

# Practical Card Solutions

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## World Gift Card

### The E - Solution for Gift, Loyalty and Incentive Card Programs

- An Electronic System - Replaces difficult to manage paper certificates.
- Flexible Card Values - Order preset values or issue as much gift value as desired at the point of sale.
- Cardholders can check their card balances via the internet at any time.
- Convert your gift card customers to loyalty customers easily and promptly. Capture more repeat business.
- All cards are easily activated using a magnetic card swipe device.
- Customers can be credited back to the gift card; prevent cash from leaving your business.

The **World Gift Card** incorporates state of the art Point of Sale technology.

All transaction activity is processed on a centrally based server allowing the cards to be used at [multiple store and POS locations](#).

Requires minimal training.

Instant Card Activation

Value Priced

Quick and Easy Implementation



#### World Gift Card Pricing:

Location Set Up Fee:	\$ 150.00
Transaction Fee:	\$ .25
Monthly Admin. Fee:	\$ 15.00

POS Terminal - THALUS Talento: \$675.00  
Includes Integrated Thermal Printer  
And Application Software\*

\*May be used for Credit Card Transactions as well.

# WORLD GIFT CARD / LOYALTY PROGRAM

World Gift Card is available to all merchants and businesses that wish to provide prepaid debit and gift cards to their customers. World Gift Card also includes a loyalty point tracking application. It provides a high level of convenience and simplicity to customers and merchants.

This program is server based. All account information and account balances are stored on a secure, redundant central server. Customers are issued a printed plastic card with an account number pre-embossed and encoded. Transactions are processed using a credit card POS terminal or a PC equipped with a magnetic stripe reader and our software. The merchant can track balances and card activity through an Internet site and will receive a detailed monthly statement. Customers can access their account via the Internet also.

## How the System Works

### Set-Up

A merchant is set up on the system with a unique Terminal ID account number and issued cards pre encoded and embossed with a range of account numbers tied to the Terminal ID(s). The merchant is equipped with a POS device that is programmed to prompt the operator through the required entries and automatically connect to the central host.

### Card Activation

When a customer purchases a gift card the operator takes a card and swipes it in the terminal. The terminal prompts the operator to enter the amount and dials the host. The card number, date and amount are sent to the central server and the account is activated.

### Card Transactions

The customer presents the gift card to pay for purchases. The operator selects the sale button on the POS terminal and is prompted to swipe the card. The amount is entered and the terminal sends this data to the server. The server verifies the merchant ID and checks the card number and balance. It then authorizes the transaction and sends back an acknowledgement and the remaining balance of the account. Then a receipt is printed and the sale is recorded in the terminal.

The system will also handle returns, balance inquiries and adding additional value.

### Reports

The merchant is provided a User ID and PIN that provides access to an Internet site that contains all of the merchant's card activity. The merchant can check the outstanding card balance amount and daily sales activity at any time.

### System Fees

The merchant is charged a transaction fee for all dial-up transactions using the gift card. The cost of a transaction is \$.25. The merchant's bank account will be automatically debited for the fees once a month.

### Lost Cards

Because the system is host based the customer may be issued a new card if the original card is lost or stolen. When a new card is issued the old account balance is transferred to the new account and the old number is voided and no longer active.

### Expiration of Card

The system has the option of implementing an expiration date for each card and then decrementing small monthly management fees until the balance is gone. This feature is optional and the merchant should investigate local or state laws for any escheatment or other legal issues.

## PRACTICAL CARD SOLUTIONS CO.

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