

Gift and Prepaid Cards

Issue your own branded cards to drive sales and engage customers



Why gift cards?

In the fast-evolving world of Retail marketing, it is imperative to find new ways of attracting new and engaging existing customers to sustain sales growth. It is equally important for any organization to maintain and increase brand recognition to capture repeat customer visits.

A Gift Card program is an innovative tool that allows the retailer to extract more sales from existing customers, tap the potential of non-registered and new customers, and amplify brand recognition in the market place.

Benefits of a gift card

- **Increased revenue:** generate double-digit sales lifts through additional traffic and locked in revenues
- **Higher margins:** double your full-price sales from gift card shoppers
- **Additional working capital:** generate valuable cash to reinvest in your business
- **Enhanced brand recognition:** provide a superior form factor versus paper vouchers with "front of wallet" branding

Pine Labs Gift Card Solution

With over six years experience running the largest prepaid programs in India, Pine Labs has developed Gift Card platform with unparalleled security and flexibility, both.

Highlights of Pine Labs' Gift Card solution:

Security

- **Electronic Validation to reduce fraud:** Each transaction whether load, reload or redemption is validated electronically eliminating human intervention and risk of fraud.
- **Card number hash:** Additional invisible information to secure bar coded vouchers
- **Velocity checks:** identifies suspicious transaction by their frequency

Flexibility

- **Targeted offer:** Drive sales at specific store, a time period or time of a day, by allowing extra bonus on type of transaction
- **Multiple instruments:** Issue cards or vouchers or mobile gift accounts that are customized to each customer segment
- **Bulk sale module:** Apply discounts on bulk sale to corporate

Clients



➤ **POS registration:** Each valid point of sale application is uniquely registered in the system ensuring that only valid POS are sending request.

➤ **Activation delays :** Apply activation delays to encourage shoppers to return for another shopping visit

➤ **Customer profile:** Capture customer profile and particularly mobile number, to ensure future marketing engagement and enroll customers in a long lasting relationship



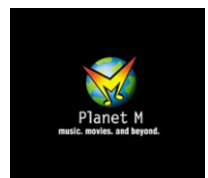
Integration with Loyalty

A gift card platform can effectively support an existing loyalty program e.g., offer special discounts or points if Gift card is used for slow moving category or on off peak days. If you already have a loyalty program than Pine Labs will integrate with it to share customer information for increased engagement or alternatively Pine Labs can provide you its integrated NOVA loyalty and Gift card solution.

Solution Features

STREAMLINED OPERATIONS

- Electronically load, reload and redeem gift and prepaid cards at your PC POS
- Integrates seamlessly with your billing software to minimize cashier training and workflow
- Management portal provides real-time access to monitor performance, set rules and launch new promotions
- Customer portal provides self-service functionality for members and channel for loyalty messages and promotions
- ASP delivery model saves cost of new hardware and IT infrastructure
- Turnkey solution lets you focus on growing your business - includes card design and printing, inventory management, training and customer call center



ENHANCED SECURITY

- Real-time card validation and transaction authorization protects against fraud
- Eliminates paper vouchers to reduce shrinkage and accelerate transactions
- Allows you to advertise gift cards prominently in your stores
- Conforms to stringent Visa PABP security standards - validation, encryption, secure transaction storage and user access controls
- Batch reporting, customizable reports and real-time alerts to monitor performance in real-time
- Secure distribution through 3rd party merchants expands your reach

SUPERIOR FLEXIBILITY

- Supports magnetic stripe cards, bar code voucher and mobile accounts
- Enables multiple redemptions and reloads to drive repeat traffic, and restriction setting at the card and store level
- Manage promotions at the click of a button - offer discounts and bonuses, restrict usage, set limits or remotely activate cards for institutional sales
- Easily integrates with your existing loyalty program - reward your best customers with gift card value on their existing loyalty card
- Rich MIS to manage your promotions strategy and monitor ROI

LEARN HOW PINE LABS CAN POWER YOUR BUSINESS

- Plutus credit/debit processing: Lower your transaction costs and eliminate EDC terminals
- Nova Loyalty: Reward your best customers in real-time
- Gift and Prepaid program: Generate new revenue and lock in future spending
- VAS: Offer your customers Mobile Top-up, Bill Payment and Air/Rail/Bus ticketing

For more information contact us...

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