



RBS WORLDPAY OFFERS MULTI-LOCATION FUNDS SETTLEMENT

Now merchants can share the same closed loop gift card program with other merchants in a group. RBS WorldPay can settle all transactions made in a group so that each location receives payment for transactions.

Program Administrators select from two settlement models: Funds Pool and Funds Transfer.

Gift Card Funds Pool

- Centralized or pooled account where all card liabilities are held.
- An administrator manages the funds account.
- When cards are loaded, funds move from the activating location's account to the funds pool account.
- When cards are redeemed, money is moved from the Funds Pool account to the account of the location that made the sale.

Choose Funds Pool

1. To lower the risk by ensuring card liabilities are available—even if a store closes.
2. If there is a trusted Funds Pool Administrator (i.e., franchisor) who will control card liabilities and breakage.

Gift Card Funds Transfer

- Decentralized account where each location holds the card liability in its own account.
- Funds loaded on cards remain in individual accounts until cards are redeemed.
- When cards are loaded, funds stay in activating location's account.
- When cards are redeemed, money is moved from the activating location's account to the account of the location that made the sale.

Choose Funds Transfer

1. If there is no franchisor or other trusted entity to control the pooled account.
2. If locations prefer to control card liabilities and breakage.

Need More Information? To learn more, contact an RBS WorldPay representative today at 866.232.8691, or visit www.rbsworldpay.us.

For more information contact your account executive.

Feature	Funds Pool	Funds Transfer
Centralized or "Pooled" Account	✓	
Locations Hold Funds in Individual or Decentralized Accounts		✓
Automatic Reconciliation between Locations	✓	✓
Private Reporting for Credit, Debit and Gift Transactions	✓	✓
Breakage and Expiration Date Controlled by	Funds Pool Admin	Location
Automatic Reconciliation Frequency Options (Daily, Weekly, Monthly)	✓	✓