



*The Gift & Loyalty Factor for Success*

COMPLETE GIFT AND LOYALTY  
MARKETING PLATFORM

# About Factor4

**18,000+**

Installed processing locations

**8M+**

Gift and Loyalty cards printed annually

**25M+**

Million Transactions Processed Each Year (Worldwide)

**100+**

Integrations w/ POS, terminals, and gateways

**150+**

ISO Partnerships



Factor4

# Strategic Partners



Complete List of Integrations: <https://factor4gift.com/integrations/>



# Benefits of Gift Card & Loyalty Programs



## **Increased Revenue**

*attract new customers, boost sales, and encourage repeat visits*

## **Enhanced Customer Experience**

*seamless purchase and redemption across all customer touchpoints*

## **Brand Exposure**

*gift cards act as miniature ads, promoting your brand and attracting customers*

## **Customer Loyalty**

*recipients often become loyal customers, creating a steady stream of business*

## **Reduced Returns**

*minimize product returns as customers choose their preferred items*

## **Uplift Opportunities**

*redeemers often spend more than the card's value, increasing average ticket size*

## **Seasonal Traffic Boost**

*gift card sales surge during holidays, driving increased foot traffic and online visits*

## **Data Insights**

*gain valuable data on customer behavior, aiding in targeted marketing efforts.*

# Gift & Stored-Value Processing

- Integrated with most POS systems and terminals
- Full reporting, Admin, and live phone/email support
- Seamless migration of existing cards & balances
- Program flexibility - Gift, Promotions, Returns, Rewards
- Works across POS systems, locations, and channels



# Stored-Value Use Cases

Traditional Gift Cards

Digital Gift Cards

Merchandise Credit

Promotional Gift Cards



# Card Production & Marketing Materials

## Gift & Loyalty Cards

- **In Stock:** 50+ Card Designs personalized with Business Information
  - shipped within 48 hours of art approval
- **Custom:** Fully customized front and back with logo/artwork
  - shipped within 10-15 business days

## Presenters & Holders

- **In Stock:** 20+ designs & variety packs
- **Custom:** Fully customized with merchant logo/artwork

## Marketing Kits & Accessories

- In-store signage, window decals, counter-top displays

*Free Art Design assistance, RUSH options available (additional cost), custom/special finishes available, encoding for compatibility (card only)*



# Online Gift Card Solutions

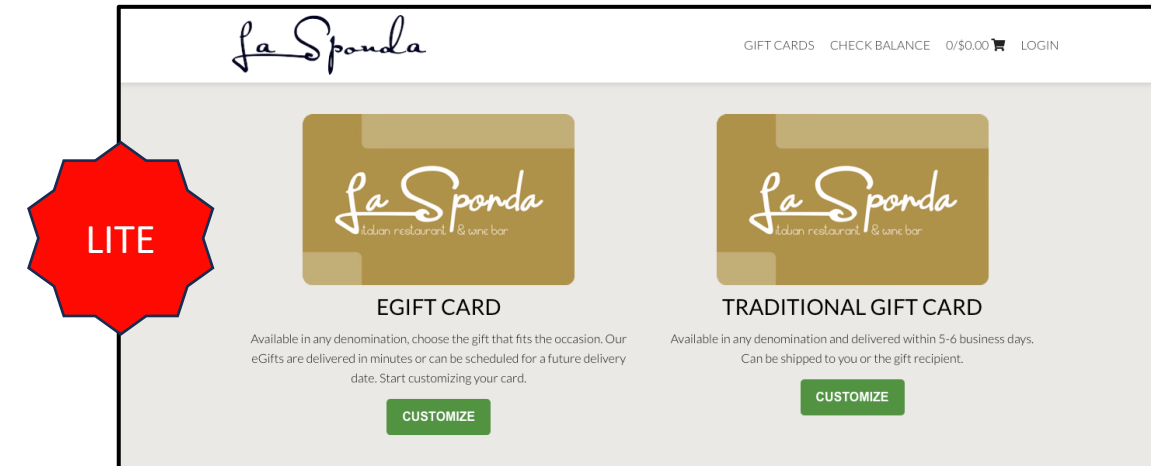
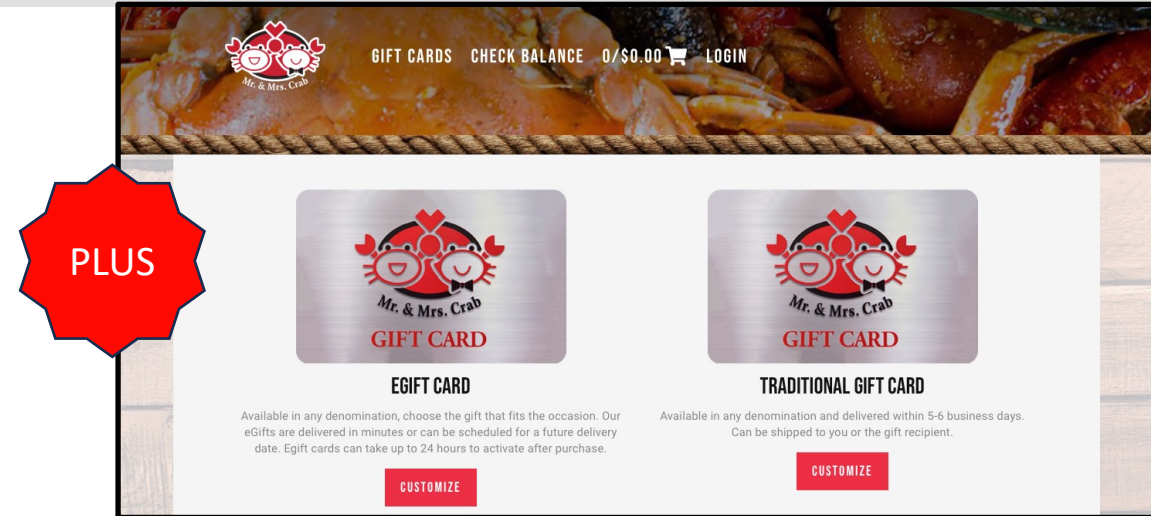
Factor4 hosted solution allows merchants to easily begin selling both Traditional and eGift Cards online

## Storefront PLUS:

- Customized to look and feel like existing website
- Demo: <https://factor4.securetree.com/>

## Storefront LITE:

- Personalized with Logo and Gift Card artwork
- Demo: <https://factor4lite.securetree.com/>



- ❖ *Factor4 fulfills all Physical Gift Cards*
- ❖ *Fees are typically passed to consumer*

# Loyalty Program Solutions

## Basic Loyalty Program

- Physical card loyalty program
- Points, punches, cashback, custom rewards

## Card-less Loyalty

- Enrollment via App using mobile phone number
- Cardless/phone-based program

## Loyalty Plus

- Advanced reporting to track member behavior and program success
- Email and SMS marketing to members
- Campaign reporting

*Let Factor4 help assess the right Loyalty program for your merchants!*



# Loyalty Program - Rewards Structure

## POINTS

Members accrue POINTS for spend or actions

Points convert to \$ rewards at a defined threshold

**EXAMPLE:** 1 point per \$1  
200 points = \$10 reward

## PUNCHES

Members accrue a PUNCH for a qualifying purchase

Punches convert to rewards at a defined threshold

**EXAMPLE:** Buy 10 Coffees  
11<sup>th</sup> coffee = FREE

## CASHBACK

Members accrue cashback as a % of their purchase

Cashback can be redeemed at any amount

**EXAMPLE:** 3% cashback to save up or redeem anytime

## CUSTOM

Leverage the flexibility of our rules engine or combine program logic to create a unique program that fits your business!

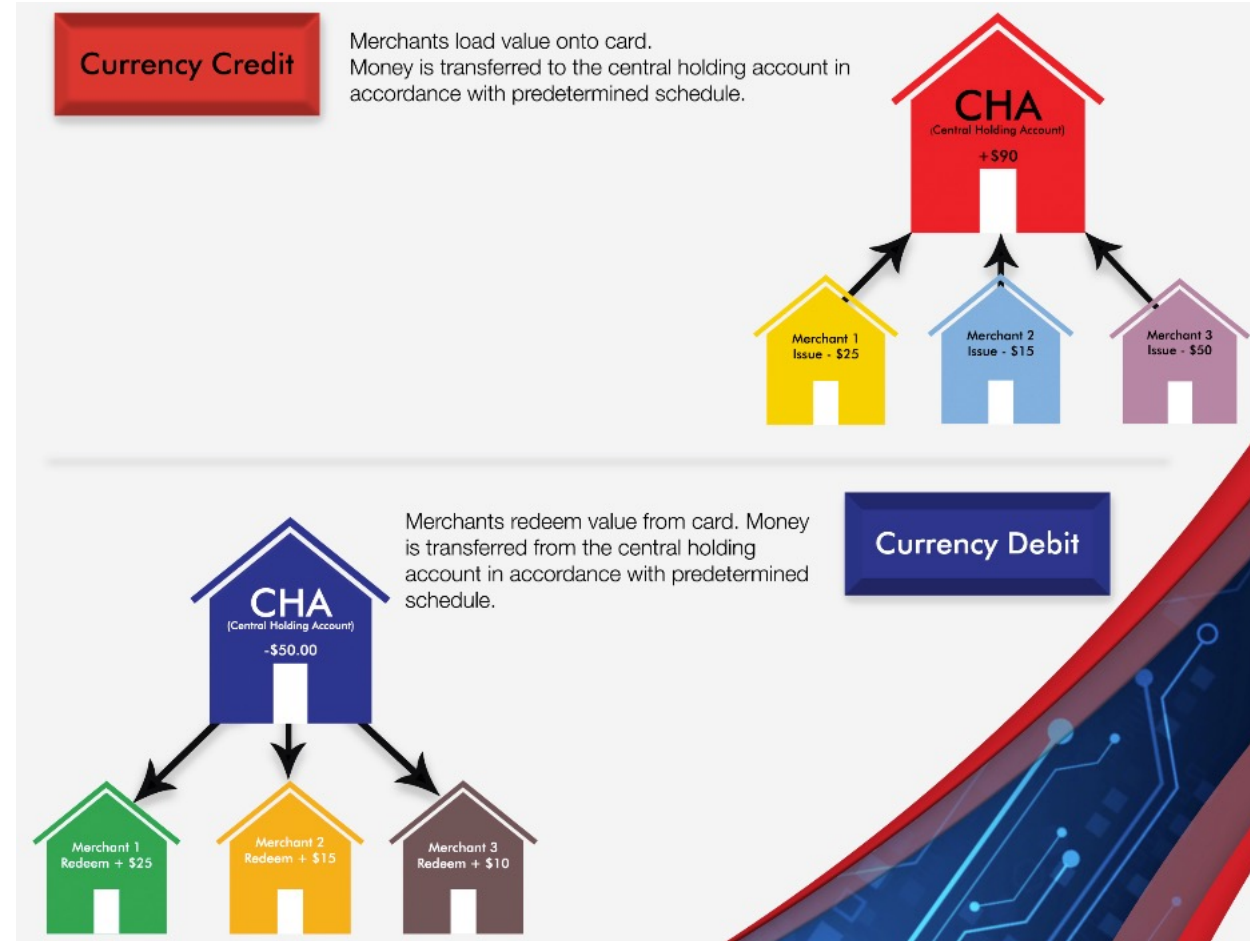
Strategic workshop and program consulting available as needed

# Centralized Pooling and Settlement

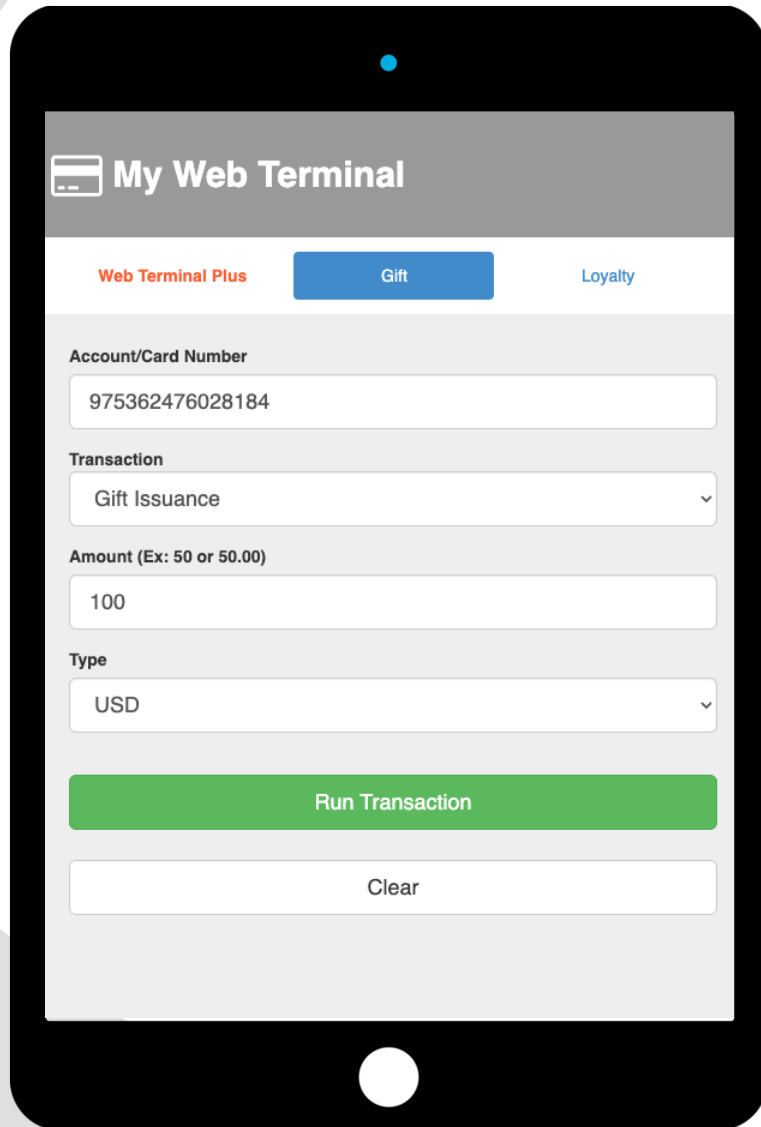
**Centralized Pooling** is for organizations that would like to have all gift card funds held in a Central Holding Account (“CHA”) and control the transfer of the funds. The location that issues the gift card has the funds transferred to the CHA. The CHA holds the funds until redemption then transfers the funds to the location where the gift card was redeemed.

## How Centralized Pooling Works:

1. The location that issued the gift card will have the funds debited from their ACH account. The funds will be transferred to the CHA.
2. When funds are redeemed from the gift card, the funds are debited from the CHA and credited to the ACH account of the location where the gift card was redeemed.



# Web Terminal Overview



**My Web Terminal**

Web Terminal Plus Gift Loyalty

Account/Card Number

975362476028184

Transaction

Gift Issuance

Amount (Ex: 50 or 50.00)

100

Type

USD

Run Transaction

Clear

**Factor4's Virtual Terminal** offers a seamless solution for managing gift card transactions across all participating locations who are not using F4 integrated POS or countertop terminal in place.

**Easy Transaction Entry:** Swipe or Key-enter card number, select the transaction type (issuance, redemption, or balance inquiry), specify the amount, and run the transaction.

**Real-time Balance Updates:** As you process transactions, the system instantly updates the card balances in real-time, ensuring accuracy and reliability.

**Accessible Anywhere:** Access the Virtual Terminal from any device with a web browser, providing you with the flexibility to manage transactions remotely.

**Efficient Tracking:** Simplify record-keeping and eliminate manual calculations, making gift card management more efficient and effective.

# Case Study: Gift Card Promotion

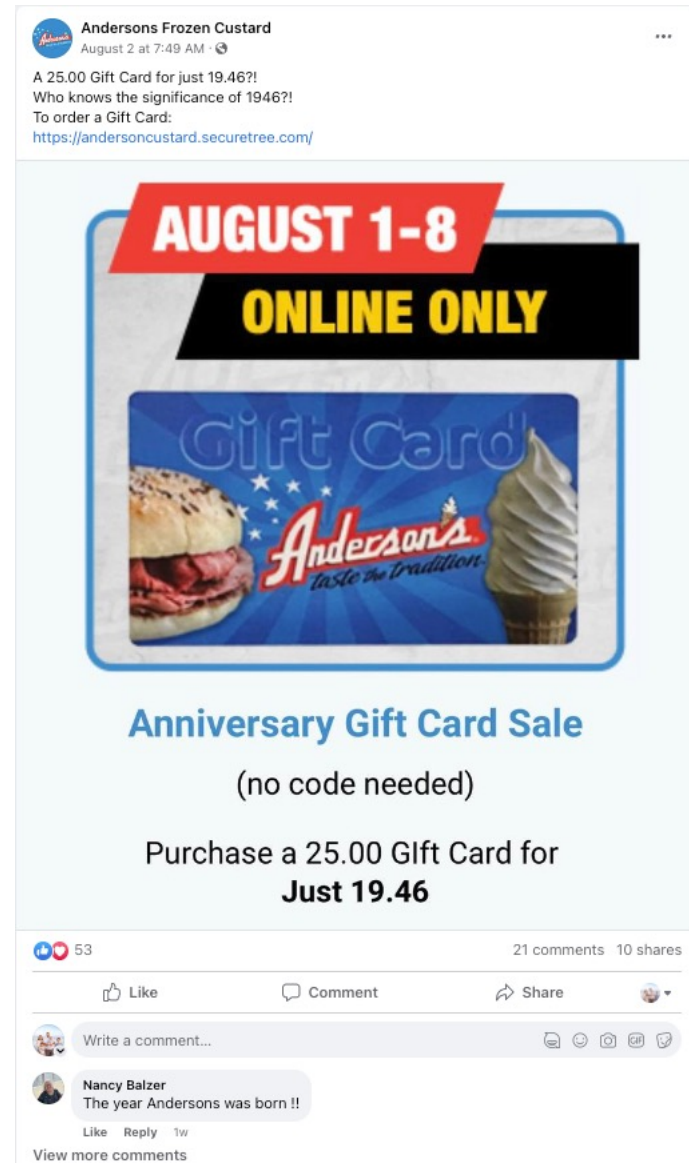
**Anderson's Frozen Custard** was looking for an opportunity to increase Gift Card sales, and get Gift Cards in the hands of their customers to drive continued business as the Summer season winds down

Together with **Factor4**, Anderson's launched a Discounted Gift Card campaign for Gift Cards purchased online during a 7 day period

Promotion details were shared on their website and social media pages

**Promotion:** Buy a \$25 for just \$19.46 (Anderson's was founded in 1946)

**Results:** In 7 days, Anderson's sold over 550 Gift Cards worth over \$10K



# Contact Factor4

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