

EasyV-GiftCard

Secure On-line and Hosted Gift Card service

EasyV-GiftCard is a powerful merchant gift card solution enabling any merchant to easily issue, load and accept closed-loop gift card payments within their retail environment with minimal capital investment and low on-going services costs.

Installed within minutes, *EasyV-GiftCard* can be used integrated within existing electronic point-of-sale (EPOS) systems or in standalone mode making it ideal for single- or multi-chain environments.

EasyV-GiftCard combines powerful payment software with a choice of stylish PIN Pads, reducing countertop and cable clutter, in one convenient solution enabling merchants to deliver a reliable and secure retail or web based gift card service to their customers. Using intuitive screen prompts, retail staff can confidently issue, load and accept gift card payments with the knowledge that each transaction is securely on-line authorised and settled with the merchant gift card database managed by YESpay's PCI-DSS approved EMBOSS Payment Service.

With low gift card processing fees, merchants can combine *EasyV-GiftCard* with *EasyV-Retail* to ensure they have the most comprehensive retail EPOS environment for all their gift, credit and debit card payment needs.



Benefits of *EasyV-GiftCard*

- Customised with merchant's logo and design serving as an effective branding tool
- Load, Activate, Sale, Refund and Balance Enquiry functions can be used through both POS and web portal
- Leads to increase in sales, profit and cash flow through:
 - Customers spending more than the amount on card
 - Interest earned on the amount pre-paid for buying the Gift Card
 - Retained Gift Card balances leading to repeat visits and increased sales
 - Unused amount left on the card at the time of expiry
- No capital investment or internal IT system required
- Easy integration and fast rollout
- Ability to track every single Gift Card transaction and outstanding liabilities through YESpay's real time Gift Card merchant portal
- Fast processing and reduced check out time in comparison to Gift Vouchers

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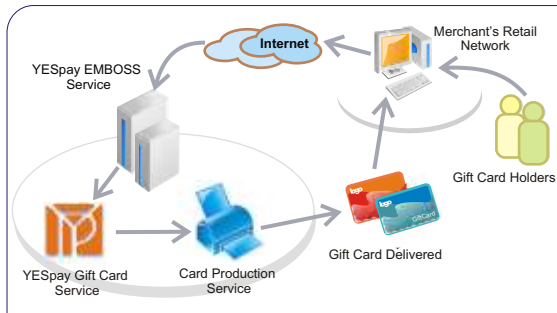
EasyV-GiftCard Integration

EasyV-GiftCard is fully integrated with YESpay's EasyV-Suite of payment services. Merchants can simply upgrade their existing EPOS systems to start issuing personalised cards and accepting gift card transactions in a matter of weeks.

EasyV-GiftCard provides merchants a web interface that enables them to setup and define their gift card service parameters without the need of complex programming. Linked to the EMBOSS gateway EasyV-GiftCard manages the full end-to-end gift card transaction from routing authorisation requests to the merchant's gift card database hosted by EMBOSS (end-to-end time ~3-5 seconds), receipt printing via the existing EPOS printer to realtime transaction settlement.

A real-time gift card merchant management website provides up to the minute gift card transaction reports that can be imported into in-house accounts and management reporting applications in a matter of minutes making gift card transaction reconciliation simple.

Integrate YESpay Gift Card Service into your Retail EPOS Network with EasyV-GiftCard



EasyV-GiftCard is simple to integrate into existing EPOS applications. Using a standard software interface called EasyV-Terminal, YESpay's EPOS partners can upgrade their retail applications with gift card payments within days - no matter what size terminal estate they may have.

Once the integration is complete, EPOS partners can provide their retail customers with a pre-approved integrated Chip & PIN and gift card payment system that can be rapidly deployed on-site without the need for formal bank testing.

EasyV-GiftCard

Integrated GiftCard Solution for EPOS

Packaging & Marketing

- Gift Card graphics can be personalised to merchants' requirements
- Gift Cards can be sold by merchant's own staff in their selected retail sites

Gift Card Transactions

- Activation, loading, re-loading, balance enquiry, refund and sale (Redemption) supported at the EPOS and on the Merchants e-commerce website

Validity of Gift Cards

- Gift Card validity can be configured by the merchant

Choice of Chip & PIN / magnetic card PEDs

- Verifone Secura & VX range used in EMV Level 1 mode only
- Approved to EMV Level 1 & 2, Visa PED, PCI PED and APACS Common Criteria
- Connect via RS232/USB serial to EPOS tills
- Simple swap-out in case of failure - no reconfiguration required

IP-based connectivity: ADSL, ISDN, GPRS & 3G

- Ensures high-speed (~3-5 seconds) on-line transaction authorisation and settlement

System reliability

- Dual data centres with 24x7 99.9% availability
- Provides 24x7 connectivity to card acquirers

EPOS application, installation and first line support

- Provided either by YESpay EPOS Partners or directly by YESpay EMBOSS Helpdesk

Integration tool-kit, support and validation testing

- Free access to partners and merchants

Transaction reports

- Free web based secure login to Merchants and Cardholders Gift Card portal

YESpay EMBOSS Help desk with extended hours

- Monday to Sunday with extended hours

Gift Card service fees

- Gift Card purchased in batches (price on application)
- Transaction fees from as low as 1% of sale transaction value



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