tru

AVRA
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AVRA Gift Card Program Onboarding
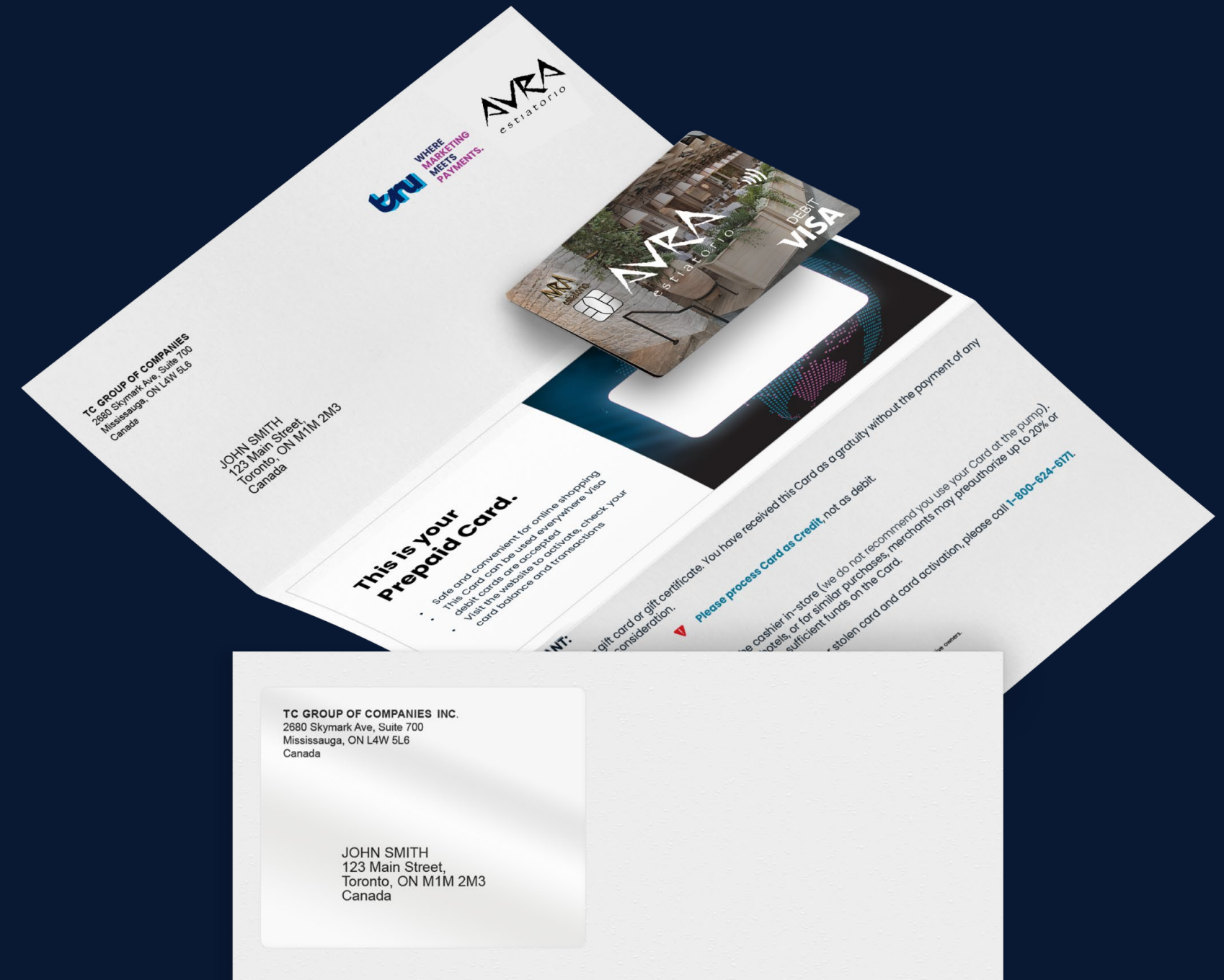
TruPayment | TruRewards | TruLoyalty | TruIncentives | ...We Do It ALL

AGENDA

tru

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.

30+ years of industry experience

1st real-time points-to-cash loyalty program in the world

Pioneers in the Prepaid Industry

1st white-label, network branded prepaid card in Canada

OXFORD

Toronto Pearson

United Way
British Columbia

Mobile Klinik

M Metro

transat

VISA

VISA
Visa DPS

DISCOVER
GLOBAL NETWORK

2C PAYMENTS | BANKING

arroweye.

Digital Commerce Bank

SuttonBank
Old-fashioned Innovation

SUNRISE BANKS

Welcome and Introductions

Program Core Team

Huguette Masse
CHIEF EXECUTIVE OFFICER &
CO-FOUNDER

Diana Fletcher
PRESIDENT & CO-FOUNDER

Lauren Weekes
VICE PRESIDENT OF OPERATIONS

Lisette Anciaes
SENIOR PROGRAM DIRECTOR

Junius Cheng
SENIOR DIRECTOR, STRATEGY &
BUSINESS ENABLEMENT

Lutchmin Maharaj
PROGRAM MANAGER

Aysha Shahid
RISK & COMPLIANCE ANALYST

Sheldon Fernandes
PROGRAM MANAGER

✉ Key Contact information

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

Gift Card Program Summary

Program Summary

- **Purpose of Program:** Gift Card Program
- **Industry Type:** Restaurant industry
- **Region:** USA
- **Currency:** USD
- **Card Type:** Custom branded EMV (Tap Enabled)
- **Open/Closed-Loop:** Closed Loop within AVRA Locations only.
- **Reloadable:** Not typically for general gift card programs, reloadable cards available

✉ Program Specifics

- **ATM-enabled:** Optional
- **Program Type:** Physical Prepaid Visa®
- **Card Expiry:** 36 months
- **Maximum Load amount:** $2,500.00 (In-Person), $2,000.00 (Online via eCommerce) per card, up to $10,000 per person.
- **Google and Apple Pay Enabled?:** At additional cost
- **Custom Application:** Yes
- **Cardholder Portal:** Yes
- **Card Distribution :** 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

Restaurant Acceptance List

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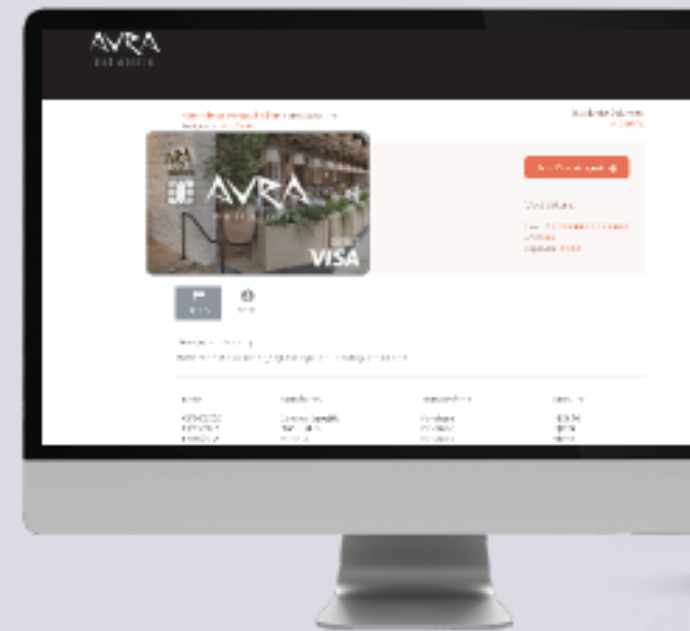- Avra Beverly Hills
- Avra Rockefeller Center
- Avra Miami

What's Included

PREPAID CARD

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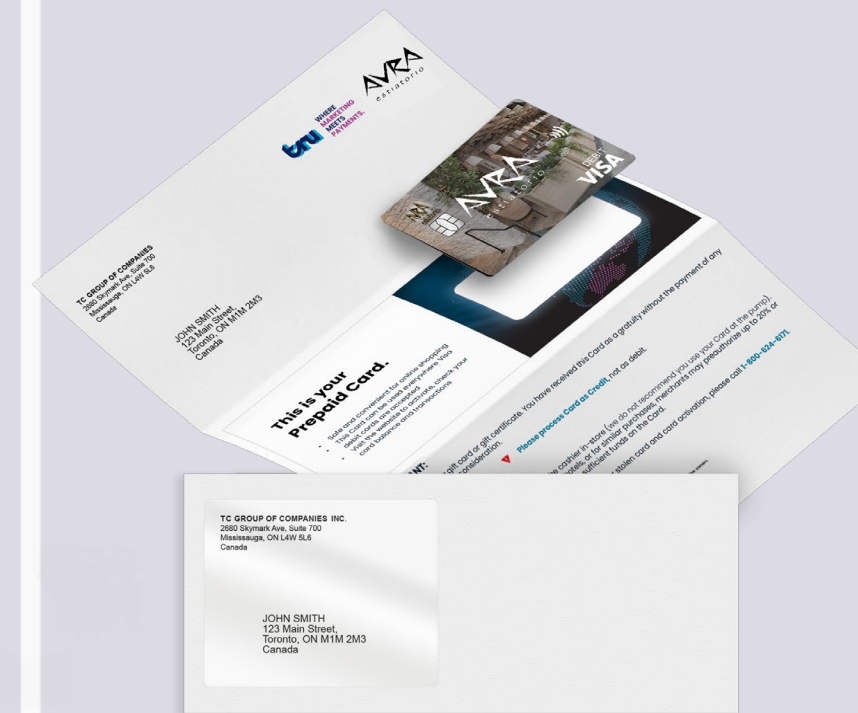- Reloadable OR Non-Reloadable
- Open OR Closed Loop*

WEB PORTAL

- Quick card loading
- Receipt printing
- Detailed reporting

MOBILE APP

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

MATERIALS

- Fold Carrier for displays
- Full Mailer for loyalty programs
- Panel Carrier for mass mail-out

DATA INSIGHTS

- Extensive suite of existing reports
- Track cardholder spending habits
- Advanced filter functions
- Tailor-made reports for clients

Custom Design +Enhanced Access

QR Code

The funds on this card do not expire. Use at participating merchants at Ivanhoé Cambridge Retail Locations only. Refunds and returns for purchases made using this card are subject to the merchant's return and [...] reemable for cash. Card issued by CIBC. For more information, including obtaining information about your remaining balance, please scan the QR code to visit ivanhoecambridge.truuniverse.com or call us at 1-800-624-6171.

BANK STATEMENT AREA

4000 1234 5678 9010

123
VALID THRU
00/00

12345678

avra.trucash.com   tru

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 dual-interface 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.
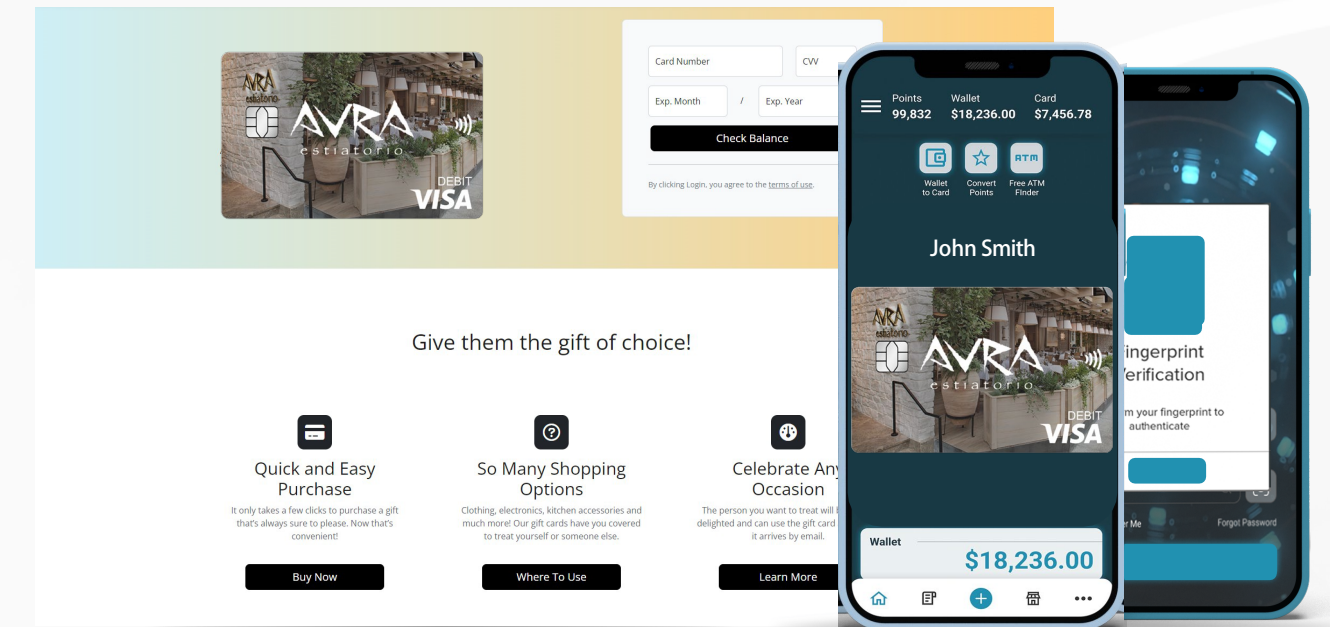
MOBILE AND ONLINE ACCESS

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.

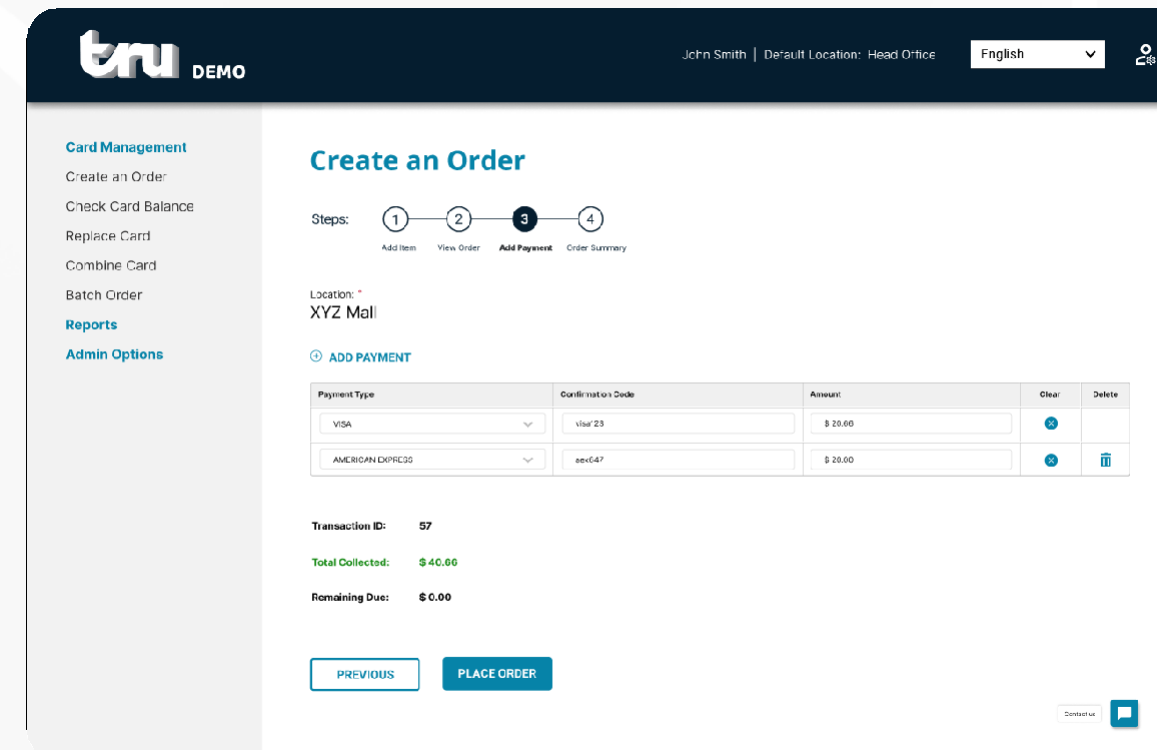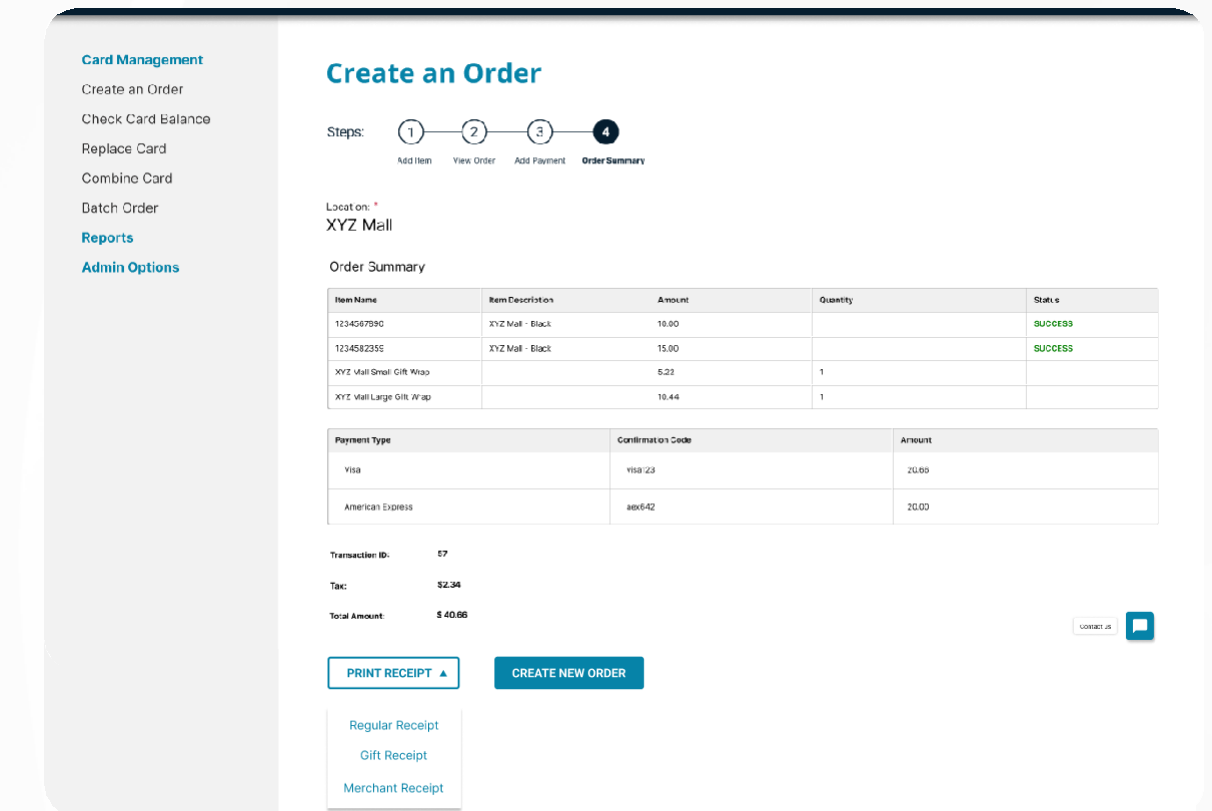- Print client, gift, and merchant receipts from one dashboard.

STEP 1 | CREATE AN ORDER
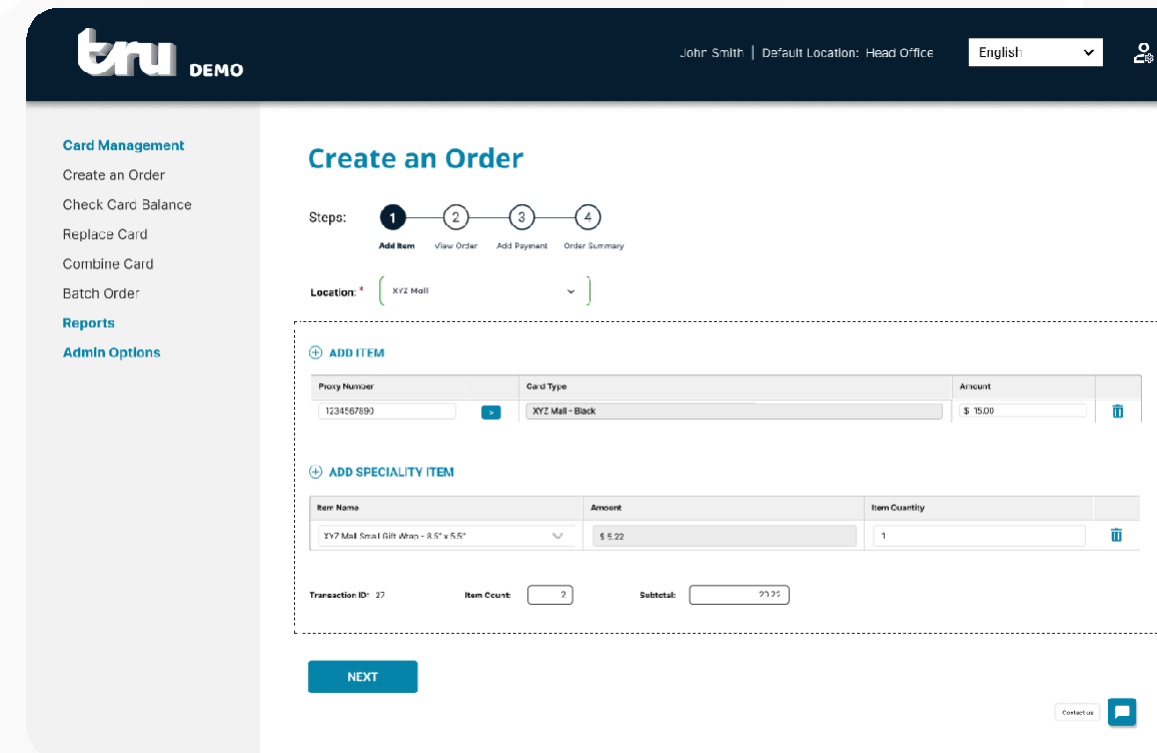

STEP 2 | VIEW ORDER
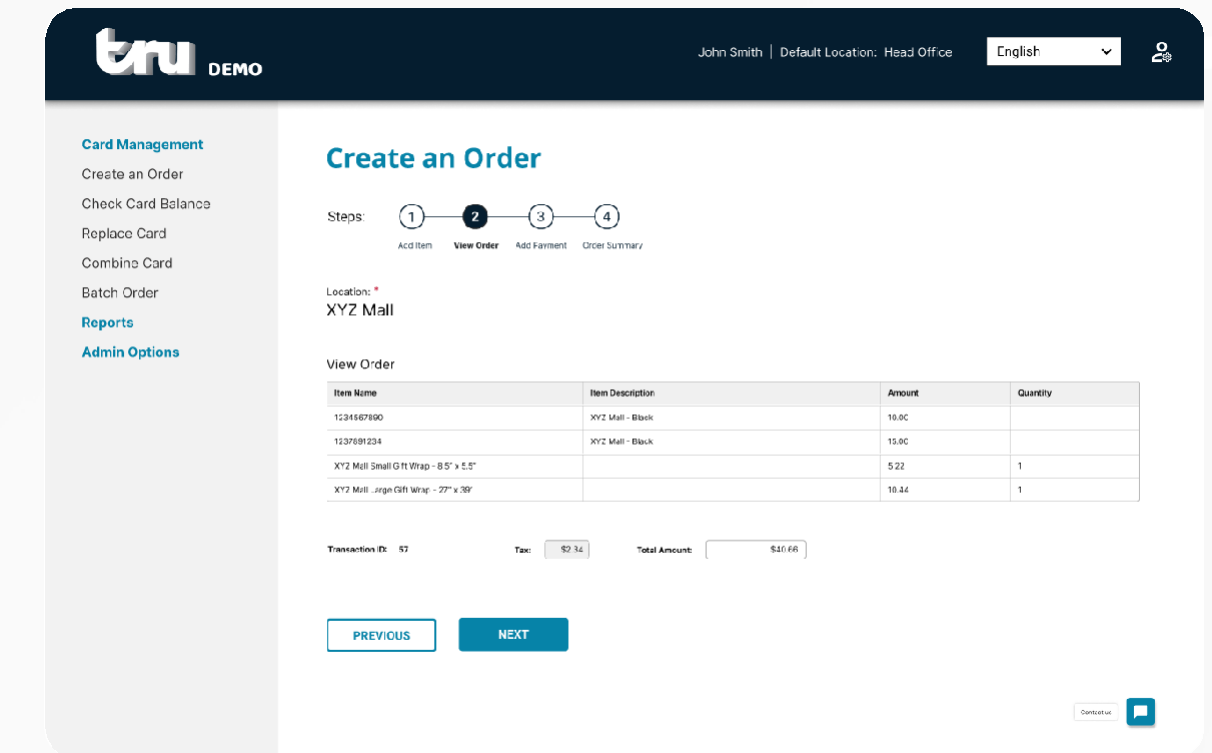
STEP 3 | ADD PAYMENT TYPE(S)

STEP 3 | CONFIRM & PRINT 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.
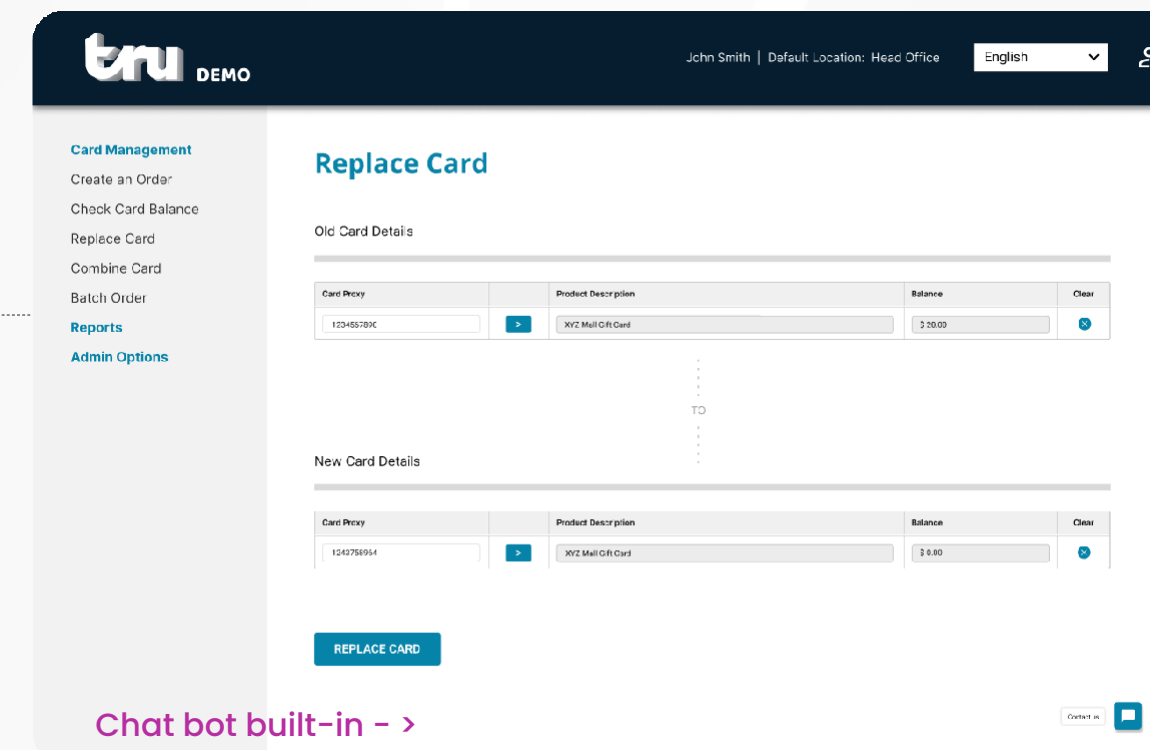
- Built in chat-bot for immediate support

CREATE AN ORDER
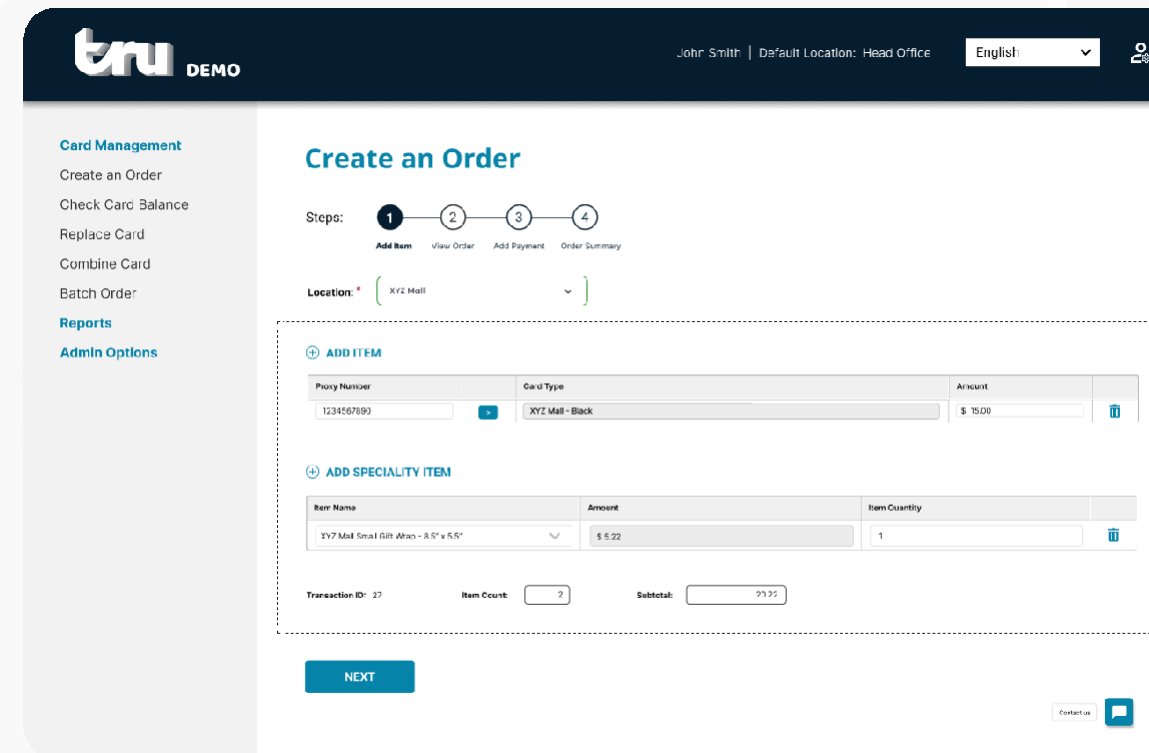
CHECK CARD BALANCE
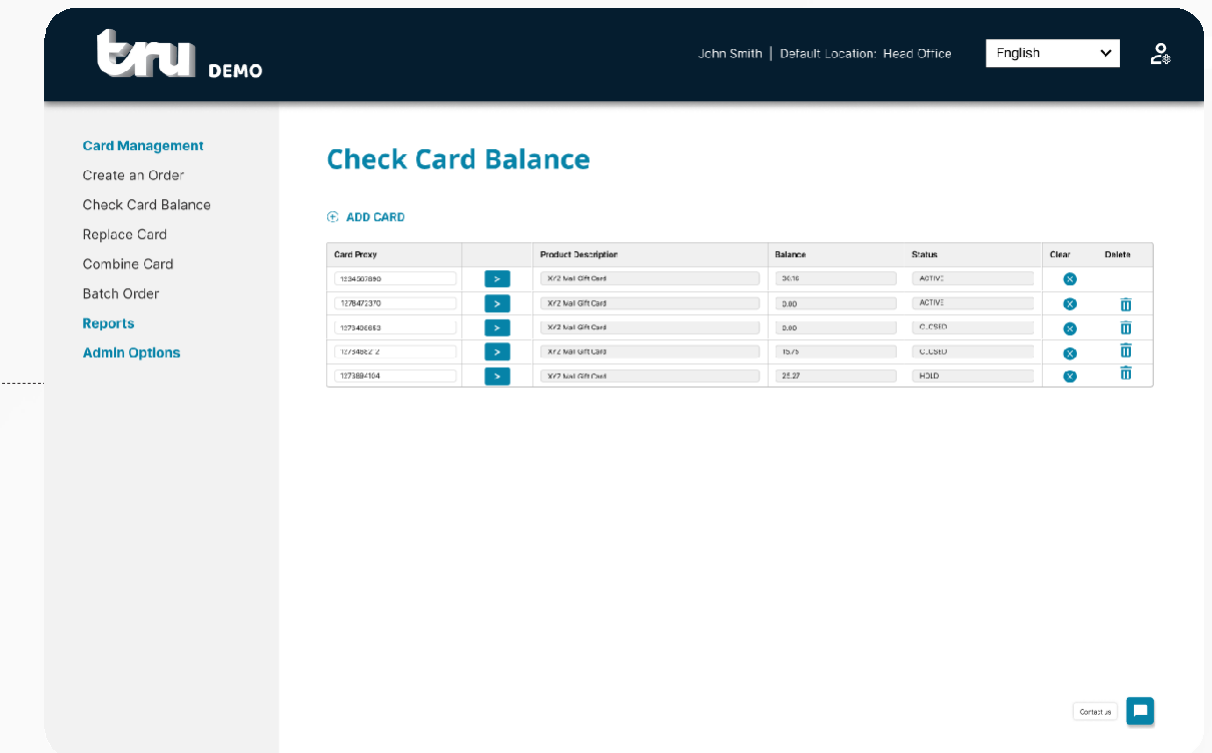
REPLACE CARD

Chat bot built-in - >

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

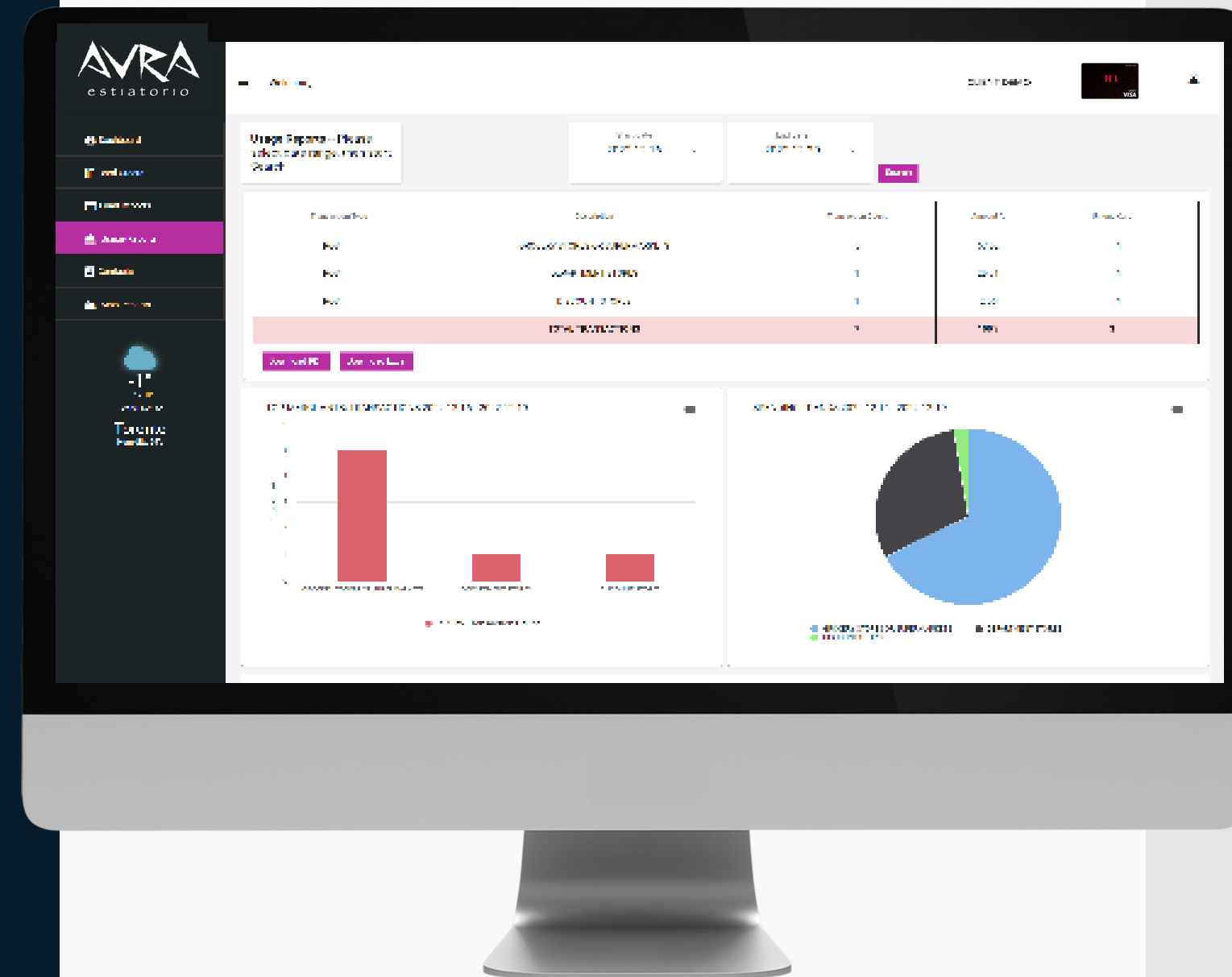- API Reports for third party partners

DASHBOARD

Real-Time, Unified **Data**

Uncover actionable insights in one convenient location.

DEMO THE PLATFORM

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

2. **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:
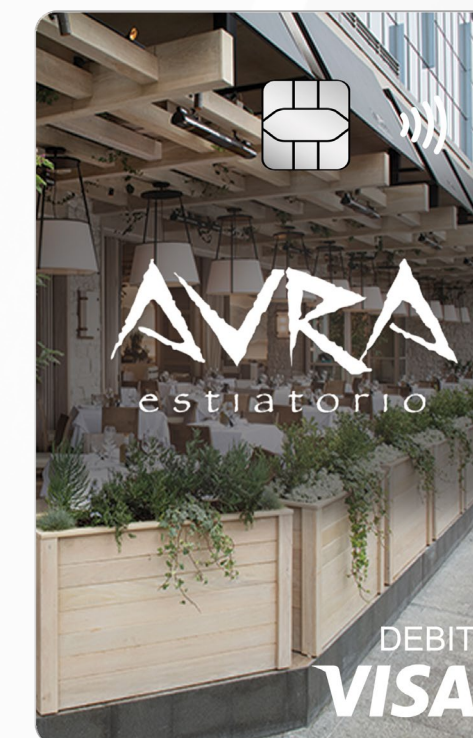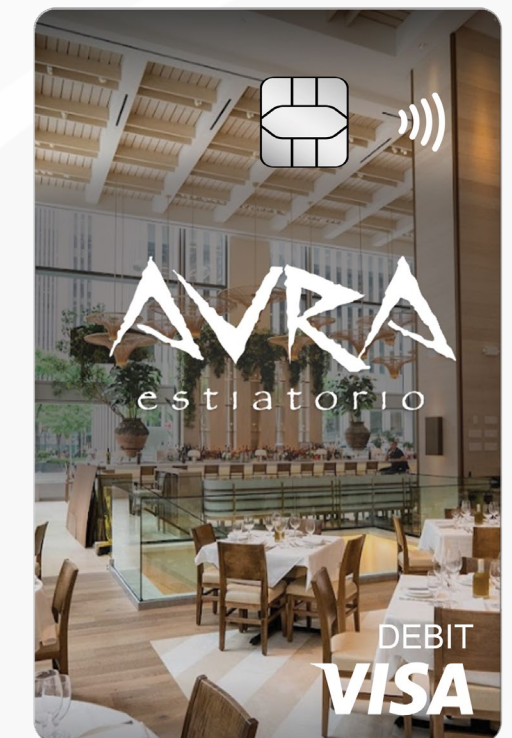
Next Steps: Program Scope

Pre-launch scope

1 — **2** — **3**

Obtain Requirements

Program Submission/ Approval Visa®/ Bank

Program Development and Launch

- 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 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

- 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.

Next Steps: Contract

Let's discuss

Thanks for listening

Any questions?

tru

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