

# INFORMATION REGARDING GIFTCARD FROM SIX MULTI SOLUTIONS

## 1. General

Six Multi Solutions Ltd offers its merchants ways of processing gift cards («GiftCards») using the ep2 terminal.

The present document contains guidelines for integration into POS systems.

The GiftCard must first be bought by the end customer («customer») and activated by the sales assistant, which involves loading the card with a monetary value. The customer can then use the card to make purchases until either the balance is consumed or the card expires (two years after activation).

## 2. Activation process

First the customer must pay for the GiftCard using any legitimate means of payment. If no amount is printed on the GiftCard, the customer may freely select the amount up to a ceiling set by the merchant (no more than CHF 1000). Otherwise, the amount shown is applicable.

Once it has been paid for, the GiftCard is activated, which involves the sales assistant loading it with the monetary amount paid for. The process is as follows:

1. The sales assistant selects the correct function on the POS system before choosing «Other transactions > GiftCard > Activate» on the autonomous terminal and entering the service password. This ensures that unauthorized persons are unable to secretly activate found cards themselves and remove them.
2. The sales assistant enters the activation amount. In all instances this must be exactly the same as the purchase amount and, where one exists, the amount printed on the card.
3. The terminal reads the GiftCard.
4. The customer confirms the amount with «OK».
5. The terminal submits an activation request to the GiftCard host.
6. The GiftCard host checks the card and stores the activation amount («balance»).
7. The terminal (or POS system in the case of integrated solutions) prints an activation receipt showing the balance and the card expiry date.

The card has been now activated, meaning an amount («balance») has been loaded. It can now be used at the merchant's points of sale to make purchases.

### Please note:

- If the activation amount is not the same as the amount printed on the card, the GiftCard will refuse activation.
- The terminal is not able to check whether the activation amount is the same as the amount paid by the customer for the GiftCard. Where the POS system does not support such a check, it is the responsibility of the sales assistant alone to check this.
- The activation can only be cancelled immediately following this.
- If the customer wishes to return a GiftCard, the sales assistant is permitted to take it back in return for cash, provided the merchant wishes to permit this.
- It is not possible to activate a GiftCard more than once or to increase the balance. If the card has already been activated in the past, the GiftCard host will refuse any renewed attempt to activate.

## 3. Balance request process

If the customer is not certain whether the card balance is sufficient to make a purchase, the sales assistant can initiate a balance request. The process is as follows:

1. The sales assistant selects the correct function on the POS system and «Other transactions > GiftCard > Balance request» on the autonomous terminal.

2. The terminal reads the GiftCard and submits a balance query to the GiftCard host.
3. The GiftCard host checks the GiftCard and transmits the current balance back to the terminal.
4. The terminal shows the customer the current balance on the display.
5. The terminal does not print a slip; the POS system can print a slip.

## 4. Purchase transaction process

The purchase transaction is a normal posting for the POS system and terminal, but no cash changes hands (see section 5). The process is as follows.

1. The sales assistant selects the correct function on the POS system («Posting» on the autonomous terminal) and enters the amount.
2. The terminal reads the GiftCard.
3. The customer confirms the amount with «OK».
4. The terminal submits a purchase request to the GiftCard host.
5. The GiftCard hosts checks the GiftCard and the balance, and stores the purchase amount.
6. The terminal (or POS system in the case of integrated solutions) prints a receipt showing the new balance and the card expiry date.

### Please note:

- If the balance is not sufficient, the GiftCard refuses the transaction and issues the message «Balance too small».
- If the GiftCard has expired, the GiftCard host will refuse the transaction.
- The purchase transaction may be cancelled until such time as the terminal processes another transaction.
- The terminal may support part-payments (some of the total paid with the GiftCard and the rest with another means of payment).

## 5. Daily closing and cash flow

The GiftCard totals (activations and purchase transactions) will be included in the daily closing statement for information purposes from January 2009 at the latest. For information purposes because GiftCard transactions do not initiate any cash flows with SIX Group.

This means that the merchant must take care of settlement between his points of sale personally. Each POS system books activations as income and purchase transactions as expense. Because activations and purchase transactions take place at different times at different points of sale, the net balance between two daily closings (activations less purchase transactions) may be positive (>0) or negative (<0) for each POS system.

## 6. Reports

The merchant will find periodic or ad hoc reports regarding his GiftCard in Excel format on the internet portal for GiftCard merchants (six-multi-solutions.com/giftcard). The reports contain the current total balance for all activated GiftCards together with the number and activation/purchase amounts over a given period, arranged by point of sale (merchant number).

The total balance of all non-expired GiftCards corresponds to an accounts payable item «Outstanding customer GiftCard balances» in the merchant's accounts.

## 7. Acceptance checks

A GiftCard is only valid for the merchant placing the order. The GiftCard host checks whether a GiftCard is authorized for the merchant in question. The host will reject activations, purchase transactions and balance requests for GiftCards from other merchants («third party GiftCards»).