



# LoyalPay

## Offer Self-Hosted Pre-Paid Cards

### Pinnacle's LoyalPay® is a pre-paid, stored value card solution.

LoyalPay is a very cost effective method for retailers to combat rising credit card transaction fees.

LoyalPay offers retailers the opportunity to sell and support their own branded pre-paid card service. With branded stored value cards, retailers can process transactions directly through their own system, avoiding outrageous outside network transaction fees.

## Eliminate Interchange Fees

With LoyalPay, retailers host their own pre-paid card solution to customers without processing fees. Transactions are processed in-house, therefore eliminating interchange or transaction fees that would have been incurred by going to an outside provider. Self-hosting also allows for storing and accounting of card activity and current balance.

The LoyalPay solution, like all of the Pinnacle loyalty solutions, is developed on existing loyalty databases and applications.

## Benefits

### Easy set up

- Initialize, charge, debit, and recharge pre-paid cards through the Point-of-Sale system

### Save money

- Self hosted pre-paid cards lower cost of transaction fees by handling the transactions in-house

### Card information at hand

- Reports provide a view of the balance and status of a particular card, in addition to store and/or corporate level balance inquiry information
- Customers can view their card status safely and easily via the Internet

### Informed accounting

- Keep track of the current balance of unspent funds as well as the amount spent
- System tools set accounting periods and complete regular closing processes

## Features

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

The screenshot shows the Symphony Accounting Manager interface. On the left is a navigation menu with options: Accounting Manager, Integration Manager, LoyalPay Manager, Manager Workstation, POS Manager, SIS Manager, System Manager, and Information Manager. The main window title is 'View Accounting Period Data'. It displays a summary for February 2008, which is closed, starting on 02/01/2008 and ending on 02/29/2008. The beginning balance is (\$2,406.16) and the ending balance is (\$2,020.05). A table of buckets totals is shown below:

Description	Amount	Number of transactions
Adjustments	\$335.89	106
Deposits	\$0.00	0
Purchases	\$2,252.14	414
Refunds/Voids	\$1,530.14	320
Withdrawals	\$0.00	0