

ease, branding, profits, loyalty and value

With Paymentech's FlexCache program, you can offer your customers electronic gift cards instead of traditional paper gift certificates within a matter of weeks. Unlike other stored value programs that only cater to national merchants, FlexCache enables your business, regardless of its size, to switch to an electronic gift card program—quickly and easily. We can even migrate your existing stored value program to the Paymentech FlexCache program with just a few simple steps.

The benefits of implementing an electronic gift card program are significant. Not only does an electronic gift card program decrease your operational expenses; but it will reduce your exposure to theft and fraud; and it can increase your revenue. Paymentech's FlexCache program features everything you need to issue spending credit—all in one package. Sounds like FlexCache is right for your business.



benefits of FlexCache:

- **increased profitability** – FlexCache can help you maximize the profitability of your customer base because customers tend to purchase more than the value of the card.
- **strengthened customer loyalty** – Because the recipient of a gift card is often different than the purchaser, you'll have an increased opportunity to establish new customer relationships while rekindling old ones.
- **enhanced security** – If your business includes retail stores, gift cards will help you minimize your exposure to fraud. Since the cards are not activated until they're sold to a customer, you can safely display them at the point of sale.
- **flexible funding options** – Multi-unit operators can settle cross-store activity through inter-store or centralized account options. Funding schedules can also be customized.
- **simplified program management** – An electronic gift card program requires less operational management than a paper based gift certificate program. With FlexCache, all of your gift card accounts and transactions are stored in a central database so you can easily track your transaction activity and outstanding liabilities. We'll even provide you customized database and accounting tools to match your corporate structure, so card activity can be reported and reconciled at the store, chain and corporate levels.



flexCache™

why FlexCache is right for you:

FlexCache is a total solution for your proprietary stored value card needs. By providing full-service customized gift cards, IVR support, help desk support, database maintenance and transaction processing and reporting, our gift card program allows you to focus on what you do best—running your business.



www.paymentech.com

1-800-579-8803

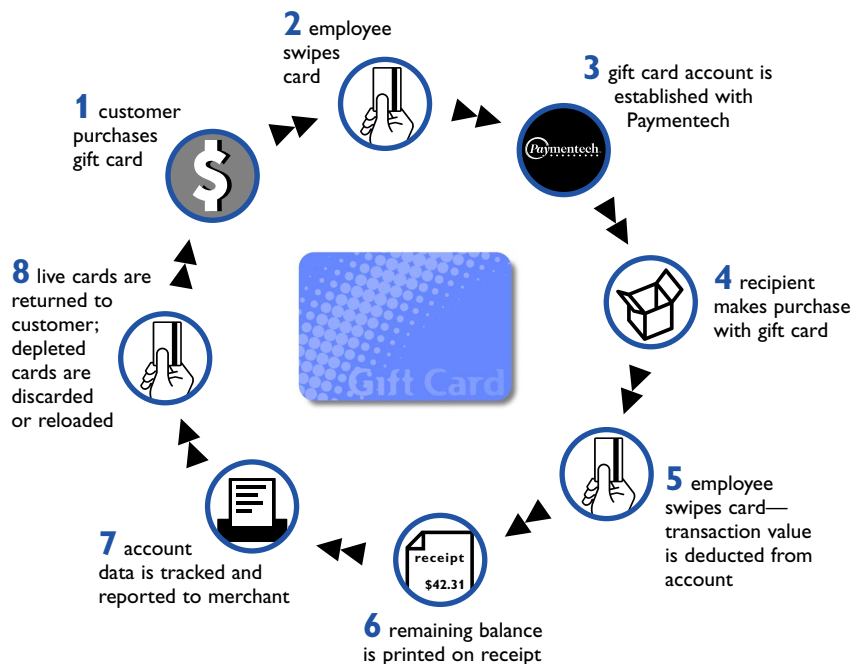
how FlexCache works:

At Paymentech, we are committed to providing customized product and service solutions. And FlexCache furthers this commitment by providing you customized gift cards within a matter of weeks.

In order to maximize your brand, we can personalize our standard gift card design by adding your business name and logo or we can create a customized design to satisfy your specific card requirements.

Gift cards can be pre-denominated with a specific amount on the face of the card, or they can be non-denominated so you define how much value to place in your customer's account at the time of issuance. Value can be added and deducted from a gift card any time your customer uses it to purchase goods or services.

With FlexCache, you'll have the ability to process a full suite of gift card transactions at the point of sale (POS). With block activation, you can issue a large number of cards at the POS (or on the corporate level). In many POS environments,



you can even process gift card transactions from the same device that you currently use for your credit card transactions.

Your customers will also benefit from FlexCache because they can access their account balances by calling a toll-free Interactive Voice Response (IVR) phone number, 24 hours a day/7 days a week.

why FlexCache is so unique:

Paymentech's FlexCache is flexible enough to provide a comprehensive gift card solution for a merchant of any size.

- **minimum investment** – Because of our industry expertise and our vast partnerships with VARs, set-up is simple and in many cases it can be done using POS equipment you already own. We make it easy for a stored value program to be integrated into your existing POS system.
- **reliability** – FlexCache offers you the same great reliability that you're used to with Paymentech's dependable credit card processing. Because of our redundant dual processing sites, we lead the industry in uptime for stored value processors.
- **marketing support** – Paymentech makes it easy for you to sell stored value cards because we will work closely with you to develop the strategies you need to increase your revenue and maximize your brand. Available services include card design and production, point of sale collateral development and unique consumer and business promotions.
- **speed** – Gift card transactions are processed in seconds—just like credit card authorizations.
- **easy reporting** – Paymentech provides comprehensive reporting tools, including web-based solutions, so you can easily manage your electronic gift card program. At the store level, daily reports are available from the POS device to assist in reconciliation and monitoring transaction activity. Your corporate headquarters will have access to reports that help you analyze gift card transaction activity and your outstanding liabilities across your entire business. Franchise and/or business unit level reporting is also available, enabling all of the stakeholders in your gift card program to monitor their progress.