

**Factor** 

*The Gift & Loyalty Factor for Success*

COMPLETE GIFT AND LOYALTY  
MARKETING PLATFORM

# About Factor4

**18,000+**

Installed processing locations

**8M+**

Gift and Loyalty cards printed annually

**25M+**

Million Transactions Processed Each Year (Worldwide)

**100+**

Integrations w/ POS, terminals, and gateways

**150+**

ISO Partnerships



# Strategic Partners



Complete List of Integrations: <https://factor4gift.com/integrations/>



# Benefits of Gift Card Programs



## **Increased Revenue**

*attract new customers, boost sales, and encourage repeat visits*

## **Enhanced Customer Experience**

*seamless purchase and redemption across all customer touchpoints*

## **Brand Exposure**

*gift cards act as miniature ads, promoting your brand and attracting customers*

## **Customer Loyalty**

*recipients often become loyal customers, creating a steady stream of business*

## **Reduced Returns**

*minimize product returns as customers choose their preferred items*

## **Uplift Opportunities**

*redeemers often spend more than the card's value, increasing average ticket size*

## **Seasonal Traffic Boost**

*gift card sales surge during holidays, driving increased foot traffic and online visits*

## **Data Insights**

*gain valuable data on customer behavior, aiding in targeted marketing efforts.*

# Gift & Stored-Value Processing

## Proprietary platform for processing Gift & Loyalty transactions

- Integrated with most major POS systems and payment terminals
- Full reporting, Admin portal, and live phone/email support
- Seamless migration of existing cards & balances
- Program flexibility - Gift, Promotions, Returns, Rewards
- Interoperability across POS systems, locations, and channels



# Card Production & Marketing Materials

## Gift & Loyalty Cards

- **In Stock:** 50+ Card Designs personalized with Business Information
  - shipped within 48 hours of art approval
- **Custom:** Fully customized front and back with logo/artwork
  - shipped within 10-15 business days

## Presenters & Holders

- **In Stock:** 20+ designs & variety packs
- **Custom:** Fully customized with merchant logo/artwork

## Marketing Kits

- In-store signage, window decals, counter-top displays

*Free Art Design assistance, RUSH options available (additional cost), custom/special finishes available, encoding for compatibility (card only)*



# Online Gift Card Solutions

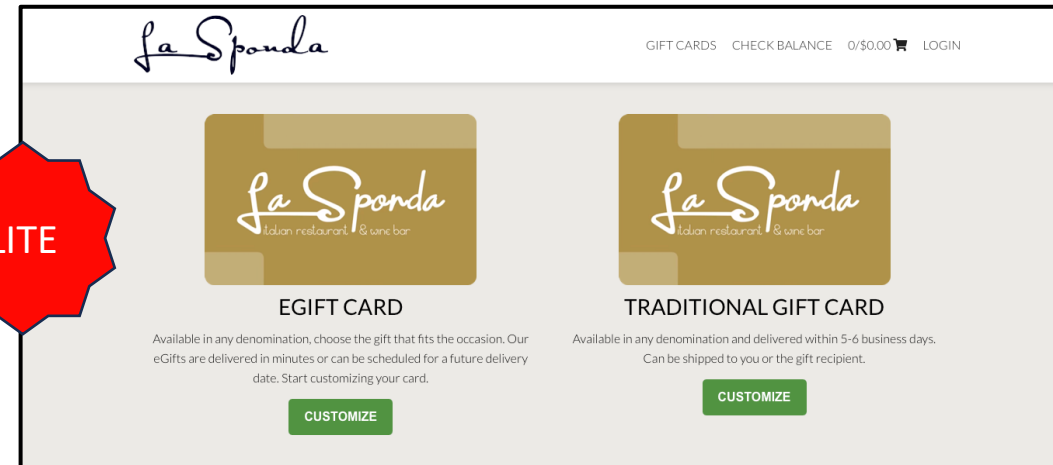
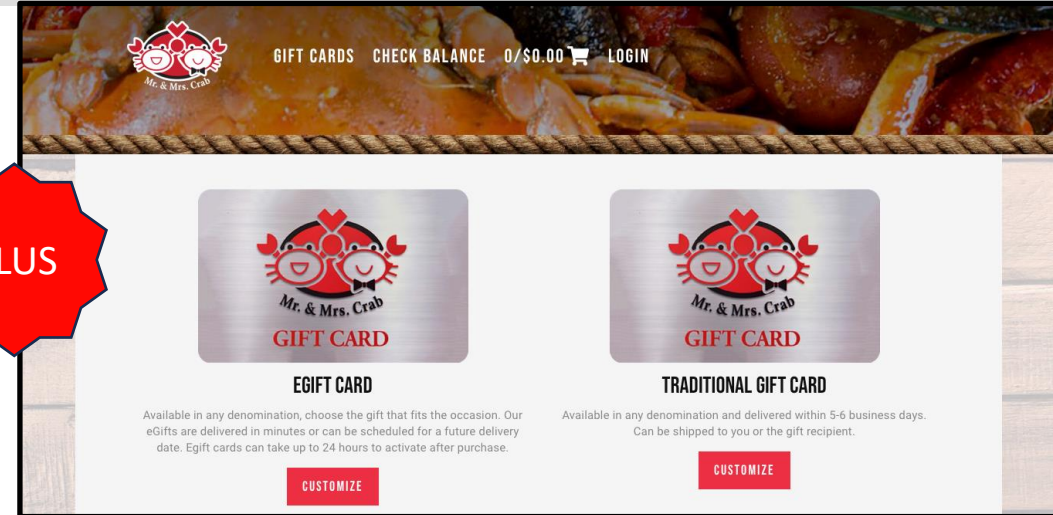
Factor4 hosted solution allows merchants to easily begin selling both Traditional and eGift Cards online

## Storefront PLUS:

- Customized to look and feel like existing website
- Demo: <https://factor4.securetree.com/>

## Storefront LITE:

- Personalized with Logo and Gift Card artwork
- Demo: <https://factor4lite.securetree.com/>



- ❖ Factor4 fulfills all Physical Gift Cards
- ❖ Fees are typically passed to consumer

# Loyalty Program Solutions

## Basic Loyalty Program

- Physical card loyalty program
- Points, punches, cashback, custom rewards

## Card-less Loyalty

- Enrollment via App using mobile phone number
- Cardless/phone-based program

## Loyalty Plus

- Advanced reporting to track member behavior and program success
- Email and SMS marketing to members
- Campaign reporting

*Let Factor4 help assess the right Loyalty program for your merchants!*



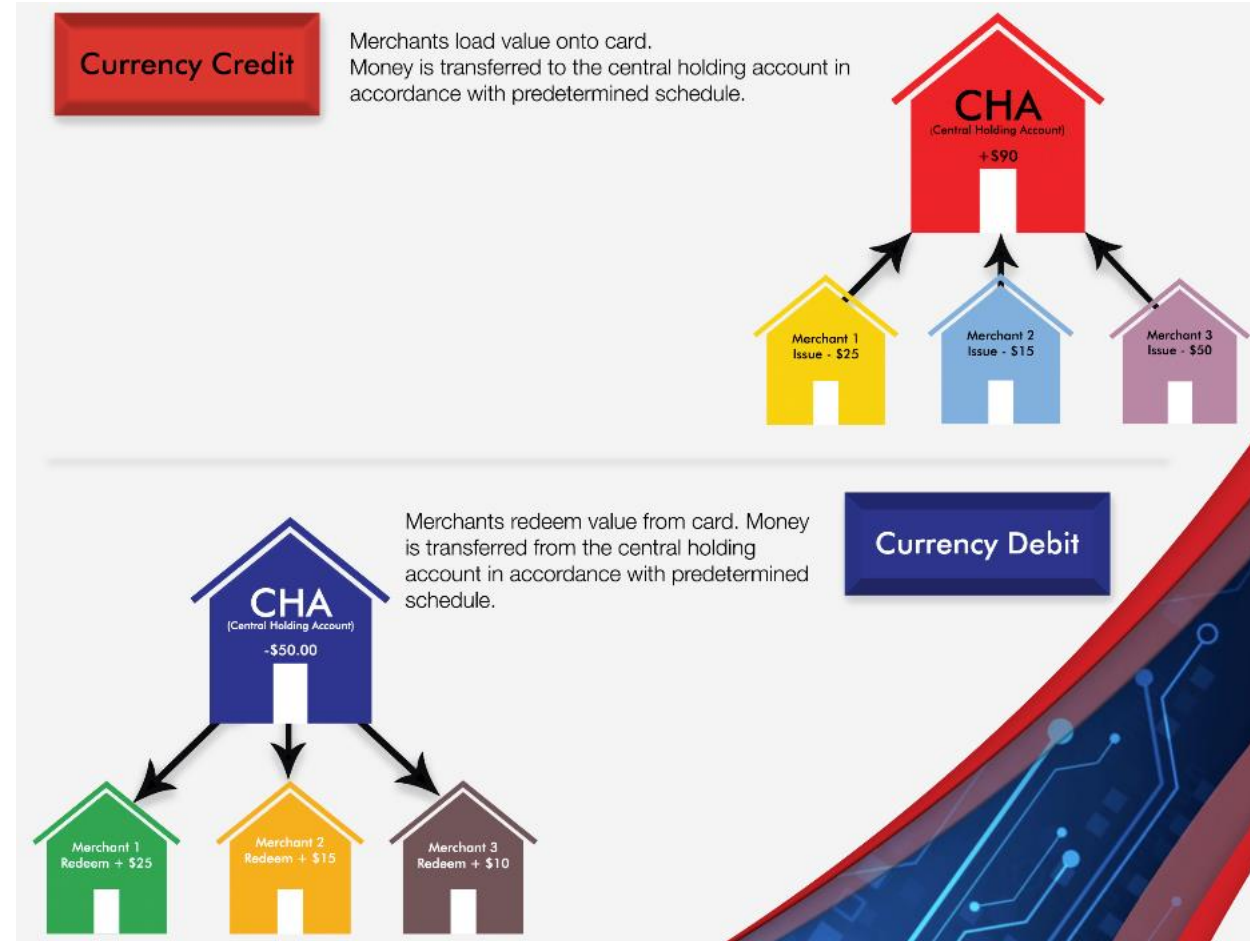


# Centralized Pooling and Settlement

**Centralized Pooling** is for organizations that would like to have all gift card funds held in a Central Holding Account (“CHA”) and control the transfer of the funds. The location that issues the gift card has the funds transferred to the CHA. The CHA holds the funds until redemption then transfers the funds to the location where the gift card was redeemed.

## How Centralized Pooling Works:

1. The location that issued the gift card will have the funds debited from their ACH account. The funds will be transferred to the CHA.
2. When funds are redeemed from the gift card, the funds are debited from the CHA and credited to the ACH account of the location where the gift card was redeemed.



# Web Terminal Overview

My Web Terminal

Web Terminal Plus Gift Loyalty

Account/Card Number  
975362476028184

Transaction  
Gift Issuance

Amount (Ex: 50 or 50.00)  
100

Type  
USD

Run Transaction

Clear

**Factor4's Virtual Terminal** offers a seamless solution for managing gift card transactions across all participating locations who are not using F4 integrated POS or countertop terminal in place.

**Easy Transaction Entry:** Swipe or Key-enter card number, select the transaction type (issuance, redemption, or balance inquiry), specify the amount, and run the transaction.

**Real-time Balance Updates:** As you process transactions, the system instantly updates the card balances in real-time, ensuring accuracy and reliability.

**Accessible Anywhere:** Access the Virtual Terminal from any device with a web browser, providing you with the flexibility to manage transactions remotely.

**Efficient Tracking:** Simplify record-keeping and eliminate manual calculations, making gift card management more efficient and effective.

# Case Study: Gift Card Promotion

**Anderson's Frozen Custard** was looking for an opportunity to increase Gift Card sales, and get Gift Cards in the hands of their customers to drive continued business as the Summer season winds down

Together with **Factor4**, Anderson's launched a Discounted Gift Card campaign for Gift Cards purchased online during a 7 day period

Promotion details were shared on their website and social media pages

**Promotion:** Buy a \$25 for just \$19.46 (Anderson's was founded in 1946)

**Results:** In 7 days, Anderson's sold over 550 Gift Cards worth over \$10K



The image shows a Facebook post from Andersons Frozen Custard. The post text reads: "A 25.00 Gift Card for just 19.46?! Who knows the significance of 1946?! To order a Gift Card: <https://andersoncustard.securetree.com/>". The main visual is a promotional graphic with a red banner at the top saying "AUGUST 1-8" and a black banner below it saying "ONLINE ONLY". The central image shows a gift card with the Anderson's logo and a custard swirl. Below the graphic, the text says "Anniversary Gift Card Sale (no code needed) Purchase a 25.00 Gift Card for Just 19.46". The post has 53 likes, 21 comments, and 10 shares. A comment from Nancy Balzer says "The year Andersons was born !!".

Andersons Frozen Custard  
August 2 at 7:49 AM

A 25.00 Gift Card for just 19.46?!  
Who knows the significance of 1946?!  
To order a Gift Card:  
<https://andersoncustard.securetree.com/>

**AUGUST 1-8**  
**ONLINE ONLY**

Gift Card  
Anderson's  
Taste the Tradition

**Anniversary Gift Card Sale**  
(no code needed)  
Purchase a 25.00 Gift Card for  
**Just 19.46**

53 likes 21 comments 10 shares

Like Comment Share

Write a comment...

Nancy Balzer  
The year Andersons was born !!  
Like Reply 1w

View more comments

# Contact Factor4

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