AVRA Gift Card Program Onboarding

TruPayment

TruRewards

TruLoyalty



TruIncentives

...We Do It ALL

AGENDA

- **03** Overview and Introductions
- **05** Card Program Summary
- 07 What's Included/ Platform
- **13** Next Steps: Overview/ Scope
- **15** Next Steps: Program Pricing
- **16** Next Steps: Contract Q&A





JOHN SMITH 123 Main Street, Toronto, ON M1M 2M3 Canada

Transforming the gift card experience

7M+ Cardholders 21M+ Cards Issued

27+ Countries Served **3B+** Managed Payments Tru has transitioned into a technology leader in the gift card and loyalty payments space through the proprietary, TruPlatform™.

Built from the ground up, the TruPlatform helps operations in restaurant operations track, measure and speed gift card delivery and issuance, providing access to every level of staff through any internet connected device.

1st

white-label,

network branded

prepaid card in Canada

30+ years of ndustry experience

lst real-time points-to-cash loyalty program in the world

Pioneers in the Prepaid Industry

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Mobile Klinik



Toronto Pearson

Metro

United Way British Columbia





Welcome and Introductions

Program Core Team

Huguette Masse CHIEF EXECUTIVE OFFICER & CO-FOUNDER

Lauren Weekes

VICE PRESIDENT OF OPERATIONS

Junius Cheng SENIOR DIRECTOR, STRATEGY & BUSINESS ENABLEMENT

Aysha Shahid RISK & COMPLIANCE ANALYST Diana Fletcher PRESIDENT & CO-FOUNDER

Lisette Anciaes SENIOR PROGRAM DIRECTOR

Lutchmin Maharaj PROGRAM MANAGER

Sheldon Fernandes PROGRAM MANAGER 🖂 Кеу

To contact the Program core team: avra-pm@truuniverse.com





Key Contact information

Gift Card Program Summary

Program Summary

- Purpose of Program:
- Industry Type:
- Region:
- Currency:
- Card Type:
- Open/Closed-Loop:
- Reloadable:

- Gift Card Program Restaurant industry USA USD
- Custom branded EMV (Tap Enabled)
- Closed Loop within AVRA Locations only.
- Not typically for general gift card programs, reloadable cards available



Prog

- ATM-er
- Program
- Card Ex
 - Maxim

•

- Google
- Custom
- Cardho
- Card Di



Program Specifics

nabled:	Optional
im Type:	Physical Prepaid Visa®
xpiry:	36 months
um Load amount:	\$2,500.00 (In-Person), \$2,000.00 (Online via eCommerce) per card, up to \$10,000 per person.
e and Apple Pay Enabled?:	At additional cost
n Application:	Yes
older Portal:	Yes
Pistribution :	Cards mailed directly to cardholders or distributed on the spot upon receiving cardholder demographic information from client (KYC required)



Understanding expectations

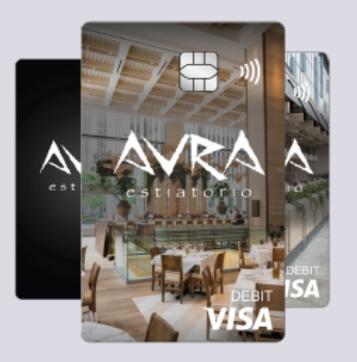
AVRA Locations we are serving

<u>Restaurant Acceptance List</u>

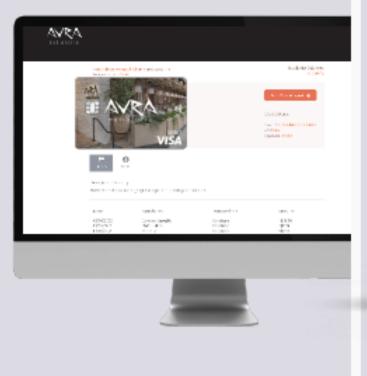
- Avra 48th Street
- Avra Madison
- Avra Beverly Hills
- Avra Rockefeller Center
- Avra Miami

What's Included

PREPAID CARD



WEB PORTAL



MOBILE APP

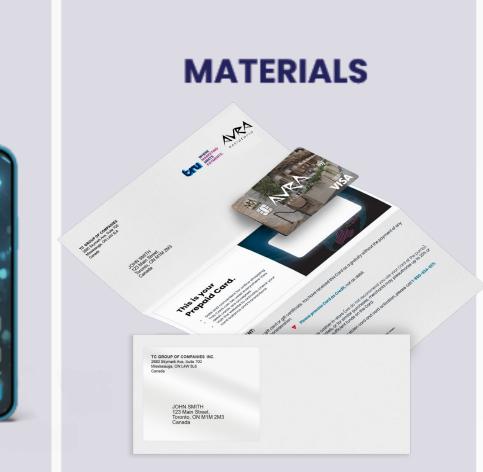


- Customizable
- Physical OR Virtual Cards
- Reloadable OR Non-Reloadable
- Open OR Closed Loop*

- Quick card loading
- Receipt printing
- · Detailed reporting

- · Fully customizable options
- Real-time transaction history
- Advanced security features
- Wallet & Balance Checker App





DATA INSIGHTS

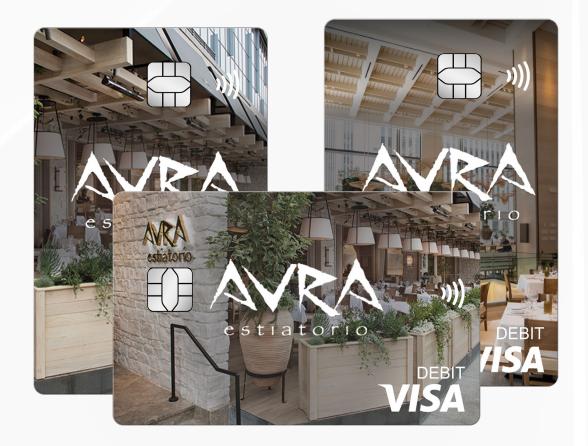


- · Fold Carrier for displays
- Full Mailer for loyalty programs
- Panel Carrier for mass mail-out
- Extensive suite of existing reports
- Track cardholder spending habits
- Advanced filter functions
- Tailor-made reports for clients

Custom Design +Enhanced Access

	QR Code
Retail Locations only. Ref	o not expire. Use at participating merchants at Ivanhoé Cambridge funds and returns for purchases made using this card are subject to id rBANKiiSTATEMENATIAREA eemable for cash. Card
issued by CIBC. For more	information, including obtaining information about your remaining QR code to visit ivanhoecambridge.truuniverse.com or call us at
issued by CIBC. For more balance, please scan the 1-800-624-6171.	information, including obtaining information about your remaining
issued by CIBC. For more balance, please scan the 1-800-624-6171. 123 VALID THRU	information, including obtaining information about your remaining QR code to visit ivanhoecambridge.truuniverse.com or call us at
issued by CIBC. For more balance, please scan the 1-800-624-6171. 123	information, including obtaining information about your remaining QR code to visit ivanhoecambridge.truuniverse.com or call us at 4000 1234 5678 9010

Card number, Proxy Number and bar-code for scanning into the platform and checking balances via the app or web portals.

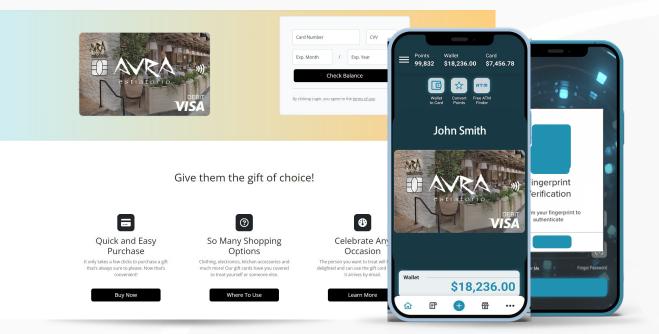


CUSTOM DESIGN

Customize your mag stripe or dualinterface cards with your logo(s) and branding. Complete with QR Code access to cardholder portal, terms and conditions, and customer service.

Control where closed-loop cards can be used by MID, MCC Code, or Postal Code. Load the card with any amount up to \$2,500.





MOBILE AND ONLINE ACCESS

Users can access their account easily using the customized Mobile Wallet (available for Android and iOS) or the online web portal.

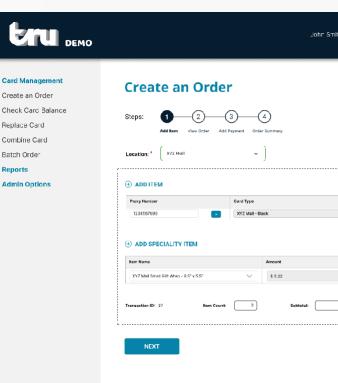
• Lock your card and access your account via biometric scan or face ID login, view balances, transaction history and more.

Create and Track Orders

We provide a simple and intuitive user interface for all guest services staff.

- Create multiple gift card or merchandise item orders with ease.
- Collect multiple payment types for a single order.
- Confirm order details, pull reports, and sell ancillary items directly through the platform.
- Print client, gift, and merchant receipts from one dashboard.

STEP1 | CREATE AN ORDER



STEP 3 | ADD PAYMENT TYPE(S)

Сти демо		
Card Management Create an Order Check Card Balance Replace Card Combine Card Batch Order Reports Admin Options	Create an Ord	Créer Surmery
	Payment Type	Confirmation Code
	VISA	visar23
	AMERICAN EXPRESS	~ aex647
	Transaction ID: 57 Total Collected: \$40.66 Remaining Due: \$0.00	



STEP 2 | VIEW ORDER

Johr Smith | Default Location: Head Office English 🗸 🙎

	Amount		
	\$ 15.00	1	Î
Iter	Cuantity		
1		i	Û

		John Smith Default Location	: Head Office	Inglish 🗸	2
Card Management Create an Order Check Card Balance Replace Card Combine Card Batch Order Reports Admin Options	Create an Order Steps: 1 2 3 Active View Order Add Forment Location: * XYZ Mall View Order	(4) Groet Summery			
	Item Name	Item Description	Amount	Quantity	
	1234567890	XYZ Mall - Block	10.0C		
	1237891234	XYZ Mell - Black	15.00		
	XYZ Mall Small G ft Wrap - 8.5" × 5.5"		5.22	1	
	XY2 Mall Large Gift Wrap - 27" x 39'		10.44	1	
	Transaction D: 57 Tax: \$2.34	t Total Annunt \$10.68			
	PREVIOUS			Operator uz	3

STEP 3 | CONFIRM & PRINT RECEIPT

ault Location: Head Office Fnglish		✓ ,	2	Card Management Create an Order Check Card Balance Replace Card Combine Card Datch Order Reports Admin Options	Create an Order Steps: 1 2 3 6 Md Iten Vex Order Add Paument Order Sammary Location: * XYZ Mall Order Summary					
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					XYZ Vall Small Gift Wrap	ALL MOR DIGLA	5.22	1		
Amount	Clear	Delete			XYZ Vall Large Gift Wrap		10.44	1		
\$ 20.00	8									
\$ 20.00	⊗	ŵ			Payment Type		Confirmation Code		Amount	
	-				visa		visa123		20.65	
					American Express		aex642		20.00	
					Transaction ID- 57 Tax: \$2.34					
					Total Amount: \$ 40.6	6				CONTACT AS
					PRINT RECEIPT	CREATE NEW OR	DER			
	Dont	actue			Regular Receipt Gift Receipt					
					Merchant Receipt					

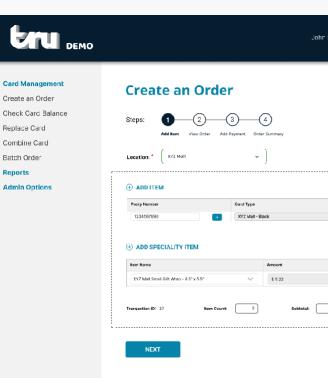
Guest Services Experience

Provide quicker, better service with ease.

Service clients with ease from any internet connected device through the proprietary TruPlaform.

- Enable: Load Cards, replace cards, shift reports and more.
- Service: Check balances, replace cards, void cards.
- Sell: Sell merchandise items directly through the platform.
- Built in chat-bot for immediate support

CREATE AN ORDER





Card Mar Create an Order Check Card Balan Replace Carc Combine Card Batch Order Reports

Admin Options



CHECK CARD BALANCE

Smith	Default Location:	Head Office	English	*	o L	
			Amcunt \$ 15.00		Ō	
			£ 1550		u j	
		Item Cuantity				
		1			Ū	
	2125					
					_	
				Contactua		

	•	Eru DEMO			John Smith Default Location	n: Head Office	Fnglish 🗸
		Card Management Create an Order	Check Card	Balance			
		Check Card Balance Replace Card	① ADD CARD				
		Combine Card	Carci Prcxy	Product Description	Balance	Status	Clear Daleta
		Batch Order	1234507890	> X/2 Val Oft Card	36.36	ACTIV:	8
	,	Reports		X/2 Wall Gift Card X/2 Wall Gift Card	0.00	ACTIVE C.CSID	o
		Admin Options		> Xrz wai Gitt Cara	15/5	CLUSID	o ū
Amount			1273894104	> X/2 Kal GPLCod	21.27	DICH	o $\widehat{\mathbf{u}}$
\$ 15.00							
Catatur 📃							Geneta
REP	LACE C	ARD					
KEI		John Smith Default Location: Head C	Office English 🗸	e.			
eplace Card		John Smith Dəfault Location: Head C	Office English 🗸	♀ ∠*			
eplace Card		John Smith Default Location: Head C	Office English 🗸	2.			
eplace Card			Dffice English 🗸	° ∠*			
eplace Card Card Detais				2.			
eplace Card Card Detais	Product Description		Bilance Clear				
eplace Card Card Detais	Product Description XYZ Mult Oft Card		Bilance Cear 2 2003 S				
Peplace Card Card Details	Prodect Description Xr7 Mail Oft Card Prodect Description		Batance Clear 2 2007 C				
eplace Card Card Detais	Product Description XYZ Mult Oft Card		Bilance Cear 2 2003 S				

View and Export Reports from Anywhere

View and export reports in a variety of formats in one location.

- Card Order Reports by date, by order number, by proxy, by user, by location.
- Shift reports per day
- Inventory reporting built-in
- Corporate Order Reporting
- Specialty Items reporting
- API Reports for third party partners

Card Management Reports Order Summary Report Shift Report Inventory Report Corporate Order Report Specialty Items Report Admin Options



Order Summary Report

To search for your order, please enter the search criteria below.

Search By:	By Date	O By Order	O By Location
	O By Proxy	O By User	
Start Date*	2023-05-24	End Date*	2023-06-07

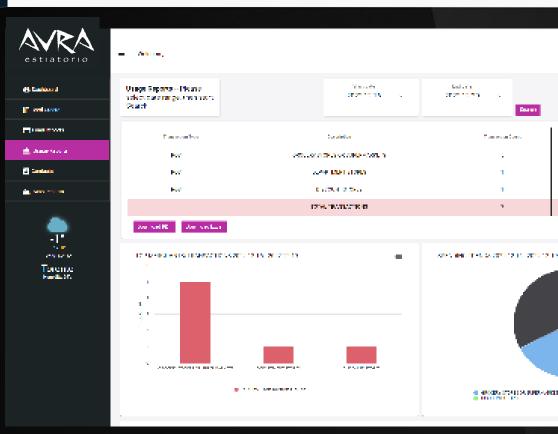
DOWNLOAD FILE

Order ID 🛛 🍦	Order Time	\$	Туре	÷	Status 🍦	Clerk 🗍	Total Tender 🔶	Transaction Receipt	Void 🕴	
1729	5/26/2023 12:36:1	4 PM	REGULAR		COMPLETED	tru.john	220.35	RECEIPT	\otimes	Details
1729	5/26/2023 12:36:1	4 PM	REGULAR		COMPLETED	tru.john	220.35	RECEIPT	\otimes	Details
1729	5/26/2023 12:36:1	4 PM	REGULAR		COMPLETED	tru.john	220.35	RECEIPT	\otimes	Details
1729	5/26/2023 12:36:1	4 PM	REPLACE		COMPLETED	tru.john	220.35	RECEIPT	\otimes	Details
1729	5/26/2023 12:36:1	4 PM	REGULAR		COMPLETED	tru.john	220.35	RECEIPT	\otimes	Details
1729	5/26/2023 12:36:1	4 PM	REGULAR		COMPLETED	tru.john	220.35	RECEIPT	\otimes	Details
1729	5/26/2023 12:36:1	4 PM	REPLACE		COMPLETED	tru.john	220.35	RECEIPT	\otimes	

DASHBOARD

Real-Time, Unified Data

Uncover actionable insights in one convenient location.





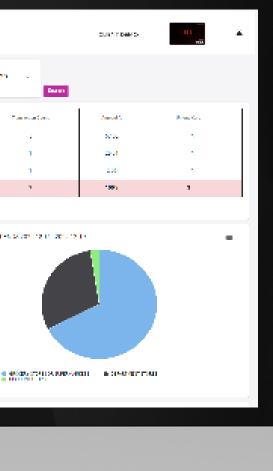
Demo login: John.demo / Password: trucash123





Real-Time Data

Interactive reports let users explore reward preferences and customer payment types.



Holistic Views

View detailed customer data, spending trends, geographies, card life-cycle data, inventory and more.

Export and Integrate

Export, schedule and integrate reports with existing systems using our innovative back-end.

Overview

Marketing and IT Development

- 1. Card Art and Carrier: Tru Marketing to offer design or AVRA team has their own preferred designs for submission and approval
- Loading and Funding: Setup client ABL for card loading as well as funds distribution process via spreadsheet upload (SFTP) or API Integration (Automatic)
- **3. Service Features and Reporting:** Program training for client to load individual cards/ view ABL balance etc., explore custom reporting requirements for client approval / development
- 4. Program Launch Announcement of partnership/ PR / Social Media



Previously proposed Card Art Design for reference:









Next Steps: Program Scope

Pre-launch scope



Obtain Requirements

- AVRA Gift Card Program (For detailed planning of requirements)
- Funding requirements Funds sent to TC and loaded through SFTP upload or API Integration
- Requirements for platform integration to
 TOAST/ AVRA

Program Submission/ Approval Visa®/ Bank

- Program submission to Bank
- Program Submission/ art requirements approval and submission to Visa including portal, application, card carrier and card art
- Setup backend processes / documentation for funding





Program Development and Launch

- Develop / test customized portal/ platform integrations and applications – submit apps to store
- Provide detailed training to client for ABL balance verification, load verification/ additional reporting requirements
- Final testing of program parameters
- Program launch

Program Pricing

Please refer to the attached pricing document.

cing ed pricing

Next Steps: Contract

Let's discuss

Thanks for listening

Any questions?



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TCA Group of Companies Inc.



hello@truuniverse.com