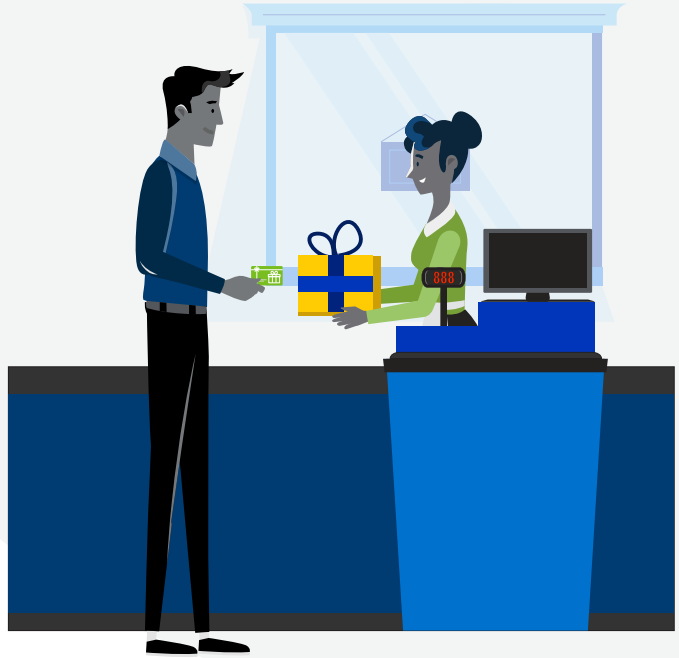


GIFT, STORED VALUE & DIGITAL WALLET

A Digital World Requires Digital Payment



This digital world requires you to rethink how you enable your customers to pay at a single store and across an entire enterprise. Give them more choice and lift your business revenue with Xenial Gift, Xenial Stored Value and Xenial Digital Wallet.

Drive new business and higher ticket averages. Gift cards are great for business whether your customers are gifting others or themselves. Gift card holders spend on average 40% more than the card value. Your prominent gift card displays drive revenue particularly during holidays.

And you don't need a new card every time. Stored value lets customers load value, spend and repeat. Payments from stored value accounts help reduce payment processing fees which is a huge benefit for high-frequency, low-ticket businesses.

Xenial Digital Wallet is your universal gateway to replenishing buying power for all your customers' online and app purchasing. Make payments click, tap or barcode-scan easy.

If you'd like to drive the reload, add rewards every time to give them that little something to keep them coming back.



XENIAL GIFT



XENIAL STORED VALUE



XENIAL DIGITAL WALLET

Convenience is Always Good for Customers

Give the gift of digital payment made easy
to expand purchasing and profits

SUMMARY VALUES

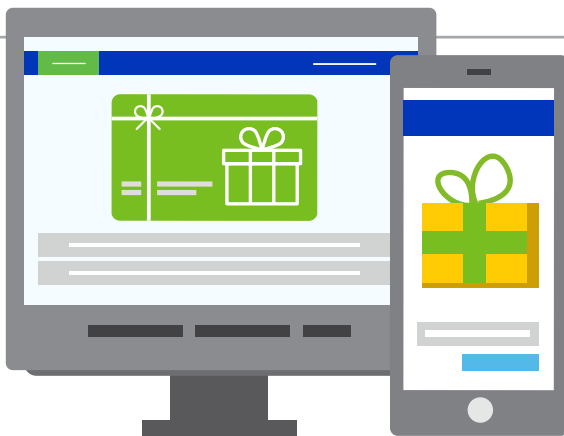
- Innovate payments in your customer loyalty offering
- Increase customer convenience
- Simplify payments, accounting and reconciliation
- Decrease gift and payment costs



FEATURES

Xenial Gift, Xenial Stored Value and Xenial Digital Wallet gives you the power to:

- Easily unify payments over an entire system of locations
- Add credit cards through a mobile application to load (and reload) purchase value into a digital wallet
- Take online and mobile payments—cashless and even automatic options
- Collect important, previously inaccessible data about your customers' spending habits and easily access online
- Enable customers to search for locations via your app
- Move money / settle via ACH
- Distribute via third-party physical and digital
- Register cards with access to registered customer list
- Customize card registration and balance inquiry on your own website
- Offer bulk loading
- Rely on Xenial transition staff to help convert your existing card program



Xenial Sales



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xenial

A Global Payments Company

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