

Support Services

Prepaid Cards

PROGRAMME MANAGEMENT

CORPORATE SUPPORT

CARDHOLDER INTERFACES

ReD offers a full range of support services to allow retailers to run their gift card programmes cost effectively.

Card & Voucher Management Interface

Operating a gift card programme involves many different aspects of control, and requires a powerful management tool. ReD's Management Interface is a complete programme management and reporting tool for programme administrators. Support teams, corporate and market service groups, financial controls and store administrators receive full visibility of programme performance, card and voucher usage, current financial position, and financial settlements.

The key features of the tool are:

- Card and voucher ordering and issuance, stock management
- Support for corporate clients
- Search for and view all activity on any gift card
- Card redemption capabilities
- Card status update and lost/stolen card management
- Financial management and settlement reporting, including commission and fee calculations
- Management, marketing and store reporting

Phone IVR Services

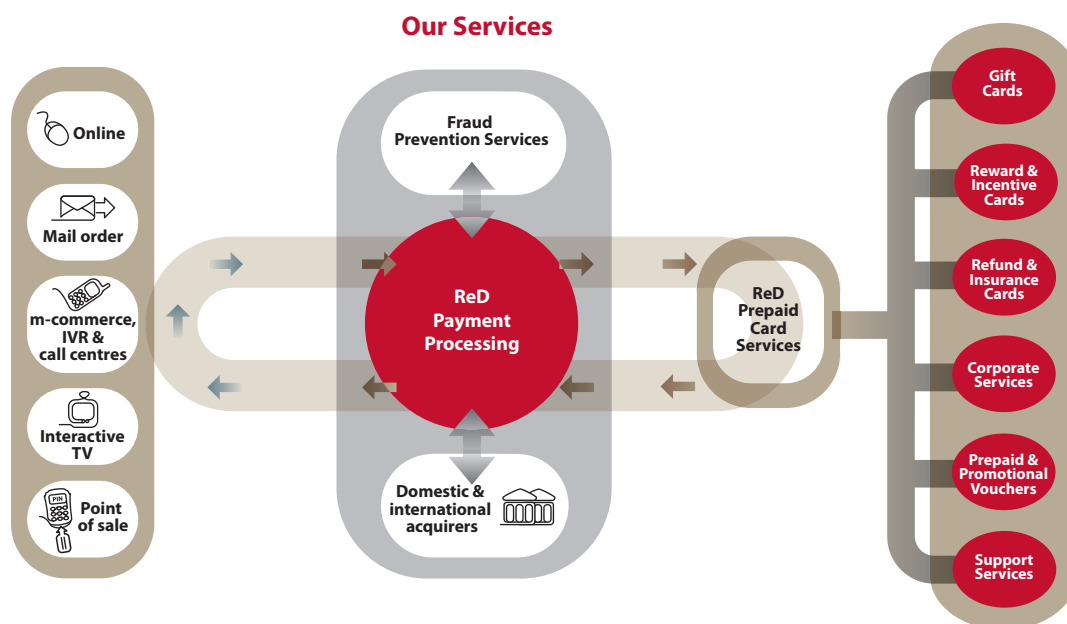
ReD also provides an Interactive Voice Response (IVR) service for retailers on the shop floor to obtain basic card information such as balance and transactions, and to redeem electronic vouchers. The IVR service can also be used to redeem cards when an online redemption system is not available.

Call Centre Services

To compliment the IVR services and to provide a human interface for the programmes, ReD also provides call centre operations to enhance the customer experience. Depending on requirements, these services can be 24x7 or business hours only.

Card Production and Personalisation Services

ReD looks after the full lifecycle of the programme. This includes card and wallet design services (if required), managing card production and providing personalisation files for the cards and fulfilment either for store stock or directly to customers.



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Corporate Management

Many retailers provide corporate services as additional value added functionality as part of the gift card program they deliver to large companies. These services support the corporate in fulfilling consumer reward programs, rewarding valuable staff and customers, providing discounts or managing promotions. Providing corporate services can be highly advantageous for a retailer, since it can bring in a large potential new consumer base very rapidly.

ReD offers basic corporate functionality as part of its standard gift card service and can also provide a more customised, comprehensive corporate management interface, allowing retailers to run a corporate gift card programme. Corporate clients are registered and managed, cards can be ordered and issued, and corporate payments approved and tracked. Separate branding can be added for each corporate client. The system provides detailed settlement information, with integration into the retailer finance department as required.

Cards and vouchers can also be issued in bulk to corporate clients, allowing voucher numbers to be sent by email, mail, or over the phone.

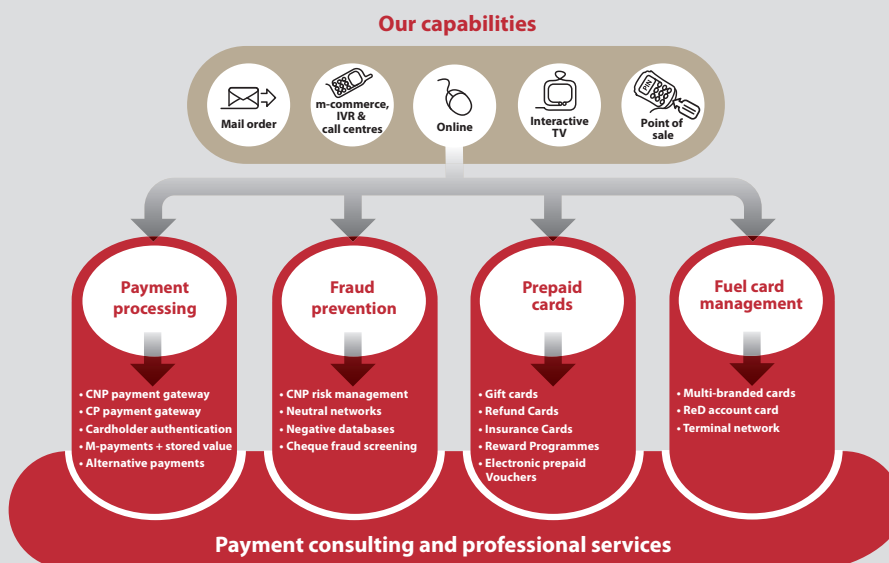
This gives the retailer the flexibility to truly differentiate their service towards corporate clients, and provide a superior level of service.

Cardholder Interfaces

ReD provides interfaces directly to gift and reward cardholders to allow them to manage their account. Cardholders can view their details over the web, using an application on their mobile phone, or via an IVR interface. Cardholder management features include:

- Secure access to personal details through use of a PIN at login
- Card balance and transaction history review
- Provision and update of consumer personal information
- Reward programme integration
- Additional card ordering
- Card top-ups

The interfaces are hosted and run by ReD, but are fully branded with the retailer or card scheme brand.



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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