Unity Card
By Loyaltek

UNITY CARD PROGRAM
www.unitycard.eu
Brussels April 15 2020
ABOUT UNITY CARD

The Unity Card is aimed at helping people recover from the Covid-19 sanitary and economic crisis. It’s a specific payment card that allows to:

• Distribute emergency food aid
• Distribute “helicopter money” to help economic recovery

The Unity Card allows local authorities to do that efficiently and quickly, in an easy, secure and customizable way.

Thanks to a special partnership with Visa, the Unity Card may be deployed very quickly (2-4 weeks) and allow to restrict how the card may be used so that 100% of funds are used as wished by the public authority.

April 2020
UNITY CARD MAIN CHARACTERISTICS

• Single load / reloadable
• Co-branded with Visa and city/municipality
• Non-Nominal (anonymous) cards
• Closed loop (restricted usage)
• Semi-Closed loop option for easy merchant acceptance
• Mag stripe / contact / dual factor / digitalized
• Visa network
• Individual QR code for direct access to card balance, expiry date and transaction history
• Card expiry to be defined by the Partner (ex. 12 months)
• Instant and express printing available
• Standard credit card (CR80) card format, with QR code and equipped with a magnetic stripe, printing CMYK color with glossy finishing, size 86x54mm
UNITY CARD ADVANTAGES

- SUPPORT FOR PEOPLE IN NEED
- CONTROLLED USAGE AND PERIOD OF VALIDITY
- RESTRICTED USE TO VARIOUS REGIONS AND SECTORS
- SIMPLE ACCEPTANCE BY MERCHANTS (VISA Scheme)
UNITY CARD ADVANTAGES

NO EXTRA TRANSACTION FEES*

MERCHANTS PAID DIRECTLY BY VISA

QUICK TO DEPLOY

EASY TO MANAGE

*Merchant pays only regular payment fees when using his terminal
UNITY CARD ADVANTAGES

- **NO RISK OF FRAUD**
  ≠ paper vouchers

- **ONLINE MONITORING**
  & CONTROL (in real time)

- **DIFFERENT DELIVERY**
  & ACTIVATION OPTIONS
  (bulk & individual)

- **FREE**

- **FIRST 5000 CARDS FOR FREE**

- **SUPPORT**

- **THE REMAINING FUNDS OF UNUSED CARDS ARE PAID BACK TO THE MUNICIPALITY.**
CARD DESIGN - EXAMPLES

Standard designs for Unity Card

*The municipality can ask to have its own design (according to available options and guidelines)

Example of social benefits card

Kommunal Pass Germany (€)
CUSTOMER JOURNEY

1. **Design of the card to be defined by the Partner**
   - Co-brand application to be approved by scheme

2. **Card production**

3. **Restricted usage:**
   - Define parameters and limits to accept card transactions
   - See slide: Restricted Usage Criteria

4. **Packing & Delivery**
   - Letter in envelope
   - Delivered in cartons to Partner or directly by post to beneficiaries

5. **The Partner makes a wire transfer to Loyaltek. Loyaltek deposits into the Partner's account**

6. **Loyaltek refunds to Partner all unused cards funds**

7. **2nd line support for the Partner**
   - 1st line support for customers is possible for an extra cost

8. **Merchants receive funds like for usual Mastercard/VISA transactions**

9. **Cards activation:**
   1. By the Partner via Extranet (after call confirmation)
   2. By Cardholder on the cardholder portal
   3. Activation via IVR
   4. Automatic activation

10. **The Partner can load cards through the extranet and/or card load may be automatic**

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**Partner’s step**

**Loyaltek’s step**

**Final Customer**

April 2020

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# CARDHOLDER WEB PORTAL

## Balance & History

<table>
<thead>
<tr>
<th>Date</th>
<th>Merchant and Address</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.06.2018 05:19:55</td>
<td>Fin: CHEZ ALFIOHAUSSE DE MONSEV/ELLES/1400 BELBEL</td>
<td>-6.00 EUR</td>
</tr>
<tr>
<td>18.06.2018 05:18:55</td>
<td>Fin: VICTOR 23 NVRAVENSTRAATBRUSSEL 1000 BELBEL</td>
<td>-56.70 EUR</td>
</tr>
<tr>
<td>15.06.2018 17:26:49</td>
<td>Load from primary card: 7829939046018084: GEN: Secondary Card Balance Transfer</td>
<td>6.00 EUR</td>
</tr>
<tr>
<td>08.06.2018 02:21:00</td>
<td>Load: GEN: Balance Transfer - Overnight Sweep of funds from Primary Card (993804901) to Secondary (283332751)</td>
<td>189.51 EUR</td>
</tr>
<tr>
<td>07.06.2018 12:50:51</td>
<td>Fin: HOTEL VISITEL1617 SAINT-HUBERT RUMONTREAL93L321 QC CAN</td>
<td>-278.45 CAD</td>
</tr>
<tr>
<td>07.06.2018 02:20:45</td>
<td>Unload: GEN: Balance Transfer - Overnight Sweep of funds from Secondary Card (283332751) to Primary (993804901)</td>
<td>-1 227.73 EUR</td>
</tr>
<tr>
<td>06.06.2018 12:45:45</td>
<td>Fin: CONNECTIONS ONLINE MCLUCHTHAVENLAAK 10COUNCIONS.B1800 BELBEL</td>
<td>1 227.73 EUR</td>
</tr>
<tr>
<td>05.06.2018 07:23:30</td>
<td>Fin: SNCF NAMEUR TV/MPLACE DE LA STATIONNAMUR5000 BELBEL</td>
<td>-167.00 EUR</td>
</tr>
<tr>
<td>04.06.2018 07:13:44</td>
<td>Load from primary card: 7829939046018084: GEN: Secondary Card Balance Transfer</td>
<td>167.00 EUR</td>
</tr>
<tr>
<td>26.05.2018 01:52:17</td>
<td>Unload: GEN: Balance Transfer due to AuthRemoval on Secondary Card</td>
<td>-140.43 EUR</td>
</tr>
<tr>
<td>24.05.2018 13:15:55</td>
<td>Fin: SNCF IZY THALYS RUE DE LONDRES/PARIS75009 FRAFRA</td>
<td>-29.00 EUR</td>
</tr>
<tr>
<td>24.05.2018 13:15:55</td>
<td>Fin: SNCF - NJH85 EUHALLEPOORTLAANBRUXELLES/BRU1000 BELBEL</td>
<td>-99.00 EUR</td>
</tr>
<tr>
<td>23.05.2018 10:25:31</td>
<td>Load from primary card: 7829939046018084: GEN: Secondary Card Balance Transfer</td>
<td>29.00 EUR</td>
</tr>
</tbody>
</table>
RESTRICTED USAGE CRITERIA

Restricted network:
filtering possible
according to the
following criteria:

Note: the Unity Card
MUST be filtered by
zip code (+ other
criteria according to
the will of the
municipality). Very
limited E-commerce
and ATM.

Country
Locality
Postcode
Business sector
Merchant
Terminal
E-commerce yes/no
ATM yes/no
Contactless yes/no
Recurring yes/no
Days of the week
Hours
Amount (day-week-month)
Validity
Active or not

April 2020

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CARD DELIVERY PROCESS

Customer prepares list of beneficiaries

Cards are glued to letter with envelope

Cards are sent by post or distributed
The extranet allows to activate:

- A single card
- A group of cards
- A full card order

The cardholder portal allows to activate a card:

- By data input
- By e-ID reading (option)

By the Municipality via EXTRANET

By cardholder via Cardholder PORTAL

By cardholder via IVR activation

#123
**REPORTING & STATS**

**CARD USAGE**

<table>
<thead>
<tr>
<th>Data</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of sales</td>
<td>11,875</td>
</tr>
<tr>
<td>Total cards</td>
<td>399,174.07 EUR</td>
</tr>
<tr>
<td>Average sale</td>
<td>30.24 EUR</td>
</tr>
</tbody>
</table>

Card usage for specific time period

This report includes:
- Quantity of cards used in shops
- Amount spent through the cards
- Average sales

Details appear when you pass the cursor over it. It can be exported in Excel.

**TRAINING & STATS**

Possible to select others and compare their results with Top stores

Top five stores
API’S, FILES REPORTING & SYSTEM INTEGRATION
LOYALTEK IN EUROPE

• Headquartered in Brussels, Belgium – the heart of Europe.

• Loyaltek multinational teams constantly work toward enhancing our services and tools with quick reaction to changing factors.

• The 52 employees manage hundreds of card programs in 11 countries (soon 18) all over Europe.

• We believe in using finance and payment solutions to improve people quality of life and work every day for that goal.
PARTNERS AND CERTIFICATIONS

- Own e-money license regulated by the National Bank of Belgium
- Own payment terminals certified by 10+ pan-European acquirers
- Solutions for all European languages and all European currencies
- PCI-DSS Level 1 certified
- Local lawyers in every country
- Issuing partner, Paynovate: e-money institution prepaid card issuer
- VISA principal member
THEY TRUST US
## FINANCIAL OFFER

<table>
<thead>
<tr>
<th>SETUP</th>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setup</td>
<td>Setup of the program in Loyaltek systems (users &amp; access rights, reporting, etc.), distance training and operational manual. Activation by the Partner.</td>
<td>2,500€</td>
</tr>
<tr>
<td>Monthly Fee</td>
<td>Second line support to the Partner, problem solving, access to system and data maintenance, software improvements (no license fee is charged). Updates and improvements will be made available free of charge.</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Rental Terminal</td>
<td>Possibility rent to terminal for merchants who do not have a terminal and / or do not accept Visa</td>
<td>TBD</td>
</tr>
<tr>
<td>Card Production*</td>
<td>Magstripe (PIN required), closed/semi-closed loop, Unique design (one of 3 standard layouts with Partner name or design provided by the Partner according to Loyaltek’s Guidelines), legal notices on the back of the card provided by Loyaltek.</td>
<td>Up to 5000 cards included Additional cards: 1,00€/card If chip cards (contact/contactless) +1,50€/card</td>
</tr>
<tr>
<td>Individual Packaging &amp; Delivery</td>
<td>Packaging and delivery of the card to the final customer (envelop with standard letter)</td>
<td>0,80€ (postal fees not included)</td>
</tr>
<tr>
<td>Transaction Fees</td>
<td>Neither partner and cardholder pay any transaction fee. Merchant pays regular transaction fees according to his terminal agreement.</td>
<td>Regular transaction fees to merchant</td>
</tr>
<tr>
<td>Extranet</td>
<td>Web-based extranet for cards activation &amp; sales, reporting &amp; stats</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Online Balance Check</td>
<td>API for SC web site and App for online balance check</td>
<td>INCLUDED</td>
</tr>
</tbody>
</table>

Prices valid for standard credit card (CR80) card format, with QR code and equipped with a magnetic stripe, printed in CMYK color with glossy finish, size 86x54mm. The Offer is Valid 30 days / Currency in scope is EUR / All prices are net without applicable VAT. Program subject to local regulation where applicable / This offer is subject to final approval by the Issuer and the Scheme / Subject to Loyaltek terms and conditions.