



Enhanced Loyalty Program Operating Manual

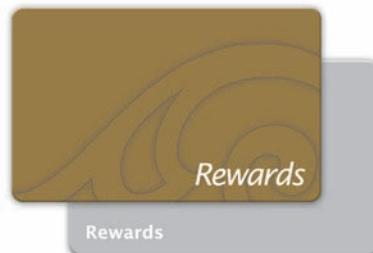


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Welcome to the Moneris Loyalty Program

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*



Cardholder Enrolment Form – Sample

Familiarize yourself with the Cardholder Terms and Conditions. Use our Cardholder Enrolment Form – Sample as a starting point for your own forms.



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.

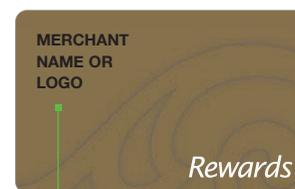
* May not be identical to picture.

How Your Loyalty Program Works

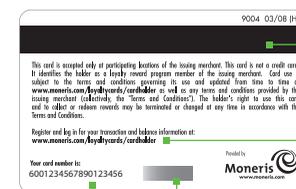
- As your customers shop, you swipe their Loyalty card so they can earn points toward rewards.
- When a customer reaches a specified number of points, a coupon can be automatically printed on the receipt, or they can choose when they redeem their points.
- Since customers earn points for rewards, the program helps you to encourage repeat business and loyal, long-term customers.
- Use customer information you gather from your program to invite customers to special events, notify them about promotions and more.

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 provide a card to a customer only after they have signed the enrolment form and provided their basic contact information.**



Your Business Name or Logo



Magnetic Stripe

Web Address to Cardholder Web Portal

Scratch-off Panel: Cardholder Web Portal Account Password

Card Number

* 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

Create enrolment forms to collect cardholder information and consent to participate in your program. On your enrolment forms, you must clearly state the Cardholder Terms and Conditions that apply to your program and your business name, and you need to ensure that each participant of the program has accepted the Cardholder Terms and Conditions you provide. At a minimum, you should collect the following information:

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

You may wish to track additional cardholder profile information such as:

- Birth Date (dd/mm/yyyy)
- Country
- Mailing Address
- Postal Code or ZIP Code
- City
- Phone Number
- Province or State
- Email
- Contact permission and preference (Phone, Mail or Email)

We have provided you a Cardholder Enrolment Form Template to assist you during the creation of your own forms. You can visit moneris.com/loyaltycard/enrolmentform for a digital version of an enrolment form template and the 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 record the card number on the enrolment 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 look up 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 assigned as the initial balance. You will need to lookup 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).

Please fill in your set-up rules in the boxes below for future reference.

Awarding Base Points

During your initial program set-up, you have selected either to award points on purchase amounts including tax and gratuity (**Total Amount**) or excluding tax and gratuity (**Pre-Tax Amount**).

Awarding points on purchase amount:

Including tax and gratuity (Total Amount) Excluding tax and gratuity (Pre-Tax Amount)

Points Earning Rate is the number of points a cardholder earns per dollar spent. You have determined your rate during initial program set-up. Points will always be rounded up at \$0.50. For instance, if your Points Earning Rate is \$1 equals 1 point and 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.

Points Earning Rate:

\$1 spent = _____ Point(s)

Awarding Bonus Points

Bonus Points can be awarded to cardholders for each purchase on top of the points awarded based on the purchase amount, when you wish to run a Loyalty promotion. We have set pre-defined bonus points codes and corresponding values if you chose to enable this option during your initial sign-up. Refer to your *Using Your Terminal for Loyalty Guide* for instructions on how to award bonus points during a transaction. Ensure that these codes and values are protected and only released to your employees when you are running a Loyalty promotion. Regularly check your reports on the Merchant Web Portal to ensure that these codes are not misused.

Redeeming for Rewards

You are set up to redeem points automatically or manually.

Automatic Redemption

When your cardholders reach a specified number of points called the **Reward Threshold Level**, they are automatically rewarded with a coupon that entitles them to a reward.

The **Reward Coupon Amount** is the value of that coupon and is expressed as a dollar, percentage or custom discount off of their next purchase (e.g. “Congratulations! You’ve earned a free lunch sandwich.”). This coupon is automatically printed on the cardholder’s receipt by your terminal. The next time your cardholder returns and presents the coupon, you can simply apply the coupon amount to their purchase. Your receipts may have a **Reward Coupon Expiry Date** that is automatically calculated when the coupon is issued.

Automatic Redemption Rules (if applicable):

Reward Threshold Level: _____

Reward Coupon Amount or Message: _____

Reward Coupons expire _____ days after coupon issuance

Manual Redemption

Your cardholders can select when to redeem their points and can accumulate more points for a better reward. For example, you may offer gift cards as a reward for 200 points and merchandise as a reward for 100 points. For your convenience, we have included a table below for you to record your Reward Threshold Levels and corresponding rewards. Please note the program does not restrict the amount of points redeemed in one transaction to provide maximum flexibility on your Reward Threshold Levels. However, we strongly recommend that your staff is properly trained to redeem at points levels that you've approved. Regularly check your reports on the Merchant Web Portal to ensure that redemption transactions are properly performed.

Reward Threshold Level(s)	Reward(s)
<i>ex. 200 points</i>	<i>ex. Gift card</i>

Deactivating Cards

Your program can automatically deactivate cards after a predefined period of inactivity if you chose this option during sign up. A deactivated card cannot be restored and will not retain a points balance.

Deactivation Rules (if applicable):
Cards will deactivate after _____ days of inactivity

Alternatively, you can initiate card deactivation manually through your terminal(s) and the Merchant Web Portal. Please refer to the appropriate operating manuals for instructions.

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 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.

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. With this tool you can view Loyalty transactions online. You can export this data into spreadsheets for forecasting and 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 that your staff is properly trained on the details of your program. Encourage your cashiers to inform customers about the benefits of joining the program when they are at the counter.



- 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.
- Let your cardholders quickly see the value of joining your Loyalty program by accelerating their path to their first reward. You can achieve this by awarding bonus points when cardholders enrol in your program or make their first Loyalty purchase.
- Run bonus points promotions to:
 - introduce new products and services
 - drive inventory turnover
 - encourage traffic during traditionally slower business times
 - create excitement in your Loyalty program

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 are manufactured and arrive at your location before your inventory of cards is depleted.

Q. If I chose the Automatic Redemption option, 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.

Q. I chose the Automatic Redemption option. 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. Can the program restrict entry of the number of points to redeem to the levels I define for prizes (e.g. Clerk can enter 100 points and 650 points to be redeemed, but not 103 points)?

A. No, the program does not restrict the amount of points redeemed in one transaction to provide maximum flexibility on your Reward Threshold Levels. However, we strongly recommend that your staff is properly trained to redeem at points levels that you've approved. Regularly check your reports on the Merchant Web Portal to ensure that redemption transactions are properly performed.

Helpful Websites

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. Can the bonus points functionality be activated only during a promotional time period?

A. Once the bonus points functionality is turned on, it will be available for the duration of your program. If you wish to disable this functionality, you can contact your Moneris Sales Consultant or the Sales Department at 1-866-666-3747 to submit a change request. Appropriate change request fees may apply.

Q. Can I change the bonus points codes and values?

A. Bonus points codes and values cannot be customized. We have set the most common bonus points values and intuitive codes for you to use in your program based on our experience working with Loyalty merchants. Please refer to the *Using Your Terminal for Loyalty Guide*.

Q. Can I set-up my program to run automatic and manual redemptions at the same time?

A. No, you can only run your program as either automatic or manual redemption, but not both at the same time. If you wish to change your redemption rules, you can contact your Moneris Sales Consultant or the Sales Department at 1-866-666-3747 to submit a change request. Appropriate change request fees may apply.

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 *Enhanced 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.