EML.

EML is an ASX listed (ASX:EML) financial services company specializing in prepaid stored value products for commercial entities, corporations and government departments.

We presently manage over 1,200 programs in 21 countries throughout North America, Europe, and the Pacific. Our proprietary payments technology is used globally by our partners to power their industry leading products.

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EML Payments Limited

Money in Motion

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Information Center Reports

Information Center is a secure website which allows reports to be accessed from any computer with Internet access. Access is granted using the same credentials as your activation software. Reports are available through Information Center and separated into three categories. Report access is permission based.

Transaction Reports

Track prepaid card sales and activity, reconcile and pinpoint discrepancies

Financial Reports

Track funds transfers for prepaid card sales, fees owed to EML, and information on account maintenance fees

Merchant Reports

Track prepaid card usage at merchants

Below are the steps to be used when accessing individual reports

01
From the Online Resources tab in CardSpot®, select Information Center or access the website via:
https://info. storefinancial.net

02
Login to **Information Center** by using your provided **Username** and **Password**
Credentials are identical to CardSpot®

03
Click **Login**

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Welcome
Please enter the user name and password supplied by EML. Please note that your password is case-sensitive.

More Information
For technical support, email customer service at support@emlpayments.com or call 800.755.0019 from the US / 800.840.5793 from Canada / +44(0)121 268 3210 from the UK.
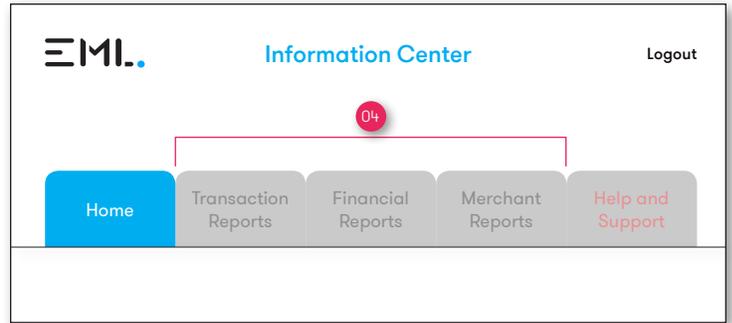
Username
[   ] 01

Password
[   ] 02

Log-in 03

Forgot Password

First-time users are required to change their initial password; passwords are case sensitive and must be a minimum of eight alpha-numeric characters.
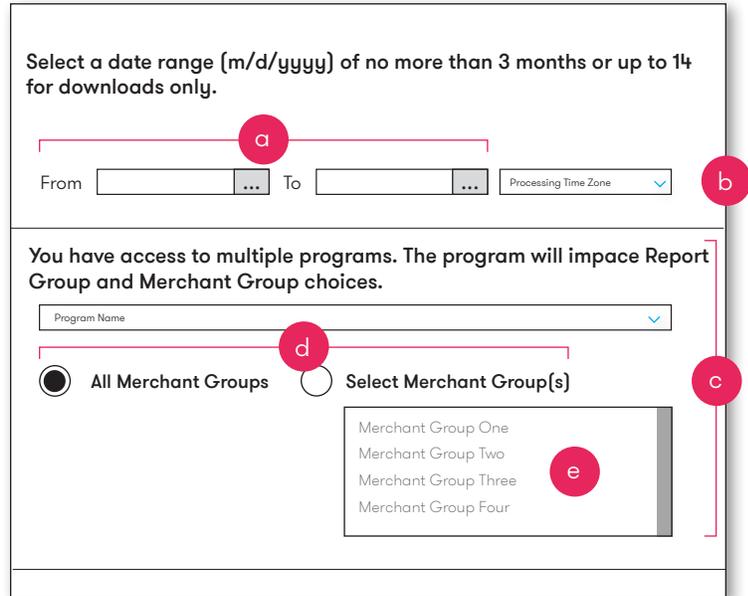
04

From the Information Center home page, select the type of report(s) for viewing using the tabs along the top of the screen

EMI.   **Information Center**   Logout

04

| Home | Transaction Reports | Financial Reports | Merchant Reports | Help and Support |

05

Each category of reports contains several filtering and search options to populate, including:

a   **Date range**
Defaults to current date unless a date range is selected

b   **Time zone**
Reports default to the processing Time Zone which is Central Standard Time or change to local Time Zone

c   **Merchant Group(s)**
Displays only if you have access to multiple programs and are provided the proper permissions

d   **All Locations Or Select Location(s)**
Refers to the computer or card activation locations

e   **Select User**
Drop down menu of all users

Select a date range (m/d/yyyy) of no more than 3 months or up to 14 for downloads only.

a

From [...] To [...] [Processing Time Zone ▾]   b

You have access to multiple programs. The program will impace Report Group and Merchant Group choices.

[Program Name ▾]

d

◉ All Merchant Groups   ◯ Select Merchant Group(s)   c

Merchant Group One
Merchant Group Two
Merchant Group Three
Merchant Group Four
  e

Report View Options

The reports have three viewing options:

View Report

Report runs and displays the information under the report options in current browser window

View Printable

Report runs and displays in a separate browser window. Print by clicking on File on your browser toolbar, then Print

Transaction Reports

Report runs and displays in an Excel worksheet. User can either view or save the worksheet

* If a user attempts to view a report that contains more than 5,000 lines of detail, only the first 5,000 lines are returned. To limit a large report, consider shortening the date range or running the report only for a specific user or location.

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Transaction Reports

Various transaction reports are available for viewing by selecting the Transaction Reports tab from the Information Center home page. Reports are accessed by selecting the appropriate radio-button within the Select a Report section.

Select a Report

- ● Program Summary
- ○ Program Summary by Merchant Group (Property)
- ○ Transaction Summary
- ○ Card Type Summary
- ○ Campaign Summary
- ○ Activation by Denomination Summary

- ○ Gift Card Transaction Detail
- ○ Payment Transaction Detail
- ○ Split Transaction Detail
- ○ Customer Information Detail
- ○ Sundry Sales Summary

a **Program Summary**
Total card activations by date

b **Program Summary by Merchant Group (Property)**
Total card activations by property

c **Transaction Summary**
Total card sales and payment types; available for corporate sales and merchant group. This is the most commonly used report to assist with nightly reconciling against your POS system

g **Prepaid Card Transaction Detail**
Detailed card transactions

h **Payment Transaction Detail**
Detailed payment information including method and amount

i **Split Transaction Detail**
Payment type and amount for transactions where multiple forms of payment were used

Transaction Summary
07/20.2019
Merchant Group 2

Total Sales	$12,225.50	Card Unlock	2
Total Credit Card Charges	$10,802.50	New Card Activation	110
Corporate Sales	$5,000.00		

Payment Type	Transactions	Amount
Cash	3	$179.50
Check	1	$1,000.00
Gift Card Account	5	$343.50
MasterCard	3	$297.50
Visa Card	14	$10,505.00
Total	26	$12,325.50

d **Card Type Summary**
Card issue amount, per card fees, and card count by card type, only for previous days

e **Campaign Summary**
Specific card promotion tracking

f **Activation by Denomination Summary**
Specific card tracking by fixed denomination

j **Customer Information Detail**
Detailed company, purchase, quantity of card activations, and total amount spent on those purchased. Can only be accessed in its download (Excel) format to allow for large reports

k **Sundry Sales Summary**
Detailed item, quantity, unit price, and net amount on those purchased. Not applicable to all clients.

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Financial Reports

Financial reports are available for viewing by selecting the Financial Reports tab from the Information Center home page. Reports are accessed by selecting the appropriate radio-button within the Select a Report section.

a **ACH Summary**
The amount of money that will be transferred to the prepaid card holding account with our sponsor bank to await use for merchant reimbursement

Example: If you fund $1,000 in prepaid cards on a Monday, then on Thursday EML will electronically debit the property bank account for the card funded amount, which in our example is $1,000. Those funds will be transfered to the holding account with our sponsor bank, where they will await redemption, at which point the funds are pulled out of the holding account and are paid to the merchant via their merchant acquirer.

ACH Summary
07/20.2019
Merchant Group 1

Total ACH Amount $3,580.00

Date	Amount	Card Fee Payments	Admin Fees	Total
03/20/2017	$179.50	$0.00	$0.00	$3,580.00
Total	$12,325.50	$0.00	$0.00	$3,580.00

Merchant Group	Date	Amount	Card Fee Payments	Admin Fee	Total
Merchant Group 1	03/20/2017	$3,580.00	$0.00	$0.00	$3,580.00
Total		$3,580.00	$0.00	$0.00	$3,580.00

b **Account Maintenance Fee Detail**
Not applicable to all programs.
Gives specific card level detail for cards that have incurred an Account Maintenance Fee (AMF). Some laws require that taxes are charged on AMF's. If this is the case for your program, taxes are shown in separate columns for Tax Amount, Tax Type and Tax ID Number

c **Administrative Fee Summary**
Not applicable to all programs.
Summarizes fees payable to EML by the merchant group. This fee may include new card activation fees which apply if the merchant group is charged an amount each time a card is issued

d **Administrative Fee Detail**
Not applicable to all programs.
Provides each administrative fee payable to EML by card number

e **Cardholder Fee Summary**
Not applicable to all programs.
Provides summary of AMFs collected

f **Distributor Refund Summary**
Not applicable to all programs.
If you elect to start a promotional program, you will be given additional information and training at that time

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Merchant Reports

Merchant reports are available for viewing by selecting the Merchant Reports tab from the Information Center home page. Reports are accessed by selecting the appropriate option within the Select a Report section. Two options are available for viewing information on merchant groups:

01

Settlements Only (default)

Transactions merchants submitted for processing and payment; typically takes 2-3 business days for processing. We recommend always utilizing this option

02

Authorizations Only

Purchases waiting to be sent for settlement by the merchant; authorization status is modified after an equivalent settlement is received or the expiration time is reached (seven business days)

Select a Option
- ◉ Settlements Only
- ○ Authorizations Only

Select a Report
- ○ Merchant Transaction Summary
- ○ Merchant Transaction Summary by Merchant Group
- ○ Merchant Transaction Detail

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a — **Merchant Transaction Summary**

Total amount that has been redeemed and total number of transactions. Displays the number and value of transactions which were redeemed at each individual merchant

Merchant Transaction Summary
Settlements Only
07/20/2019 - 7/25/2019

Total Amount	$3,580.00		Total Transactions	46

Merchant	Transactions	Amount
A EAGLE OUTFTR00004171	7	$74.73
AMY'S HALLMARK 475	4	$62.45
AVALON SALON AND DA	1	$67.43
BANANA REPUBLIC 3047	1	$56.86
BATH AND BODY WORKS 1779	1	$34.01

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b — **Merchant Transaction Summary by Merchant Group**

Number and value of transactions grouped by merchant group/property. This is for corporate level users only or if access to multiple properties is provided

c — **Merchant Transaction Detail**

Prepaid card usage by individual transaction type. View the merchant, amount, and time of any prepaid card transaction. Transaction types include:

01

Authorization Request

A type of card activity where a merchant has swiped the prepaid card through their register or POS system

02

Purchase

A type of card activity where the merchant has settled a transaction, usually after receiving an approval on an authorization request

03

Purchase Return

A type of card activity where the merchant has returned funds to the prepaid card account, usually in the case of returned merchandise

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