



Basic Loyalty Program Operating Manual

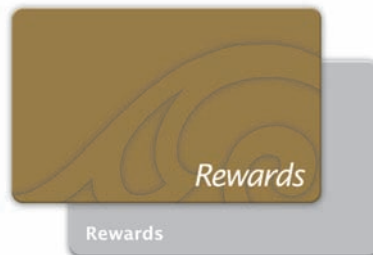


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Welcome to the Moneris Loyalty Program

Congratulations on your new Moneris Loyalty Program. This manual is intended to help you get the most out of your Loyalty program in your day-to-day use.

IMPORTANT

If you haven't re-initialized your terminal(s) for accepting Loyalty cards, please follow the procedures in the *Using Your Terminal for Loyalty Guide* before reading this manual.

We will refer to the following through this manual:



Terminal(s)*

Your terminal(s) have already been set up to process Loyalty transactions. You must re-initialize your terminal(s) to enable your Loyalty program.



Pre-activated Loyalty Cards*



Enrolment Forms & Display Stand*

Use the forms provided to collect customer information and consent to participate in your Loyalty program. Display stands are provided to help promote your Loyalty program.



Merchant Web Portal

The Merchant Web Portal is a secure, web-based application for managing your cardholder database and viewing reports on your program. Access the portal at moneris.com/loyaltycard/merchant. Please refer to your *Web Portal Operating Manual* for more details.



Cardholder Web Portal

Customers with Loyalty cards can also login at moneris.com/loyaltycard/cardholder to view their points balance and update their profile. This web address is printed on the back of each Loyalty card. Please refer to the "Your Loyalty Cards" section in this guide and your *Web Portal Operating Manual* for more details.

* May not be identical to picture.

How Your Loyalty Program Works

- As your customers shop, you swipe their Loyalty card so they can earn points towards their next purchase.
- When customers reach a certain number of points, a coupon is automatically printed on their receipt which entitles them to a reward, such as a discount off their next purchase at your location.
- Since customers earn points for future purchases at your location, the program helps you to encourage repeat and long term customers.
- You can then use the customer information you gathered from your program to invite customers to special events, notify them about promotions and more.

Your Loyalty Program Settings

Your Loyalty program has been set up based on the program rules that you specified during sign up. Your program rules determine how many points a cardholder must earn before they are entitled to a reward and what that reward is.

Each dollar spent equals one point. Points will always be rounded up at \$0.50. For instance, if a cardholder makes a purchase for \$10.50, their points awarded will automatically be rounded up to 11 points. If a cardholder makes a purchase for \$10.49, their awarded points will be rounded to 10 points.

Reward Threshold Level is the number of points your cardholders must earn to receive a Reward Coupon.

Reward Coupon Amount is the value of that coupon and is expressed as a dollar, percentage or custom discount (e.g. "Congratulations! You've earned a free lunch sandwich.") off of their next purchase.

Once a cardholder reaches the Reward Threshold Level, the POS terminal will print a coupon message on the cardholder's receipt, informing the cardholder that they have earned a reward or discount off of their next purchase.

For future reference, please note your program rules below:

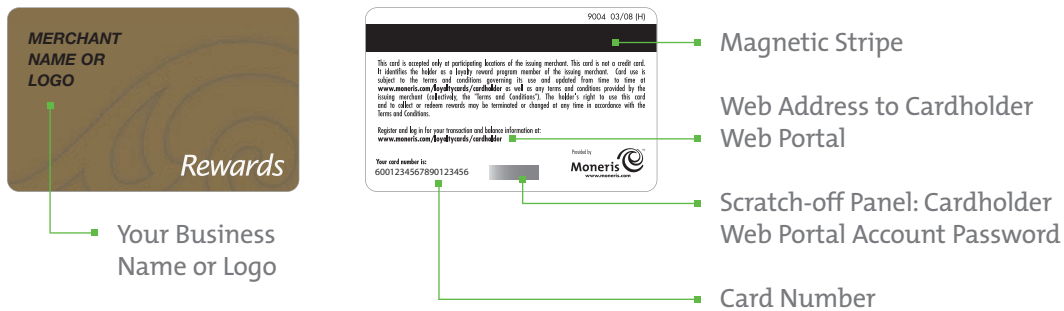
Program Rules:

Reward Threshold Level: _____

Reward Coupon Amount or Message: _____

Your Loyalty Cards

Your Loyalty cards are already pre-activated and ready to use. **We recommend that you store your cards in a secure location and that you only provide a card to a customer after they have signed the enrolment form and provided customer information.** Pre-designed enrolment forms have been provided to document customer consent to participate in the program.



** May not be identical to picture.*

On the back of each card is a web address that cardholders can use to access their points balance, transaction history and to update their information. The card number is also printed on the back of the card, along with a temporary password that is covered with a scratch-off panel. A new cardholder will need both the card number and the password to register for and access the Cardholder Web Portal.

Cardholder Enrolment Forms

Use these enrolment forms to collect cardholder information and consent to participate in your program. Familiarize yourself and your staff with the Cardholder Terms and Conditions shown on the form.

We suggest that, at a minimum, you collect the following information:

- Your customers' first and last names
- Contact information
- Signature
- Loyalty card number

You can personalize your enrolment forms with the white space located at the back of each form. We recommend a business stamp or personalized labels.

If you choose to design your own enrolment forms, please ensure that the terms and conditions of your program are clearly stated and that the above information is collected. You need to include your business name on each participant's application form, and ensure that each participant of the program has accepted the Cardholder Terms and Conditions you provide. You can visit moneris.com/loyaltycard/enrolmentform for a digital version of enrolment form template and Cardholder Terms and Conditions that you can use.



Enrolling Cardholders to Your Loyalty Program

1. Ensure employees and managers understand the program.
2. Determine which customers are suited for your Loyalty program and invite them to join your Loyalty program.
3. Provide a Cardholder Enrolment Form and ask the individual to read, complete, and sign the form.
4. Check that the individual completed the form correctly and these key fields have been completed legibly:
 - First name
 - Last name
 - Signature
5. Select a Loyalty card from your secure inventory and enter the card number (found at the back of each card) into the “Enter Card Number for Reference Purposes” box provided on the form.
6. Present the Loyalty card to the customer and encourage them to regularly update their profile information or check their points balance on the Cardholder Web Portal.
7. Log on to the Merchant Web Portal to look up the card number. Update the card with cardholder information in the enrolment form.
8. File the completed, signed form in a safe place for future reference.

Replacing a Loyalty Card

In the event that a customer loses or damages their Loyalty card, we recommend that you follow the steps below to issue a new card to your customer.

1. Ensure the cardholder is the owner of the card that will be replaced. You may do this by looking up the cardholder information on the Merchant Web Portal or by referring to the original enrolment form signed by the customer.
2. Select a new Loyalty card from your inventory for the cardholder and note the card number. You will need to update this new card number on the cardholder’s original enrolment form or complete a new enrolment form.
3. Use the Merchant Web Portal to lookup the cardholder’s lost or stolen card number and to confirm the personal information and current points balance on the damaged or lost card (please refer to the *Web Portal Operating Manual*).
4. Within your Merchant Web Portal, enter the cardholder’s confirmed personal information onto the new card number. Use a point adjustment to place the current points balance from the damaged or lost card onto the new replacement card.
5. Deactivate the damaged or lost card using the Merchant Web Portal.
6. Provide the replacement Loyalty card to the cardholder. The new card can be used immediately for purchases. Advise the cardholder they must use the card number and scratch-off password on the replacement card to re-register for their online access to view their points balance.
7. File away the now updated enrolment form that contains the current replacement card number.

Note: *The history, points to date, and transaction details of the damaged or lost card will not be shown under the new replacement card. The new replacement card will show the points adjustment amount you assign as the initial balance. You will need to look up the original card number if you wish to view historical transaction information.*



Performing Loyalty Transactions at the Terminal

Please refer to your *Using Your Terminal for Loyalty Guide* for instructions on how to initialize and conduct Loyalty transactions on your terminal(s).

Adjusting Cardholder's Points Balance

You can add or remove points from a cardholder's points balance, outside of regular purchase, refund, void or redemption transactions, using your Merchant Web Portal. Here are some scenarios of when you may want to adjust points:

- a cardholder who may ask for points on a purchase when they did not have their Loyalty card at the time of purchase;
- to offer a cardholder additional points in order to address a customer service issue.

Redeeming for Rewards

When a cardholder reaches the Reward Threshold Level, points are automatically redeemed for a Reward Coupon, and the coupon will be printed automatically on the cardholder's receipt from your terminal. Give this coupon to the cardholder.

Each Reward Coupon will show:

- the Reward Coupon amount or message
- an expiration date for redemption. This date is set at 90 days from the time the coupon is printed.

Using the Web Portals

The Merchant Web Portal is an online tool for managing your program and viewing reports. We recommend monitoring your program activity regularly to gain the most insight and maximize your program benefits. Access the Merchant Web Portal at moneris.com/loyaltycard/merchant.

Your cardholders also have access to an online Cardholder Web Portal that they can visit to view their points balance and transaction history as well as update their profile information. Access the Cardholder Web Portal at moneris.com/loyaltycard/cardholder.

Please refer to your *Web Portal Operating Manual* for instructions on how to register and use the Web Portal.



IMPORTANT

It's a good idea to monitor your program activity regularly. Moneris offers online Loyalty reporting services through the Merchant Web Portal. You can view Loyalty transactions online, export data into spreadsheets for forecasting and for other email marketing tools. Please refer to your *Web Portal Operating Manual* for more information.

Promoting Your Loyalty Program



The most important tool to promote your Loyalty program is your staff. Your staff will be most familiar with your most valuable customers. Ensure your staff is properly trained on the details of your program. Encourage your cashiers to inform customers about the benefits of joining the program during check-out. Display your Loyalty program enrolment forms using the stand provided in your Loyalty Welcome Kit to promote your Loyalty program.

- Have your staff proactively ask your customers to join the Loyalty program at the time of sale before each transaction.
- Prominently display your enrolment forms and other promotional materials at the POS, around the store and in bill presenters.
- Allow your customers to easily enrol into your program by combining your customer satisfaction surveys and the Loyalty enrolment forms. Ensure that the terms and conditions of your program are clearly stated and the necessary profile information is captured.
- Draw attention to cardholder's account status and Reward Coupons by circling the cardholder's points balance and message on each receipt.
- Surprise and delight your cardholders beyond the Loyalty rewards.
- Enhance your Loyalty program experience by offering additional benefits to your cardholders, such as:
 - exclusive invitations to events, previews and sales
 - priority treatment and product or service upgrades
 - discounts on purchases of select products or services
- Keep in touch with your cardholders through email and mail.

Frequently Asked Questions

Q. I have more than one location, do the cards work at multiple locations?

A. Yes, your cardholders can use the cards to earn and redeem points at all your participating locations.

Q. A Loyalty card is not reading properly on my terminal.

A. When a card's magnetic stripe cannot be read, it's usually because:

- the magnetic stripe reader is broken or dirty
- the reader is obstructed, preventing a clean swipe
- the sales associate swiped the card improperly
- the card's magnetic stripe is damaged

Q. How do I re-order cards?

A. You may order additional cards by contacting your Moneris Sales Consultant or the Sales Department at 1-866-666-3747. We recommend that you re-order cards at least two months prior to running out to ensure that your replacement cards arrive at your location before your inventory of cards is depleted.

Q. Who do I contact and what do I need to do in order to change the logo or business name on my pre-designed Loyalty cards?

A. You can contact your Moneris Sales Consultant or the Sales Department at 1-866-666-3747 to change your program rules. If you are changing logos, please have your new logo design ready and formatted to the appropriate logo specifications. A fee may apply per logo change request.

Q. Where can I order more enrolment forms without ordering more cards?

A. You can order more Loyalty enrolment forms online at shopmoneris.com.

Q. Can I create my own enrolment forms?

A. Yes, you can design and create your own enrolment forms. However, you need to ensure that the terms and conditions of your program are clearly stated on the form, your business name is on each participant's application form, and that each participant of the program has accepted the Cardholder Terms and Conditions you provide. We suggest that at a minimum, you collect your customers' first and last names, contact information, signature and card number. You can visit moneris.com/loyaltycard/enrolmentform for a digital version of a template enrolment form and Cardholder Terms and Conditions that you can use.

Q. Does the program track how many Reward Coupons were used by cardholders or expired?

A. No, the program does not track the number of Reward Coupons used or expired.

Helpful Websites

Q. Does the terminal allow me to award points on pre-tax and pre-gratuity purchase amount?

A. The terminal is set-up to reward points on the total purchase amount including tax and gratuity in order to minimize the amount of terminal entries your staff needs to perform. Instead, you can increase your Reward Threshold Level proportionately to adjust for points on tax and gratuity.

Q. A cardholder's purchase amount has surpassed the Reward Threshold Level multiple times in one transaction (e.g. the Reward Threshold Level is 200 and the cardholder made a \$600 purchase with a Points Earning Rate of \$1 = 1 point, meaning that they have earned 600 points), but why does the terminal only print out one Reward Coupon?

A. Only one reward can be redeemed per transaction, so only one coupon will be printed per transaction. Subsequent coupons will print out during the next transaction with the same card.

Q. I do not want my cardholders' points to be redeemed automatically. How can I initiate the points redemption?

A. The Basic Loyalty Program redeems points for cardholders once they reach the Reward Threshold Level that you've determined during program set-up. Please contact your Moneris Sales Consultant or the Sales Department at 1-866-666-3747 to discuss the options you have to expand your program capabilities.

Q. Can I restore a deactivated card?

A. Once a card is deactivated, it cannot be restored and will not retain a points balance. You must issue a new card to a customer who wishes to participate in your program again. You can use the Merchant Web Portal to look up transaction history and points balance of the deactivated card before it was deactivated.

Q. Who do I contact and what do I need to do in order to change my program rules or monthly pricing plan?

A. You can change your program rules or monthly pricing plan by contacting your Moneris Sales Consultant or the Sales Department at 1-866-666-3747. A fee may apply per change request.

Q. I have forgotten what my program rules/settings are. Who can I contact to find out what the rules are?

A. You can call Merchant Customer Service at 1-866-319-7450 to find out what your program rules are.

Moneris Loyalty Program: moneris.com/loyalty

Cardholder Enrolment Form Template: moneris.com/loyaltycard/enrolmentform

Merchant Web Portal: moneris.com/loyaltycard/merchant

Cardholder Web Portal: moneris.com/loyaltycard/cardholder

Stationery Orders: shopmoneris.com



How to contact us

Our Merchant Customer Service support line is available 24 hours a day, seven days a week to answer any questions you may have regarding your merchant account. Please visit us online at moneris.com or call us at **1-866-319-7450**.

If you would like to speak to our Sales department, please call us at 1-866-666-3747.

How to order stationery/promotional materials

You can order a number of supplies for your business from Moneris. Please visit us online at shopmoneris.com or call us at **1-866-319-7450**.

Get an updated manual

Moneris may, from time to time, update this operating manual. You are responsible for ensuring you obtain and are using the most up to date copy of the *Basic Loyalty Program Operating Manual*. To obtain an updated copy, please go to moneris.com and search Downloads.



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Your Loyalty card processing is governed by your Moneris Loyalty Program Agreement with Moneris. It is the merchant's responsibility to ensure that proper card processing procedures are followed at all times. Please refer to your Loyalty Program manuals and your Moneris Loyalty Program Agreement for details. The Moneris Loyalty Program manuals are available for free download at moneris.com.