

# GIFT CARDS ARE GREAT FOR BUSINESS.

Stored value cards are a smart business choice for many reasons, including:

## Popular with Customers

Gift cards were the #1 gift during the 2004 holiday season.

## Purchased Year-Round

The average adult received 3.2 gift cards in 2004 for birthdays, showers, weddings, anniversaries, graduations, and other special occasions. Birthdays are currently the #1 occasion for gift cards.

## Increase Sales and Profits

61% of gift card recipients spend more than the value of their gift card – 25% more on average – and there's no cash back required. Remaining value stays on the card so it's spent in the store.

## Bring in New Customers

Gift cards given by loyal customers entice friends and families to sample your store, and gift cards are ideal for promotional mailings, corporate gifts, and other marketing programs.

## Encourage Repeat Business

Stored value cards are great for regular customers, enabling them to conveniently use a prepaid balance for recurring services. In fact, when surveyed, more than 1 in 10 consumers said they planned to buy a gift card for this type of use.



## GET THE MOST FROM YOUR GIFT CARD PROGRAM

With NOVA's Electronic Gift Card solution, you get a complete package of marketing features designed to maximize your gift card sales, plus the administrative and security features you need to make program management simple and cost-effective. No matter what your requirements, NOVA works with you at every step to design the perfect program for your business.

### Customized Card Features

Design your own custom card or let us help design one for you. You can add expiration dates to cards, issue non-denominated or fixed-value cards, and even include service fees where value is deducted for non-activity or other merchant-defined rules. Let NOVA help you decide which card features are right for you.

### Online Administration

NOVA EGC solutions offer powerful online administration capabilities. Use the Internet to track card activity, activate multiple cards, and perform other tasks. You can also access a complete set of online reports showing the value of cards outstanding, the dollar value and count of transactions processed in total or by location, and much more. And you can easily download data needed for analysis.

### Easy Activation & Valuation

NOVA gift cards can be easily loaded and activated at the point of sale. Because cards have no value until activated, and because maximum card values can be preset, fraud is significantly reduced over paper gift certificates.

### Convenient Balance Checks

Your cardholders can check their gift card balances any time they need to, by phone (IVR) or via an Internet portal that can be put on your web site.

### Merchandising Materials

An assortment of in-store merchandising materials including display racks, posters, buttons, and carriers, help you capitalize on the growing gift card trend.

GIFTS COME IN ALL SIZES,  
SO DO OUR GIFT CARD SOLUTIONS.



## A SOLUTION THAT GROWS WITH YOUR BUSINESS

Let NOVA's EGC experts design a multi-phased program that helps you effectively leverage stored value cards both today, and in the future. Choose from a wide range of standard features, or design your own custom solution tailored to meet your specific requirements.

### Multi-Location Reporting and Direct Settlement

Large chains or franchise operators can take advantage of NOVA's powerful online reporting features to automatically track card activity by location, and show the net value owed to each store.

### Direct Settlement Service

Add NOVA's optional direct settlement service that moves funds electronically between stores or franchises to quickly resolve the value of gift card transactions not processed at the activating store.

### Custom Reports

Need more reporting? NOVA lets you add optional reports showing the outstanding balance of cards issued on a particular date, and have any number of custom reports built by NOVA according to your individual specifications.

### Added Security

Expand your program to include security codes for safe online redemption of gift cards. NOVA also offers a card loss protection web site, where cardholders can register their gift cards in case they are lost or stolen. Registered cards reported lost or stolen will have the balance "frozen," the balance is transferred to another card, then re-issued to the registered cardholder.

### Consumer Web Reload

Advanced web features enable consumers to reload existing cards or to purchase and activate additional gift cards through an online portal.

### Balance Transfer Capability

NOVA gift cards let you consolidate balances from multiple cards to a single card. This customer-friendly feature is especially useful in the case of showers or weddings where multiple givers provide gift cards from your store or chain.

### Expanded Branding

Increase your brand recognition by adding a custom-branded IVR for consumer balance checks, or a custom-branded web portal for online balance inquiries, gift card purchases, and customer reloading.

## BEYOND GIFT CARDS

With a NOVA EGC solution, gift cards are only the beginning. NOVA's reloadable stored-value cards can be leveraged to enhance your business in a variety of ways. For example, NOVA can help you design a prepaid payment solution, where loyal customers purchase a set amount of value up front, and then debit against the balance each time they visit your store or chain. When the balance is used up, customers simply purchase additional value and have that amount reloaded to their card.

A NOVA stored-value card program can also be configured for merchandise returns, promotional mailings, or customer appreciation gifts, providing a fast and simple way to offer customers store credit, while ensuring that those dollars remain with your business.

NOVA's broad range of features and services make it easy to design a solution that's right for your business – today, and tomorrow.

## Uses of Gift Cards

Gift cards have multiple uses that can help build revenue for any business.

- Holidays and special occasions
- Promotional marketing tools
- Corporate gifts
- Prepaid vehicles for recurring services
- Merchandise returns
- Service credits/customer appreciation tools

