



AJB Gift n' Go

AJB's Gift Card add-on for RTS allows merchants to issue and accept in-house stored value, gift card and merchandise credit cards. AJB Gift n' Go was designed for high volume merchants who want to stop paying substantial transaction fees. Owning the AJB stored value application helps high volume merchants realize cost savings over short periods of time. These savings are realized on all gift card transactions including activation, sale, balance inquiry, redeem and others.

Gift n' Go's state of the art design leverages speed and data management capabilities contained in the industry leading Retail Transaction Switch (RTS). RTS manages electronic transaction traffic over multiple payment channels payments coming from the store point of sale, kiosks, websites and telephone IVR (INTERACTIVE VOICE RECOGNITION) systems. Gift n' Go uses the standard API that comes with AJB's FIPAY in store application to minimize software changes at the point of sale. Economies of scale are realized by sharing the existing Microsoft SQL database and adding a single hardware CPU for SVC operations on an existing RTS hardware platform.

Gift n' Go's inclusion into the AJB payment processing suite makes it the industry choice for reducing costs and providing fast reliable transaction processing. AJB's team of professionals provides a range of customization, training and implementation support to ensure a smooth transition.



Key Features of AJB Gift n' Go

ENHANCED GIFT CARD AND RETURN MERCHANDISE CARD FUNCTIONALITY

Merchants can activate gift cards in pre-defined denominations or provide customers with a choice of value to use for the gift amount. Merchants can have to option to load merchandise credit to a card or combine onto an existing gift card.

CUSTOMIZED LOYALTY PROMOTIONS

The Gift n' Go application gives merchant the flexibility to design or modify their loyalty implementation. For example, merchants can choose an incrementing or decrementing incentive model to reward customer behavior with compelling promotional offers (e.g. "buy 5 get one free") to

drive loyalty using cash amounts, percentage discounts, points or other product / service indicators for rewards.

INSTANT DATA ACCESS AJB's proprietary design treats each account transaction as unique and allows a steady stream of gift card data to flow without having to waiting for database record locks during concurrent access by multiple users.

SUPPORT FOR VARIETY OF BIN RANGES AND ACCOUNT NUMBER FORMATS

Merchants can choose their own unique range of number formats or adopt traditional 16 digit accounts with private label bins.

TRANSACTION RULES ENGINE Merchants can create and maintain card rules and change rule parameters to allow electronic sales channels to process incoming transactions against expected activity for individual cardholder's.

ESCHEATMENT AND DORMANCY

PROCESSING Merchants can apply individual state driven dormancy fees where applicable based on issuing store or head office locations.

INTEGRATED WITH OTHER AJB APPLICATIONS

Seamless gift card and stored value delivery with all electronic sales delivery channels POS, E-Commerce, Helpdesk, IVR and Catalog.



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Benefits of AJB Gift n' Go

SECURE Gift n' Go has passed a PABP audit

ONE TIME FEE Gift n' Go has no scheduled on-going fees.

REDUCE COSTS Centralized deployment enables seamless interaction across electronic sales delivery channels.

INCREASE SALES Gift cards deployment results in increase store revenue.

KEEP REVENUE IN THE STORE Gift cards allow the consumer to share their positive shopping experience with another person who then typically spends far more than the original gift card value with the same retailer.

INCREASE FREQUENCY AND SPEND AND DRIVE PROFITABLE BEHAVIOR When used for loyalty rewards, gift cards / stored value cards can be tailored to provide meaningful incentives for rewarding repeat buying behavior.

ENHANCE CUSTOMER'S SHOPPING EXPERIENCE Gift cards make gift giving easier.

NOT ALL GIFT CARDS SOLD ARE REDEEMED

COMMERCIAL-GRADE PERFORMANCE, RELIABILITY, FAULT TOLERANCE, SECURITY, AND SCALABILITY AJB's Gift n' Go operates within the systems of leading vendors of retail hardened POS in the store and in enterprise centric back-offices.

ABOUT AJB

AJB Software Design, Inc. is the payment industry's choice for fast, secure and reliable payment solutions. AJB optimizes your payment systems allowing your business to process larger transaction volumes and reduce operating costs. Over 125 leading international retailers, restaurants, hospitality vendors and hotels use AJB to complete their sales cycle. Although the majority of AJB customers are in the United States, AJB also serves Canada, Asia, the UK and Europe.



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