



AmeriCard
Gold



PRIVATE LABEL PARTNERSHIP OPPORTUNITY

The Total Loyalty Lifecycle Under Your Company's Brand Name

Introduction



All retail businesses need and crave a loyalty marketing strategy, especially among today's discriminating consumers where business survival depends on customer loyalty. The emergence of social media, relevant communication and integration of multiple communication mediums has only complicated the loyalty space. Many larger companies who should know better are using outdated points based programs with no ability to even query their database or differentiate between selected customers with the ability to quantify ROI.

If our Fortune 500 companies are lost, imagine the millions of small business owners who feel overwhelmed knowing they must do something and yet have nowhere to turn for expert advice or proper product implementation.



We chronicle many of these issues on our research site, www.WildBoarsTraining.com. For the select few firms who realize this void, and provide the marketing expertise and IT capabilities necessary to fill it, the world is their oyster. This is where YOU come into play with a very unique opportunity to represent proprietary technology inside a multi-billion dollar industry.

About Us

AmeriCardGold Stored Value Networks, LLC is a closed loop gift and loyalty card processor that owns and controls its own host platform end to end. Our team is comprised of both marketing and technology experts that work closely together to bring true innovation to the loyalty industry.



- We own and operate BowlingRewards.com, one of the leading sports loyalty programs in the industry today.
- We own and operate LoyalPatron.com, specializing in the general retail and restaurant sector.
- We host and run the loyalty and rewards program for **Clipper Magazine**, a division of Gannet (GCI: NYSE), an \$11B company.
- We host many other private label loyalty networks in the merchant services and advertising industries.



The Value Prop



We have studied and been a part of the loyalty industry for years and combined the best and brightest minds within IT and marketing inside the stored value industry to develop our solutions. We have already tested these proprietary technologies in several industries for many years and are now ready to expand with the proper partners.

Superior technology and impeccable timing is only half the picture however. Even more important is the know-how to provide expert consulting to your clients. Through our **Wild B.O.A.R.S.** (Bachelor of Arts in Rewards Science) training program your firm will receive far more than just a box of software and good luck. You will learn all the latest in design, implementation, marketing, customer behavior, research and new trends to be the best consultant money can buy. Your learned expertise will be even more valuable than your product solutions.

We will teach you how to start your own loyalty marketing consulting business backed by the best IT solutions in the industry. From social networking integration to email marketing, text messaging and more, you will be on the forefront of a moving target which will raise your value significantly. These additional fees are yours to keep ON TOP of your monthly residuals and numerous other revenue streams which increase each month. Your services and expertise will grow over time making your services indispensable to your clients and the marketplace as a whole.

Let's dive in and review some of the unique value prop solutions we offer private label partners.

Enrollment: It All Starts with a Database



There is nothing more important to a loyalty program than customer data. Unfortunately for merchants (but fortunate for us) it's difficult and tedious for most folks to collect this data efficiently. Even the basic collection of data is still difficult for many industries (such as the \$600 billion dollar restaurant industry). Over 80% of this industry does not even TRY to collect data and for those companies who do, they are often using silly collection strategies such as fish bowls or paper signup sheets.



The vast majority of loyalty programs installed today put the burden of collecting customer data on the shoulders of the time strapped merchant. Merchants today are too busy running their business and ringing up sales to be bothered with the associated time and hassle of collecting names, emails, etc. at checkout. Furthermore, the data collected is often illegible, inaccurate or both!

This critical process in the loyalty lifecycle is begging to be outsourced and can and should be done by professionals who specialize in data collection.

Paperless Database Collection Methods



Our online registration process collects data very quickly and efficiently while providing the customer service and technical support functions for handling and certifying consumer data collection on behalf of each merchant. We utilize three major methods in collection of data which occurs through your own private label website. Before consumers even press the submit button, our software validates email addresses and mobile numbers for legitimacy through Tower Data, a 3rd party database. We then authenticate the data through double-opt processes.

Merchants simply pass out cards to consumers, non-profits, chamber events, or just about anywhere they travel, generally preloaded with an activation bonus (i.e., \$10 Reward). Consumers activate the card at their convenience from the comfort of their home, work or mobile device.

If the customer has trouble activating their card, they contact us (not the merchant) for assistance and we certify the customer's data and activate their card. If the card is not activated the cardholder is unable to redeem their rewards (but can still earn them). It's simple, easy and it works!



FACEBOOK

Cardholders simply click a button when signed into their Facebook account to "Allow" our system to pull data from their facebook profile including name, email, birthday and location.



MOBILE TEXT OPT-IN

Upon completing registration, cardholders are prompted to finalize the activation process by texting "Go" from their mobile phone.



EMAIL DOUBLE OPT-IN

The standard activation method of clicking a link inside a welcome email to authenticate the cardholder's email and activate their account.

Multiple Applications on the Same Card



AmeriCardGold embraces “**One Card Technology**” where multiple balances and applications can be run on a single card. Many of our competitors either cannot or do not circulate cards with BOTH a gift balance and rewards balance on the SAME card. But we go one step further and offer a 3rd Widget Balance.

Gift Balance: Gift value typically PURCHASED by consumers who pay in advance.

Rewards Balance: Rewards value that is typically EARNED (as opposed to bought).

Widget Balance: This balance is custom currency for individual merchants. For example, an automotive detail center might name this field “Car Washes”. A restaurant might name it “Lunches”. It can be anything and track loads and redeems separately from gift and rewards in single integer format.

Proper utilization of these three balances working in synergy can revolutionize the gift card industry and substantially increase profits for your clients.

Montesini



Monty's Pizza

(800) 555-6565

www.montypizza.net

Monday 06/16/11 11:26 AM

Card #: 999999900

Dan Pogach

Transaction Summary

Number	Type	Amount
090413005	Add Rewards	\$12.00
		Sale Amount = \$120.00

Card Summary

Previous		Current
\$0.00	Gift Bal.	\$ 0.00
\$30.01	Reward Bal.	\$42.01
5	Lunches	5

You have no Gift Value and \$42.01 in rewards remaining on your card.

Cash Back Rewards Currency PLUS Immediate Redemption



Despite overwhelming loyalty research indicating consumers prefer simple to understand cash back rewards with instant redemption over confusing “points” based programs which often send coupons months later, the vast majority of retail loyalty programs fail on these two basic principles of common sense. These “simple” mistakes are very costly when it comes to loyalty implementation.

In our model, the only currency available is cash value (\$X.XX) and cardholders have the ability to redeem their rewards immediately on the next visit right through their card. No waiting around for paper certificates, no mailing costs and no coupons.

In our system, there’s no figuring out what rewards a customer has with some complex algorithm. Everybody understands the value of a dollar. If you open your wallet, you might notice it’s designed to carry money not points! Keep it simple and effective and the results will show.

FACT: Cash back rewards and immediate redemption programs generate higher consumer engagement, greater frequency, and increased ROI over points based and mailing certificate programs.



Cause Marketing & Fundraising



Cause marketing is part of AmeriCardGold's DNA. In fact, we designed and installed a very comprehensive fundraising module inside our host processing platform that enables our clients to partner with local non-profit organizations to drive new business and WOM (Word of Mouth) publicity.

The program works by tracking a percentage of all sales transactions through specially assigned fundraising cards that accrue back to the issuing charitable organization as a donation. Once the cards are assigned, merchants just have to distribute the cards to local non-profits and the software tracks all purchase activity from organization members. Features include:

Flexible Accounting: Merchants can set different card preload amounts and different donation ratios on an individual non-profit basis in various markets to suit local needs.

Complete Accounting Transparency: Non-profit leaders can log in over your private label website to check sales activity and donations accrued by all members of their organization in real-time.

Top 10 Ranking: Members within non-profit organizations can even be ranked for sales activity generated on a monthly and cumulative basis to encourage spending and friendly competition.



Accountability & Transparency



Our proprietary fundraising module is the ONLY program we know of that delivers complete accountability and transparency with every donation. Non-profit leaders are issued their own unique ID and password allowing them to track donations in real time and all of this through your private label website.

In an era of corruption and graft, you can help merchants provide an immediate solution to their local non-profit community all delivered through a trusted, independent third party. This is a **HUGE** selling point for our clients and a completely unique value prop which triggers new customer acquisition like nothing else. After all, isn't 'pay per sale' the best form of advertising imaginable?

As a Private Label Partner, you can bring this proprietary marketing and fundraising solution to the marketplace without any competition in the rear view mirror and lock up first mover advantage while creating substantial recurring revenue.

FACT: This proprietary cause marketing module will protect price points and help PREVENT discounting. Very few consultants teach business owners how to AVOID discounting. With coupons, daily deals, and virtually all other marketing focusing on lowering prices, your solution is a breath of fresh air!



Monty's Pizza

(800) 555-6565

www.montypizza.net

Monday 04/13/10 11:26 AM

Card #: 999999900

Dan Pogach

Transaction Summary

Number	Type	Amount
090413005	Add Rewards	2.00
Sale Amount =		\$20.00

Card Summary

Previous		Current
0.00	Gift Bal.	0.00
10.01	Reward Bal.	12.01

You have no Gift Value and \$12.01 in rewards remaining on your card.

Fundraiser Summary

10% Donation Rate

**You just earned \$1.00 for
Johnson Middle School.**

Integrated Email Marketing & Mobile Marketing



If you've ever subscribed to 3rd party email marketing solutions (such as Constant Contact, Vertical Response, etc.) then you are aware of the frustration which often occurs. Whether it's uploading, downloading, importing, exporting, mail merging list scrubbing (or who knows what else) the task can become very annoying and confusing for busy merchants who are not experienced in these types of programs. There is a much better way to handle data management, you guessed it, a 'Single Sign On' solution. That is why AmeriCardGold took the time to develop truly **integrated** email marketing and mobile text marketing modules built **right inside** the host platform and tied into the rewards program and membership database. Our modules are backed by world class providers who specialize in deliverability. Integration offers many unique advantages, here are a few.

Query of the Database:

Integration enables clients to query their customer database and create subscriber lists based on the query criteria (e.g., Females aged 18-35 who have not visited in 60 days).

Automatic Refresh of Subscriber Lists:

Integration allows clients to set subscriber lists on Automatic Refresh and pull in subscriber list updates automatically, without ANY human intervention.

Automatic Opt-Out and Bounce Management:

Integration enables clients to seamlessly handle opt-outs and hard bounces with automatic updating and synchronization of their customer database.

FACT: Personalization, Relevance and Trust are the keys to effective communication in the digital age which literally requires integration. ROI has been shown to be upwards of 900% higher with these capabilities as compared to blasting messages to everyone.

Private Label Loyalty Specialists



We are among the only firms in the world that truly specialize in the private labeling of loyalty technology from start to finish, including:

- Cardholder Interfaces
- Merchant Interfaces
- Non-Profit Interfaces
- Terminal Interfaces
- Automated Communications
- Mobile Text and Email Marketing Modules

There are no landing pages or sub-domains our competitors might employ. Your stakeholders will transact business directly over your website domain. We provide a 100% truly integrated private label experience and your end user cardholders and merchants will not even know our firm exists.



Coalition Network Experts



Over the years, our firm has invested significant R&D and invented a new type of coalition marketing network that combines the only good features of a pooled network with the vastly superior attributes of a non-pooled network.

In a **pooled** network, value can be redeemed **anywhere**, at **ANY** merchant participating in the network using one giant rewards pool. Consumers have just one rewards balance. In a **non-pooled** network, however, value can be redeemed **ONLY** at the specific location where the reward was originally **preloaded** OR **earned** by the consumer. Consumers have multiple rewards balances.

Coalition Network Comparison

VARIABLE DESCRIPTION	POOLED	NON-POOLED	ACG HYBRID
Multiple Unique Merchant Participation	✓	✓	✓
Value Pooled Across Entire Merchant Network	✓	✗	✗
Value Pooled Across Same Merchant with Multiple Locations	✓	✗	✓
Value Walled Off Among Disparate Merchants	✗	✓	✓
Trust Account Needed to Manage Loads / Redemptions	✓	✗	✗
Merchant Preload Program Parameters Flexible	✗	✓	✓
Merchant Reward Program Parameters Flexible	✗	✓	✓
Incentive to Offer Aggressive Rewards	✗	✓	✓
Ability to Offer Targeted Merchant Promotions	✗	✓	✓

Do we see examples of coalition networks in the USA?

Coalition Marketing Illustrated



Coalition marketing is in the embryonic stage in just about every world market. The ground floor opportunities to profit are boundless and you've discovered the firm that not only invented new coalition technology but has real successful case studies. Here is an example of that profit on a typical sales transaction. Joe and Suzie spend \$40 on dinner at their local Pizza Hut and present their coalition card at checkout.

1. The merchant swipes the card and records the \$40 sale.
2. Joe and Suzie receive a cash back reward of **\$6** (15%) which can be redeemed on a future purchase **ONLY** back at the same local Pizza Hut.
3. The local Pizza Hut is billed 10% of the \$40, or **\$4** for the cost of the transaction (Admin Fee).
4. The Private Label Partner and ACG do a revenue share on the \$4 Admin Fee.



LET'S RECAP...

\$40.00 x 15% = \$6.00 Reward for the cardholder (Joe and Suzie).

\$40.00 x 10% = \$4.00 Admin Fee Cost to local Pizza Hut billed by private label partner.

Both the cash back reward value and admin fee value are adjustable on individual merchant basis.

Technical Plus Marketing Expertise



Loyalty program design is EVERYTHING.
The difference between optimal design and flawed design is tens of millions of dollars in lost revenue for large firms and 10's of thousands for mom and pop.

- Our understanding of the loyalty industry at the broad marketing level is unmatched anywhere in the USA.
- Our team is comprised of marketing experts and technical engineers who work closely together in a collaborate environment.
- We're an emerging business ramping up so have the entrepreneurial zeal to get things done without layers of bureaucracy and management.
- We know your firm can feel confident being consulted by one of the most innovative firms in the business.



If you're not convinced, please call on our larger competitors and ask them about non-pooled coalition network design, card activation by Facebook and mobile, integrated SMS and email marketing, sponsorship strategies tied to the sales transaction, cause marketing with 100% accountability and transparency, etc. etc. See if you can engage in an intelligent marketing conversation.

Host Processing



Owning your own private label stored value network is as if you were the Microsoft marketing machine and we are the Intel inside. Everything is connected and running through your website and your company brand and image. Customers will not even know we exist (we don't put a powered by Intel on the computer). AmeriCardGold operates behind the scenes completely transparent to your customers and sponsors providing the backbone data management network including:



- Computer Operations
- Disaster Recovery
- Program Change Management
- Network Security
- Database Hosting
- Transaction Processing (Internet & POS)
- Remote Download Services
- Software Development & Support
- Level 2 Cardholder Services
- Level 2 Merchant Technical Support

Private Label Partner Responsibilities



In addition to sales and marketing, Private Label Partners handle their own Level 1 technical support. This means your company must be staffed to handle both telephone and email service and support from customers.

Private Label Partners also run their own finance department and bill clients directly through any desired means (paper invoice, ACH, credit card billing, etc.).

Owning these business processes is all part of the experience of running your own loyalty marketing business so AmeriCardGold fades into the background as much as possible. Your firm is the main point of contact and more advanced technical issues are forwarded to us through traditional Level 2 escalation procedures.



Sales Training



We have created one of the only websites on the internet devoted exclusively to the training of sales professionals in all aspects of loyalty marketing, including how to actually close deals! We refer to our training program as Wild B.O.A.R.S (Bachelor of Arts in Rewards Science). Our training and degree certifications are not earned within the hallowed halls of any institution, but rather take place in the retail jungle with advertising predators lurking behind every corner desirous of taking our piglets before they grow up.

Whether you're an independent professional or work for a larger firm, www.WildBoarsTraining.com works 24x7 to train you and/or your sales force how to be an all-star closer in loyalty marketing. But beyond the website, a Private Label Partnership includes access to our loyalty experts both on the phone and onsite who will teach your sales people how to run with the B.O.A.R.S. This expert level training, complete with prospecting, role play, and rebuttal strategies, will energize your sales organization while teaching them the right way to generate business and close deals in the field.

Wild B.O.A.R.S. Training Program
Bachelor of Arts in Rewards Science



Case Studies



AmeriCardGold has designed and developed a variety of private label networks serving niche industries in the bowling, restaurant, and general retail space. We are the technology partner behind Clipper Magazine's rewards program, TLS Rewards. We also operate the leading loyalty and rewards program in the bowling industry. And we're just getting started. We look forward to building a private label loyalty solution for your business.

Please visit the following websites for case studies:



THANK YOU FOR YOUR ATTENTION



Loyalty Marketing Specialists • www.americardgold.com

Please contact us for a comprehensive Private Label Proposal complete with system features, program costs and wholesale fees.

1-800-978-1338, ext. 1 • Email: steve@americardgold.com