

# Gift and Prepaid Card **Solutions**



**indue**

# Why Gift & Prepaid Cards?

Gift and prepaid cards are amongst the fastest growing payment instruments in the world, satisfying a diverse range of applications and deployment needs.

## Consumer Convenience:

- ✓ gift cards
- ✓ loyalty cards
- ✓ travel cards
- ✓ general purpose spending
- ✓ insurance claims
- ✓ healthcare claims

## Expense Management:

- ✓ remittance
- ✓ corporate spend
- ✓ incentive
- ✓ rebates
- ✓ benefits
- ✓ petty cash

## Increasing Buying Power of Youth:

- ✓ student spend cards
- ✓ popular culture cards
- ✓ student loans
- ✓ allowance cards

## Shift from Paper to Electronic:

- ✓ government disbursements
- ✓ payroll
- ✓ gift vouchers
- ✓ travellers cheques
- ✓ invoices
- ✓ account payment

## Digital Products and Distribution:

- ✓ coupons
- ✓ mobile
- ✓ e-commerce
- ✓ PC/video/internet gaming

## Security and Safety:

- ✓ fraud mitigation
- ✓ purchase discipline
- ✓ budgeting tool

## Gift Cards

Gift Cards are a great way of meeting a variety of operational objectives and are widely regarded as being:

- ✓ A key revenue generation tool. A retail study performed in 2012 by Global Prepaid Exchange showed that retailers who market, promote and package their gift cards correctly, have experienced incremental sales on average of 140% of the face value of the gift card\*;
- ✓ A convenient, effective and desirable loyalty rewards disbursement tool.
- ✓ A great way of rewarding and incentivising staff and/or customers;
- ✓ Provides invaluable revenue growth and promotional potential;
- ✓ An effective replacement for cash when issuing a refund or exchange;
- ✓ An efficient mechanism for staff benefits and purchasing allowance distribution;
- ✓ A cost effective and secure method of disbursing insurance claims;
- ✓ A redemption method for social club or customer savings programs.

\*Study conducted by UK-based intelligence provider Global Prepaid Exchange in French and Canadian markets. Report published at [www.globalcapitalexchange.com](http://www.globalcapitalexchange.com).

## Prepaid Cards

As opposed to gift cards which are loaded once, prepaid cards are generally reloadable products.

Prepaid cards offer the security of controlled access to funds along with the convenience of wide acceptance. Increasingly, organisations are using prepaid cards to solve complex business challenges through their security, simplicity and cost efficiency.

Examples of common prepaid card applications are:

- ✓ General purpose reloadable;
- ✓ Instant issuance and lending;
- ✓ Rewards and incentives;
- ✓ Travel and insurance;
- ✓ Remittance and expenses.



## Our Gift and Prepaid Card Solution

Indue specialises in the provision of fully hosted, white-labelled gift and prepaid card programs. This empowers you with set up, support and operational control of your gift and prepaid card programs.

The Indue gift and prepaid card solution supports the following features;

- ✓ eftpos and Visa scheme cards;
- ✓ ATM or no ATM access;
- ✓ Personalised card designs;
- ✓ Variable program parameters such as minimum/maximum loads and expiry dates;
- ✓ Single or reloadable products;
- ✓ Support for both open or closed loop acceptance;
- ✓ Online administration portal providing transactional and reporting information;
- ✓ User administration and permissions;
- ✓ Card loads via POS, direct entry, web service or via the administrator portal;
- ✓ Skinnable cardholder websites allowing balance enquiries and card activations;
- ✓ Web service for proprietary system integration;
- ✓ Card management.

Our gift and prepaid card solution is designed to utilise your existing POS terminals or alternatively, a direct connection via the web from an integrated POS system.

## Program Control

Indue's gift and prepaid card online administration portal is available 24 hours a day, 7 days a week and enables you to manage cardholder support and perform operational tasks such as loading, replacing and closing cards, as well as reporting and performing transaction searches.

Fully hosted, white labelled cardholder activation sites are also available to facilitate card activation and the setting of card holder PINs and passwords (if applicable).

Our gift and prepaid card solution also has the option of a web service interface allowing the direct integration of your POS, websites and systems. File interfaces are also available enabling batch processes such as card activation, card loading and closing. It also enables the delivery of optional automated data feeds containing account data and transaction details.

## Settlement & Processing

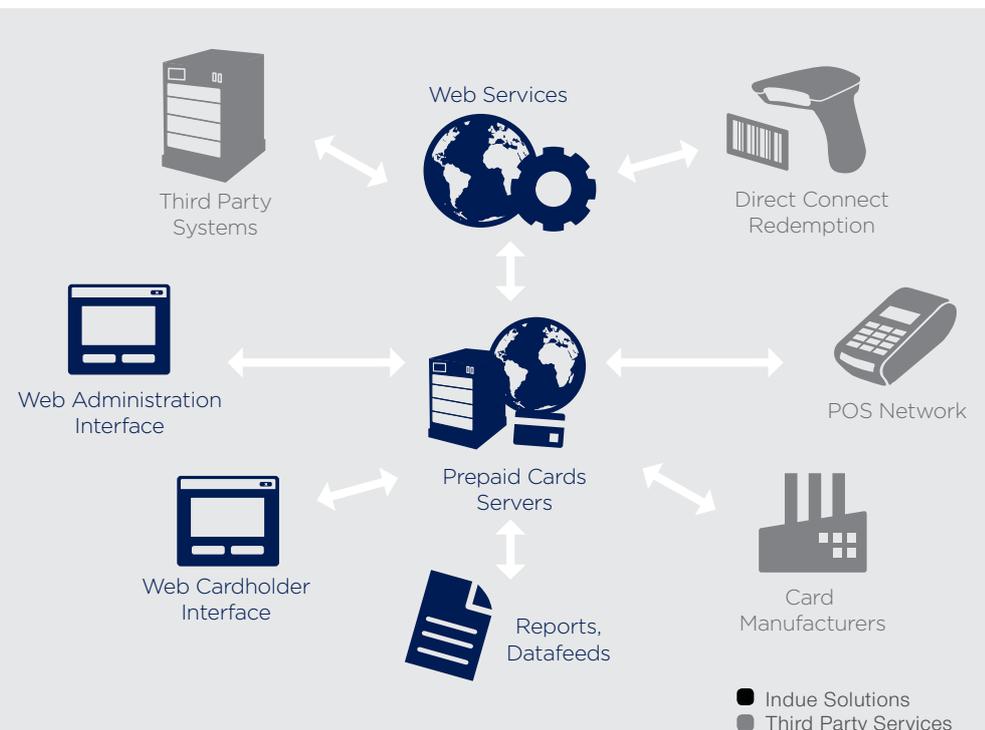
Indue facilitates the settlement and clearing of card transactions with acquirers through its bilateral arrangements. Our settlements team manages the exchange, clearing and settlement of all payments processed for you through our gift and prepaid solution. Applicable transactions are monitored for fraud and anti-money laundering activity with daily reconciliation and settlement.

Indue's card fraud management service, Orion can provide a full 24 hour service which monitors, identifies and takes action on suspect card transactions to minimise the cost of fraud to your organisation.

## Solution Integration

Our Prepaid Card Platform is built on a proven and robust Linux-based core banking system which provides interfaces for integration with Indue's Orion fraud management and anti-money laundering monitoring system and with third parties, including gift card distributors and popular card manufacturers.

Inbound and outbound file interfaces are also available allowing the batching of processes such as card activation, loading and closing as well as the delivery of automated data feeds containing card and transaction details.



## System Reliability

Indue's gift and prepaid solution is hosted in a failover configuration between two Australian based data centres with real-time replication, ensuring high availability of the platform.

All server and storage systems utilised by Indue feature high RAS (Reliability, Availability and Serviceability) design with redundancy of all serviceable components. In addition, the use of VMware fault tolerance enables virtual machine images to run in parallel on two separate hardware nodes ensuring the loss of one hardware node does not result in system downtime.

The gift and prepaid platform is protected by multiple security techniques in order to prevent external attack or unauthorised access. These systems are independently tested multiple times each year.

Both data centres have the following infrastructure systems:

- ✓ UPS (Uninterruptable Power Supply) and alternate power supply via a diesel generator;
- ✓ Redundant air-conditioning systems and monitoring of environmental conditions (temperature, humidity);
- ✓ Monitoring of all computing systems, services, network links with redundant messaging (email alerts, wireless SMS) systems;
- ✓ Redundant ISP (Internet Service Provider) links from two distinct telecom vendors;
- ✓ Redundant network links to all key suppliers located at both data centres. Where possible, each vendor network link is configured for automated failover in the event of a network outage.

## About Indue

Indue is proudly Australian owned and has been a provider of financial services to Australian businesses for over 40 years.

Indue is an Authorised Deposit-taking Institution (ADI), a financial institution regulated by APRA, holding an Exchange Settlement Account with the Reserve Bank of Australia. Indue maintains memberships to the main payment clearing streams in Australia including being a Principal Member of Visa, MasterCard, and eftpos, an Associate Member of BPAY and the Australian Paper Clearing System (APCS), and a member of the Bulk Electronic Clearing System (BECS) and Consumer Electronic Clearing System (CECS).

At Indue we constantly strive to provide robust, flexible and innovative solutions, working closely with key industry partners such as Visa, eftpos, First Data, Placard and ABNote.

In addition to our gift and prepaid card solutions, Indue provides credit card, payment (direct entry, chequing and BPAY) as well as ATM acquiring solutions. To learn more about the full suite of Indue products and services go to [www.indue.com.au](http://www.indue.com.au)

## Learn More

If you would like to explore how Indue's gift and prepaid card solution could help your business please contact:

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