New IGA Gift Card Program





IGA Gift Cards

- Removes EFTPOS 'refund' function and daily load limit
- Simplifies in-store sales.
- Flexibility for promotional purposes.
- Balance displayed on POS.
- No costs or transaction fees for retailer.

Increase sales

- Over \$2B annual grocery gift card sales in Australia.
- Strong interest from our distribution partners.





The New Program

- Digital & Physical Gift Cards.
- Digital Gift cards can be viewed on screen (mobile use), added to Apple Wallet & PDF printable.
- Purchased in-store (physical only), our websites or via distribution partners.









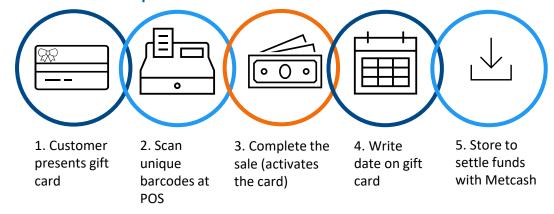


Simplifying the Load Process

Current 10-Step Process:



New 5-Step Process:



Settlement

- Net amount settled next business day into retailers nominated account by bank transfer.
- Settlement identified in account by VSETT number – unique number everyday.
- Reports for sales & redemptions and settlement reconciliation available via the Vii portal
- Login to Vii portal View for MSO and store level







Retailer Journey

- 1. Complete and Sign the Gift Card agreement A DocuSign agreement is to be signed per entity.
- 2. We will register your store for the program.
- Retail Technology will contact you for POS set up.
- 4. Gift Cards will be sent out when enough stores are signed to 'Go Live'.
- 5. You are ready to trade.
- 6. Portal provided for settlement reports









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