

# Gift Cards

## Prepaid Cards

### INCREASED REVENUE

### REDUCED ADMINISTRATION

### INCREASED PROFIT

Retail Decisions (ReD) is a leading gift card provider, with over 100 retail clients. Gift Cards can provide substantial benefits to merchants over traditional paper-based gift voucher solutions, and are the most profitable product line for a retail business. ReD's gift card programmes are highly flexible, and fully customised to your need.

A gift card works like a bank debit card with the funds being added prior to the card being used to buy goods. Cards are issued, and funds are added to the card. The funds can then be redeemed, either fully or partially. The cards can also be topped up with additional funds at any time if required.

ReD provides a fully hosted gift card service that allows you to operate a cost-effective solution. The hosted service, easily integrated with your existing retail systems, provides comprehensive interfaces for your programme managers, your financial managers, your marketing organisation and your consumers.

### Replacing Paper Vouchers

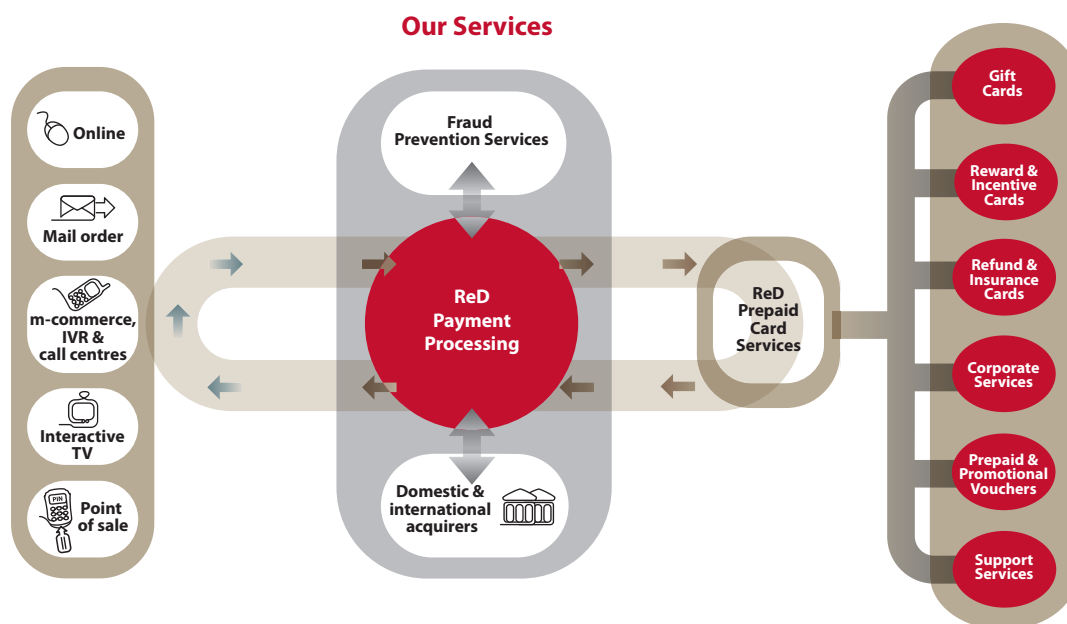
Gift cards offer many advantages over more traditional paper vouchers. The cards have no value until activated at the point of

sale, they can be distributed, and displayed more prominently in store without the risk of theft. They lead to fraud reduction, and provide greater tracking and reporting information. They can be partially redeemed, and topped up again.

### What will Gift Cards do for you?

ReD's Gift card programmes deliver valuable benefits to your business:

- High margin sales
- Fraud reduction compared with paper vouchers
- Reduced operating costs for managing voucher schemes
- Additional revenue through float and breakage (unredeemed value)
- Superior consumer product with partial use and reload options
- Expansion opportunities in the corporate market
- New distribution channels to consumers, e.g. web, phone IVR, mobile phone



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### Fully Managed Gift Card Services

ReD offers a full range of hosted gift card programmes.

We provide the capability to issue and activate cards, load value, and redeem it at the point of purchase. We support multiple channels, including retail stores, web, Interactive Voice Response (IVR), and mobile phones.

Our gift card service fully integrates with your existing retail environment and terminal network to ensure that you do not need to invest in substantial new infrastructure.

Our management interfaces allow you to order, issue and review gift cards, view the current status through real-time reporting and tracking, carry out comprehensive data mining, and search on any card.

Full financial reporting is included, including sales, redemptions, outstanding balance reporting, and projections

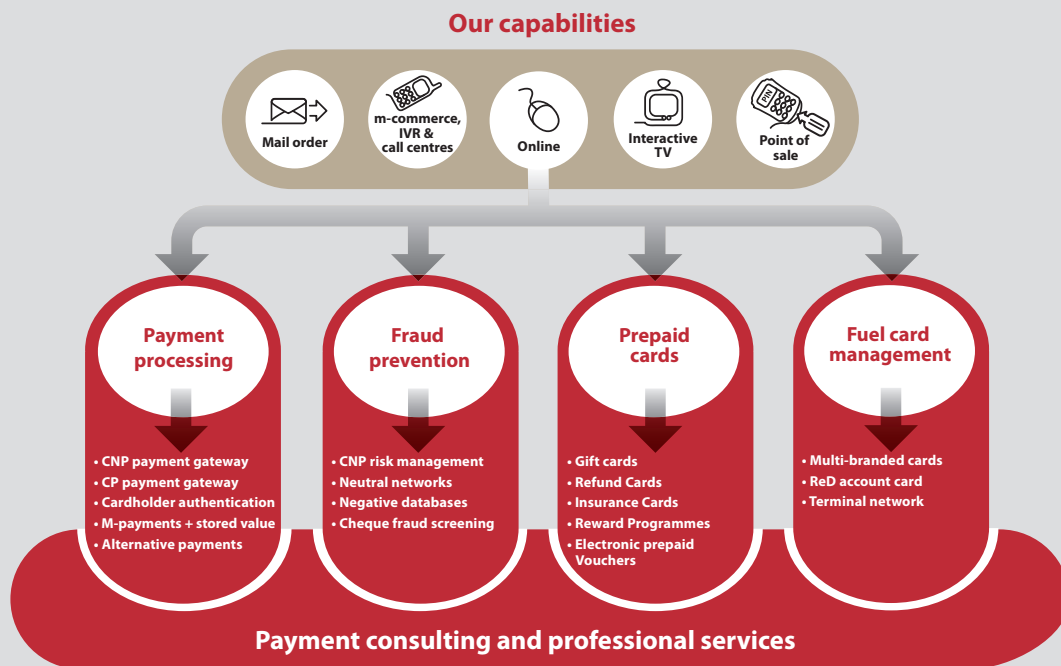
for profit and loss. As part of our service, we can provide corporate management interfaces to allow retailers to manage corporate gift card programmes.

ReD can provide comprehensive fraud screening on all online gift and credit card purchase transactions, identifying any unusual patterns of usage, and making a clear yes/no decision on any transaction.

### Advanced Gift Card Solutions

Gift cards can also be used for other services, such as:

- Acting as payment for a refund when a consumer returns an item
- As an insurance card, to manage claimant purchases
- As part of a loyalty scheme
- As a promotional tool towards potential new consumers



### About ReD

Retail Decisions (ReD) is a world leader in payment processing and card fraud prevention, and a major operator of fuel cards and prepaid cards.

Our customers come from the telecoms, retail, travel, petroleum, banking and the broader e-commerce sectors. We have over 17 years' experience in the fraud prevention market. We are a specialist supplier to the payments industry worldwide and a recognised industry leader with a blue-chip international client base.

ReD's prepaid cards are only one way in which we deliver value to our customers every day.

ReD takes complex and demanding challenges and turns them into complete payment solutions, which are simple and secure. We add real value to our clients' businesses, whilst also saving them money.

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