



**S T O R E
FINANCIAL**

: CardSpot®
: Quick Reference
: Guide

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Section A: CardSpot® Overview

THE CARDSPOT® SYSTEM

The CardSpot® technology allows programs to sell and activate prepaid cards through a software application. The system ensures fast activations with the additional feature of bulk activation for multiple card sales, the lock and unlock feature, the transfer of funds to a new card and the ability to manage and track all transactions within your prepaid card program.

INSTALLING CARDSPOT®

The system is installed before our representatives leave the property when possible or, if necessary, an appointment may be made with a Store Financial representative for remote software installation. When installing CardSpot®, Store Financial (SF) requires a unique identifier, **Location Name**, for each individual workstation. Please contact SF for direction on installing any additional computers.

You are assigned a unique username and password from SF through email. The username is configured with the designated permissions from the CardSpot® User Request Form. To install and configure CardSpot®, you must also have permissions to access the CardSpot® Activation Software.


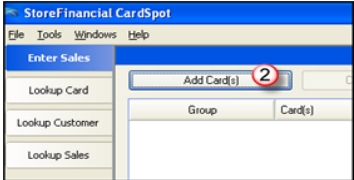
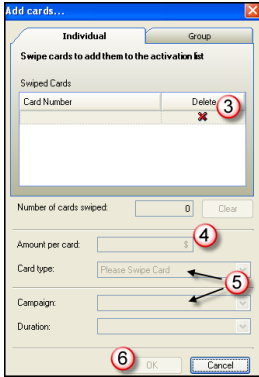

Section B: Prepaid Card Activations

Prepaid cards are purchased and activated by utilizing the Individual or Group activation method(s).

- Individual activation requires swiping each individual card and assigning a monetary amount
- Group activations allow multiple cards with identical monetary amounts to be activated at the same time

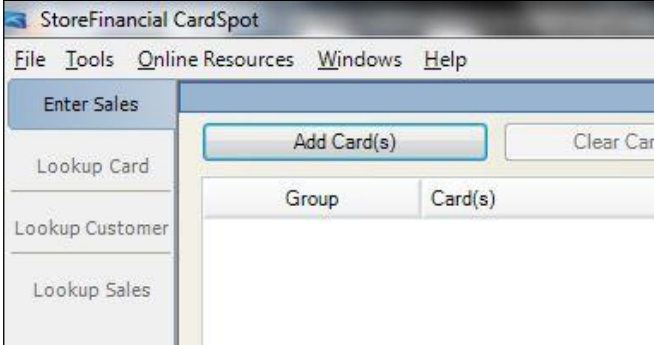
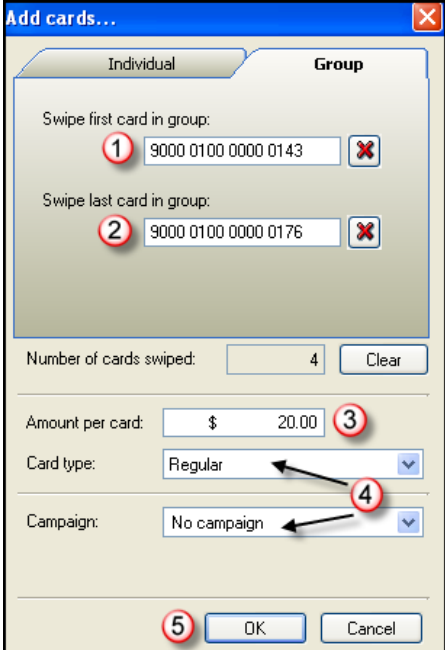

INDIVIDUAL ACTIVATIONS

The following steps are intended for a CardSpot® user assisting a customer with the activation of a single prepaid card or multiple prepaid cards with various amounts.

Instruction	CardSpot® View
<p>1. Double click on the CardSpot® icon and Login to CardSpot® using your assigned Username and Password</p> <p><i>First-time users are required to change their initial password; passwords are case sensitive and must be a minimum of 8 alpha-numeric characters.</i></p>	
<p>2. Swipe a prepaid card from the Card Activation screen or select Enter Sales and swipe card</p> <p><i>The magnetic stripe must face the green light on the swiper.</i></p>	
<p>3. For a card already swiped, the card number displays in the Individual tab; if Enter Sales was selected, swipe the card for activation</p> <p>4. Enter the amount to be loaded on the card in the Amount per card field</p> <p>5. If applicable, enter Card type and Campaign; determined by management</p> <p>6. Click Ok; repeat as necessary for additional card amounts</p>	
<p>7. To collect customer information, click the Customer Information header</p> <p>8. Click the Notes header to enter additional information relevant to the transaction and viewable in transactions searches; if applicable</p>	 <p><i>To comply with Anti-Money Laundering (AML) regulations, distributors must obtain the purchaser's name and address if the value of the transaction exceeds \$3,000. Cash transactions are limited to \$1,000 for individuals and \$3,000 for companies. Transactions exceeding these amounts can be fulfilled with credit and debit, or credit, debit and corporate checks (for companies only).</i></p>

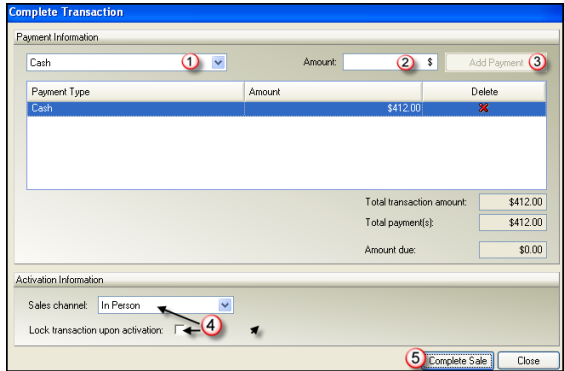


GROUP ACTIVATIONS

The following steps are intended for a CardSpot® user assisting a customer with the activation of multiple prepaid cards for the same amount. Cards arrive in sequential order in bundles of 50. For group activations, the number of cards to be activated should be counted out and remain in sequential order as only the first and last card are swiped for activation.

Instruction	CardSpot® View
<p>Swipe a prepaid card from the Card Activation screen or click Enter Sales and swipe card</p> <p><i>The magnetic stripe must face the green light on the swiper.</i></p>	
<ol style="list-style-type: none"> From the Group tab, swipe the first card for activation Swipe the last card for activation Enter the amount to be loaded for each card in the Amount per card field If applicable, enter Card type and Campaign; determined by management Click Ok <p><i>When reading the card number, the last digit is always dropped. For example, in this screenshot the first card number would end in 014 with the last number ending in 017. The card numbers must be in sequential order to operate this function.</i></p>	
<ol style="list-style-type: none"> To collect customer information for future searches, click the Customer Information header Click the Notes header to enter additional information relevant to the transaction; if applicable Click Complete Transaction 	 <p><i>To comply with Anti-Money Laundering (AML) regulations, distributors must obtain the purchaser's name and address if the value of the transaction exceeds \$3,000. Cash transactions are limited to \$1,000 for individuals and \$3,000 for companies. Transactions exceeding these amounts can be fulfilled with credit and debit, or credit, debit and corporate checks (for companies only).</i></p>

Section C: Accepting Payment

Individual and group activations require payment to be collected at the time of the transaction. A list of available payment types is determined by merchant group management.

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Select the Payment Type 2. Enter Amount 3. Click Add Payment; repeat as necessary for additional payment types 4. If applicable, select the Sales Channel and Lock Transaction upon Activation checkbox <i>Sales channel refers to the way in which payment is received.</i> <i>The purpose of locking cards during the transaction process is to reduce the risk should cards be intercepted prior to being received by the appropriate recipient.</i> 5. Click Complete Sales upon completion of payment processing with Amount Due equal to \$0.00; receipts will automatically print 6. Receipts include: <ul style="list-style-type: none"> • Transaction ID • Last 4 digits of each card number • Card value(s) • Customer name • Payment information • Terms and conditions 	 <p>Prior to activating the prepaid card and completing the sale please accept payment from the customer and if paying by credit card you will need to swipe through your POS device to ensure authorization.</p> 
<ol style="list-style-type: none"> 7. To print additional receipts, click Print Additional Receipt from the Transaction Complete screen; click Close to return to the previous screen 	

Section D: Lookup Card

Card status, balance information, customer information, and transaction history for individual cards is available through the Lookup Card function. To locate this information:

Instruction	CardSpot® View
<ol style="list-style-type: none"> Click Lookup Card from the left navigation menu Manually enter or swipe the card on the card swiper to locate the card number. Click Search For each card search, a new tab displays at the top of the screen 	

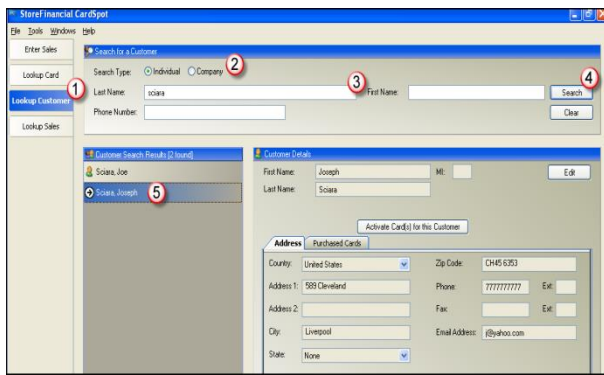
Section E: Lookup Sale

Transaction details are available for viewing through the Lookup Sales screen. From this screen, cards found by entering the Transaction ID can be voided, locked, or unlocked. The Transaction ID can be located on the prepaid card receipt presented to customers during the card purchase.

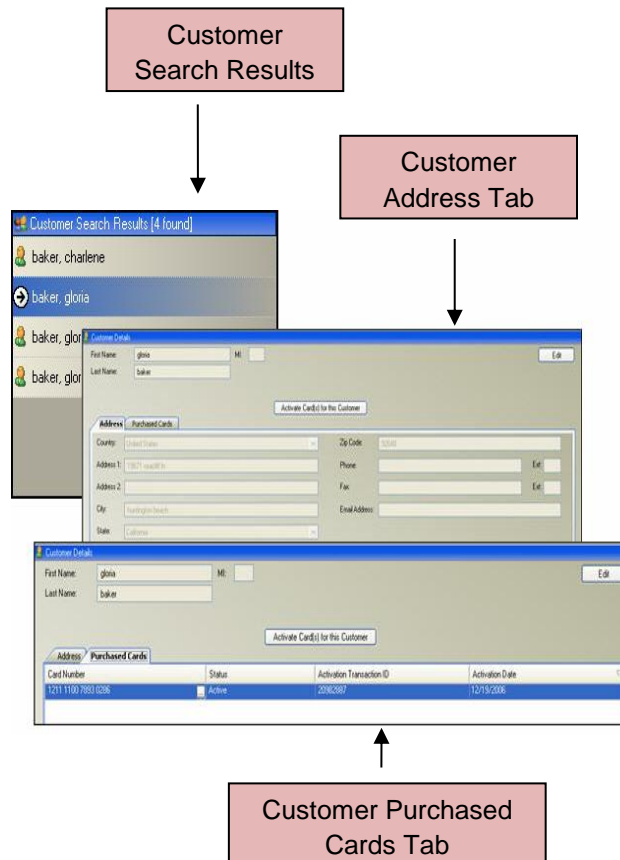
Instruction	CardSpot® View
<ol style="list-style-type: none"> Click Lookup Sales from the left navigation pane. Enter the Transaction ID located on the prepaid card receipt. Click Search. 	

Section F: Lookup Customer

For those customers for which information was collected during card activation, the Lookup Customer screen can be used for viewing name, address, phone number, and card purchase information.

Instruction	CardSpot® View
<ol style="list-style-type: none"> Click Lookup Customer from the left navigation pane Select Individual or Company as the Search Type Enter known information in the provided fields Click Search From the Customer Search Results, select the appropriate customer to view address and card information 	

Following the search instructions above, three areas display on the **Lookup Customer** screen:

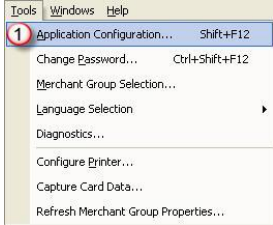
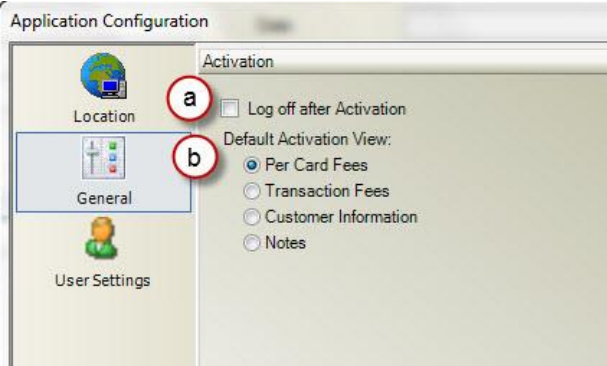
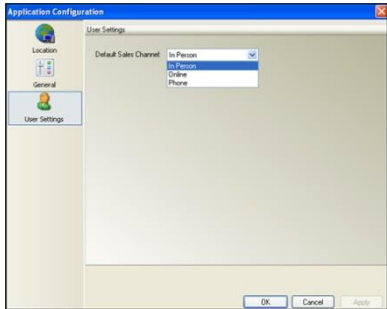
Instruction	CardSpot® View
<ul style="list-style-type: none"> Customer Search Results – Displays the individual customers' names gathered at the time of a card activation transaction Customer Details Address Tab – Displays previously entered customer information gathered at the time of a card activation transaction; information can be modified: <ul style="list-style-type: none"> Click Edit Modify applicable customer information Click Save To activate additional cards for the selected customer, click Activate Card(s) for this Customer, then Yes when prompted to switch to the Enter Sales view Customer Details Purchased Cards Tab – Displays details for cards purchased by the selected customer including card number, status, transaction ID, and activation date; additional details can be viewed: <ul style="list-style-type: none"> Select the details icon located next to the individual card number When prompted, click Yes to view the Lookup Card screen and change the status of the card 	

Appendix I: Administrative Functions

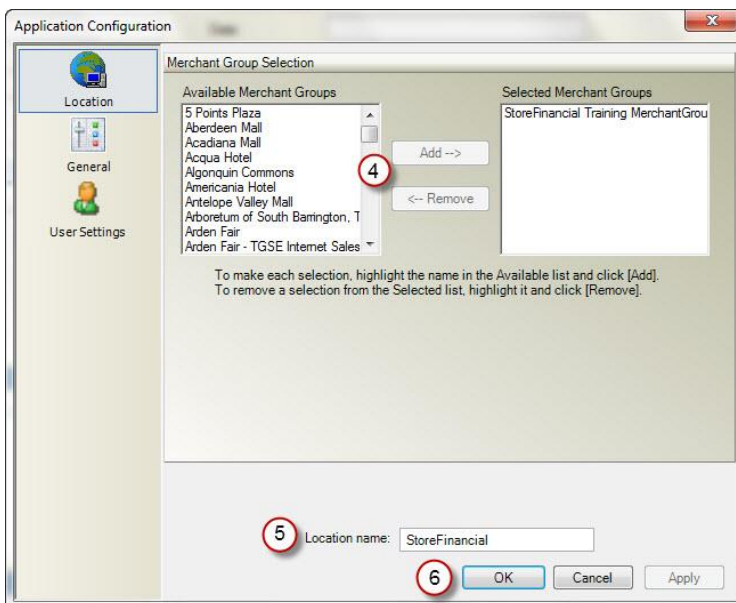
The Tools menu allows select settings for a workstation, including options for; application configuration, selecting different merchant groups, diagnostic testing, configuring a printer and capturing card data.

APPLICATION CONFIGURATION

Use this dialog box to set parameters for the Activate Cards screen, configure the sales channel, set the location name and add or remove a merchant group.

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Select Application Configuration from the Tools menu. 	
<ol style="list-style-type: none"> 2. The Application Configuration dialog box appears with the General settings box open. <ol style="list-style-type: none"> a. To log the user out after each activation transaction, click Log off after Activation checkbox. b. Select a Default Activation View by selecting the desired button. <ul style="list-style-type: none"> • Per Card Fees • Transaction Fees • Customer Information • Notes 	
<ol style="list-style-type: none"> 3. Click the User Settings icon to configure the sales channel; the User Settings box opens. Select the desired default from the drop-down menu. Click OK to save new settings. 	

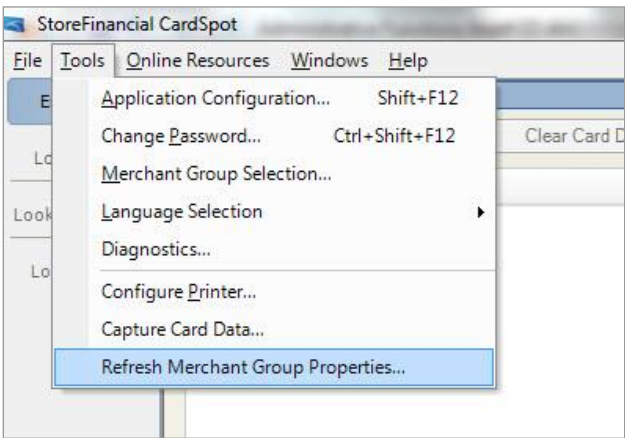
4. Click **Location** to add or remove a **merchant group** from this work station. Select the desired merchant group in the Available/Selected Merchant Group column and click **Add** or **Remove**.
5. To change the **Location Name**, enter the new name in the Location Name field.
6. Click **OK** to save new settings.



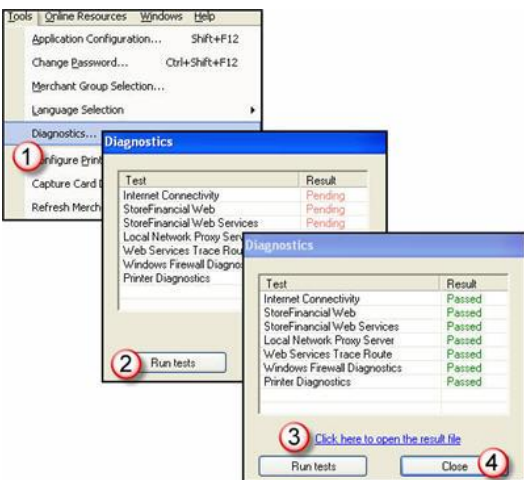
MERCHANT GROUP SELECTION

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Select Merchant Group Selection from the Tools menu. The Select a Merchant Group dialog box opens. 2. Select the desired Merchant Group from the drop-down menu. Many users will have only one option in the drop-down menu. 3. Click OK to switch to this Merchant Group, or click Cancel to close the dialog box without modifying merchant group. 	

REFRESH MERCHANT GROUP PROPERTIES

Instruction	CardSpot® View
<p>Refresh Merchant Group Properties allows a user to refresh merchant group properties and eliminates the need to log off and start a new session to view updated parameters (i.e. new card types, payment types or campaigns associated with a program).</p>	 <p>The screenshot shows the CardSpot application window with the 'Tools' menu open. The 'Refresh Merchant Group Properties...' option is highlighted at the bottom of the menu. Other visible options include 'Application Configuration...', 'Change Password...', 'Merchant Group Selection...', 'Language Selection', 'Diagnostics...', 'Configure Printer...', and 'Capture Card Data...'.</p>

DIAGNOSTICS

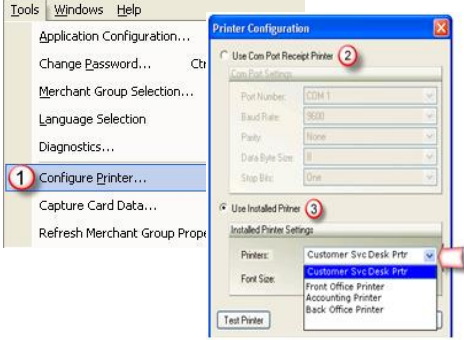
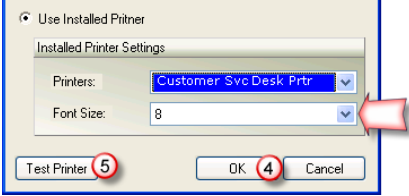
Instruction	CardSpot® View																
<ol style="list-style-type: none"> 1. Select Diagnostics from the Tools menu. 2. Click Run tests; the dialog displays the status of each test being performed. <ul style="list-style-type: none"> • Upon completion, results will indicate "Passed" if successful or "Failed" if not successful. Tests typically take a few minutes to complete. 3. Click <u>Click here to open the result file</u> <ul style="list-style-type: none"> • If any tests failed, the text file is saved and provided to SF for additional troubleshooting. 4. Click Close to close the dialog box. 	 <p>The screenshot shows the 'Diagnostics' dialog box in the CardSpot application. It contains a table of test results. The 'Run tests' button is highlighted with a red circle and the number 2. The 'Click here to open the result file' link is highlighted with a red circle and the number 3. The 'Close' button is highlighted with a red circle and the number 4. The test results table is as follows:</p> <table border="1"> <thead> <tr> <th>Test</th> <th>Result</th> </tr> </thead> <tbody> <tr> <td>Internet Connectivity</td> <td>Passed</td> </tr> <tr> <td>StoreFinancial Web</td> <td>Passed</td> </tr> <tr> <td>StoreFinancial Web Services</td> <td>Passed</td> </tr> <tr> <td>Local Network Proxy Server</td> <td>Passed</td> </tr> <tr> <td>Web Services Trace Route</td> <td>Passed</td> </tr> <tr> <td>Windows Firewall Diagnostics</td> <td>Passed</td> </tr> <tr> <td>Printer Diagnostics</td> <td>Passed</td> </tr> </tbody> </table>	Test	Result	Internet Connectivity	Passed	StoreFinancial Web	Passed	StoreFinancial Web Services	Passed	Local Network Proxy Server	Passed	Web Services Trace Route	Passed	Windows Firewall Diagnostics	Passed	Printer Diagnostics	Passed
Test	Result																
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StoreFinancial Web	Passed																
StoreFinancial Web Services	Passed																
Local Network Proxy Server	Passed																
Web Services Trace Route	Passed																
Windows Firewall Diagnostics	Passed																
Printer Diagnostics	Passed																

CONFIGURE PRINTER

Use the **Configure Printer** function to select the printer to print receipts.


**** Do not make any changes to the Com Port Settings unless expressly directed by SF personnel.**

**** To add a printer to the *Use Installed Printer* dropdown menu, the printer must be added via the standard Windows process. If you are not an administrator on the computer, you may not be able to add a printer.**

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Select Configure Printer from the Tools menu. The Printer Configuration dialog opens. 2. CardSpot® uses the serial COM Port printer as the default if one is detected. 3. To change to a local or network printer, select the Use Installed Printer option and choose the printer from the drop-down menu; select the font size. 	
<ol style="list-style-type: none"> 4. Click OK to save changes Cancel to make exit the dialog. 5. Click Test Printer to verify selections are saved and the selected printer is functioning properly. The selected printer should print a test receipt. 	

CAPTURE CARD DATA

Under the direction of SF personnel only, use the Capture Card Data function to capture track data from the magnetic stripe of specific prepaid cards that are not accurately swiping. The track data is required for troubleshooting issues specific to a prepaid card, range of cards, or card order.

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Select Capture Card Data from the Tools menu. The Capture Card Data dialog opens. 2. Swipe the prepaid card(s) to capture the track data or click Close to close the dialog box without capturing swipes. <p><i>The number of successfully captured swipes count will increase with every successful card swipe.</i></p>	


Appendix II: Advanced Permissions

Advanced permissions within **CardSpot®** include; transferring a card, locking a card, unlocking a card and voiding a card activation. Users may be limited to certain functions based on permissions assigned by merchant group management. SF cannot change user permissions unless directed by an authorized representative.

TRANSFER A CARD

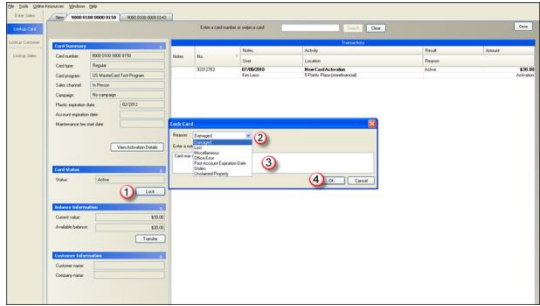
Transfer a selected card balance from one card number to another using the Transfer function. Once a transfer is complete a receipt will print. The original card's **status** changes to Closed and the new card is listed in both the Reason field and in the notes. The new card information is opened in a new tab.

- Two card balances cannot be transferred to a single card and a locked card cannot have balance transferred.
- Any pending activity that is posted to the original card is transferred to the new card, including; authorizations, purchases, or credits.
- If the activity has not yet posted to the prepaid card account at the time of transfer, it will be posted to the new prepaid card account upon settlement.

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. In the Lookup Card Screen on the left navigation pane, click Transfer. The transfer dialog box opens. 2. Swipe the card number to transfer the balance. 3. Click in the Fee Amount Field to add or edit the fee. 4. Select a Payment Type for the transfer fee. If Prepaid Card Account is selected, the fee is deducted from the new card balance. Any other payment types must be collected separately. 5. Enter a mandatory note for the transfer. 6. Click OK to transfer the funds to the new card. 	

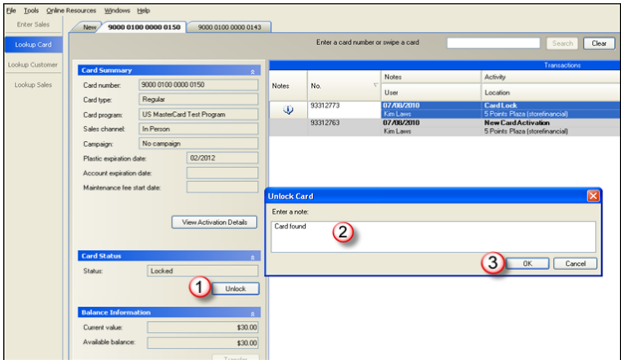
LOCK A CARD

The **Lock** function is used to render a card unusable. A card may be locked for a variety of reasons including loss or theft.

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. In the Lookup Card Screen in the left navigation pane, click Lock. 2. The Lock Card dialog box appears. Select a reason for locking this card. 3. Enter a mandatory note. 4. Click OK. The OK button is grayed out until the reason is selected and a note is entered. 	

UNLOCK A CARD

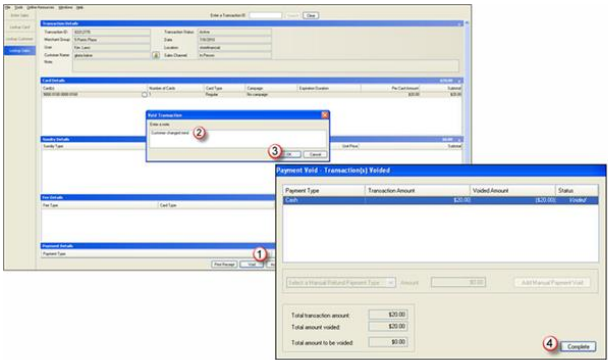
The **Unlock** function renders a previously locked card usable and active again.

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. In the Lookup Card Screen in the left navigation pane, click Unlock. 2. The Unlock Card dialog box appears. Enter a note, which is mandatory. 3. Click [OK]. The OK button is grayed out until a note is entered. <p><i>A card with a status of “Activation Lock” cannot be unlocked. The entire Activation transaction must be unlocked.</i></p>	

VOID ACTIVATION

The **Void** function reverses a card activation. Once the void is complete, the card can be re-activated. An activation **void** can only be performed if:

- The activation date is the current date
- The transaction status is active
- No card in the transaction has been transferred
- No card in the transaction has ever been used

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. In the Lookup Sales screen in the left navigation pane, click Void. 2. The Void Transaction dialog box appears. Enter a mandatory note. 3. Click OK. The OK button is grayed out until a note is entered; or click Cancel to return to the Lookup Activation screen. 4. The Payment Void – Prepaid Card(s) Voided dialog box appears. Click Complete to complete the void. <p><i>A void receipt prints with the words VOIDED ACTIVATION prominently displayed.</i></p>	

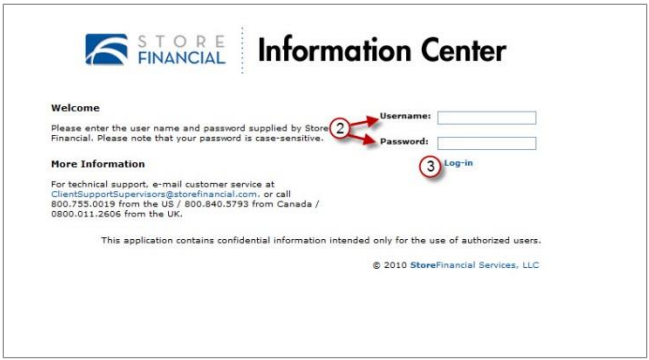
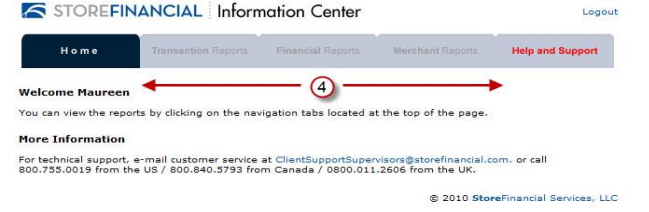
Appendix III: Information Center Reports

Information Center is a secure website which allows reports to be accessed from any computer with Internet access. Access is granted using the same credentials as your Activation Software. Reports are available through Information Center and separated into three categories. Report access is permission based determined by management.

- Transaction Reports – Track prepaid card sales and activity, reconcile and pinpoint discrepancies.
- Financial Reports – Track funds transfers for prepaid card sales, fees owed to SF, and information on Account Maintenance Fees.
- Merchant Reports – Track prepaid card usage at merchant group locations.

Listed below are steps to be used when accessing individual reports.

LOGIN

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. From the File menu in CardSpot®, select Information Center or access the website via: https://info.storefinancial.net 2. Login to Information Center by using your provided Username and Password credentials; identical to CardSpot® 3. Click Login <p><i>First-time users are required to change their initial password; passwords are case sensitive and must be a minimum of eight alpha-numeric characters.</i></p>	
<ol style="list-style-type: none"> 4. From the Information Center Home Page, select the type of report(s) for viewing using the tabs along the top of the screen 	

5. Each category of reports contains several filtering and search options to populate, including:

- a. Date range – Defaulted to current date unless a date range is selected.
- b. Time zone – Reports default to the Processing Time Zone which is Central Standard Time or change to Local Time Zone.
- c. Merchant Group(s) – Displays only if you have access to multiple programs and are provided the proper permissions
- d. All Locations Or Select Location (s) – Refers to the computer or card activation locations
- e. Select User – Drop down menu of all users

The screenshot shows a web-based report generation interface. At the top, there is a section for 'Select a date range (m/d/yyyy)' with 'From' and 'To' date pickers. Below this is a 'Processing Time Zone' dropdown menu. A message states: 'You have access to multiple programs. The program will impact Report Group and Merchant Group choices.' Below this message are two sections: 'All Merchant Groups' and 'Select Merchant Group(s)'. The 'Select Merchant Group(s)' section has a list of merchant groups. Below that are 'All Locations' and 'Select Location(s)' sections. The 'Select Location(s)' section has a list of locations. At the bottom is a 'Select User' dropdown menu. Annotations 'a' through 'e' are placed on the interface: 'a' points to the date range pickers, 'b' points to the time zone dropdown, 'c' points to the merchant group dropdown, 'd' points to the location dropdown, and 'e' points to the user dropdown. At the bottom of the form are buttons for 'View Report', 'View Printable', and 'Download'. A note at the very bottom states: 'Card activations and related data may take up to 30 minutes to display on reports.'

REPORT VIEWING OPTIONS

The reports have three viewing options.

- View Report – report runs and displays the information under the report options in current browser window.
- View Printable – report runs and displays in a separate browser window. Print by clicking on File on your browser toolbar, then Print.
- Download – report runs and displays in an Excel worksheet. User can either view or save the worksheet.

**** If a user attempts to generate a report that contains more than 5,000 lines of detail, only the first 5,000 lines are returned. To limit a large report, consider shortening the date range or running the report only for a specific user or location.**

TRANSACTION REPORTS

Various transaction reports are available for viewing by selecting the **Transaction Reports** tab from the **Information Center** home page. Reports are accessed by selecting the appropriate radio-button within the **Select a Report** section.

Select a Report

☒ Program Summary
 ☐ Gift Card Transaction Detail

☐ Program Summary by Merchant Group (Property)
 ☐ Payment Transaction Detail

☐ Transaction Summary
 ☐ Split Transaction Detail

☐ Card Type Summary
 ☐ Customer Information Detail

☐ Campaign Summary
 ☐ Sundry Sales Summary

☐ Activation by Denomination Summary

- **Program Summary:** Total card activations by date
- **Program Summary by Merchant Group (Property):** Total card activations by property
- **Transaction Summary:** Total card sales and payment types; available for corporate sales and merchant group. This is the most commonly used report to assist with nightly reconciling against your POS system.

Total Sales	\$12,325.50	Card Unlock	2
Total Credit Card Charges	\$10,802.50	New Card Activation	118
Corporate Sales	\$1,000.00		

Payment Type	Transactions	Amount
Cash	3	\$179.50
Check	1	\$1,000.00
Gift Card Account	5	\$343.50
MasterCard	3	\$297.50
Visa Card	14	\$10,505.00
Total	26	\$12,325.50

- **Card Type Summary:** Card issue amount, per card fees, and card count by card type, only for previous days.
- **Campaign Summary:** Specific card promotion tracking
- **Activation by Denomination Summary:** Specific card tracking by fixed denomination
- **Prepaid Card Transaction Detail:** Detailed card transactions
- **Payment Transaction Detail:** Detailed payment information including method and amount
- **Split Transaction Detail:** Payment type and amount for transactions where multiple forms of payment were used
- **Customer Information Detail:** Detailed company, purchase, quantity of card activations, and total amount spent on those purchased. Can only be accessed in its download (Excel) format to allow for large reports.
- **Sundry Sales Summary:** Detailed item, quantity, unit price, and net amount on those purchased.

FINANCIAL REPORTS

Financial reports are available for viewing by selecting the **Financial Reports** tab from the **Information Center** home page. Reports are accessed by selecting the appropriate radio-button within the **Select a Report** section.

- **ACH Summary:** The amount of money that will be transferred to the prepaid card holding account with our sponsor bank to await use for merchant reimbursement. Example: If you fund \$1,000 in prepaid cards on a Monday, then on Thursday SF will electronically debit the property bank account for the card funded amount, which in our example is \$1000. Those funds will go into the holding account with our sponsor bank, where they will await redemption, at which point the funds are pulled out of the holding account and are paid to the merchant via their merchant acquirer.

ACH Summary					
3/20/2006					
Merchant Group 1					
Total ACH Amount \$3,580.00					
Date	Amount	Card Fee Payments	Admin Fees	Total	
3/20/2006	\$3,580.00	\$0.00	\$0.00	\$3,580.00	
Total	\$3,580.00	\$0.00	\$0.00	\$3,580.00	

Merchant Group	Date	Amount	Card Fee Payments	Admin Fees	Total
Merchant Group 1	3/20/2006	\$3,580.00	\$0.00	\$0.00	\$3,580.00
Total		\$3,580.00	\$0.00	\$0.00	\$3,580.00

- **Account Maintenance Fee Detail:** Not applicable to all programs. Gives specific card level detail for cards that have incurred an Account Maintenance Fee (AMF). Some laws require that taxes are charged on AMF. If this is the case for your program, taxes are shown in separate columns for Tax Amount, Tax Type and Tax ID number.
- **Account Maintenance Fee Summary:** Not applicable to all programs. Provides summary of AMF collected.
- **Administrative Fee Summary:** Not applicable to all programs. Summarizes fees payable to SF by the merchant group. This fee may include new card activation fee which applies if the merchant group is charged an amount each time a card is issued.
- **Administrative Fee Detail:** Not applicable to all programs. Provides each administrative fee payable to SF by card number.
- **Distributor Refunded Summary:** If you elect to start a promotional program, you will be given additional information and training at that time.

MERCHANT REPORTS

Merchant reports are available for viewing by selecting the **Merchant Reports** tab from the **Information Center** home page. Reports are accessed by selecting the appropriate option within the **Select a Report** section. Two options are available for viewing information on merchant groups:

1. **Settlements Only** (default): Transactions merchants submitted for processing and payment; typically takes 2-3 business days for processing. We recommend always utilizing this option.
2. **Authorizations Only**: Purchases waiting to be sent for settlement by the merchant; authorization status is modified after an equivalent settlement is received or the expiration time is reached (seven business days).

Select an Option	Select a Report
<input checked="" type="radio"/> Settlements Only	<input checked="" type="radio"/> Merchant Transaction Summary
<input type="radio"/> Authorizations Only	<input type="radio"/> Merchant Transaction Summary by Merchant Group
	<input type="radio"/> Merchant Transaction Detail

- **Merchant Transaction Summary**: This report will show you the total amount that has been redeemed and total number of transactions. It will show you the number and value of transactions which were redeemed at each individual merchant.

Merchant Transaction Summary Settlements Only 1/20/07 - 1/21/07		
Total Amount	\$1,207.40	Total Transactions 46
Merchant	Transactions	Amount
A EAGLE OUTFITTER0006171	7	\$74.73
AMY'S HALLMARK 475	4	\$62.49
AVALON SALON AND SPA	1	\$67.43
BARANA REPUBLIC 3047	1	\$56.86
BATH & BODY WORKS 1779	1	\$34.01
BUCA DI BEPPO 0604	3	\$167.89
CHAMPPS AMERICANA 7534	1	\$24.67
CHICO'S 325	1	\$28.56


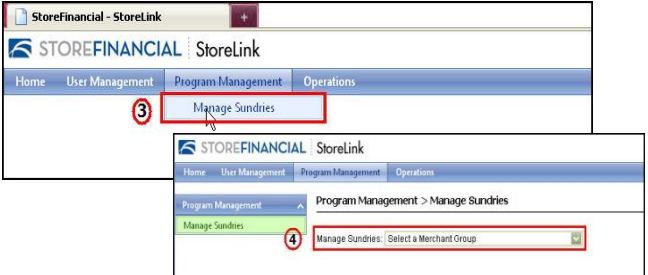
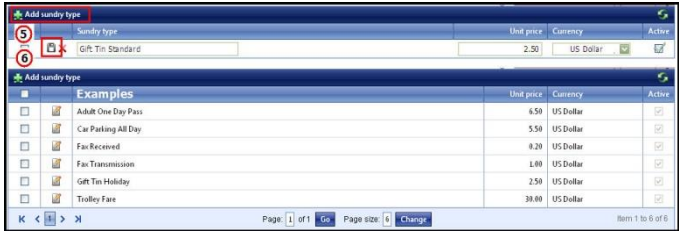
- **Merchant Transaction Summary by Merchant Group**: Number and value of transactions grouped by merchant group/property. This is for corporate level users only or if access to multiple properties is provided.
- **Merchant Transaction Detail**: Prepaid card usage by individual transaction type. View the merchant, amount, and time of any prepaid card transaction. Transaction types include:
 - **Authorization Request** is a type of card activity where a merchant has swiped the prepaid card through their register or POS system.
 - **Purchase** is a type of card activity where the merchant has settled a transaction, usually after receiving an approval on an authorization request.
 - **Purchase Return** is a type of card activity where the merchant has returned funds to the prepaid card account, usually in the case of returned merchandise.

Contact Us: clientsupportsupervisors@storefinancial.com or call 800.755.0019 from the US / 800.840.5793 from Canada

Appendix IV: Sundry Sales

The function of Sundry sales is to allow CardSpot® to not only activate cards but to perform sales of miscellaneous items in a single transaction. Examples of Sundries are gift wrap, stroller rental, specialty card packaging, or services provided by the program. Sundry items can be managed at the program level with the ease of the web portal, StoreLink. Any Sundry items active in CardSpot® will be available for sale to customers. Reporting on these items will be included in the Information Center under Transaction Reports. To gain access to this feature in CardSpot®, please contact your Store Financial Account Manager.

MANAGING SUNDRY ITEMS

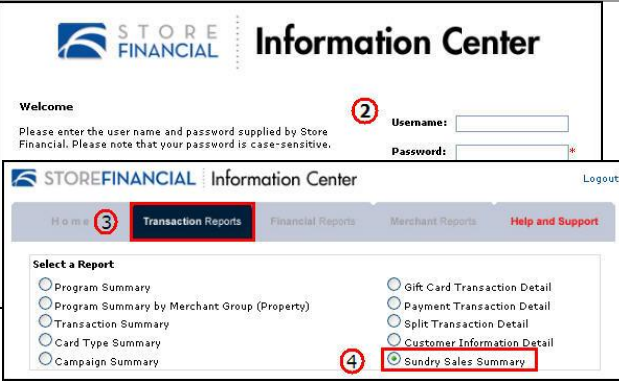
Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Type the following address into your internet browser: https://storelink.storefinancial.net 2. Enter your Username and Password. 	 <p>The screenshot shows the StoreLink login page. It has a header with the Store Financial logo and 'StoreLink' text. Below the header are two input fields: 'Username:' and 'Password:', each with a red circle and number 2 next to it. A 'Sign In' button is below the password field. At the bottom, there is a small disclaimer: 'This application contains confidential information intended only for the use of authorized users.'</p>
<ol style="list-style-type: none"> 3. Click [Manage Sundries] 4. Select the appropriate Merchant Group and Program Group from the provided list. <p><i>** If not part of a Program Group, the default will be a single listing.</i></p>	 <p>The screenshot shows the StoreLink navigation menu. The 'Program Management' tab is selected. Under this tab, 'Manage Sundries' is highlighted with a red box and a red circle with the number 3. Below this, a dropdown menu is shown with 'Manage Sundries' selected, and a red box and red circle with the number 4 next to it.</p>
<ol style="list-style-type: none"> 5. Click Add Sundry Type to insert as new line. <ol style="list-style-type: none"> a. Enter the Sundry type description b. Enter Unit price of item <p><i>CardSpot® will not calculate taxes for sundry items, you are responsible for adding the taxes into the unit price of the item</i></p> <ol style="list-style-type: none"> c. Enter Currency type from the provided list d. Check the Active box to show item in CardSpot® <p><i>Once an item has been added the item cannot be removed, only deactivated by un-checking the active box</i></p> 6. Click Save. <i>The X icon next to the entry line is to remove the unnecessary line.</i> 	 <p>The screenshot shows the 'Add sundry type' screen. It has a table with columns: 'Sundry type', 'Unit price', 'Currency', and 'Active'. The first row is 'Gift Tin Standard' with a unit price of 2.50 and currency of US Dollar. The 'Active' checkbox is checked. Below this is a section titled 'Examples' with a table of items like 'Adult One Day Pass', 'Car Parking All Day', 'Fax Received', 'Fax Transmission', 'Gift Tin Holiday', and 'Trolley Fare'. The bottom of the screen shows a footer with 'Page 1 of 1', 'Page size: 0', and 'Item 1 to 6 of 6'.</p>

ENTERING OF SUNDRY SALES

Once access to Sundry Sales has been granted and items have been added via the web portal, StoreLink, users will be able to access Sundry Sales in CardSpot®.

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Click Sundry Sales for an active window. 2. Select the appropriate Sundry Type from the provided list. 3. Enter the quantity and click [Add Sundry] 	<p>The screenshot displays the CardSpot® application interface. The main window is titled 'CardSpot® View'. On the left, there is a sidebar with 'Enter Sales' selected. The main area shows a 'Card Activations' table with columns: Group, Card(s), Card Type, Number of Cards, Per Card Amount, Subtotal, and Delete. Below this, there is a 'Sundry Sales' window. In this window, the 'Sundry Type' dropdown menu is open, showing a list of options: 'Back in The Swing Duration - \$5.00', 'Liquor - \$2.15', 'Fax - \$1.00', 'Gift Wrap - \$2.50', and 'Strutler Rental - \$2.15'. The 'Quantity' field is set to 1. The 'Add Sundry' button is visible. The background shows the 'Card Activations' table with columns: Group, Card(s), Card Type, Number of Cards, Per Card Amount, Subtotal, and Delete.</p>

SUNDRY REPORTING

Instruction	CardSpot® View
<ol style="list-style-type: none"> 1. Type the following address into the internet browser: https://info.storefinancial.net/ 2. Enter your Username and Password. 3. Click Transaction Reports. 4. Click the button Sundry Sales Summary. 	

TROUBLESHOOTING FOR STORELINK SUNDRY CREATION

Error Message	Reason for Error
<i>Sundry type must be between 1 and 30 characters.</i>	Sundry description is too long or short
<i>Unit price must be an amount greater than or equal to zero.</i>	Field only allows numbers
<i>Item already exists. To add this item, change the sundry type or currency.</i>	Cannot have duplicate items
<i>Description is required, Unit Price is required, or Currency selection is required</i>	Fill in required field

Appendix V: Glossary of Terms

ACH is the Automated Clearing House through which all electronic funds transfers in the United States are processed. This acronym is used to indicate an electronic funds transfer regardless of country.

Account Maintenance Fee (AMF) is a fee which is automatically deducted from the remaining card balance after a pre-determined amount of time, as allowed by law. See your merchant group's card back and card Agreement for fee amount and schedule.

Activity includes any actions performed on or with the card. This can include card activation and card usage details.

Authorization Request is a type of card activity where a merchant has swiped the prepaid card through a register terminal or POS system. This will result in an Approval or a Decline. Approved Authorization Request amounts are held off of the customer's **available balance** until a matching settlement is received or the authorization expires.

Card Type allows merchant groups to sell different types of cards. The card type is captured at the time of activation and shows on CardSpot® reports. The card types available in CardSpot® are determined by **merchant group** management. Regular is always the default and may be the only choice. See your merchant group management for any special rules or instructions for using card types.

Campaign is any label affixed to a card sale; for example, it could be a name of a promotional campaign, the name of an event during which the card was sold, or label associated with the method of sale. This function provides increased levels of flexibility within your program – including tracking and reporting of prepaid card promotions.

Compliance Signage is signage provided to merchant groups by SF that must be displayed at each point of purchase. The signage covers the basic terms of the prepaid card including fees and any account expiration. If you require additional signage, please email SF at termssigns@storefinancial.com.

Corporate Sale is any card activation where the purchaser/customer name is entered as a Company.

Group is a consecutive set of cards. Group card sales are designed to make selling a large number of cards easier by requiring the user to swipe only the first and last cards in the group. For help reading card numbers, see Troubleshooting.

Location is the place where the card activity occurred. For activity performed by **merchant group** personnel, like card **status** changes, this is the work station name. For **purchase** activity, this is the merchant name.

Location Name can be anything of your choosing, but the same location name should not be used for more than one workstation at any merchant group. If there are two computers at the customer service desk, the location names could be Cust Serv 1 and Cust Serv 2, for example. Any user can log in at any location. Location names are an available reporting option. See section 3 – Reports for more information.

Lock is used to render a card unusable for purchases. A lock may be performed on a card manually due to loss or theft, for example. The system may place a lock on a card for suspected fraud. Fraud Lock cards must be unlocked by authorized SF personnel.

Merchant Group is typically synonymous with “property”. SF uses the term Merchant Group to encompass **all** groups of merchants - which includes not only shopping centers, but also shopping or commercial districts which are not physically located in a shopping center as well as dealers and store-level retailers.

Per Card Fees are fees that are charged on each card in a transaction. The fee amount is multiplied by the number of cards to arrive at the per card fee subtotal.

Plastic Expiration Date is the date the plastic expires. The plastic expiration date will be checked to validate the date has not passed. For most programs, if a card plastic expires but funds are still available, those funds may be transferred to a new card.

Purchase is a type of card activity where the merchant has settled a transaction – usually after receiving an approval on an **Authorization Request**. The date and time reported for a purchase is the date/time when SF receives the transaction from the international credit card processing system and may not reflect the date/time that the card was used at the merchant.

Sales Channel refers to the sale method (in person, online, or phone) for card activations. The sales channel is selectable per activation transaction or may be set to a default. Tracking the specific sales channel will allow users to report activations by sales channel.

Settlements are transactions that a merchant has submitted for processing and payment. Merchants typically settle transactions at least once per day and it typically takes 2 – 3 business days for settled transactions to process through the international credit card clearing system.

Status describes the current state of the card. Cards can be:

- **Active** – card has been activated with funds and is usable for purchases
- **Inactive** – card has not been activated
- **Locked** – card has been activated with funds, but is currently unusable for purchases
- **Closed** – card has been transferred
- **Activation Locked** – card has been activated in a transaction that is currently locked

Transaction Fees are fees that are charged at a flat amount on an entire transaction.

Transaction ID is a system-generated number unique to each transaction. It appears on the transaction receipt and in most card detail views in CardSpot® and CardSpot® reports.

Transfer takes the **current value** of a card and transfers it to a new card.

Unlock renders a previously locked card usable and active again.

Void reverses an activation transaction. Once the void is complete, the cards are like new and can be re-activated. An activation may only be voided if all of the following criteria are met:

- The activation date is the current date
- The transaction status is active
- No card in the transaction has been transferred
- No card in the transaction has ever been used