



Merchant Welcome Guide

www.valutec.net | 1-888-381-8258

**Integrated Solutions
To Fit Any Growing Merchant**

Account Information

Complete the information below for quick future reference.

Helpful Information		Where can I find it?
Merchant ID Number		See your monthly statement, or call Valutec Merchant Support
Username		See your gift card contract, or call Valutec Merchant Support
Password		
<i>To access your reports online</i>		
Terminal Make/Model		See your terminal user guide
Terminal ID #1		Call Valutec Merchant Support
Terminal ID #2		Call Valutec Merchant Support
Reseller Contact <i>The person from whom you purchased your gift card program</i>		See your gift card contract, or call Valutec Merchant Support
Credit Card Processor		See your credit card contact

Online Resources: www.valutec.net
Merchant Support: 1-888-381-8258

Email: cservice@valutec.net
Balance/Sales by Phone: 1-877-654-6937

Welcome to Valutec Gift Cards!

Thank you for choosing Valutec as your electronic gift and loyalty card provider. Your new card program is about to bring exciting new benefits to your business and your customers.

Creating awareness through effective merchandising is the key ingredient for the success of your program. Now is the best time to make sure you have everything you need to promote your cards at the point of purchase.

Getting Started

- 1] Download and review your Quick Reference Guide (QRG) — You can find a QRG that corresponds to your specific terminal model at www.valutec.net. (see page 7) under “Access QRG’s Online” on how to download.
- 2] Using one of your gift or loyalty cards, follow the steps in the QRG to test your terminal’s functionality and become familiar with the different transaction types.
- 3] If the terminal has not yet been downloaded with Valutec’s gift/loyalty card program, please contact your credit card provider or call Valutec Merchant Support at 1-888-381-8258.
- 4] Print and keep your QRG close to your terminal for reference.
- 5] Go to www.valutec.net to access reports online (see page 7) under “Access Reports Online” or contact Valutec Merchant Support to request an Internet Reporting Form so you can access transaction activity reports online 24/7.

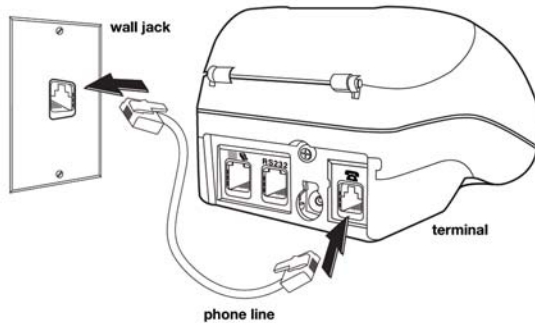
Please contact Valutec Merchant Support with any questions or concerns.

TEL: 888-381-8258 EMAIL: cservice@valutec.net WEB: www.valutec.net



Terminal Equipment Setup

Basic setup procedures are provided below for dial-up terminals. For more specific instructions, consult your terminal QRG and/or owner's manual that corresponds to your terminal.



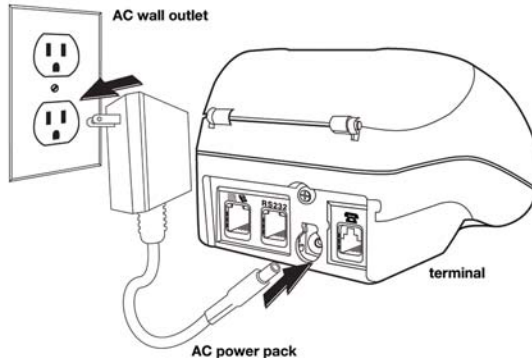
1] Connect the phone.

Test your phone line for dial tone. Plug the telephone line into your live phone jack (use a modular adapter if necessary), and plug the other end into the terminal.

Note: We recommend a dedicated phone line for your terminal. Sharing a phone line can interfere with the communication and response time to transmit a transaction.

2] Connect the AC power.

Plug the single cord AC power pack into a standard 120 volt AC outlet, and the other end into the terminal.



3] Terminal should now be ready.

Locate and download the Quick Reference Guide on www.valutec.net for your terminal. Follow the instructions in the QRG to test various gift and/or loyalty card transactions.

Program Marketing Ideas



A GIFT FOR YOU 

Ways To Make Your Gift Card Program Perform

A Gift Card Is A Product—Promote It!

1] Merchandising - Top national retailers tell us the most important gift card success factor is effective merchandising at the cash register and in other high-visibility locations throughout the store. Virtually all consumers are very familiar with gift cards and the value they provide. So, take a tip from Target®, The Home Depot®, and Barnes and Noble®, and put an eye-level display of gift cards at every checkout point.

- **Display Rack:** Valutec offers several sizes and styles of acrylic and metal card displays. A Merchandising display can be the most profitable square foot of selling space in your store. See catalog for complete details or visit www.valutec.net on the web for information on available products.

- **Card Holders:** A card holder is used to display the card at the point of sale when the card is issued. All card holders can be fully customized to match your business.

Program Marketing Ideas

- **Other Tools:** Posters, buttons, table tents, and window decals all contribute to customer awareness and additional card usage.

- **Seasonal Promotions:** Birthdays are the #1 gift card giving occasion. Even so, it's a good idea to change your display signage to reflect primary gift giving holidays of the year: Valentine's Day, Mother's Day, Father's Day, Graduations, and Christmas.

2] Value Incentives - Depending on the type of merchant, additional gift card value incentives for customers can be effective. Train your salespeople to recommend a gift card to customers who may have trouble deciding what to buy. For customers, you may offer a 5% or 10% discount off their purchase today when they buy a \$25 gift card for someone else. That's like paying your customers to send you more customers. Even if the customer buys the gift card for themselves just to get the discount, you've ensured that they will come again to spend it.

3] Store Credit | Merchandise Returns - Issuing a store credit is a great use for a gift card. Just load the value of the return on the card. The declining balance of the card ensures that all of the value will stay in-store.

4] PromoMail Direct Marketing - Spread the word using PromoMail to target consumers in your area. Use this method to drive traffic to a new location, push a new product, or promote an event. Promotional cards are tracked separately from gift cards to illustrate the success along with separating "promo" dollars.

5] eCommerce - Reach more customers by offering gift cards through your website allowing customers to purchase "virtual cards" that can be emailed to the recipient or printed, or to purchase physical cards that we will activate and send out on your behalf.

Loyalty Card Program

Loyalty Programs - You already know that keeping and increasing the number of customers who regularly do business with you is essential. Studies have shown that it can cost up to four to ten times as much to gain a new customer than retain one you already have. Create more incentive to repeat customers by using a point's based program designed to increase foot traffic and create loyal customers. Valutec offers a simple, yet successful Auto Rewards program, a multi tiered program, an open rewards program, and the innovative cardless program tracking points with the customer's phone number.

Many major retailers provide for sales incentives or bonuses to their clerks who successfully promote their loyalty card program. At the point of sale, every customer is asked if they are members of that merchant's loyalty program. If they are, any promotional discounts are applied and the customer is given credit for the sale. If not, the customer is provided a brief introduction to the program and the offer to participate. Merchants can set up sales contests or provide bonuses for their employees based on new enrollments into the merchant's program. Valutec offers several different loyalty programs. Choose one and give your customers a reason to return over and over again. Successful loyalty programs create continuous purchase motivation by providing rewards that are both meaningful and easy to achieve so customers stay plugged into a pattern of repeat business.

Focus On The Benefits!

Loyalty Merchandising - Loyalty cards can be promoted at the point of sale using many of the same merchandising tools used to promote gift cards.

Setting Up Redemption Levels

There are several effective ways to set up a points-based loyalty program, including an open-ended program or one utilizing designated redemption levels.

- **Open-ended:** With an open-ended setup, no specific redemption levels are established in the host system. As points are added to a card, they simply continue to accrue until a redemption transaction is processed. The redemption can be for any amount of points desired (up to total amount on the card). This allows total day-to-day flexibility in the administration of a loyalty program.

Loyalty Card Program

- **Designated Redemption Levels:** When specific redemption levels are established in the system, the system will notify the user with a message whenever one of the levels is reached. Up to six redemption levels may be designated. When a redemption level is reached, the user has the option of redeeming their points for a reward, or continuing to accumulate points toward the next redemption level. Only entire redemption levels can be redeemed.
- **Loyalty Tips:** Once a card has been activated, the loyalty parameters cannot be changed. When introducing new loyalty programs, it is generally best to create a new card design, so that older cards will be obvious to clerks. Use a ratio of 1 point earned for every \$1 spent. It's easy to remember and makes reports easier to evaluate.

Using Prepaid Value Instead of Points

For many service-oriented merchants, such as dry cleaners or car washes, a prepaid “Value Card” can be an effective way to lock in repeat business. By offering a value incentive, customers are often willing to prepay for future services. **Example:** Add an extra \$10 of value when a \$50 card is purchased. By continuing to offer an extra \$10 every time the customer reloads their card for \$50, the customer is continuously motivated to return exclusively to your business.

Capturing and Using Cardholder Demographic Information

There are two main ways to capture the demographic data (name, address, phone number, email address, etc.) of your loyalty card customers: (1) have each customer complete a tear-off form at the time you issue their card, and (2) have each customer register their own card on your website. If a paper form is used, the data can be entered by logging into www.valutec.net. Or a pop-up data entry screen can easily be added to your website for customer entry of their demographic data. Visit www.valutec.net to see the available data mining reports designed to provide accurate information regarding the purchase activity of your customers.

Loyalty Enhancements

Text Message Marketing - Offer this easy to use mobile marketing tool by sending coupons or offers directly to your customers' phones. Use this function to alert customers based on visits, shopping and spending habits, as well as extending coupons or offers.

Social Networking Connection - Expand brand awareness by allowing your customers to post automated messages anytime a gift or loyalty card transaction occurs at your business. Your brand will show on sites like Facebook® and Twitter® when a participating customer swipes their Valutec card. This will allow their friends and followers to experience your business while awarding additional points to the customer.

Reports

Valutec provides over 50 separate reports to help you track your card program activity. A Monthly Merchant Summary statement reports all transactions processed by the central host database as well as total fees billed for that specific month. The report aggregates transactions at the corporate level and also provides a summary for each location. Reports are emailed unless otherwise requested.

Web-Based Reporting: www.valutec.net

Additional reports are available 24/7 via Valutec's Merchant area on the website. These reports provide additional details about transaction and card use activity.

Special data mining reports are also available for merchants who are using the Virtual Terminal or Card Registration interface to enter customer demographic information for their cardholders.

Access reports online

- 1] Go to www.valutec.net
- 2] Go to Merchants login.
- 3] Log on with your username and password.
- 4] Click on "My Reports".
- 5] Select the desired report.
- 6] Enter report parameters.

Access QRG's online

- 1] Go to www.valutec.net
- 2] Under Resources click on "Downloads".
- 3] Click on "Reports and QRG's" tab.
- 4] Select from drop down menu the QRG for your terminal.

Monthly Merchant Gift-Loyalty Card Statement						
Billing Month: 05/2011						
Routing Acct/No.:		No. of Transactions:	751			
Reseller:		Transaction Charges:	\$0.00			
Merchant:		Other Charges:	\$88.00			
Address:		Total Charges:	\$88.00			
		Credit Card Billed:	\$88.00			
Card Status						
	<u>No.</u>	<u>Outstanding Balance</u>	<u>Points</u>	<u>Promotional</u>		
Active	5,293	\$38,752.05	172,254	\$18,206.65		
Inactive	1,198	\$0.00	0			
Deactive	10	\$0.00	0			
Totals:	6,501	\$38,752.05	172,254	\$18,206.65		
<u>Type</u>	<u>Transaction</u>	<u>Not Approved</u>	<u>Approved</u>	<u>Amount</u>	<u>Rate</u>	<u>Charge</u>
Auto Rewards						
Activation		0	39	\$295.00	\$0.00	\$0.00
Add Points		7	351	\$1,040.00	\$0.00	\$0.00
Add Value		1	0	\$0.00	\$0.00	\$0.00
Balance Inq.		0	48	\$0.00	\$0.00	\$0.00
Redeem Points		0	1	\$0.00	\$0.00	\$0.00
Rest. Sale		9	105	(\$906.31)	\$0.00	\$0.00
						\$0.00
Gift						
Activation		16	24	\$1,255.00	\$0.00	\$0.00
Add Value		14	41	\$2,265.00	\$0.00	\$0.00
Balance Inq.		4	17	\$0.00	\$0.00	\$0.00
Rest. Sale		10	60	(\$1,768.66)	\$0.00	\$0.00
						\$0.00
Loyalty						
Add Points		3	0	\$0.00	\$0.00	\$0.00
Balance Inq.		1	0	\$0.00	\$0.00	\$0.00
						\$0.00
Other Charges Fee						
		<u>Fee ID</u>	<u>No.</u>	<u>Rate</u>	<u>Charge</u>	
Data Mining		70408	4	\$2.00	\$8.00	
Choice - Flat Monthly Fee		10101	1	\$80.00	\$80.00	
					\$88.00	
<u>ID</u>	<u>Location</u>	<u>No. Trans</u>	<u>No. Cards</u>	<u>Balance</u>	<u>Promo</u>	
0		1,198		\$0.00	\$0.00	
		751	5,303	\$38,752.05	\$18,206.65	
		751	6,501	\$38,752.05	\$18,206.65	
Statement Inquires (888) 381-4258 from 8am - 8pm Monday thru Friday/Valutec Card Solutions - CONFIDENTIAL>To avoid a \$50.00 repeat fee, please notify Valutec of ALL bank account and routing number changes IMMEDIATELY.						

Processing Transaction by Phone (VRU)

Valutec's Voice Response Unit allows you to run a Sale, Balance, Void, Deactivate, and Replace a lost or stolen card by phone. The steps are highlighted below:

Step by Step Instructions

- 1] Have your terminal ID and card number(s) ready.
- 2] Call 1-877-654-6937.
- 3] Follow the voice prompts which vary by transaction type.

You can pull transaction reports from Valutec's website. Visit us on the web at www.valutec.net or call our Merchant Support number 1-888-381-8258 to request a VRU quick reference guide.

Note: The VRU will not activate or add-value as a security feature.

TYPICAL GIFT CARD TRANSACTIONS

TERMINOLOGY	DESCRIPTION
ACTIVATE	This transaction type activates an inactive Gift card. This action places value on a card for the first time.
REDEMPTION/ SALE	This transaction type reduces the dollar value of a gift card by the amount entered.
ADD VALUE	This transaction type increases the dollar value of an already active gift card by the amount entered.
VOID	This transaction type voids the last transaction.
BALANCE	This transaction type looks up the current value of a gift card.
DEACTIVATE	This transaction type is the opposite of Activate transaction. Permanently disables a gift card. Normally utilized when gift card is lost or stolen.
REPLACE	This transaction type deactivates a lost or damaged card and transfers the balance to a new gift card.



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