

**Merchant
User Guide**

Gift Card Program

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CHASE ™
Paymentech

4 Northeastern Blvd.
Salem, NH 03079-1952
603.896.6000
www.chasepaymentech.com

Gift Card Program

A Merchant User Guide



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14221 Dallas Parkway
Dallas, TX 75254

4 Northeastern Boulevard
Salem, New Hampshire 03079–1952
603.896.6000
www.chasepaymentech.com

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Revision History

Date	Revision Summary	Page(s)
06/06/07	Merchant Support – Support Options <ul style="list-style-type: none"> • Updated wording for Support for columns • Updated phone numbers for Resource Online & Card information 	18
	Updated Account Manager title to Account Executive	All occurrences
09/11/07	Updated Table of Contents & Page Numbers	All
	Re-Branding of Gift Card to Gift Cards	All
	Updated Images	All
	Description of Gift Card Program rewritten	1
	Removed reference to Silver & Gold Programs	4, 6
	Described new Gift Card Options & Processing Requirements	3, 4, 6, 7
	Removed Note	9
	Updated Glossary	18 -19
10/03/07	Updated report samples	13-16
11/16/11	Updated Footnotes	All
	Removed reference to Now & Advantage Programs	Various
	Updated Gift Card presentation options, design options, and other options available	Various
	Added Program Options	7

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Overview

What is the Gift Card Program?

The Gift Card Program is Chase Paymentech's proprietary stored value card program that combines card creation, packaging, transaction processing, database management, reporting and help desk support to offer merchants a full-service program. A stored value card is used by a merchant to issue spending credit to their customers. The merchant's customers are given a magnetic stripe card in exchange for money received, merchandise returned, or other considerations. The card represents a dollar value that the consumer can either use or give to another individual. There is no security associated with the card itself. The actual record of the balance on the card is maintained on a centralized stored value card database. Gift Cards help you build brand recognition and revenue, decrease costs and increase efficiencies.

How the Gift Card Program Works

Introduction

Your customer purchases a Gift Card via mail, telephone, internet or point-of-sale from your company. The card is activated with the requested amount of “stored value” and bears a unique account number. A record of the actual card value for each account is maintained on Chase Paymentech’s stored value card database. The card is given to the point-of-sale customer or mailed to the named recipient to be redeemed at a later date. If the card is purchased online, you may want to email a confirmation to the purchaser. Payment for the gift card is made with credit card, debit card, cash, or check at the time of the purchase.

The recipient uses the Gift Card to purchase goods or services from you through the mail, over the phone, in person or when ordering from your website. Each time a purchase is made, an authorization is obtained to verify the current value of the card. An authorization is valid for up to a period of 7 days but can be increased up to 45 days. Once approved and the deposit transaction is sent to Chase Paymentech, the purchase amount is deducted from the stored value card balance. When the balance on the card reaches zero, the card may be recharged upon the request of the cardholder.

The stored value amount outstanding on the Gift Cards sold belongs to you until such time as the value is redeemed; this is referred to as ‘outstanding liability’. This gives you the advantage of float on the card value and breakage, the amount of money you retain when the card is either not redeemed or expires where applicable by law.

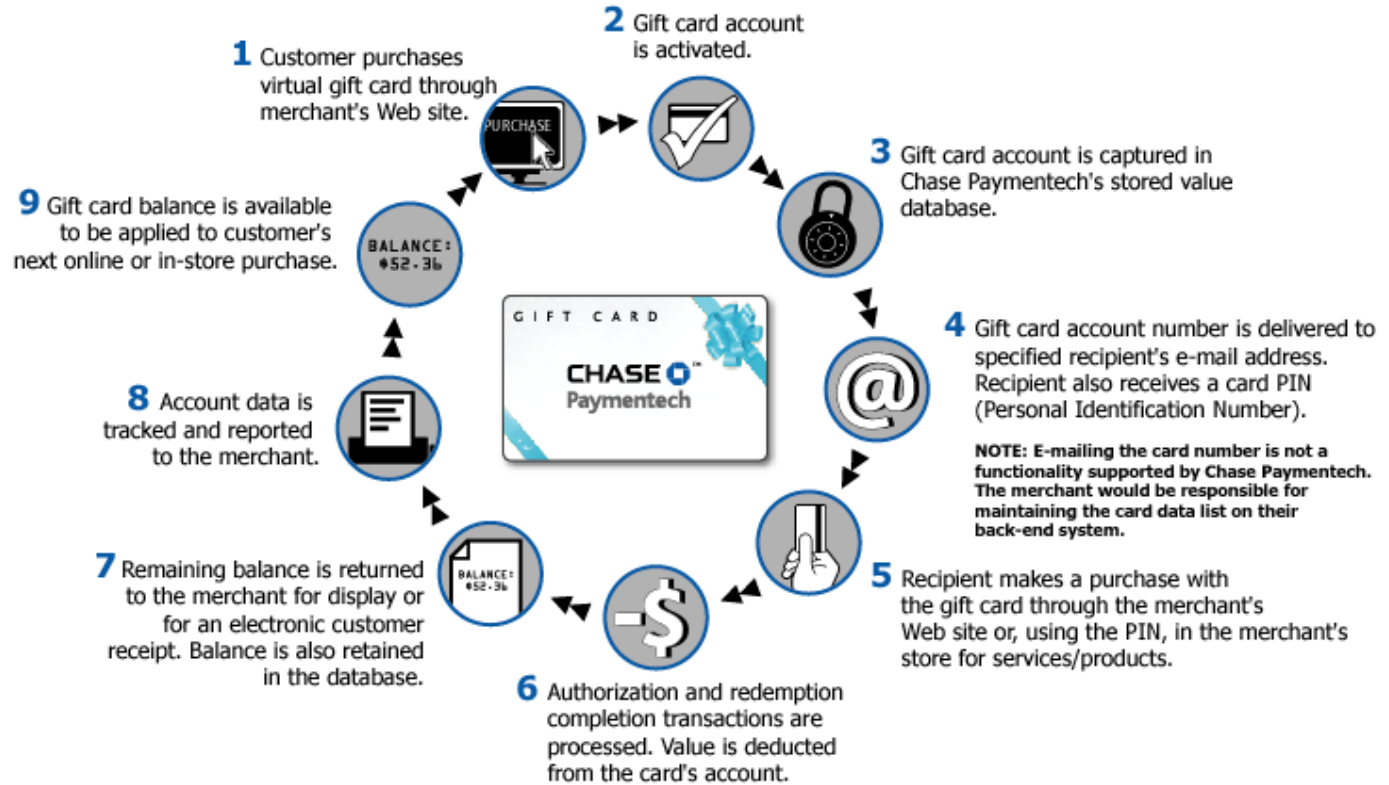
Chase Paymentech manages the stored value database for you, providing timely reporting and access to transaction data via Resource Online, Chase Paymentech's proprietary suite of Web-based reporting.

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How the Gift Card Program Works, Continued

Card Not Present: Virtual Card

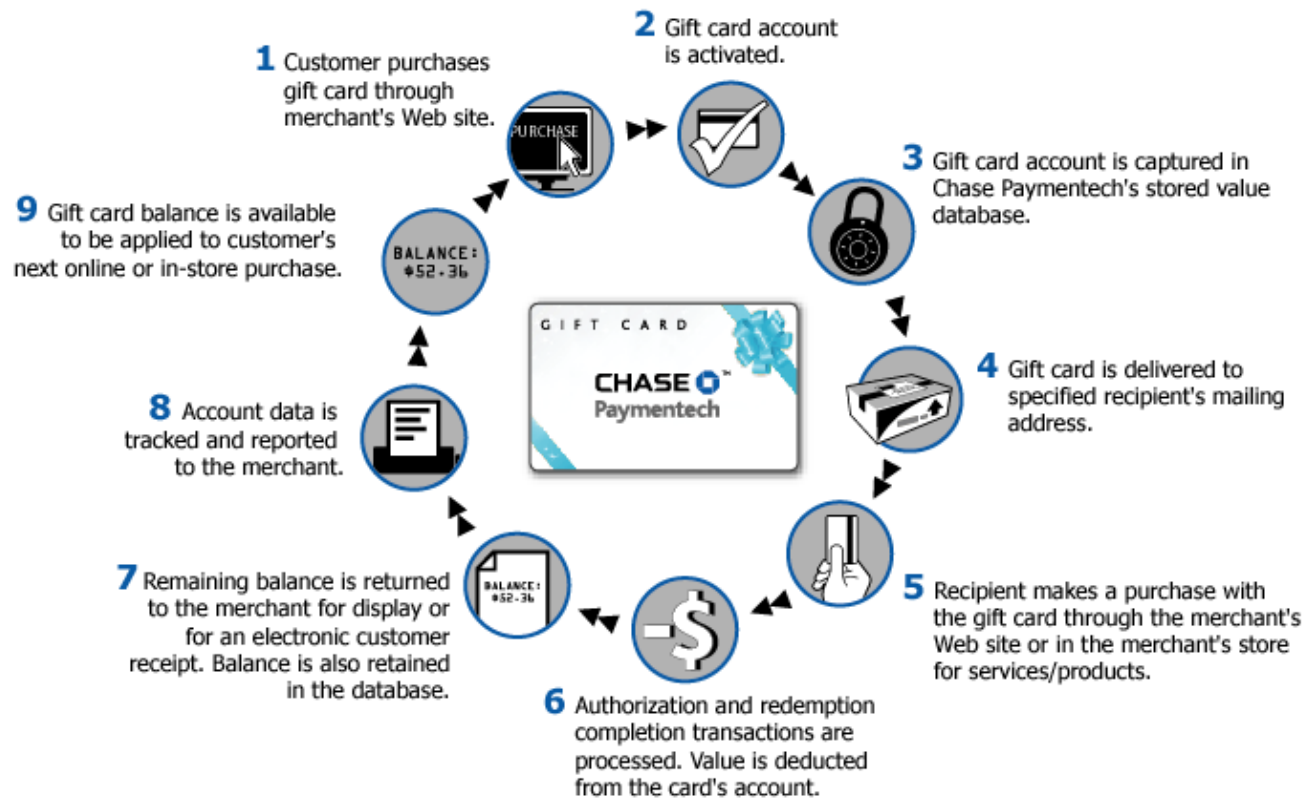
The diagram below summarizes how the Gift Card program works.



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How the Gift Card Program Works, Continued

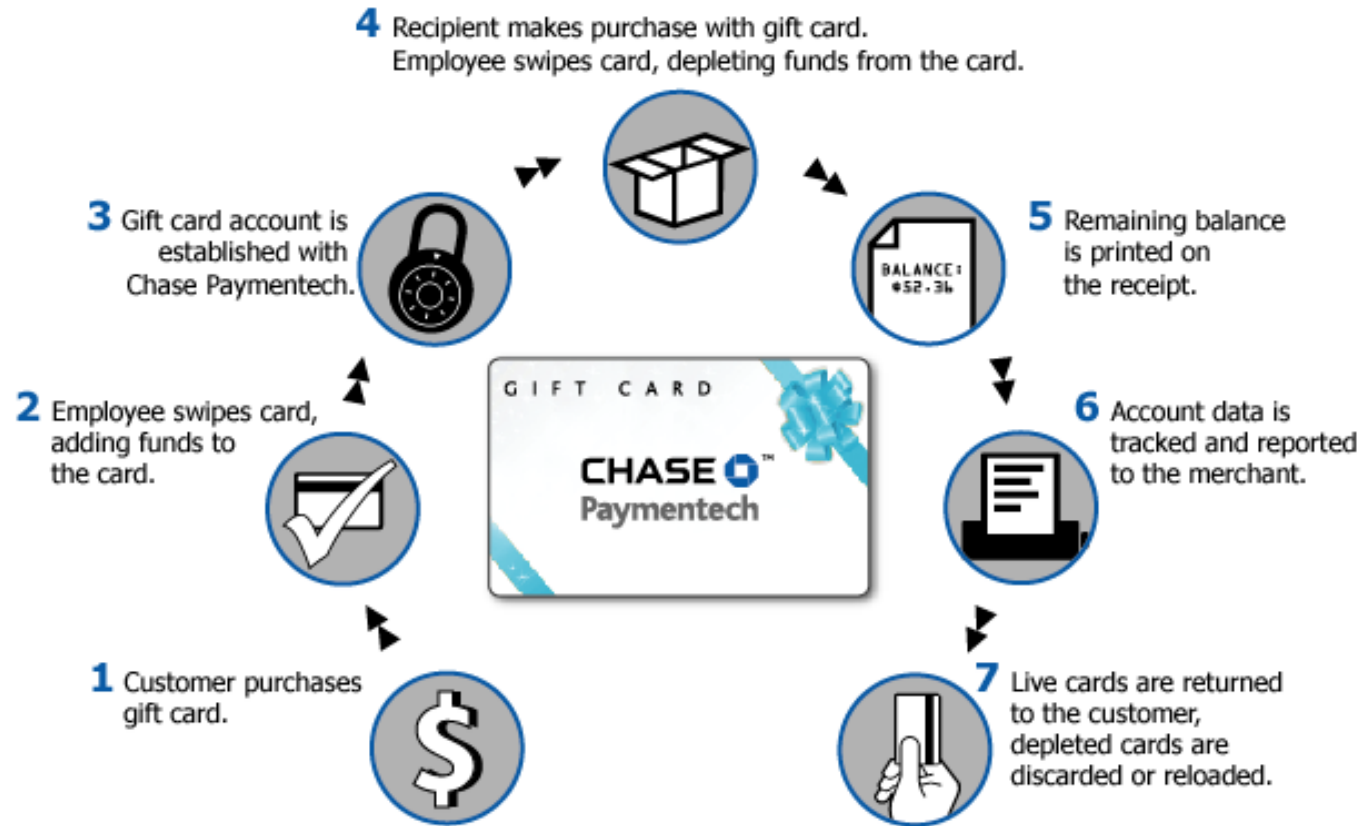
Card Not Present: Physical Card



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How the Gift Card Program Works, Continued

Gift Card Flow Chart



Gift Cards

Customer benefits

The Gift Card Program incorporates a number of features making this payment option attractive to customers.

Convenience	<ul style="list-style-type: none">• Faster issuance procedure at point-of-sale; no cumbersome paper certificate process• Usable in stores, for phone orders, or at Internet sites
Greater Appeal	<ul style="list-style-type: none">• Attractive, durable and fun gift-giving solution• Easier to carry in the wallet than paper certificate
Flexible or Pre-Denominated Amounts	<ul style="list-style-type: none">• Customer can request a particular value or• A pre-denominated value (i.e. \$10, \$20, \$25, \$50, etc.)
Value Add-on	<ul style="list-style-type: none">• Additional value may be added to the card upon request of the holder
Balance Inquiry Verification	<ul style="list-style-type: none">• At point-of-sale• Through consumer IVR• Optionally online through the Web Balance Inquiry Tool linked on the merchant's website.

Continued on next page

Gift Cards, Continued

Merchant benefits

Gift Cards provide the following benefits for merchants:

Increased Profitability	<ul style="list-style-type: none"> • Improved cash flow from float • “Breakage” income increases bottom line • Monthly fees for inactivity (not allowed in all states) • Additional sales over and above gift card amount
Promotes Customer Loyalty and Additional Sales	<ul style="list-style-type: none"> • Satisfies two customers – gift card purchaser and gift card recipient • Multiple purchases by gift card holder to use total stored value • Return customers
Simplified Program Management	<ul style="list-style-type: none"> • Centralized database managed by Chase Paymentech • Comprehensive ad-hoc reporting • Improved security over paper programs • Eliminates manual tracking of paper certificate • 7/24 customer service 800 #
Promotes Brand Awareness	<ul style="list-style-type: none"> • Customized design to compliment your company’s image • Use as promotional tool
Program Design Options	<ul style="list-style-type: none"> • Gift Card is only one of the many ways that a merchant can define and market CPS’ gift card program. Below are other stored value program applications available: <ul style="list-style-type: none"> • Merchandise return cards (never lose the sale) • Promotional cards (drive business) • Employee cards (perk cards) • Complimentary cards (customer service) • Pre-Paid (reusable cards) • All the above are all part of the same CPS gift card program, just configurable based on different parameters offered.

Continued on next page

Gift Cards, Continued

The Chase Paymentech Advantage

There are multiple advantages to processing your gift cards with Chase Paymentech –

- Single interface for credit card, electronic check and stored value card solutions
- Simplified merchant setup
- Merchant support 24 hours/day
- Comprehensive, on-line reporting tools for easy program management
- Card production assistance
- Customized card design
- Free interactive voice response (IVR) service for balance and transaction information
- No card on file fee
- Retail distribution opportunities
- Fully customizable cards

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Gift Cards, Continued

Gift Card Program Options

With Chase Paymentech's Custom gift card program, you have many options to personalize your stored value programs based on your needs. The table below details the features of these options.

Feature	Custom
Minimum Card Order	1,000 cards
Maximum Issuance Amount	Customizable, (default \$1,000)
Minimum Issuance Amount	Customizable, (default \$0.01)
Maximum Daily Redemptions	Customizable, (default 99)
Add Value Allowed	Yes
Reporting	Ad hoc, Daily, Weekly or Monthly
Flexible vs. Pre-Denominated Amount	Flexible Amount <i>OR</i> Pre-Denominated
Inactivity Fee	None <i>OR</i> \$X.XX/month after YY days of inactivity
Maximum Card Balance to Apply Inactivity Fee	None <i>OR</i> \$X.XX
Expiration Date	"X" days after issuance
Customer Service	Toll-free IVR service and Web
Funding Models (Centralized or Decentralized)	Inter-Store or Central Account Settlement reports available through Resource Online.
Creative Design Services	Available for a fee: 3 design concepts created; 1 round of changes included

Gift Card Number Structure

Components of a Gift Card number

A Gift Card number is comprised of 19 characters incorporating the IIN (Issuance Identification Number), the card range, the card number and the MOD 10 check digit.

The IIN is the 6-digit non-financial equivalent of a BIN number. The IIN identifies Chase Paymentech as the issuer of the Gift Card. Chase Paymentech's IIN is 603571.

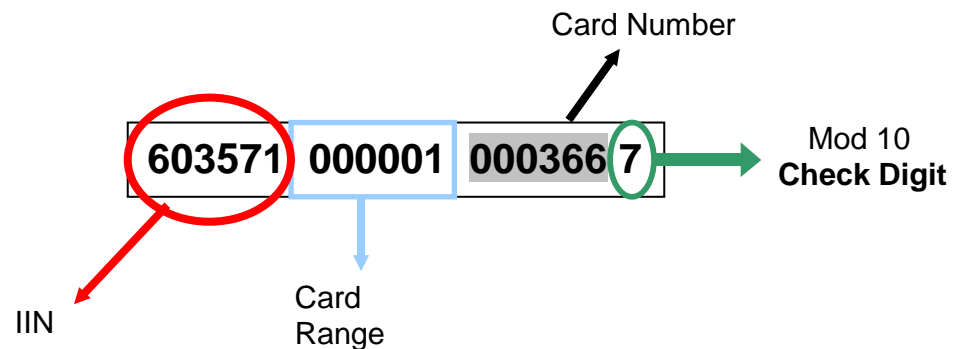
The 6-digit card range identifies the merchant and the parameters established for the particular account by the merchant.

The card number is a unique number assigned to each individual card and identifies the consumer.

The Mod 10 Check Digit is used to validate the card by calculating the last digit of the card number from all the other numbers in the card. This calculation is called the MOD 10 Check Digit routine. The value of the Mod 10 Check Digit will vary depending upon the other numbers in the card number.

Example of a Gift Card Number

Below is an example of a Gift Card number indicating the various components as described above.



Examples of a Block Numbers for Gift Cards

Below is an example of a block of 500 numbers assigned to a merchant to be used on Gift Cards:

603571 000099 000001x through 603571 000099 000500x

where x = the Mod 10 Check Digit

Chase Paymentech will provide you with the assigned block of numbers for use on Gift Cards.

Presentation Formats, Card Design & Production Options

Presentation Formats

The Custom gift card program supports Card Verification Data (CVD2) offering an extra measure of fraud protection for gift card transactions. Please contact your account executive for details on the presentation format options on the physical card.

Card Design Options

Custom Card Design

For a Custom Card, you would work with Chase Paymentech and our expert design team to create a card design that complements your marketing image. Customized designs are available for large production runs and may add extra time to the overall process. Allow 2-4 weeks for delivery from proof approval (4/1 card designs, less than 100,000 card orders).



Please contact your Account Executive for card design pricing information.

Other Production Options

You may opt to employ an outside vendor for card production. Chase Paymentech will work closely with your vendor of choice to insure the cards meet the required specifications. For assistance, contact your Account Executive.

Continued on next page

Presentation Formats, Card Design & Production Options,

Continued

Available Program Options

Your Gift Card Custom program exploits the wider applications for stored value outside of just gift card. Your program also supports the ability to offer:

Pre-Paid Cards

- Chase Paymentech's Pre-Paid card program allows a merchant to offer their customers spending credit on a physical or virtual stored value card that can only be used at their business. The program is available on any transaction processing solution or system that supports the CPS stored value transactions.
- Pre-paid cards are sold to consumers by the merchant through the merchant's payment system. The consumer is free to use the virtual or physical card at any of the merchant's locations or website to purchase goods or services.

Promotional Cards

- Promotional cards are a variation of pre-paid cards, and are generally used by merchants in a marketing program to solicit visits to their business.
- Cards are activated with a pre-determined value and typically have a shortened expiration date compared to other cards and can have a deferred redemption start date configured.

Employee Cards

- The employee card program extends to merchants the ability to offer spending credit to their employees so that they can purchase goods and services. The reporting tracks employee purchases.
- Employee program cards make it easy to reload value on the card: set it up on a regular schedule, and forget about managing discounts or requiring managers to ring in their purchases.

Continued on next page

Presentation Formats, Card Design & Production Options,

Continued

Available Program Options, continued

Merchandise Return Cards

- The merchandise Return Card program allows a merchant to issue store credits to their consumers electronically, using magnetic stripe cards – similar to credit cards. The program is available on the same merchant processing systems as the gift card program and uses the same CPS database and provides the same reporting.
- The program is consistent with the merchant's current return policy. For any circumstances where a return voucher or store credit is issued, a merchandise return card can be issued with the amount of the return. The consumer is free to use the card at any time and at any of the merchant's processing interfaces that accept the store value card program.

For more information on the available program types, please contact your Account Executive.

Setup and Processing Guidelines

Gift Card Processing Requirements

Processing of Gift Card (stored value) transactions is convenient and uncomplicated. The following processing requirements apply:

- Submit transactions using Chase Paymentech's most current 96-byte Batch (Version 1.7.1 or higher) or 120-byte Online (Version 7.2 or higher) Technical Specifications – **or** – submit transactions through a third party provider using these versions of the Technical Specifications
- Chase Paymentech will return a 6-byte authorization as done with a credit card transaction
- Gift Card (stored value) transactions can be submitted in the same file with your credit card and/or ECP transactions
- Gift Card transactions are supported on the Orbital Virtual Terminal
- The Stored Value Product Record must be submitted in order to receive a reply file. Data in the incoming product record will be overwritten in the reply file
- Gift Card transactions must be submitted with a method of payment (MOP) of SV in the appropriate product record
- Only US currency transactions are eligible for the program at this time
- If you are a retail merchant, you can be processing either through the PNS platform or sending your files directly to the Global Platform facility
- Merchant parameters must be selected for the following:
 - Maximum and minimum issuance amount
 - Maximum number of daily redemptions
 - Mod-10 check digit routine enablement
 - Inactivity fee, or expiration date, or neither
- Requests to change merchant parameters are to be addressed to Merchant Services (603-896-8333) or your Chase Paymentech Account Executive

Processing Fees

Fees are based on the annual volume of stored value transactions processed. The types of fees associated with stored value transaction processing include:

- Authorization Fee
- Authorization Reversal Fee
- Current Balance Inquiry Fee
- Conveyance Fee
- Set Up Fee (per division)

To discuss pricing information, please contact your Chase Paymentech Account Executive.

Continued on next page

Setup and Processing Guidelines, Continued

Processing Flow for Authorization and Deposit

The processing flow for authorization and deposit transactions is detailed in the table below.

Step	Action
1	Cardholder makes a purchase using the Gift Card
2	Card account number and current value are verified through an authorization request (Action Code = A or AU)
3	Sale transaction record is submitted to Chase Paymentech in a regular submission indicating SV as the method of payment (Action Code = D or DPP) <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Note: The current balance field should be blank on the input file. This field will be populated with the current balance in the output file. Any data in the field in the input file will be overwritten</p> </div>
4	Amount of sale is deducted from the card value
5	Remaining card value is returned to merchant in the output file

Other Processing Options

Other processing codes for Gift Card transactions include those listed below. A complete list can be found in the Technical Specifications documents.

Action	Action Code	Description
Authorization reversal	E or AR	Reverses an authorization previously obtained for the Gift Card
Issuance Activation	L or SI	Activates and adds original dollar value to the Gift Card. Physical card may or may not be present
Add Value	K or SA	Adds dollar value to the Gift Card. Physical card may or may not be present
Current Balance Inquiry	Q or BI	Obtains the current balance on a Gift Card
Refund	R or RF	Issues a credit to the Gift Card account

Continued on next page

Setup and Processing Guidelines, Continued

Lost or Stolen Card Replacement Stored Value cards bear language stating that lost or stolen cards cannot be replaced. However, you may choose to replace the card with a new one at your own discretion.

If you opt to replace the card, follow these steps when the account number is available:

Step	Action
1	Determine available balance on lost/stolen card number
2	Process a redemption transaction for the full balance to deplete the card or deactivate the card
3	Issue and activate a new card for the amount depleted or deactivated in Step 2

If you opt to replace the card when the account number is not available or known, in an effort to provide superior service, it will not be possible to deplete the balance on or deactivate the old account number.

Chargeback Processing A customer who purchases a Gift Card using MasterCard or Visa has the right to charge back the unused portion of the stored value amount if the merchant who issued the card goes out of business or the card become unusable. The transaction is charged back using reason code 53 – Not as Described.

Gift Card Reporting

Overview

Reporting for Gift Card transactions is available as follows from the Global platform:

Daily summary, service charge detail and submission information reporting for all types of transactions, including stored value is provided online in the Report Center of Paymentech Online. These reports are helpful in reconciling transaction activity. Descriptions and samples of these reports, showing stored value line items, are included in the following pages:

Deposit Activity Summary – FIN–0010
Service Charge Summary – FIN–0011
Submission Listing – ACT–0012
Single Submission Listing – FIN–0053 (drilldown from ACT–0012)

Ad hoc reporting is available from the ChasePaymentech.com website – Resource Online (ROL) via secure access. This reporting analyzes transaction activity and outstanding balance information. The following reports are available:

- Activity Reports: Transaction Summary and Transaction Detail
- Trending and Analysis Reports: Outstanding Liabilities, Liabilities Aging
- Research Tools: Cardholder Lookup, Redemption Search, Non-Redemption Search
- Data Files: Account Balance for Active Cards (ABAC), Transaction Detail File

Additional benefits of ROL gift card reports:

- Track consumer spending patterns, identify fraud and view individual store performance
- Exportable to Microsoft Excel or Access, allowing for further analysis
- Track key indicators daily, weekly or monthly
- Centralized or decentralized franchisee settlement models are available
- Client-defined data enable visibility of transactions by merchant groupings or by card applications (gift, promotional, merchandise return, employee, etc)

Note: Please see the Resource Online Gift Card Reports User Manual for samples and descriptions of these reports

Reports from the Global Platform

**Deposit
Activity
Summary –
FIN-0010**

The Deposit Activity Summary – FIN-0010 provides summary data on all transactions, including Gift Card, received and successfully processed on the Global platform for the reporting period.

**Service
Charge
Detail –
FIN-0011**

All service charges and processing fees associated with the transactions on the reporting date are detailed in the two main sections of this report: Interchange and Assessment Fees and Paymentech Fees. The detail of all Gift Card processing fees will be found in this second section.

**Submission
Listing –
ACT-0012**

This report lists all submissions received by Global Platform during the report period. Each submission ID serves as a link to a details page for that submission. To see a breakdown summary of transactions and their action codes for a single submission, click on the link.

**Single
Submission
Summary –
FIN-0053**

This report is a link from the ACT-0012 and shows an action code breakdown of the transactions processed.

**Report
Samples**

Please refer to the following pages for samples of the reports described above.

Deposit Activity Summary – FIN–0010

Deposit Activity Summary (FIN-0010)						
ABC Company, Inc. - CO# 123456						
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars						
Reporting Period: From 11/15/xxxx through 11/15/xxxx						
Activity Summary			Submitted Transac	Amount		
Submissions Received = 44			CREDIT CARD AUT			381,477.46
Submissions Accepted = 44			Credit Card Deposits	8,339		599,638.06
Submissions Cancelled = 0			Debit Authorizations	79		2,091.04
			Debit Deposits	1,233		36,368.97
			Declined Deposits	5		1,820.65
			NON-FINANCIAL	347		11,161.61
			Rejected Items	1		49.38
			Successful Deposits	9,572		636,007.03
Financial Summary						
Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
Total Successful Deposits	9,400	643,402.26	172	(7,395.23)	9,572	636,007.03
Settled Deposits						
VISA	4,358	296,079.21	89	(3,603.22)	4,447	292,475.99
MasterCard	1,639	122,943.40	36	(1,451.05)	1,675	121,492.35
ECP	1	18.66	0	0	1	18.66
PayPal	1,233	97,506.82	16	(723.24)	1,249	96,783.58
Accel	49	1,642.58	0	0	49	1,642.58
AFFN	7	113.10	0	0	7	113.10
Interlink	424	12,716.32	3	(93.90)	427	12,622.42
Jeanie	2	59.53	0	0	2	59.53
Maestro	346	10,534.49	4	(12.46)	350	10,522.03
NYCE	115	3,403.54	1	(167.56)	116	3,235.98

Gift Card (FlexCache) transactions are reported as Non-Financial transactions in the Submitted Transactions section.



Continued on next page

Deposit Activity Summary – FIN–0010, Continued

Deposit Activity Summary (FIN-0010)						
ABC Company, Inc. - CO# 123456						
Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars						
Reporting Period: From 11/15/XXXX through 11/15/XXXX						
Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
Settled Deposits						
Pulse	94	3,131.72	1	(10.14)	95	3,121.58
Star	166	4,768.61	4	(109.94)	170	4,658.67
CU24	3	58.97	0	0	3	58.97
Shazam	14	334.11	0	0	14	334.11
Total Settled Deposits	8,451	553,311.06	154			47,139.55
Conveyed Deposits						
American Express	756	76,313.95	14			5,643.98
Discover	193	13,777.25	4			3,223.50
Total Conveyed Deposits	949	90,091.20	18			88,867.48
Fees & Adjustments Summary						
Total Settled Deposits Net Amount						547,139.55
Interchange & Assessment Fees						(9,958.56)
Paymentech Fees						(543.46)
Chargeback Adjustments						(106.11)
Total Fees & Adjustments						(10,608.13)
Net Financial Activity						536,531.42
Transfer Summary						
	FTI #	FT #	Net Activity Date Range		Effective Date	Transfer Amount
Pending Transfers	#####	#####	11/11/XXXX thru 11/11/XXXX		11/16/XXXX	243,804.99
	#####	#####	11/12/XXXX thru 11/12/XXXX		11/16/XXXX	148,940.07
	#####	#####	11/13/XXXX thru 11/14/XXXX		11/16/XXXX	485.39

Fees associated with submitted Gift Card (FlexCache) transactions are included on the Paymentech Fees line item on this report

Service Charge Detail – FIN–0011

Service Charge Detail (FIN-0011)
 ABC Company, Inc. - CO# 123456

Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
 Reporting Period: From 11/15/XXXX through 11/15/XXXX

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Paymentech Fees									
Authorization Fees									
CPU Authorization	Sale	VISA	*****		175	0.030000000	33,632.18	0.000000000	(5.25)
Full Authorization Reversal	Sale	VISA	*****		18	0.030000000	1,342.41	0.000000000	(0.54)
Online Authorization	Sale	VISA	*****		897	0.030000000	101,948.30	0.000000000	(26.91)
PNS Authorization TCP/IP	Sale	VISA	*****		2,552	0.020000000	101,027.67	0.000000000	(51.04)
Partial Auth Reversal	Sale	VISA	*****		18	0.030000000	1,630.68	0.000000000	(0.54)
Reauthorization	Sale	VISA	*****		28	0.030000000	1,933.97	0.000000000	(0.84)
Voice AVS Request	Sale	VISA	*****		6	0.650000000		0.000000000	(3.90)
Voice Auth	Sale	VISA	*****		6	0.650000000	311.51	0.000000000	(3.90)
Add Value	Refund	FlexCache	*****		116	0.120000000	(6,139.27)	0.000000000	(13.92)
Stored Value Authorization	Sale	FlexCache	*****		115	0.050000000	3,504.76	0.000000000	(5.75)
Stored Value Balance Inquiry	Sale	FlexCache	*****		97	0.000000000		0.000000000	0
Online Debit Authorization	Sale	Accel	*****		2	0.030000000	37.34	0.000000000	(0.06)
PNS Authorization TCP/IP	Sale	Accel	*****		49	0.025000000	1,642.58	0.000000000	(1.33)
PNS Authorization TCP/IP	Sale	AFFN	*****		7	0.025000000	113.10	0.000000000	(0.21)
Online Debit Authorization	Sale	Interlink	*****		7	0.030000000	273.57	0.000000000	(0.21)
PNS Authorization TCP/IP	Sale	Interlink	*****						(10.72)

Gift Card (FlexCache) Authorization and deposit Fees are included in the Paymentech Fees section of this report

Service Charge Detail (FIN-0011)
 ABC Company, Inc. - CO# 123456

Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
 Reporting Period: From 11/15/XXXX through 11/15/XXXX

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Paymentech Fees									
Deposit Fees									
POS Items Dep'd	Sale	VISA	*****		2,505	0.000000000	95,706.21	0.000000000	0
POS Items Dep'd	Refund	VISA	*****		60	0.000000000	(2,321.22)	0.000000000	0
Settled Dep. Fee	Sale	VISA	*****		4,358	0.025000000	296,079.21	0.000000000	(110.32)
Settled Dep. Fee	Refund	VISA	*****		89	0.025000000	(3,603.22)	0.000000000	(2.38)
eCheck Deposit (ACH)	Sale	ECP	*****		1	0.250000000	18.66	0.000000000	(0.25)
Issuance/Activation	Refund	FlexCache	*****		4	0.120000000	(70.89)	0.000000000	(0.48)
POS Items Dep'd	Sale	FlexCache	*****		68	0.000000000	1,569.29	0.000000000	0
Stored Value Add Value Reversal	Refund	FlexCache	*****		1	0.050000000	(22.99)	0.000000000	(0.05)
Stored Value Redemption	Sale	FlexCache	*****		61	0.110000000	3,391.18	0.000000000	(6.71)
Stored Value Redemption	Refund	FlexCache	*****		1	0.110000000	(2.00)	0.000000000	(0.11)
Debit Network Switch Fee	Sale	Accel	*****		51	0.040000000	1,679.92	0.000000000	(2.04)
POS Items Dep'd	Sale	Accel	*****		49	0.000000000	1,642.58	0.000000000	0
Settled Debit Deposit Fee	Sale	Accel	*****		49	0.010000000	1,642.58	0.000000000	(0.49)
Settled Dep. Fee	Sale	PayPal	*****		1,233	0.050000000	97,506.82	0.000000000	(61.65)

Submission Listing – ACT-0012

Single Submission Summary – FIN-0053

Submission Listing (ACT-0012)

ABC Company, Inc. - CO#123456

Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
 Reporting Period: From 11/15/XXXX through 11/15/XXXX

Submission #	PID Short Name	Submission Date/Time	Transaction Count	Authorization Count	Non-Financial Transaction Count	Declined Deposit Count	Rejected Transaction Count	Cancelled/On-Hold Deposit Count	Cancelled/On-Hold Net Deposit Amount	Successful Deposit Count	Successful Net Deposit Amount	Status
#####	abcco	11/14/XXXX 11:00:21 PM	1	1	0	0	0	0	0	0	0	Accepted
#####	abcco	11/15/XXXX 12:19:13 AM	10	0	0	0	0	0	0	10	10,393.17	Accepted
#####	abcco	11/15/XXXX 12:03:53 AM	3,266	0	0	5	0	0	0	3,261	343,328.51	Accepted
#####	abcco	11/15/XXXX 04:54:14 AM	6	6	0	0	0	0	0	0	0	Accepted
#####	abcco	11/15/XXXX 04:56:18 AM	1	1	0	0	0	0	0	0	0	Accepted
#####	abcco	11/15/XXXX 04:58:18 AM	5	5	0	0	0	0	0	0	0	Accepted

Gift Card (FlexCache) transactions detailed and sub-totaled by Action Code

SINGLE SUBMISSION SUMMARY (FIN-0053)

ABC Company, Inc. - CO#123456

Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
 Reporting Period: From 11/15/XXXX through 11/15/XXXX

Submission # #####

Submission Status: Accepted

Action Code	MOP	Total Transaction Count	Total Transaction Net Amount	Declined Deposit Count	Declined Deposit Amount	Rejected Transaction Count	Rejected Transaction Amount	Cancelled/On-Hold Deposit Count	Cancelled/On-Hold Net Deposit	Successful Deposit Count	Successful Net Deposit Amount
DP	VISA (VI)	1,829	187,459.66	0	0	0	0	0	0	1,829	187,459.66
DP	MasterCard (MC)	811	84,856.35	0	0	0	0	0	0	811	84,856.35
DP	American Express (AX)	363	46,497.94	0	0	0	0	0	0	363	46,497.94
DP	Discover (DI)	111	10,425.33	0	0	0	0	0	0	111	10,425.33
DP	FlexCache (SV)	61	3,391.18	1	30.01	0	0	0	0	60	3,361.17
Sub Total:		3,175	332,670.46	1	30.01	0	0	0	0	3,174	332,640.45
DC	VISA (VI)	2	12,912.43	2	1,472.66	0	0	0	0	20	11,439.77
DC	MasterCard (MC)	10	2,681.36	2	317.98	0	0	0	0	8	2,363.38
Sub Total:		32	15,593.79	4	1,790.64	0	0	0	0	28	13,803.15
RF	VISA (VI)	29	(1,282.00)	0	0	0	0	0	0	29	(1,282.00)
RF	MasterCard (MC)	20	(967.44)	0	0	0	0	0	0	20	(967.44)
RF	American Express (AX)	6	(337.19)	0	0	0	0	0	0	6	(337.19)
RF	Discover (DI)	3	(526.46)	0	0	0	0	0	0	3	(526.46)
RF	FlexCache (SV)	1	(2.00)	0	0	0	0	0	0	1	(2.00)
Sub Total:		59	(3,115.09)	0	0	0	0	0	0	59	(3,115.09)
Totals:		3,266	345,149.16	5	1,820.65	0	0	0	0	3,261	343,328.51

Merchant Support

Support options

Chase Paymentech provides the following support options for the various components of its Gift Card Program.

Support for...	is provided by ...	Contact info
PT Online Access and Reporting	Merchant Services Call Center – Global Platform	603-896-8333 (phone) 8 AM – 8 PM ET Mon–Fri or via email: merchant_services@chasepaymentech.com
Resource Online Access and Reporting	Helpdesk –Tampa	US: 800-254-9556 Canada: 800-265-5158 24 hours a day, 7 days a week
Card information (available balance, activation and expiration date (if applicable), playback of any recent transactions)	Customer Service	US: 800-254-9556 Canada: 800-265-5158 Have merchant number, card number, type of transaction and amount ready This information is also available via ROL / Cardholder Lookup Tool or through the toll-free Consumer IVR: 1-800-242-5353
Voice Authorization	Call Voice Operator	888-959-1493
<ul style="list-style-type: none"> • Product and general account information • Card design assistance • Card range issuance • Password issues • Reporting 	Your Chase Paymentech Account Executive	603-896-6000

Glossary

Term	Definition
Account Depletion	an automatic stored value transaction that deletes the remaining balance on the stored value card which has reached its maximum number of redemptions
Activation	loads value to or activates a new Gift Card account
Add Value Transaction	loads value to an existing Gift Card account
Auth I.D.	6-digit authorization number
Auth Only	pre-authorization transaction designed for the Card-not-Present environment; pre-auth places hold on dollar amount for 7 days (can be increased to 45 days)
Balance Inquiry	non-financial transaction that verifies the current available account balance
Block Activation	Transaction used to activate a “block” of multiple cards in a single transaction. Typically used for larger corporate orders.
Breakage	amount of money the merchant retains when the Gift Card is not redeemed or when it expires
Card Packaging	materials comprising the presentation of the Gift Card to the consumer; typically includes a card presenter and envelope
Deactivation	transaction that changes the status of a card to inactive and not usable for redemptions
Expiration	period of time, defined by the merchant (according to their governing state laws), after which any remaining balance on the Gift Card is removed from the card; these funds may be retained by the merchant
FlexCache™	The previous brand name of the Chase Paymentech stored value card program, which is now simply referred to as Gift Card.
Float	monies that a merchant “holds” between the issuance and redemption of a Gift Card
Gift Card	plastic card issued by merchants to extend spending credit to their customers in exchange for money received, merchandise returned or other considerations; used in lieu of paper certificate
Inactivity Fee	fee assessed monthly to the consumer’s Gift Card account after a period of account dormancy; fees continue until the consumer uses the card or the card balance is depleted
Issuance/Add Value Transaction	loads value and activates a new card or reloads an active card with incremental value
IVR	an Integrated Voice Response system for use by the consumer in accessing the remaining card balance and recent activity. IVR number is located on the back of the card
Maximum Issuance	parameter defining the largest amount that can be issued on a Gift Card

Continued on next page

Glossary, Continued

Term	Definition
Minimum Issuance	parameter defining the smallest amount that can be issued on a Gift Card
Maximum Number of Daily Redemptions	parameter defining the maximum number of redemption transactions allowed on a single card account during one calendar day
Outstanding Liability	created when a new Gift Card is issued or when the stored value balance is added to; merchant honors this liability when the card is presented for redemption
Proof	visual sample of the card layout and design
Reactivation	transaction that changes the status of a deactivated card from inactive to active
Redemption	transaction that decreases the value stored on the Gift Card account
Refund	a redemption transaction for the amount being refunded to the consumer
Resource Online	Paymentech reporting tool used for accessing Gift Card reporting. Accessed through http://www.chasepaymentech.com/
Stored Value Card	card used to issue spending credit to customers. Actual record of the balance is maintained on a stored value card database.
Void	cancels a transaction processed earlier that day in an active batch; subsequent to a new redemption or issuance for the proper amount
