



eCard
SYSTEMS

Dive into the Power of Pooling

The ultimate gift card management solution for merchants with multiple locations and owners.

VALUED
MERCHANT SERVICES

WHY ECARD SYSTEMS?

eCard is trusted by more than 100,000 merchants nationwide for their gift card needs. Our end-to-end commitment to innovation, integrity, easy ordering and exceptional service for both printed and digital gift cards make it easier than ever for merchants to run a lucrative gift card program.



ECARD BENEFITS

The eCard Program engages customers, grows sales and boosts revenue! Merchants order cards, access reports from processing across multiple locations, browse and order accessories all online.



KEY FEATURES:



All digital and plastic gift card needs met in one place.



Transparent and accessible reporting.



Money movement pooling and reconciliation for franchises.



Gift card program migration expertise.



Multi-POS capabilities.



Easy online order placement, approval and payment for gift cards and merchandising.



Live customer service onsite at eCard's manufacturing facility in Nashville.



Affordable pricing.



Same day onboarding.



Online balance check.



Smartphone balance check via QR code.



ECARD SYSTEMS POOLING PROGRAM

Pooling is a critical tool for merchants with multiple locations and sometimes more than one owner.

Here are two pooling functions – corporate and location.

CORPORATE POOLING

Tracking and reporting card activations, add-values and redemptions that occur at different locations in a multi-store, multi-owner environment. **(CHOOSE WHEN)**

- Funds move from individual locations to a central Corporate Account
- Corporate Account maintains all funds
- Redemptions at any location are funded by Corporate Account
- Corporate Account can hold back a percentage of all redemptions



LOCATION POOLING

Moving funds between the bank accounts of store locations to reconcile redemption imbalances according to the Pooling Report. **(CHOOSE WHEN)**

- Funds move from location to location
- Selling location holds funds from sales
- Redemptions at any other location are funded by the original selling location
- Funds for cards reloaded at any other location will be moved to the original selling location

POOLING FUNCTIONS / OPTIONS

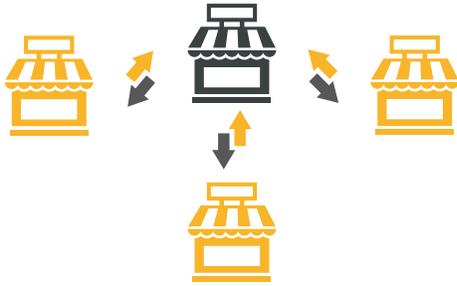
CORPORATE POOLING

LOCATION POOLING

Report available on the 5th of each month	Yes	Yes
Merchant can use report to move funds	Yes	Yes
Corporate office can hold back a percentage of pooled funds	Yes	No
Corporate office can collect a percentage of gift card activations and add-value transactions	No	Yes
Option for eCard to move funds automatically on or about the 20th of each month	Yes	Yes
Cost per location for eCard to manage the monthly ACH funds transfers	Yes	Yes

CORPORATE POOLING

All funds from gift card sales are transferred once per month to the central Corporate Account and then moved back to the appropriate location as cards are redeemed.



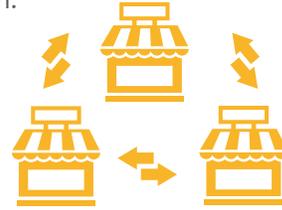
CORPORATE ACCOUNT



MERCHANT LOCATION

LOCATION POOLING

Funds from gift card sales are deposited in the bank account of the "selling location" and then moved as necessary (once per month) to reconcile sales and redemptions of individual cards that may occur at more than one location.



CORPORATE POOLING EXAMPLE.

Following one gift card and the funds for that card's value from the point of sale (activation) through the redemption and reconciliation process.



January: A "Joe's Chicken Shack" Gift Card is purchased and activated at the Chicago location for \$50.



February 20th: eCard sweeps \$50 from the Chicago location's bank account and deposits into the main Joe's Chicken Shack corporate pooling account.



March: The cardholder visits their favorite Joe's Chicken Shack location in Nashville and spends \$28 of that gift card's initial \$50 value.



April 20th: eCard sweeps \$28 from the main pooling bank account and makes a deposit in the Nashville Joe's Chicken Shack designated checking account.

LOCATION POOLING EXAMPLE.

Following one gift card and the funds for that card's value from the point of sale (activation) through the redemption & reconciliation process.



January: A "Joe's Chicken Shack" Gift Card is purchased and activated at the Chicago location for \$50.



March: The cardholder visits their favorite "Joe's Chicken Shack" in Nashville, spends \$25 of the \$50 value on the card.



April 20th: eCard sweeps \$25 from the Chicago Joe's Chicken Shack location's bank account and makes a deposit to the Nashville Joe's Chicken Shack designated checking account.