

CRUNCH PAYMENTS

HELLO!

WE'RE

CRUNCH PAYMENTS

Crunch Payments are specialist providers of card and payment products to cutting-edge companies.





GIFTABLE

OUR GIFT CARD SOLUTION



WE HAVE A COMPREHENSIVE, TURN-KEY GIFT CARD SOLUTION FOR YOUR STORES

We've built our platform from the ground up to meet the needs of multinational stores like yours.

Crunch Payments can manage every aspect of the Gift Card program, supporting your stores to increase footfall and promote spend within the centre.





WE MANAGE GIFT CARD PROGRAMMES ACROSS

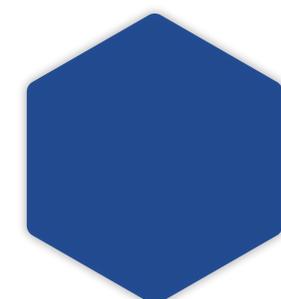
- UK
- Europe
- Middle East

As well as white-label card programs for some of Europe's largest companies:

- Ford
- Credit Co
- Bernard Matthews

We've built something amazing. We call it:

GIFTABLE



APSYS
MAKING
CITIES
VIBE

CBRE

THE GALERIA
AL MARYAH ISLAND

savills

AN END-TO-END GIFT CARD SOLUTION

MANAGED BY CRUNCH PAYMENTS



Your Company

- Markets cards to customers
- Performs face-to-face sales
- Promotions and campaigns to generate sales



Program Manager

- Coordinates downstream service providers
- Till solution and microsite
- Reporting and reconciliation
- 24/7 contact centre
- Manage card production
- Training and best practices
- PVL Mastercard self-issuing



Processor

- Authorisation and clearing transactions
- Interface to card schemes



Card Scheme

- Licences the program
- Relays messages between issuers
- Settlement of payment to issuers

A NEW WAY OF THINKING ABOUT GIFT CARDS

Total focus on customer service

We treat your
customers like our
family.

Meticulous Accuracy

With real-time
reporting and
reconciliation, down
to every cent.

Incredible User Experience

Every interaction
with your program
creates joy and
delight for your
customers.

Super Fast Delivery

Our product is ready
to deploy today.

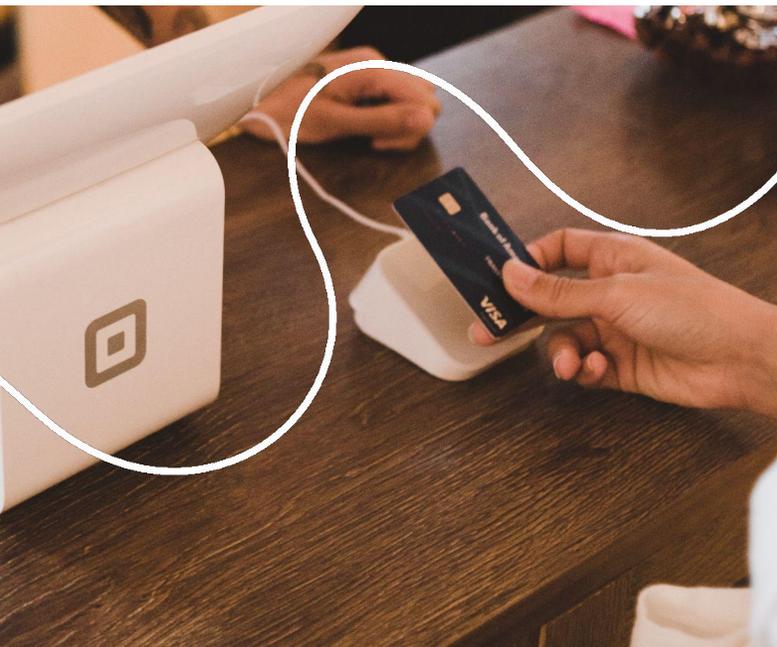
Decades of Experience

15 years ago we
Changed the
Industry.

Now we're doing it
again!



UNIVERSAL TILL SYSTEM



- **Simple and intuitive user interface** for store guest services to sell and operate the gift cards via the Crunch Till system
- **Functions** include registration, activation, loading, check balance, expiry extension and reports
- **Cloud-based system** meaning any Apple iOS or Android device can be turned into a gift card POS
- **APIs for mobile app** integration
- Crunch Payments team provide **training and ongoing support** to the centre guest services team
- **Security and Flexibility** We're directly connected to the card schemes which means that no integration or development is required by participating stores – the cards are simply used through your stores existing card acceptance POS machines
- **Restricted Network** We provide true limited networks, meaning the gift cards can only be used within your stores

CARDHOLDER PORTAL

White Labelled

Our microsite can be fully white-labeled with your corporate logos, images and colour schemes.

We also provide a CMS to manage the stores special offers and promotions.

Cardholder Website

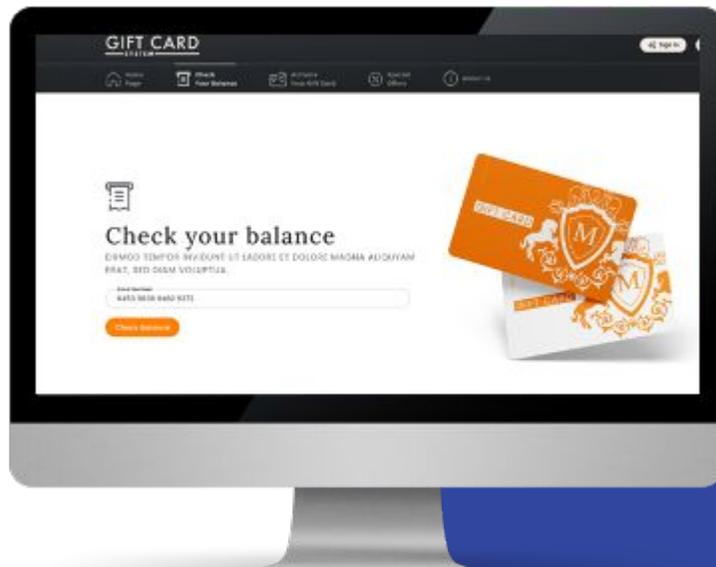
Easy and intuitive website for cardholders to register, login, activate card and check balance for all their gift cards.

We also have APIs for mobile app integration to offer all these services via your own mobile app.

API Driven

Alternatively, thanks to our powerful APIs you can choose to integrate our platform into your own website or mobile apps.

This ensures the gift card management process is seamless for your users.



CONTACT CENTRE SUPPORT

Multi-contact: Voice, chat, email, messaging and social media can be supported. Local numbers provided.

Multi-lingual: supports interactions in 100+ languages with the ability to quickly add new language offerings.

Insights: Provides a unified view of cardholder interactions and rich data and analytics.

Supports an **understanding of customer sentiment** and trend analysis leveraging Amazon Connects AI

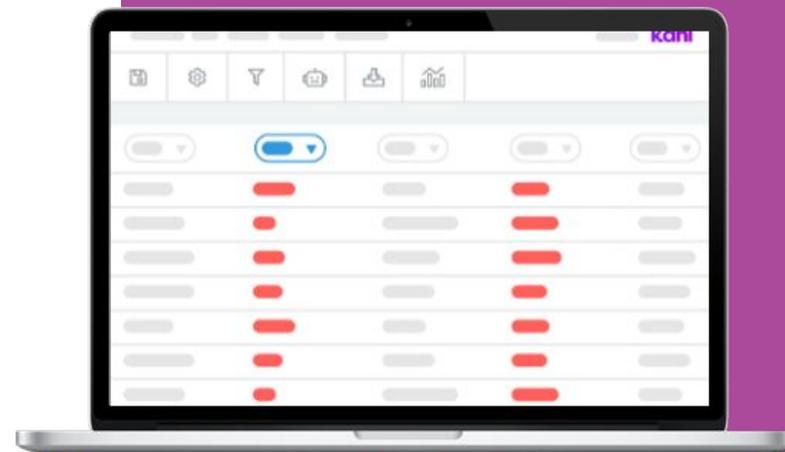


REPORTING AND RECONCILIATION

We offer **bank-grade reporting**, with total transparency for all transactions and breakage

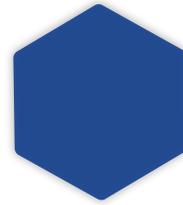
Our powerful **reporting and reconciliation platform**, with over 250+ pre-built reports (or design your own) providing your organisation with powerful insights into the gift card programme e.g. sales reports, loads, merchant data, spend, breakage, campaigns etc.

Build **meaningful dashboards** to your specifications that give you actionable insights into your gift card programme



PRIVATE LABEL LICENCE

We have a private label licence which allows us to issue closed-loop cards within the UK and across the EU, *subject to local regulatory requirements.*



- No need to rely on a 3rd party BIN sponsor
- We can handle multiple countries (within SEPA) under one arrangement





CORPORATE PROGRAM

- We offer a **corporate program for bulk orders**
- We can provide **portal access** to corporate clients to manage and incentivise employees
- Also available: **Click and Collect**



SUSTAINABLE GIFT CARDS

We know how vital it is to protect the planet we all share.

That's why we can supply sustainable gift cards, manufactured from recycled plastics or paper board. These environmentally-friendly options ensure that your gift card program won't add to global plastic use.

In addition, our card manufacturing partner is **ISO 14001:2008 certified**, and carefully minimises all energy use and waste production.



KIOSKS

Self-dispensing kiosks are available.

These allow your customers to purchase a gift card without any human interaction, *subject to load limits*.

This increases efficiency, especially during busy periods.

Kiosks can be fully wrapped to your stores branding.

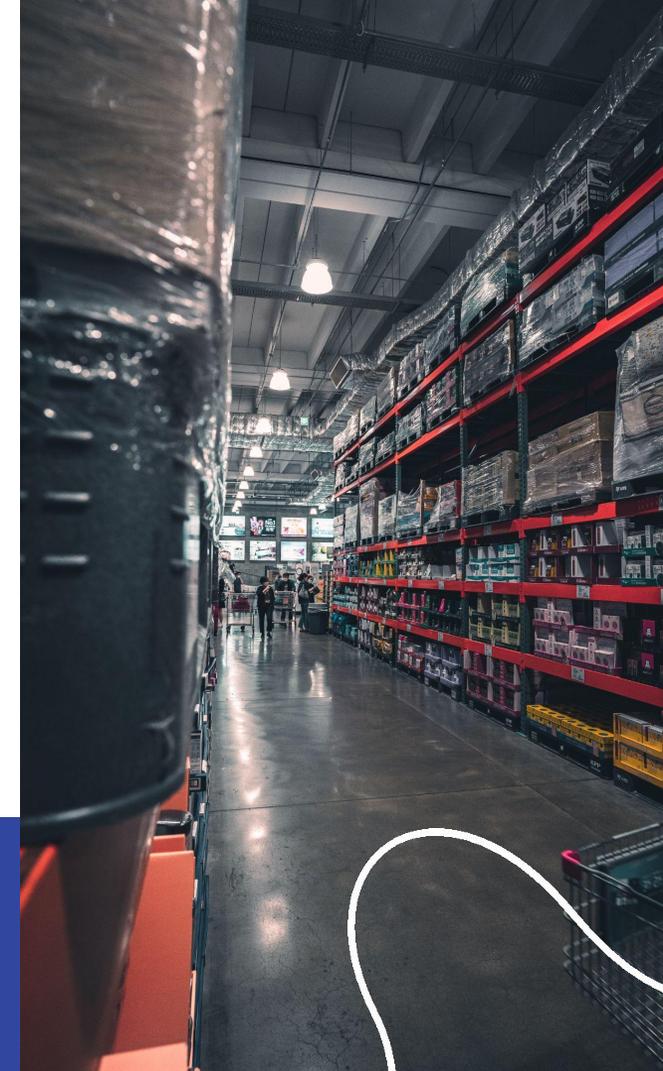
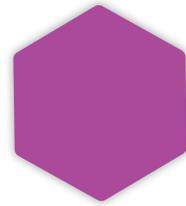
() Kiosk use is subject to local regulatory requirements and technical integration*



MARKETING SUPPORT

With **decades of experience** in the Gift Card industry, our team are able to provide valuable marketing advice and insights to support your sales.

We can provide event-driven **marketing templates** to make the most of special dates throughout the year.



We run regular in-person and online industry insight sessions, with prominent guest speakers.



MEET YOUR EXPERTS



Florence Dewar
Founder



Craig Dewar
Founder



Io Neascu
CEO & CTO



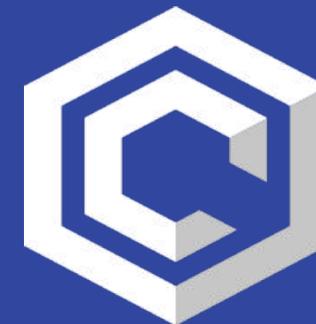
Mark Dillon
Head of Business
Development



Sam Kelly
Head of Customer
Experience



Harry Hobson
COO



WE'D LOVE TO HEAR FROM YOU

Mark Dillon

Head of Business Development

+44 7863 553958

mark.dillon@crunchpayments.com