



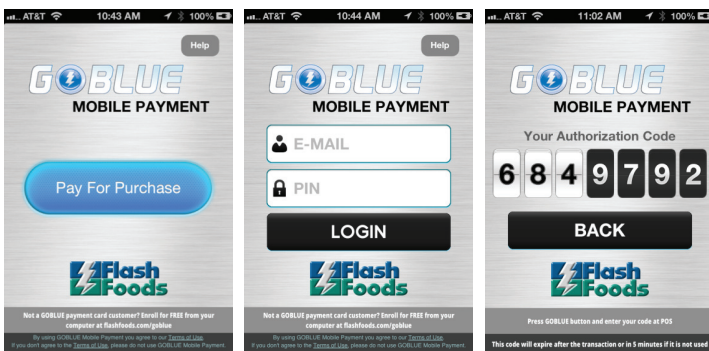
# LoyalDebit

## Secure Alternative Payment Card

Pinnacle’s LoyalDebit™ adds payment capability to traditional, non-payment cards, providing numerous benefits to convenience retailers and consumers alike. Once the LoyalDebit solution is deployed, consumers can register their loyalty card with their bank account and then use that non-payment card as a dual-purpose ACH payment card. To ensure security, the customer registers their card via a secure web site and is assigned a unique PIN. The customer can then present their loyalty card at the time of purchase and the transaction is handled as if it were a standard debit card purchase. LoyalDebit is an added convenience to the customer, eliminating the need for them to present multiple cards to complete a single transaction.

## LoyalDebit Mobile™

LoyalDebit Mobile extends Pinnacle’s Loyalty suite of products by offering a mobile option for LoyalDebit, an ACH debit payment solution. LoyalDebit Mobile lets retailers customize a mobile app with their own branding to promote their own loyalty program or store brand. iOS and Android versions of the mobile application available from NPCA to capture the majority of consumer devices.



Example of a client branded LoyalDebit Mobile interface.

## Relief From Credit Card Fees

For the retailer, LoyalDebit offers relief from rising credit card transaction fees. Using their existing loyalty card as an ACH payment card, retailers now have a secure, low cost alternative, allowing them to stay competitive in their market.

## One Card, Multiple Functions

In addition, LoyalDebit can be used in combination with other Pinnacle Loyalty solutions, all on the same card. All of Pinnacle’s Loyalty solutions are built using a common platform and are designed to function independently, or in conjunction with other Pinnacle Loyalty solutions.

## Benefits You and Your Customer

LoyalDebit can be utilized to award customer with incentives such as fuel discounts at the pump. Retailers can give customers fuel discounts as high as 4 cents per gallon and still make more money on the transaction than if the customer paid full price using a traditional credit card.

## Benefits

- Relief from high credit card processing fees
- Free for your customers
- Secure form of payment
- Advanced functionality
- A single card can have multiple purposes: a loyalty card, post-pay pump authorization card, stored value card, or a LoyalDebit ACH payment card

## Features

- User-friendly graphical interface
- IP-based, running across a broadband network with a centralized host server
- Fully integrates to Pinnacle’s Palm POS™
- “Software as a Service” capable application

