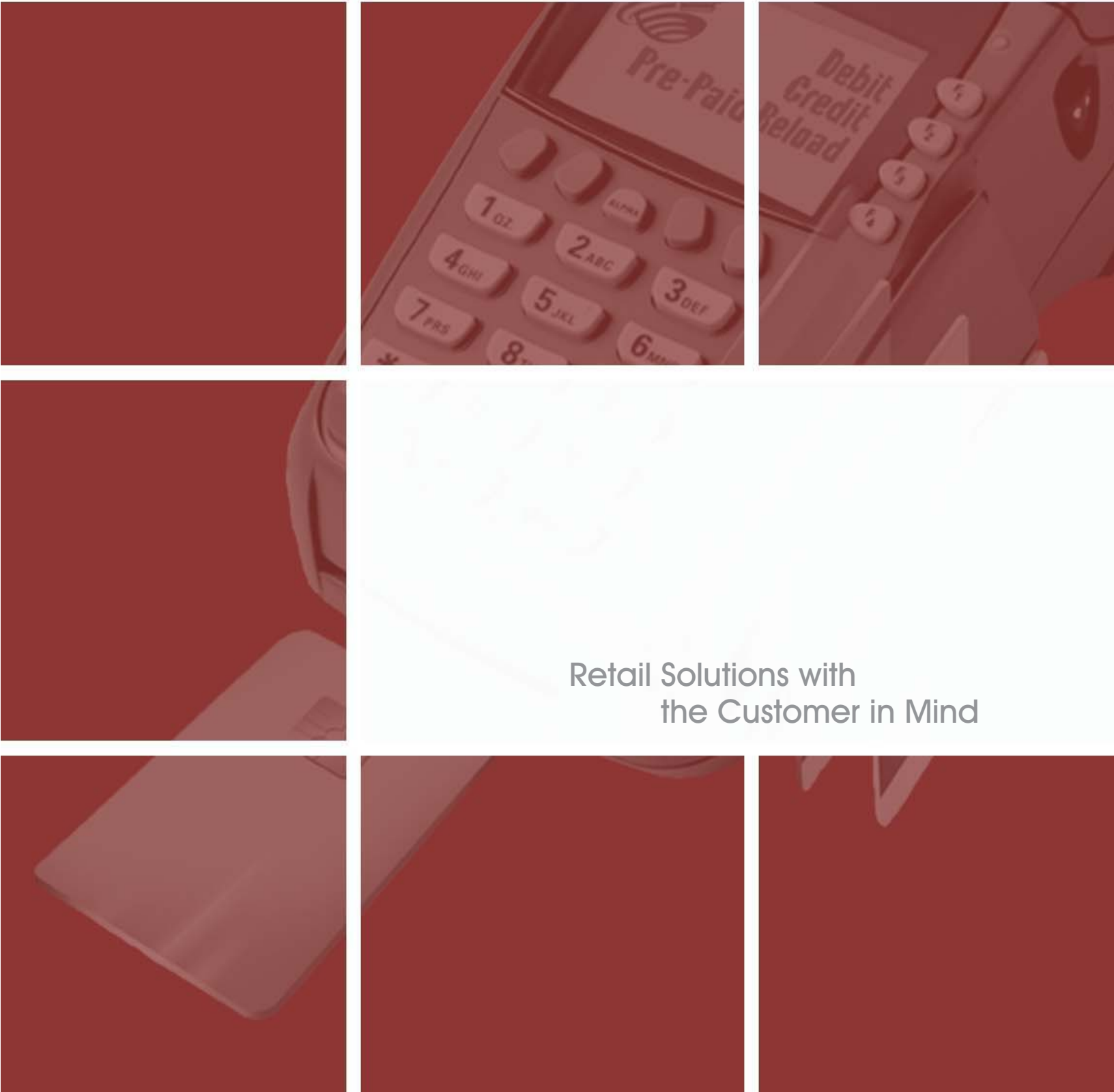




A Gift and Loyalty Card Company



Retail Solutions with  
the Customer in Mind

# Corporate Overview

NEOS MERCHANT SOLUTIONS, INC.



NEOS MERCHANT SOLUTIONS, INC., based in Irvine, CA, is a national provider of gift and reward card processing, electronic payment, and POS integration.. Neos provides all forms of non-cash payment transactions-credit, debit, EBT, Gift and Reward, check-from merchant point-of-sale terminals.

## Single-Source Provider

Neos differentiates itself by focusing on a single-source approach to serving its customers. We control the entire processing cycle, including authorization, marketing, card printing, settlement, reporting, and customer service. This strategy facilitates a truly integrated solution that gives Neos customers one-call support and allows us to control quality from start to finish. This unique combination of Neos' internally developed, proprietary processing systems and technology, as well as its direct interface to virtually every authorization system offers merchants of all sizes unsurpassed processing performance. We provide 24/7 customer service as well as online access to daily transactions.

Founded in 2002, Neos is a privately held company managed by leaders in the Gift and Rewards industry. Neos is committed to continually investing in leading edge technology and maintaining its unique service model.

## Small & Medium Clients Nationwide

Neos services merchants nationwide, ranging from small one-store merchants to large multi-location regional and national merchants. Our client base includes restaurants, retail, and lodging and service establishments.

Neos is a host processor for gift and rewards transactions and works with many industry leaders to market, integrate, and support a truly turn-key card program.

## All Payments Types. One Source. Everything You Need.



# Neos Custom Cards

Innovative Cards. Powerful Marketing Tool.  
Unique to Your Business.

Whether you need gift, rewards, or other cards, Neos can custom design your cards with your business name, logo, artwork, or photography to project your company's unique image and message. There's no better or easier way to sharpen your competitive edge, capture your customer's attention, and reap the benefits of continuous advertising through a card that is yours alone.



## Only four easy steps to get your custom cards

1. Place your order by contacting your Neos Gift & Rewards Specialist or by calling 800.905.NEOS to speak to a Neos Card Specialist.
2. Once you order paperwork is processed, a Neos custom card specialist will contact you to review your order specifications, discuss artwork submission requirements, answer any questions, and set a target schedule for card design and production.
3. When your logo or artwork is received and your additional input and design suggestions, Neos designers will develop your custom card design and send you proofs for your review and approval.
4. After final proof approval, your cards are printed, encoded, and packed in a start-up kit and shipped to you.

## Realizing the Benefits of Custom Cards

Whether you're an upscale boutique looking for a gift card or a coffee shop wanting a customer loyalty card, custom cards deliver countless benefits to you and your cardholders. For instance, like credit cards, Neos high-quality plastic smart cards are durable, re-loadable, and feature an encoded memory chip for processing, security, and capturing customer data. Also, Neos' card programs are backed by comprehensive card accounting and reporting functions that can save you the time and cost of manually tracking card information and activity. And, the benefits don't stop there.

We know that differentiating your business from your competitors is key. Having a custom card uniquely designed for your business will make you stand out from the crowd. So, to get you started quickly, Neos has made the custom card process an easy and flexible one.

## Custom Card Gallery

With Neos' custom cards, you can have any font, any color, or combination of colors, any camera-ready artwork, any photograph, and any business information included in the card design that you wish. You can even name the card anything you like such as VIP Card, Value Card, Platinum Card, Tournament Card, or Gift Card. The custom card design is entirely up to you so make it a card that your customers won't forget.

# Neos Gift Card Program

More Traffic, More Business, More Revenue for You.

Neos Gift Card program is a fast, simple way for Neos merchants to capitalize on existing customers, bring in new customers, and keep them coming back to your store.

Neos Gift Cards are plastic, credit card-sized gift certificates customized with your store's name and logo. Customers purchase their Gift Cards from your store and use them only at your store. For you, the cards are prepaid purchases. For your customers, they are a shopping convenience and a welcome gift.

Neos Gift Cards generate traffic.

Having Neos Gift Cards in your customer's wallets provides constant advertising to you, constant prestige, and a much greater impulse to buy when cardholders are in your store.

Neos Gift Cards are superb traffic generators, because people like buying (and receiving) them as gift for birthdays, anniversaries and holidays. They also make a great back-to-school idea for parents who want their children to make their own purchases, but on a set budget. Because card holders keep the Neos Gift Card in their wallet along with their other bank cards, it's handy to use and harder to lose.

Neos Gift Cards are better than paper gift certificates.

Neos Gift Cards are more durable and secure than paper gift certificates. Like credit cards, Neos Gift Cards are plastic and utilize smart card technology. Neos has created one of the most cost effective card programs in the marketplace today. What's more, the cards have absolutely no value until you activate them, eliminating the need to account for unsold cards or certificates.

Neos Gift Cards keeps revenue in your register.

Since cards can be issued in any amount, you can give customers a Neos Gift Card, rather than cash, as store credit for returns. Neos Gift Cards brings those customers back in your store-and keeps the cash in your register. Neos Gift Cards operate on a secure, closed network that limits card acceptance to your locations.

Neos Gift Cards are surprisingly cost-effective.

Gift Card processing fees traditionally include a monthly statement fee, a transaction fee, and minimum processing fee.

Not Neos!

Neos utilizes smart card technology to enable merchants to process gift cards with one monthly service fee. The One Rate Plan provides merchants unlimited transactions, on-line database access, monthly statements, and future software updates. Enjoy the most comprehensive gift card program with all the benefits of smart card technology.

**Birthdays, Anniversaries, Holidays**  
**Customer Service**  
**VIP Rewards**  
**New Customer Acquisition**

**Pre-Packaged Sales**  
**Advertising Promotions**  
**Employee Benefits**  
**Membership Cashback Programs**



# How it Works.

Simple. Reliable. Secure.

Neos Gift Card gives you the convenience of Neos' state-of-the-art technology. When Neos Gift Cards are used, transaction data and the remaining balance appear on your terminal. Most terminals also print the remaining balance on the receipt. Your terminal batch totals include Neos Gift Card totals.

Your monthly statement shows transaction and fee information for the Neos Gift Card, as an additional card type. Between statements, you can access the Loyalty Management Database (LMD) for transaction information and special reports 24 hours a day on the internet via [www.neoslmd.com](http://www.neoslmd.com).

Neos Gift Card is simple to use.

Here's how it works:

1. **NEW ISSUANCE/LOAD GIFT:** Upon issuing a Gift Card to a customer, insert chip card in the credit card terminal and choose "1. Gift Card" press enter.



2. **ADD / REDEEM VALUE:** Choose "1. Add Value" or "2. Redeem Value" press enter.



3. Add Value

4. Redeem Value

5. Acceptance / Balance Review



# Neos Loyalty Card Program



More Traffic, More Business, More Revenue for You.

Neos supports a wide array of card programs such as frequency awards, point awards, club memberships, fund raising, convention marketing, preferred customer discounts and for countless other promotional purposes. If required, these cards can be personalized using magnetic stripes, PINS, or embedded chips. As with all Neos products, each card program can be customized to meet any retailers needs.

It performs all the functions of paper punched card loyalty programs. But Rewards cards delivers so much more, like:

- High quality plastic cards are more durable and upscale than paper cards.
- Transactions are tracked through your payment terminal so they're more secure.
- You define up to two concurrent loyalty programs, with options for bonus points and special provisions for your slow days of the week.
- You can track customer information on your on-line database, for improved customer service and to make targeted marketing offers based on each cardholder's program activity.
- Rewards cards have real-time card accounting and flexible reporting.
- Cardholders can see their current balances at the Point-of-Sale and/or a website.
- Start with as few as 100 cards for a low cost, high return loyalty program.

Know your best customers and keep them coming back with our Neos rewards card program. There's no easier, faster way to build customer loyalty, increase traffic and learn more about the customers who mean the most to your business.

Reward your customers.

Rewards Programs:

*Points Program*

*Cash back Program*

*Membership Discounts*

*Frequency /Visits*

*Donation Program*

*Community Shopper*

*School Benefits*





# How it Works

Spend. Earn. Reward.

Neos enables your best customers to take advantage of countless reward programs. Capture your customers name, address, and birth date with electronic or manual entry. Once captured, utilize our on-line Loyalty Management Database (LMD) specifically designed to be a unique marketing tool and information center available to our customers. Merchants and cardholders will have access to real-time data on transactions. (Downloadable SQL Format).

Neos Loyalty Card is simple to use.

Here's how it works:

1. NEW ISSUANCE/LOAD POINTS: Upon issuing a Loyalty Card to a customer, insert chip card in the credit card terminal and choose "2. Loyalty Points" press enter.



2. ADD / REDEEM Points: Choose "1. Add Points" or "2. Redeem Points" press enter.



3. Add Points

4. Redeem Points

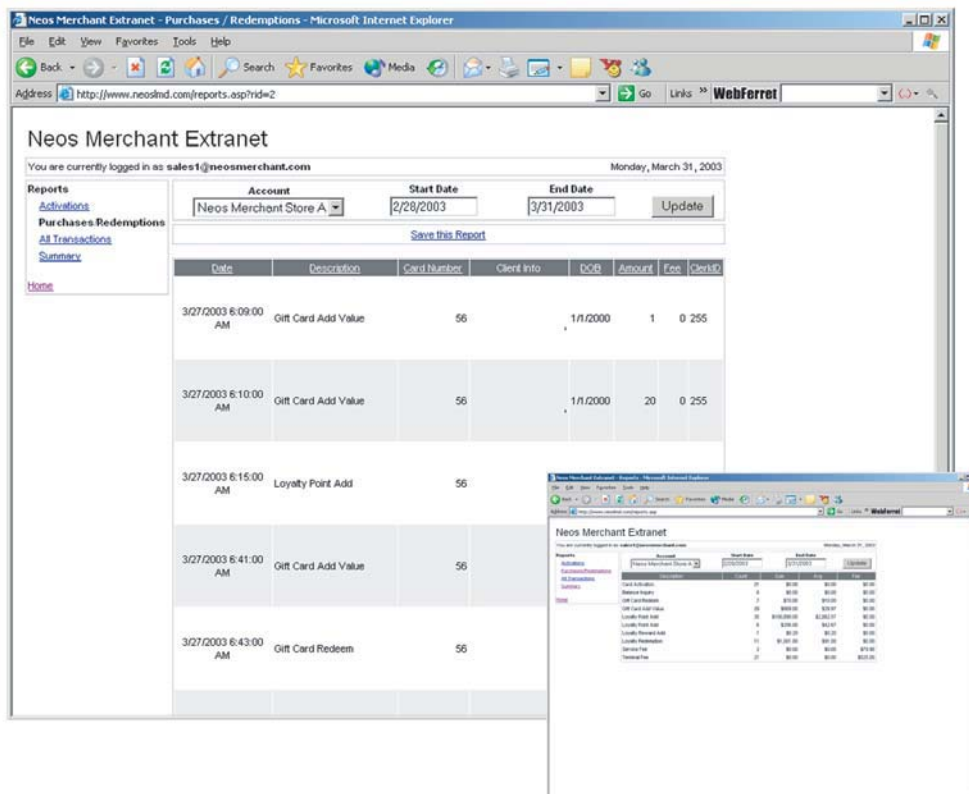
5. Acceptance / Balance Review



# Loyalty Management Database

Real-time, Secure, and Downloadable Information

Track your card activity with the most robust on-line customer database. Merchants can take advantage of information for future advertising campaigns, customer service, and monthly promotions. Increase the value of your business with the development of your own customer retention management without the hassle.



## Online Database Card Tracking

- Name, Address, City, State, Zip, Gender, Birth Date, E-Mail Address, and Driver's License
- Specialty Characters / Profile Comments
- Real-Time Maintenance
- Merchant and cardholder viewing

To View Sample On-line Statements

Email: [sales1@neosmerchant.com](mailto:sales1@neosmerchant.com)

Password: lmdpassword

[www.neoslmd.com](http://www.neoslmd.com)



# Card Marketing Material

Promote Your Card Program with Customized Materials



CARD HOLDER AND ENVELOPES



RESTAURANT INSERTS



HANGING CARD DISPLAYS



TABLE TENTS



CUSTOM CHROME FLOOR DISPLAYS



CARD HANGERS



CUSTOM AND GENERIC COUNTER DISPLAYS





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### About Neos

Neos Merchant Solutions is a full service payment company offering a turnkey solution for today's retail merchants. Neos offers custom application development, electronic payment processing, card personalization services, terminal integration & deployment, and customer support. As an application developer, Neos has developed a variety of scalable smart card and mag-stripe card applications utilizing all the elements of stored value and frequency/loyalty card programs and services. Neos integrates its proprietary software to many of today's POS terminal & cash register interfaces. In addition, Neos offers one of the most robust internet-based transaction collection and database reporting systems in the marketplace today.

### Can't wait to get your card program started?

Then, contact your Neos Gift & Rewards Specialist or dial (800) 905-NEOS (6367) right now. Let Neos create your card marketing plan and help differentiate yourself from the competition.