation status of a customer and modifying customer information. By default, every loyalty card needs to be activated in our system or your customer will not be able to redeem rewards accrued on their card. Activation only occurs after either an email address or mobile number entered during registration has been authenticated by our system. A card can be registered but not activated which means the cardholder failed to complete the final step of the process to authenticate their email address or mobile phone number. We have also included a way to activate cards for customers should they NOT have an email address or a mobile phone number.

Instructions for card activation are printed on the back of every card instructing customers to activate their cards online over the program website. Remember, cards can still be used by every customer to load and redeem gift value, load or redeem the UNITS value and EARN rewards even if the card has not yet been activated. The rewards balance will continue to grow with every transaction and thus provides an ongoing incentive for your customers to activate their card and build your database. However, the card must be activated if your members wish to **redeem** the rewards accumulated on their card. It is the activation of the card that drives the building of your customer database.

REWARDS CAN BE EARNED / ACCUMULATED PRIOR TO CARD ACTIVATION.
--

Data Collected During Registration

The online registration process is quick and easy and takes just seconds to complete online from either the program website or even your own website. When a cardholder registers their card online, we collect basic demographic data about each cardholder (Name, Address, B-Day, Email, etc.). The data we collect during registration is customizable from default settings and you can choose which fields to capture or hide and which fields are mandatory vs. optional. The fields currently available for capture are as follows:

- First and Last Name
- Email Address
- Home Address
- City, State & Zip
- Country
- Gender
- Mobile Phone Number
- Birthday
- Anniversary
- Membership Group (if applicable)

If you desire to collect or hide specific fields noted above that differ from the default settings, please contact Technical Support to edit your registration settings. Please note we do NOT collect financially sensitive information from your customers and do not share customer data with any other 3rd party. You OWN all your customer data.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Activation Methods Through Email, Mobile or Facebook

There are three (3) methods for customers to activate cards; email verification, mobile verification, or facebook. These options are presented to cardholders as soon as they input their cardholder ID# in the online registration form.

For cardholders who elect to activate via email we certify the accuracy of the email address through a Double Opt-In process. This means our server automatically emails the customer (cardholder) immediately upon registration requesting them to click a link inside the email to officially activate their account. When the cardholder clicks this link inside their email, their card becomes officially activated.

For cardholders who elect to activate via mobile, we certify the accuracy of the mobile number by requiring the cardholder to text the last 4 digits of their card ID# to a specific long code phone number immediately after completing the registration process. When the cardholder texts the last 4 digits successfully to the proper long code, the cardholder receives back a text confirmation from our system confirming card activation. Cardholders can text HELP for more information and can always opt out of a merchant's mobile marketing database by texting back STOP.

For cardholders who elect to activate by facebook, a pop-up message will appear requesting the cardholder to verify their facebook identity and click an "Allow" button that automatically pulls data from the cardholder's facebook profile and brings the data directly into the merchant's database. The best thing about facebook activation is its efficiency. There is no need for double-opt in email certification since facebook has already certified the cardholder's email address. When a cardholder clicks the Submit button to activate over facebook, the card is automatically activated.

Merchants will know when a card has been activated or not once the receipt prints from the terminal. There is an Activation Status field (Y/N). If this field is marked "Y" the card has been activated. If this field is marked "N" the card has either not been activated OR has been registered but the cardholder did not click the activation link inside the email that was sent to them upon registration.

CARDS MUST BE ACTIVATED PRIOR TO REDEEMING REWARDS.

Please instruct your members to activate their cards online from home or work at their convenience. There is no urgency to immediately activate a card because gift value and rewards can still be loaded and accumulated prior to activation. However, the faster your members activate, the sooner they begin receiving reward notification emails and become more engaged in the rewards program.

**GIFTS AND UNITS CAN BE REDEEMED REGARDLESS OF CARD ACTIVATION.
CONTACT SUPPORT TO CHANGE DEFAULT SETTINGS.**

Activating Cards For Members Without Emails or Mobile Phone Numbers

If your members do not have access to the Internet or a mobile phone or a facebook account, or anybody that can help them, they're probably really old, really young or possibly even lying. Our policy in this situation is to refer the cardholder back to the card issuer to assist the individual activate their card. Merchants can register cardholders as long as they are logged into their account (current login session) and click the **Register/Activate Card** link and select **Activate by Agent** option. The **Activate by Agent** icon is to the right of the mobile phone icon and replaces the facebook icon available to cardholders on the public website. Only authorized merchant users can use the Activate by Agent option. Activate by Agent enables the merchant to register a cardholder without a valid email address or mobile phone number and activate the member's card instantly. We suggest using this tool sparingly. Most merchants we speak to don't like databases filled with non-marketable records so the choice is yours whether to help these customers activate their card.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Identifying Cardholder Activation Status

Every customer receipt has an Activated field for Yes or No to tell you at a glance whether a card has been activated. You can also run a Balance Inquiry through a certified POS terminal or the Internet Terminal to determine the activation status of a customer. When using Internet Terminal, however, more information is at your fingertips. The left hand margin of Internet Terminal will show you members with inactive cards by displaying a **NOT ACTIVATED** message at the top. You can manually activate a member's card from Internet Terminal by clicking the Edit button on the left margin profile and changing Activation Status from No to Yes and clicking Submit to save changes.

Editing Customer Profile Information

Authorized users with access to Internet Terminal have the ability to modify any demographic information appearing in your customer database. These edits can be made directly through Internet Terminal by clicking the Edit button on the left margin from Internet Terminal (after the swipe card screen) to open up the cardholder's profile information. You can modify any field on this screen, including the customer's password, Activation Status (Yes/No), and email address. You can also access and edit cardholder profile information from the **Cardholder Search: Activity and Profile** link inside the Merchant Update Center. In addition, individual cardholders themselves can log into their private account over the program website and update their demographic information in seconds by clicking the Update Profile link.

Creating Membership Groups

A membership group can be created for merchants seeking to segment their customers for creating customized subscriber lists. The membership setting is designed to collect data DURING the cardholder registration process. Therefore, its ideal to setup desired groups before a merchant even begins their program and distributes cards to customers. An example group could be "Select Menu Favorites" for a restaurant configuration or "League Member" for a bowling center where the cardholder can select Yes during registration and choose values from a drop down list. The table below shows three (3) different possible group configuration examples across different types of businesses.

SAMPLE RESTAURANT	SAMPLE BOWLING CTR	SAMPLE ENTERTAINMENT
Select Menu Favorites (Y/N)	League Member (Y/N)	Choose a News Group (Y/N)
-Chicken Marcella	-Tuesday Ladies	- General Newsletter
-Specialty Pizzas	- Midnight Marauders	- Karaoke Club
-Protein Smoothies	- Wednesday Juniors	- Nightclub News
-Desserts	- Sunday Angels	- Singles Events
etc.	etc.	etc.

When membership groups are enabled, consumers are prompted to select "Yes" to join a group during the card registration process and then presented with a select checkbox for which to select one or more groups (consumers can hold down the CNTL key to select more than one group value). By default, no membership groups are enabled so contact Technical Support for assistance setting up groups. When enabled, merchants have the ability to query their database by group(s) and can edit individual profiles and manually move customers into one or more groups directly from the **Edit Registration** page of Internet Terminal or the back office Merchant Update Center.

Creating membership groups is very beneficial to increasing specific and relevant communication to your customers. If you were to enable this option and the customer selected "Protein Smoothie" in the example above, you'd have the ability to query your database and isolate customers who selected Protein Smoothies as their favorite menu item and then create a separate subscriber list for tracking and communication. You would then have access to this group in your customer control center to track these customers as their own separate group. More importantly, since you now know this group loves Protein

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Smoothies you can craft a specific email or text message (maybe ONLY to them) with a special promotion to THEIR FAVORITE ITEM. Customers LOVE the idea that you know what they like and response rates and ROI increase significantly when you communicate in this fashion. Contact your sales executive or Technical Support with questions on how and why this type of data segmentation might be set up for business.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Back Office Administration

Signing into the Merchant Update Center (MUC)

The Merchant Update Center (MUC) is the back-office account management portal for processing transactions online, configuring account options, reviewing reports, training documents and much more. This secure area is accessible only by authorized personnel and features different security clearances for those allowed to access. By default, we setup all of our main client contacts with Administrator security clearance, which provides access to all screens and tools. Please refer to your welcome email containing instructions for retrieving your initial ID and password (which can easily be changed). Once logged in, you can perform the following functions:

- Add, modify or delete users (employees) who have access to use Internet Terminal or access the Merchant Update Center.
- Define and enforce Clerk IDs for authorized users.
- Update any member profile information including activation status.
- Review reports such as the Member Report and online Reconciliation Report detailing all transaction activity.
- Modify location information such as addresses, phone numbers, hours of operation, and footer messages appearing on receipts.
- Update settings to receive daily reconciliation emails of the prior day's transaction activity and automated thank-you note emails.
- Create and update promotional paragraphs appearing at the bottom of daily reward emails sent to customers the day after a visit.
- Request the activation of new fundraising accounts.
- Request a preload of gifts, rewards or units to a sequential batch of cards.
- Process transactions online through the Internet Terminal.

User Administration

The User Administration section enables merchants to create user profiles for employees authorized to access the back office account. Please create user IDs sparingly to avoid unnecessary access to your data. The majority of employees do not require a full blown user profile to access to your account. For most of your employees, you do not need to setup an actual user account but rather setup an employee as a Clerk using the **Terminal Only Clerks** link inside the Users section. The **Terminal Only Clerks** function is a quick and easy way to setup a majority of clerks or employees with their own clerk IDs when applicable. These 'line level' clerks or 'terminal only' clerks do NOT require their own user account so the Terminal Only Clerks screen will assist you setup clerks authorized to process transactions in mere seconds. As a rule of thumb, managers, auditors and select other staff should be the only ones who have their own user account. Everyone else should be setup under Terminal Only Clerks.

<p>USE TERMINAL ONLY CLERKS LINK IN THE USERS AREA TO ADD CLERK IDS FOR LINE LEVEL EMPLOYEES. NO USER ACCOUNTS REQUIRED.</p>

However, if your business requires multiple users to access your loyalty account over the Internet at the same time, including access to more sensitive reporting and customer data areas, you must add new user accounts with a separate logon ID and password. To add new user accounts please follow the below steps. Only users with Administrator access can create new user profiles.

- 1) Login directly to the Merchant Update Center by signing into the program website. Please refer to your welcome email for instructions on retrieving logon ID and password.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

- 2) Click on the "Add" button in the Users area of the upper right corner of the Merchant Update Center.
- 3) Fill out the online form, including username and password, assign security clearance (descriptions of access levels are provided) and click SUBMIT. You can mouse over any of the fields for instructions if you need help.
- 4) If desired, check or uncheck relevant boxes to receive a copy of the previous day's Reconciliation Report summarizing all transaction activity or to be Blind Carbon Copied (BCCed) on daily reward emails sent to your customers who had a transaction the previous day.
- 5) Define the specific location where the user works in the Primary Location field or select "Main" as default location assuming your business operates a single location.
- 6) If your authorized user will process transactions with Clerk IDs enabled, enter a numerical Clerk ID that must be entered prior to processing any card transaction. The Clerk ID is shown inside your Reconciliation Report. Please refer to *Enabling Clerk IDs* section below for step by step instructions on completing the configuration of enabling clerk IDs.
- 7) After clicking Submit to save changes you will see the user's name appear in the main screen (User's area).

Administrators can add, modify or delete any user profile information as needed. When complete, simply log out from the Merchant Update Center or click the "Internet Terminal" link on the main screen area to open your terminal and begin processing transactions over your web browser.

Modifying Location Information

The locations assigned to your account are published in the Locations area on the right hand margin of the Merchant Update Center main screen. The information entered appears on every transaction receipt generated from your POS terminal. When you click on a location, you can edit any of the fields such as Location Name, Address, Hours of Operation, Email, etc. Merchants who have multiple locations mapped to the same loyalty account will allow cardholders to earn and redeem gift value and rewards at ANY location mapped under the master account. Gift value and rewards pool across all company locations meaning that if a customer earned rewards at Location A, he or she could redeem rewards at Location B.

Transaction level reporting is handled at the terminal level so if a merchant has multiple processing platforms, such as multiple different credit card terminals spread out over various pay points, each terminal will need to be mapped to a specific location. Therefore, merchants with larger facility who desire reporting at the terminal level should setup multiple locations under their master account. For example, different location names could be setup as "Patio", "Front Desk", "Mini-Golf", and "Bar/Lounge", each representing a different pay point inside the same facility with its own terminal.

One of the most useful feature of the Location tab is the ability to automatically email a designated manager of that specific location with the previous day's Reconciliation Report detailing all transaction activity. The manager does not even require a user account. In order to enable these daily reconciliation emails on a location by location basis, click the checkbox next to **Email Recon Report Daily** inside the Location details tab. Please verify the email address listed above is correct so your manager receives a copy of the daily email report.

Automated Email Reward Thank-You Notes

Your loyalty system automatically sends emails to your registered cardholders each time a sale transaction is processed. This feature is not the same as email marketing, rather it's an automatic feature we provide to enhance the customer service experience and cement the key emotional benefits tied to rewarding customers and supporting their charitable organization (if you have the fundraising and cause marketing modules enabled). These emails are simple "thank you notes" but perform key reminders, balance updates, fundraising updates and show appreciation and value to your customers the day after a

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

customer visit. These 'thank you' notes can even help merchants avoid handing customers a copy of their loyalty receipt at the time of purchase and speed up the line. Simply let your customers know they will be notified of their current reward balance by email the following day.

Below is a sample automated thank note email WITHOUT any fundraising or cause marketing component. The default verbiage of these emails is as follows:

Dear Mary Smith:

Thank you for visiting Joe's Crispy Chicken Shack. We're pleased to inform you as a result of your recent purchase you have earned a **\$8.35 reward**. Your reward is available for redemption toward a future visit at Joe's Crispy Chicken Shack just as if you were spending real cash.

To redeem your reward, just hand your rewards card to the cashier at Joe's Crispy Chicken Shack and inform them you wish to redeem rewards toward your purchase and how much. You can spend your reward at any time or continue accumulating rewards toward a future purchase.

Once again we thank you for your business and hope to see you again soon.

Sincerely,

Joe's Crispy Chicken Shack
478-956-8565
www.joescrispychicken.com

These emails are automatically sent the morning after the sales visit (usually around 8am EST) You can request changes to the default verbiage by notifying Technical Support and requesting specific edits to the automated thank-you note emails.

In addition, you can add a promotional paragraph yourself to these automated emails and customize messages for announcements, specials, or joint marketing programs. Simply input your information in the **Email Promo** text box at the bottom of the main screen area of the Merchant Update Center and that message will be added at the bottom of all your reward email notifications. For example, you can use the Email Promo field box to remind customers to come back within 48 hours for DOUBLE REWARDS, or remind them about new menu items, special events, holidays, or anything you desire. This Email Promo field can be a very effective marketing strategy for communicating messages to customers and can be changed within seconds. For assistance upgrading the Email Promo box field with full blown HTML sponsor logos and other business synergy concepts, contact Technical Support.

Since these reward emails go out automatically the morning following the day of the customer transaction authorized users can elect to be Blind Carbon Copy (BCCed) on all reward email notifications to alert you when these messages are generated and sent to your members. This BCC notification feature can be turned ON/OFF simply by logging into the Merchant Update Center (MUC) and clicking on the appropriate user name in the User's area. Simply check or uncheck the box entitled "BCC Reward Emails" and click Submit to save your changes.

Configuring Footer Messages

Merchants can create up to two custom footer messages to appear at the bottom of transaction receipts. These footer messages can say anything e.g., "Thank you for visiting", "Earn 10% Cash Back Rewards on Every Purchase", or even "Earn DOUBLE Rewards when buying a large Pepsi" as a means to plug program sponsors. These messages are created in the Locations tab of the Merchant Update Center. Once logged into the Merchant Update Center select the appropriate location name and scroll down to

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

the Footer fields and enter the message(s) you want appearing on the bottom of the receipt. Receipt footers are customizable on a location by location basis for multi-unit operators.

Batch Card Load Request Process

Since all your cards are sequentially numbered, Technical Support can help save your staff a tremendous amount of time by loading or adding value to an entire batch of sequentially numbered cards at the push of a button. Inside of your Merchant Update Center is a link entitled **Preload Card Request**. This link can be used to send a request to Technical Support to load (or add value) to a batch of sequentially numbered cards. The value can be in ANY amount in ANY currency (Gift, Rewards, or Units). We recommend loading rewards currency to force the activation of the card before any preloaded rewards can be unlocked and redeemed by customers. **IMPORTANT:** Preloads can ONLY be done if the cards have no transaction activity which means you must use this feature BEFORE cards are distributed to end user customers.

Please allow 1-2 business days for your preload card request to be processed by Technical Support and await email confirmation before distribution of your cards. **NOTE:** The Batch Card Load Request tool is ONLY available for merchants seeking to load a minimum of 50 sequentially numbered cards before the cards have been distributed to customers. If you wish to batch load fewer than 50 cards, please use your terminal to do so through the Load Value function.

Card Transfer Utility

The **Card Transfer Utility** is located on the main screen of the Merchant Update Center and enables merchants to perform a transfer of profile information and balances from an old or lost card ID# to a new card. Simply enter the ID#s printed on the back of the card above the magnetic stripe where indicated to perform the transfer function. If you do not have the old card ID# readily available, use the Cardholder Search and Activity link inside the Gift and Loyalty tab of the Merchant Update Center to lookup the card ID# based on the customer's name, phone, etc. After transfer is complete, the old (original) card is wiped clean and can be recycled and issued to somebody else as if it was just taken out of the box. Only users with Manager or Administrator access can use this function. Be sure to communicate to your customers their balances are completely protected in the event of loss as long as they activate their card.

IMPORTANT NOTE: Card transfers can only be done between two cards of the same type (standard card to standard card OR fundraising card to fundraising card). Transfers do not work when attempting to transfer FROM a fundraising card TO a standard card or vice versa at the current time. Our Application Development Team is aware of this system limitation and exploring possible solutions.

Fundraising Account Setup and Reporting

The Fundraising module, if enabled, gives your business a tremendous marketing advantage in acquiring new customers, increasing frequency, protecting against discounting and growing the average ticket all while helping to reducing traditional advertising expenses over the long term. There are many important aspects to the fundraising module so make sure and contact your sales executive or Technical Support for a complete breakdown on how you might best utilize this very important function for your business.

First, Technical Support has to enable fundraising, which is generally done when processing a new sales contract for merchants who request to turn on the feature. Once fundraising is enabled all you have to do is assign a batch of sequentially numbered cards to a specific non-profit organization for distribution to their members. But before you hand out cards, the fundraiser has to be activated in the system which is

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

done by initiating an online ticket into Technical Support and awaiting confirmation. Do NOT distribute fundraising cards before Technical Support has activated the fundraiser because not only will the cards fail to process transactions at the terminal but customers will not be able to register them online.

In order to request a new fundraiser, click the **REQUEST NEW FUNDRAISER RANGE** link inside the Gift and Loyalty tab of the Merchant Update Center. Complete the online form by entering information about the fundraising group starting with the Start Card ID and End Card ID. Card ranges **MUST** be entered in a sequential range and we recommend requesting 5-20 additional cards (based on group size) then you actually need that are locked away in a drawer to be used for card transfers in the future. Remember, when using the Card Transfer utility, you can only transfer between card types. This means a fundraising card can only be transferred to another fundraising card and hence, why we recommend storing a few extra cards for customers who lose theirs and need a replacement.

Keep in mind the groups you setup do not need to be licensed 501c3 or registered non-profits. Since you will be funding these fundraisers directly, you can setup any type of group you wish no matter their size such as specific little league teams (rather than the entire league) and even hold contests to increase donations to the team that visits the most. Any group no matter how big or small can raise money for their group (rather than the entity as a whole) by visiting your business more frequently with complete 100% accountability and transparency.

On the **REQUEST NEW FUNDRAISER RANGE** form there is a Contact Section below for the administrator, pastor, teacher or whoever might be in charge for this group. Enter this information as accurately as possible because it's used to create a user account for this individual so they can login through the program website to check sales and donation activity in real-time. This means your fundraising administrators can each access the system to audit numbers and feel comfortable the donation receivables process is managed correctly and accurately. This type of transparency is virtually unprecedented in fundraising today and creates a huge marketing advantage to your business. Please make sure and discuss the accountability feature with your fundraising organizations which we guarantee will elicit a favorable response and could very well be the most important marketing aspect your business has every employed. When Technical Support activates a new fundraiser, you will receive an email from Technical Support confirming successful activation. This email includes instructions on how your fundraising main point of contact can retrieve their secured logon ID and password from the trusted 3rd party processing system. We recommend forwarding these instructions to your fundraising admins upon receipt.

When inside the **REQUESTING NEW FUNDRAISER RANGE** page you can **preload (add value)** to the fundraising card batch with initial rewards, gift value or units currency (if enabled). We recommend you preload rewards currency to force activation of the card before the value can be redeemed OR preload units ("Games", "Lunches", etc.) provided card activation is required before units can be redeemed (check with Technical Support to verify Units require activation, if applicable). A preload could be as simple as \$5.00 to \$10.00 reward OR 1-2 FREE Games or Lunches to increase the likelihood of the initial visit and capture the customer's data for marketing communication purposes.

The **Donation Percentage** field specifies the specific percentage of sales activity by the organization's members that is allocated as a donation receivable. You can set this value differently on an individual non-profit basis. For example, you may decide to donate 5% to James Harrington Middle School but donate 10% to Middletown Little League and 7% back to the local Rotary Club in town. Remember, customers (cardholders) can only earn rewards and accrue donations back to their non-profit organization on **NEW** money spent so customers will not earn rewards or donations when redeeming value (whether preloaded or earned). Customers only earn rewards and trigger donations when they spend new money at your business. We suggest a donation percentage of 5% at the absolute minimum but we recommend a 10% donation percentage value for best results. The more rewards and donations you give back, the greater the spending, frequency and ROI. This phenomenon has been proven repeatedly so take great care to avoid the common pitfall of setting values too low at program inception. You are only hurting your

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

long-term sales and profitability when setting values too low to have any meaningful impact among your customers.

When all fields are completed and you click the SUBMIT button your submission will send the fundraising setup request to Technical Support, who will process your request and send back email confirmation when your cards are ready to be distributed. This email confirmation will contain instructions for your main client contact to retrieve their ID and password for logging in directly over the program website to check donation and sales activity of their organization's membership in real time. We obviously recommend you forward this email directly to your main client contact upon receipt and save a copy for your own records.

Requests for new fundraising activation are generally completed within 1-2 business days of receipt. Remember, be sure you NEVER distribute cards to your fundraising organization(s) until you receive email confirmation from Technical Support the fundraising request has been completed; otherwise, the card transactions will not process and cardholders will not be able to register and you'll be faced with completely avoidable customer service headaches.

*****WARNING – EXTREMELY IMPORTANT*****

DO **NOT** DISTRIBUTE FUNDRAISING CARDS TO AN ORGANIZATION PRIOR TO RECEIVING CONFIRMATION FROM TECHNICAL SUPPORT YOUR NON-PROFIT ACCOUNT HAS BEEN SUCCESSFULLY ACTIVATED.

Fundraising sales and donation statistics are available at a detailed level through the online **Reconciliation Report** using the Fundraising drop down menu filter in the Display Options area. By using this drop down filter you can specify and sort detailed transaction activity by individual fundraising group. You can also query your database by fundraiser using the **Create Custom Subscriber Report** link and export data to CSV or create a subscriber list for email/mobile marketing.

Summary statistics for the current and previous months are available by clicking the **Fundraising Dashboard** inside the Gift and Loyalty tab of Merchant Update Center. This link will sort and separate all the important sales and donation data accumulated by each fundraising group so you can see at a glance how each group is supporting your business.

Another benefit to using the fundraising module is the automated thank-you emails are automatically upgraded to reflect the customer's donations and cement the value of patronizing your business. Each automated email reports the amount of money the customer has earned for the cardholder's charitable organization.

Remember, you are directly responsible for funding these organizations for their share of donation activity on a schedule you negotiate with your non-profit clients. The act of funding is a positive marketing message and enhances the relationship between you, the business owner, and the specified non-profit (which is the way it should be). You might even decide to invite your main fundraising administrators to lunch on you and then personally hand them a donations check once a month or once a quarter. Now that's good business that will come back many fold!

NOTE: As of the date of this reference guide, merchants cannot yet post a payment to reduce the donation receivables displayed in the Fundraising Dashboard as money owed to select non-profits. Our Application Development Team is working on an upgrade to enable the posting of payments merchants make to non-profit organizations that appear online inside the merchant's own account and the non-profit's account.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Configuring Reward Ratios (Category Maintenance)

IMPORTANT: Please note this section is **NOT APPLICABLE** for Micros or POSitouch processing merchants as of the date of this Reference Guide. Only merchants who process through either the Internet or a Certified Credit Card Terminal can use the Category Maintenance feature to control reward ratios in real-time.

The Category Maintenance module, if enabled, is used by merchants to control all reward ratios in their loyalty program when using the Internet Terminal or a certified VeriFone terminal to process transactions. Micros and POSitouch users do not support the category reward feature as of this date of this reference guide. Even merchants who process using Internet Terminal or a certified credit card terminal may never use this feature. The only time a merchant would use this feature is if they want to offer customers DIFFERENT reward percentages based on the type of product or type of customer transaction. The way categories work is each type of sale can be divided into broad categories of products and services, each with their own reward ratio. For example, a restaurant might want to offer customers 20% cash back rewards on lunch but offer 10% cash back rewards on dinner and offer corporate marketing departments 5% rewards on catering. An automotive detailing center might offer 25% cash back rewards on premium car washes, 15% on detailing and regular car washes and 5% on oil changes. The Category Maintenance module generally is turned OFF by default (no categories) which means all sale transactions are processed with a pre-programmed reward percentage (i.e. 10%) every single time. When the Category Maintenance module is used, the system overrides the standard reward percentage and references the category table when calculating rewards. This utility allows cardholders to start getting rewarded with different percentages based on which category the clerk selects when processing a transaction.

In order to properly understand how category rewards can be used at your business, we have illustrated several different hypothetical scenarios of real live category configurations used by other merchants. Please review each example and overview to get a feel for how categories can be best be used at your business, if applicable. Remember, every configuration is totally customizable.

Table A: Hypothetical Example of Category Setup for a Restaurant

Category Name	Type	Ratio
BREAKFAST	Sale	15%
LUNCH	Sale	20%
DINNER	Sale	10%
CATERING	Sale	5%
PREPAY LOAD BONUS	Load Gift	20%
PREPAY NO BONUS	Load Gift	0%
ADJUSTMENT	Load Gift	0%
NEW RWDS MEMBER	Load Reward	0%
ADJUSTMENT	Load Reward	0%

Notice in the above configuration, four (4) sale categories were used (most credit card screens are limited to 4 category names per screen). When the clerk presses the BREAKFAST category, cardholders will receive a 15% reward. When the clerk presses the LUNCH category, however, the reward bonus jumps to 20% since this restaurant really wants to push their lunch business and advertise the higher reward. Under this illustration, the merchant also sets up categories for loading gift and rewards by setting up a prepaid reward bonus of 20% whenever a customer loads money on their card in advance. This means if a customer loads their card with \$100 in gift value, and the clerk presses PREPAY LOAD BONUS, the customer get \$100 gift load plus a \$20 reward or \$120 for the price of \$100! Remember a gift card is usually money given to you by a customer and rewards is money or special currency you issue instead. Since the customer only gave you \$100.00 the system does not place the \$20.00 reward on the gift card side, rather the extra bonus is added to the customer's reward balance. Offering BONUS REWARDS with gift card 'loads' is an ideal strategy to encourage gift card purchases year round. Many

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

different promotions can be used so make sure and contact your sales executive to get a firm handle on the strategies employed to increase pre-paid sales and gift card sales year round.

Table B: Hypothetical Example of Category Setup for a Merchant

Category Name	Type	Ratio
REGULAR REWARDS	Sale	10%
PLATINUM REWARDS	Sale	20%

In Table B, we have an example of a very basic configuration with only two (2) sale categories and nothing else. Many merchants print a separate VIP or Platinum card in a noticeably different color and when the Platinum card is presented, the clerk selects the Platinum category and the customer receives 20% rewards instead of the normal 10% when the REGULAR REWARDS category is selected.

Table C: Hypothetical Example of Category Setup for a Merchant

Category Name	Type	Ratio
REGULAR REWARDS	Sale	15%
DOUBLE REWARDS	Sale	30%

Very similar to Table B above, we show an example of another simple category configuration with only two (2) sale categories where the clerk can select DOUBLE REWARDS to trigger the higher reward issuance. A “Double Rewards” day or time of the week might be advertised to consumers and management would instruct clerks to select the appropriate category when processing transactions during the specific bonus time period. **NOTE:** Our Application Development Team is working on an upgrade to automate reward multipliers automatically based on time or day of the week. However, at the present time, clerks must manually select the proper category in order to achieve the desired multiplier effect.

Table D: Hypothetical Example of Category Setup for an Entertainment Center

Category Name	Type	Ratio
OPEN BOWLING	Sale	10%
LEAGUE BOWLING	Sale	20%
RESTAURANT	Sale	15%
MINI-GOLF	Sale	25%
PRO SHOP	Sale	10%
PARTIES	Sale	10%
PREPAY LOAD BONUS	Load Gift	20%
PREPAY NO BONUS	Load Gift	0%
ADJUSTMENT	Load Gift	0%
NEW RWDS MEMBER	Load Reward	0%
SPORTS BONUS	Load Reward	\$5
MISCELLANOUS	Load Reward	0%

Notice in the above configuration, six (6) sale categories are used (most credit card screens are limited to 4 category names per screen) which means the clerk has to select a down arrow to access the last two (2) sale categories. Similar to Table A, this configuration utilizes each category type, including the triggering of reward bonuses when customers load gift value on their card in advance through the “Prepay Load Bonus” category during a Load Gift transaction. This example configuration also features use of the Load Rewards type to track the type of transaction when Load Rewards is used to process transactions. The category fields all display on the online Reconciliation Report for tracking and monitoring. The Load Rewards function is a very important function when used properly. This function is used to manually load rewards onto a new customer’s card for the purposes of creating an activation bonus, develop contest or sports marketing promotions to increase spending, reward customers with X amount of dollars if they purchase certain items or spend over a certain amount within a certain time.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Many clients also use the Load Rewards function to handle customer disputes in lieu of issuing a refund. This way, you keep the customer happy, put full price in the register and help ensure a return visit at the same time. All of this is accomplished by issuing a little 'monopoly' money (money that can only be used at your business) to resolve complaints or take care of any customer service issue as they arise. In the above illustration, certain "tracking only" categories were added with a reward ratio of 0% just to assist management categorize transactions when reviewing daily reconciliation reports.

IMPORTANT NOTE: Reward ratios can be changed anytime to suit current promotions strategies and reconciliation report tracking. However, each time the NAMES of the category fields OR the ORDER in which they appear is changed, a new download of the loyalty program must be performed to pick up the latest updates.

Adding a New Category (Step by Step)

Due to the sensitive nature of reward ratio calculations, only users with Administrator security clearance have access to Category Maintenance. Administrators can access this module by clicking the Category Maintenance link in the main screen area of the Merchant Update Center.

1. From the Category Maintenance main window, click the **New Category** button to add a new category.
2. Name the new category in the **Name** field. Please do not use any special characters. UPPERCASE recommended for clarity.
3. Assign the amount of reward (5, 10, 20 etc.) in the **Rate** field that will trigger the proper reward amount based on the value of the sales remittance.
4. The checkboxes for both **Web** (Internet Terminal) and **POS** (for credit card terminals) to process transactions are checked by default. If applicable, you may deselect a box but we recommend leaving both boxes checked for synchronization purposes.
5. Select Transaction Type of the category (Sale, Load Gift, or Load Reward). Sale categories would be created for sales transaction types, gift categories would be used for load gift transactions and reward categories would be used when using the Load Rewards function. A great example of a Load Gift category would be "PREPAY LOAD BONUS" and when selected, will give cardholders an additional reward when they preload money in advance on their card.
6. Click Save to save your changes. Your category has just been created.

ATTENTION CREDIT CARD TERMINAL USERS

Upon creating or modifying a category, your changes will appear instantly when using Internet Terminal to process transactions. However, the credit card terminal does not update in real time since the category screen is hard-coded and every change to the category names requires a new download. Reward ratios can be changed anytime without a download but when the names of the categories need to be changed, or the order in which they appear on the terminal need to be changed, we need to prepare a new file for download. Please contact Technical Support for assistance in creating a new file build and readying the file for download once your categories have been finalized.

Online Reporting

Your online reports are available anytime when signed into your account by clicking the appropriate link from inside the Merchant Update Center. Below is a description of each available report.

Report	Description
Cardholder Activity Report	This report allows you to run a transaction detail report on a particular customer (ID#), showing cumulative transaction activity of specific cardholders at your location(s). Click Cardholder Search and Activity Report, enter search criteria to pull up a cardholder record and click Activity Report to access the

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Report	Description
	data.
Reconciliation Report	This important report details all your gift and reward transactions on a cumulative basis in real-time and can be emailed to designated users on a daily basis summarizing the previous day's transaction activity. You can click on any of the column headings to sort in either ascending or descending order. You can select any range of dates to perform a sort. The main transaction types (Record Sale, Load Gift, Redemption) are color-coded for your convenience. You can export the data in this report in CSV (Excel) by clicking on the appropriate option in the upper right corner. This report is also available from certified credit card terminals by selecting the down arrow from the loyalty main menu and selecting Reports.
General Member Report	This report shows all registered and activated customer demographic data. A customer is considered "registered" when he/she completes the registration process by filling out the online activation form. A customer is considered "activated" when he or she completes the final step of the registration process to validate the accuracy of their email address or mobile phone number and formally opt-in. You can hide and display certain columns appearing in the "Display Options" area on the left. Click on any column heading to sort in ascending/descending order.
Custom Subscriber Report	The Customer Subscriber Report enables authorized users to query their database based on a variety of filters including: days since last visit, age, gender, spending activity, upcoming birthdays, etc. Data can sorted and easily exported for the creation of email and mobile marketing subscriber lists.
Merchant Dashboard	The Merchant Dashboard provides a comprehensive snapshot of all gift and loyalty card program activity across the current month, previous month, current year and cumulatively. Virtually every reportable metric is published on the dashboard, including sales remittances, redemptions, breakage, unredeemed gift and rewards liability, number of activated customers etc.
Fundraising Dashboard	Similar to the Merchant Dashboard but focused around fundraising metrics, the Fundraising Dashboard summarizes all fundraising sales and donation activity across the current month, previous month, current year and cumulatively.

Please note the **Reconciliation Report** (Summary or Detail) is also available from certified credit card terminals by selecting the down arrow at the loyalty main menu and selecting Reports. Managers may select the Detail Report to show ALL transaction detail or the Summary Report to just show a breakdown of transactions by type. For more detailed analysis, please review the online Reconciliation Report when logged into your account.

Query of the Database

Merchants can query their customer database using a variety of filters including days since last visit, age, gender, spending, and activation status. When you're ready to generate a custom query from your loyalty program membership database, follow the instructions below:

1. Click on **Create Custom Subscriber Report** link from the Merchant Update Center.
2. **Define the Primary Location (Multi-Unit Operators Only).** If you're a multi-location operator, select the primary location whose data you wish to sort, if applicable, or select All for all locations.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

The location filter maps cardholders to the location they most frequently patronize based on spending history.

3. Select a **Fundraising Affiliation**, if applicable. If you're querying your database for a specific fundraiser, choose the appropriate display option in the Fundraiser drop down filter. If you don't require specific drill down display results on fundraising, leave the default option at "All Cards" which will include fundraising activity in the overall query results. In other words, fundraising activity will not be excluded from your query results when the default "All Cards" is selected.
4. **Query Your Membership Database.** Review the various filters for which you may search and sort data including:
 - Days Since Last Visit
 - Age
 - Gender
 - Birthdays Next Month
 - Etc.

For each filter you selected, the sort is applied to your database query criteria. For example, if you select 60 Days Since Last Visit, the database will only show cardholders who have not visited in the past 60 days. But if you were to select 60 days since last visit along with (gender) males and (age 20-25) then the sort will give you MALES that are age 20-25 who have not visited in the last 60 days, since it combines all the sort criteria to give you numerous options to really drill down and communicate specifically with the right set of customers. You can select as many different filters as you like to further segment your membership data or leave all filters alone (default).

5. **Generate Output from Query.** When ready to generate your query results, click the button at the top entitled, CREATE THE REPORT. Please note if you do not select any filters, the action of clicking CREATE THE REPORT will generate a list of ALL cardholders from your membership database.
6. **Sort the Report Output (Optional).** Once the query output appears on screen, you have the option to sort the data using the Sort filter in the upper left corner and select either Ascending or Descending checkboxes to obtain the desired report presentation based on the Sort filter selected. We suggest you play with this function and create a number of sorts to get the hang of displaying data in a number of ways to drill down even further.

Merchants running the integrated email or mobile marketing application have the ability to create email and mobile subscriber lists directly through the loyalty program. Please refer to the separate Email and Mobile Marketing Quick Start Guide for detailed instructions on creating subscriber lists. For merchants who use their own 3rd party email or mobile software applications, the CSV Export button can be used to create files for upload.

Units Require Activation Setting

The Units Require Activation setting controls whether the optional Unit Balance requires card activation in order for redemptions to be permitted. Remember the Unit Balance is a custom "widget" currency in single integer format (1, 2, 3, etc.) allowing merchants to load and redeem for prepaid promotions strategies. The Units Balance can be customized at merchant discretion, e.g., "Lunches", "Entrees", "Games", "Haircuts", "Car Washes" etc. By default, units can be redeemed regardless of whether or not the customer's card has been activated (just like Gift value can be redeemed regardless of card activation status). However, Technical Support can adjust this setting and require card activation in order to process unit redemptions. Contact Technical Support for assistance changing this setting to desired value.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Max Units Per Day Redemption Limits

When the optional Units balance is used (e.g., “Games” of bowling/mini-golf or “Lunches”) a maximum number of UNITS to be redeemed can be programmatically set to limit (or block) redemptions on a daily basis. This feature is extremely useful for minimizing the risk of customer redemption abuse when preloading cards with a tremendous amount of value designed to increase frequency and spending. For example, a bowling center may load 200 free games of bowling onto a batch of cards for kids to use all Summer long but set a limit of 1 or 2 redemptions per day, thereby forcing the cardholder to continually return back to the center over and over again in order to redeem the free game(s). Similarly, a restaurant could preload 100 free kids meals on a batch of rewards card and set a limit of 1 or 2 per day, to encourage the parents to keep coming back with their kids to redeem the free kids meal promotion.

The Max Units Per Day Redemption limit is defined on an individual card range basis. Therefore, one batch of cards starting 701000001 through 701000099 (100 cards) could be set with a max daily unit redemption limit of 1 while batch 701000100 through 701000299 (200 cards) could be set with a max daily unit redemption limit of 2. The value is customizable on an individual card range basis. By default, no redemption limits are enforced so merchants must request these limits. Unit redemption limits are most commonly requested when submitting a Preload Card Request form to send a ticket to Technical Support requesting a preload on a specific batch of cards. When users click Preload Card Request from the back office Merchant Update Center, you’ll see a field entitled, Max Daily Unit Redemptions, which can be set with a specific desired value. This field is also displayed when using the REQUEST NEW FUNDRAISER RANGE online form to offer higher value to a group of kids, or a school, church, little league etc. and set appropriate redemption limits. There are a number of strategies to increase frequency and spending by using the UNITS balance so please contact your sales executive or Technical Support with any questions or ideas on how you might use this function in the best way possible for higher ROI.

Private Label Website Integration

For merchants who desire to print cards with their own website address on the back instead of the generic loyalty program website address, we can setup a private label configuration enabling cardholders to activate cards and check balances directly over the merchant’s own website. This means cardholder activation and registration will take place on YOUR website and thus the language on the back of the card will be changed to drive more traffic to your brand, your name, and your website.

The private label solution provides complete website integration using HTML code and API calls. No landing pages or hyperlinks are utilized. Pricing varies based on whether your business has its own webmaster resources capable of following plug-in instructions to setup the branded elements and interfaces OR whether Technical Support performs this integration work directly. Inquire with Technical Support for details and pricing and please download and review the Merchant Private Labeling slideshow for more information and screen shots. If your business is interested in private label integration it’s a good idea to implement before ordering more batches of plastic cards so the back files can be changed to display your company website address.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Fraud and Abuse Monitoring

Fraud Reporting

All merchants have access to a report in the Merchant Update Center entitled Fraud Monitoring Reports, which flag specific transaction activity (determined by the merchant) as potentially suspicious or warranting closer management review. Fraud Monitoring can also be used for benevolent tracking. For example, let's say you would like to find out which customers are coming in at least 3-5 times per week but don't want to check the reconciliation report every day or look up this data on your own. Your reports are not necessarily reporting a fraud situation, it may be reporting what you would like to see and track on a proactive basis. So, while thinking of this module, don't necessarily think the reporting is all negative, you may see many positive patterns of customer spending activity at your business.

The settings that drive many of the Fraud Monitoring Reports are defined in the Fraud Preferences page. A description of each Fraud Monitoring Report is summarized below.

1. **High Dollar Amount Limits:** This report flags any transaction type amounts that exceeds the defined limits. For example, if a Sale transaction limit is set at \$26.00 then any sale of \$26.01 and above is reported on the Fraud Monitor. Similarly, if a Load Gift transaction type limit is set at \$15.00 then any load gift transaction of \$15.01 or higher will be reported.
2. **High Frequency Limits:** This report flags multiple transaction occurrences (not amounts) where the number of transactions (whether this be redemptions, sales, unit balance use or any type of transaction) within X number of days exceed defined limits for reporting. For example, if a customer had 3 reward redemption transactions within 5 days, all 3 of these redemption transactions would be reported on the Fraud Monitor, if the settings were defined to report 3 or more redemptions within 5 days.
3. **Same Day Multiple Visits Report:** This report flags cardholders with multiple transactions occurring in the same 24 hour period. For example 2 separate sales transactions or 3 separate redemption transactions would flag on the fraud monitor for closer review.
4. **Card Activity Report:** This report enables management to flag specific card ID#s for monitoring and displays ALL transactions processed under the specific card ID(s) on the fraud monitor within a defined number of days.
5. **Clerk Activity Report:** This report enables management to flag all transactions processed by a specific clerk in order to help spot patterns of suspicious transaction activity by designated employees. Merchants need to enable Clerk IDs to use this report.
6. **Activate by Agent Report:** This report flags all registrations within the defined number of days where cardholders were registered using the Activate by Agent function when registering a cardholder while logged into the back office. The Activate by Agent function serves to automatically activate cards for cardholders who either do not have a valid email address or mobile phone number and the merchant helps the consumer activate so rewards can be redeemed. This override is also used by merchants on an individual case basis to activate multiple cards by the same person who exceed the Max Cards Per Person limit.
7. **Multiple Registration Activity:** This report flags cardholders who register more than one card with the same first and last name OR email address OR mobile phone number. The report is used by management to spot cardholder registration abuse from consumers who try to unlock preloaded dollars by activating multiple cards. Administrators can decide to delete certain cards and erase preloaded value if multiple registrations are determined to be abuse situations.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

8. **Voided Transactions Report:** This report identifies all instances of using the Void function to delete a previously processed transaction from the database. Since the void function has the potential for employee abuse, we keep an audit trail of voided transactions for management review.

Clients can access their Fraud Monitoring Reports online in real-time and make appropriate adjustments to their auditing settings which control the type and amounts of transactions flagged for review. The Fraud Monitoring Report filters are configured by merchants with Administrator access by clicking the **Fraud Preferences** link in the Merchant Update Center.

Setting up Report Delivery Daily By Email

It is highly recommended authorized client management enable both the Reconciliation and Fraud Monitoring Report to be emailed to their inbox each morning like clockwork for daily review. These settings are enabled / disabled in the respective user profile in the Users section inside the Merchant Update Center. Click on any authorized user (employee) in the Users area of the Merchant Update Center and you'll see two checkboxes that should be turned ON (checked) to assist client management monitor transaction and clerk activity. These settings are as follows:

- **Email Daily Reconciliation:** If checked, the merchant's Reconciliation Report from the previous day is automatically emailed to the user's email address for review first thing in the morning.
- **Email Daily Fraud Monitoring:** If checked, the merchant's Fraud Monitoring Reports from the previous day's activity is automatically emailed to the user's email address for review first thing in the morning.

The reason these boxes should be checked is so authorized client management receives these reports by email instead of being forced to log into the system every day to check and review the online versions of these reports. By receiving daily reports by email, authorized managers can be more proactive in spotting abuse or possible fraud situations.

Enabling Clerk IDs

Users with Administrator access clearance have the ability to setup clerk IDs in their gift and loyalty program to systematically enforce the user to enter a numeric Clerk ID prior to processing a transaction. If Clerk IDs are enabled, a valid clerk ID must be entered to advance to the next screen when processing through either Internet Terminal or a certified credit card terminal. If the merchant processes exclusively through Micros or POSitouch, the configuration file can be setup to automatically pass the clerk ID to our system during a transaction which means the below steps are not necessary. For Internet Terminal and certified credit card platform users, however, setting up Clerk IDs is easy and is accomplished through the following steps:

1. **Define Clerk IDs for Authorized MUC Users in the Database:** Click the user accounts in the Users area that also have access to process transactions and scroll down to the **Clerk ID** field and enter a numeric number that will uniquely identify this user (employee). This number can be anything, such as a server ID or last 4 digits of the user's social security number. Verify each user account in the USERS area is defined to a specific Primary Location instead of "All". If All is displayed next to the Primary Location field then change the value to a specific location where the employee works and click Submit to save changes. If the merchant has clerks or users who work at multiple locations using Internet Terminal, we recommend creating two separate user accounts, each with different Primary Locations, in order to keep transaction summary and detailed reporting accurate on a location by location basis.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

2. **Define Clerk IDs for Every Other Clerk in the Database:** If the user does not require access to the MUC back office and will only process transactions, then click the link in the Users area called "**Terminal Only Clerks**" and click the + sign to setup employees and define their clerk IDs. Then repeat until all clerks are setup in the system with an appropriate Clerk ID.
3. **Enable Clerk IDs in the MUC Location Tab:** Click the location name under the Locations area of the Merchant Update Center where Clerk IDs need to be enforced. In the Location Edit screen, check the box "**Require Clerk ID from Terminal**" and save changes. If this box is unchecked, then Clerk IDs will not be enforced at the specific merchant location regardless of whether Clerk IDs are entered in the above steps.
4. **Enable Clerk ID Screen on Certified Credit Card Terminal(s) if applicable.**
 - **VeriFone Terminals:** If merchants are using a certified Verifone terminal, merchants will need to manually enable the Clerk ID screen if Clerk ID functionality was not requested during the initial installation. Clerk IDs can be enabled on Verifone by pressing the down arrow at the loyalty main menu, selecting Options F1, press Config Info, F4. Enter password of 9-alpha-alpha-66831 and press ENTER. Scroll down to Clerk ID Disabled field and press the function key next to it until the screen displays Clerk ID Enabled. Exit back to the main menu. A new Clerk ID screen will appear and prevent users from advancing until they enter their Clerk ID. Once a transaction is submitted for processing, the Clerk ID is validated and an error will return if no valid ID can be located.
 - **Hypercom Terminals:** If merchants are using a certified Hypercom terminal, the client will need to manually enable the Clerk ID screen if Clerk ID functionality was not requested during the initial installation. From the loyalty main menu, select the down arrow and then select Setup Menu. Select Terminal and enter Manager Password of 92266831 and press Enter. Select the Next button until you see ENABLE CLERK ID screen. Select the Edit button and enter 1 (assuming 0 is displayed, which means Clerk IDs are disabled) and press Enter to save changes. A new Clerk ID screen will appear and prevent users from advancing until they enter their Clerk ID. Once a transaction is submitted for processing, the Clerk ID is validated and an error will return if no valid ID can be located.

Setting up Manager Passwords on Load Value Transactions

Merchants can setup a manager password screen on the sensitive Load Value functions (Load Gift, Load Rewards, Load Units) of Internet Terminal or on certified credit card terminals to add another layer of security and prevent unauthorized employees from processing transactions. The password function is completely separate from the clerk ID screen and when enabled, adds a new prompt forcing users to enter a numeric password in order to advance to the next screen. In order to enable Manager Passwords on Load Value transactions, please follow the steps below based on the processing platform:

- **Internet Terminal:** Click the appropriate location link under the Locations heading on the right side margin of the back office Merchant Update Center. Scroll down and observe the setting "**Require Manager Password for Load Value**". If this box is unchecked, no manager password will display when a clerk selects a Load Value (Load Gift, Load Rewards or Load Units) transaction on Internet Terminal. Check this box and click Save to submit your changes and require the password prompt. Once enabled, a password prompt will immediately display when performing any Load Value transactions on Internet Terminal whenever a user is signed into this particular location. If your business is a multi-store operator, be sure to click each location name link appearing under the Location tab and check this box to require validation. When the password prompt displays, enter the Clerk ID of any user with Administrator or Manager security

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

clearance as defined in the Users section to advance past the prompt. If you have not yet defined Clerk IDs for users with Manager or Administrator security clearance, click the appropriate user name under the USERS section of the Merchant Update Center (above Locations), scroll down and enter a value in the Clerk ID field, which acts as the manager password value.

- **VeriFone Terminals:** Password prompts are disabled on certified VeriFone Omni terminals by default and can only be enabled from the terminal. To enable, select the down arrow from the loyalty main menu and select Options F1. Then press Config Info (F4). The Config Info area is password protected. The password is 9-alpha-alpha-66831 ENTER. After entering the password successfully, scroll down to the screen for Clerk IDs and Passwords. Press the function key next to Passwords to change the setting from Password Disabled to Password Enabled. Then press the Modify Password function directly underneath and create a password of any random combination of numbers. Press the Enter button to save changes and then press the Red X button to exit back to the loyalty main menu screen. Now when processing any Load Value (Load Gift, Load Reward or Load Units) transaction from the terminal, a new Password screen will display forcing the user to enter a valid password before advancing to the next screen.

NOTE: Earlier versions of VeriFone, including version 4.033 and below do not have Manager Password function available on just Load Value transactions. Merchants must download the latest version (4.0.34) of the loyalty software to pick up new updates. In order to check the version number, select the down arrow from the loyalty main menu and then select Options F1. Scroll down one more screen and select Application Info F1 noting the version number displaying across the top of the screen. Contact Technical Support for download instructions or assistance.

- **Hypercom Terminals:** Password prompts are disabled on certified Hypercom terminals by default and can only be enabled from the terminal. To enable, select the down arrow from the loyalty main menu and select Setup Menu. Then select Terminal. Enter Hypercom Manager password of 92266831 to advance. Press the Next button until you see ENABLE MANAGER PWD. Select EDIT and set value to 1 (assuming 0 is displayed for No Password) and press Enter. Press the Next button again to display MGR PASSWORD and select EDIT. This is the area where you change the password so enter any combination of digits you want which will prompt whenever a clerk selects a Load Value transaction from the main menu. Press the Enter button to save changes. **NOTE:** If you forget your manager password after changing it, please contact Support for assistance.

Adjusting Max Cardholders Per Person

The Max Cardholders Per Person setting is designed to detect cardholders who try to register and activate multiple rewards cards under their name, email, mobile number, etc. We have written an algorithm for detecting multiple registrations by the same person in order to curb potential abuse for a merchant's preloading value program. Many merchants preload cards prior to distribution with rewards value (\$5 or \$10 for example) which can only be redeemed when the card is activated. Some cardholders have been known to try to activate multiple cards under their same personal information in order to take advantage of the preloading program designed to help enroll cardholders and build customer databases. By default, the Max Cardholders Per Person value is set to 2 which means a cardholder can activate up to 2 cards with their personal information but this setting can be tightened to 1 based on client request. Please contact Technical Support for assistance adjusting this setting to the value of your choice.

Preferred Loyalty Solutions

Gift & Loyalty Card Processing

Merchant Reference Guide – Revised 12/1/2011

Technical Support

If you should ever need support in navigating through any aspect of your gift and loyalty program, you have the following options in obtaining help.

1. **Email:** Please email **support@plsrewards.com** with any questions or concerns you have. Your inquiry will be addressed within one (1) business day of receipt.
2. **Telephone:** Call Technical Support directly at: 888-541-1138 ext #101