



Gift Card Program Delivery Plan - North America

Pre-Implementation	EML Due Diligence	IP1: Project Documentation (Week 1-2)	IP2: Program Marketing (Week 3-5)	IP3: Merchant Network (Week 6-8)	IP4: Fulfillment (Week 9)	Test & Train (Week 10)
Our Business Development Manager will work with you to complete the Gift Card Agreement, and create the Gift Card Design required to deliver the program. They will also provide documentation to prepare you for the next phase, EML Due Diligence.	As the Downtown Gift Cards utilized in your program are issued by a financial institution and are products, it is a requirement for all programs to complete EML Due Diligence. The information that will be requested is required by our Gift Card issuing partner EML and is a mandatory part of the implementation. All documentation must be reviewed and approved by EML prior to moving forward with the project.	We need a complete set of documents in order to commission the program with EML, Visa and the Issuing bank. We will work with you to explain what is required and where possible help you to complete the documents. We cannot commission the program and order Gift Cards prior to the completion of all documentation.	Once the program documentation is submitted it's essential that all marketing collateral for the program is provided at this stage and necessary updates requested by EML be made by the client. These materials need to be approved by EML and issuing bank prior to use. Main focuses of program marketing will be your Card Carriers, Window Stickers, & Website. You will also provide us with the relevant information to build the eCommerce page for your Gift Card program on our Downtown Gift Cards website, where your Gift Cards will be sold.	We will provide everything you need to start enrolling your businesses to the Gift Card program. You will be able to enroll your merchants remotely, or in-person and it is a wise option to consider a dedicated resource for this part of the project if you have a large number of merchants to onboard. We will work with you to create custom assets and a welcome pack that you can distribute to merchants once they have successfully enrolled, and this ensures that they understand how the Gift Card is to be processed and who to contact if they or their customers require assistance.	We will meet with you to discuss the fulfillment options for your program and make the necessary implementations to achieve this. It is at this stage that we will ship your Card Carriers, Window Stickers, Large Promotional Gift Card, Physical Gift Cards and Card Swipers which you will require to load funds on to the cards using the necessary EML platforms.	We will meet with you to train your team to use the required platforms for the Gift Card program. You will also be required to run some short tests with one of your physical Gift Cards to ensure you are confident in the product. You will be free to launch your program to the public at this stage and we will hand over to our Client Success Team who will work with you to achieve this.
Miconex	Miconex	Miconex	Miconex	Miconex	Miconex	Miconex
Due Diligence FAQ	Due Diligence Support	Prefunding Support	Marketing Materials Support	Onboarding Card	Marketing Materials Shipment	Client Training
		Gift Card Wallet Transfer Details	Marketing Materials Designs	Merchant Onboarding Documentation & Support	Physical Cards, Materials & Swiper Shipment	Testing Documentation
		Program Submission	ECommerce Build	Merchant Assets		
Client	Client	Client	Client	Client	Client	Client
Agreement Signed	Due Diligence Submission	Prefunding	Website Submission	Merchant Onboarding	Click & Collect Implementation (if required)	Product Testing
Gift Card Design	Third Party Information (if required)	Merchant Upload Form	Website Information Form			Website to Ecommerce Link
		Program Setup Form	Marketing Materials Approval			Return Onboarding Cards
			Ecommerce Submission			Merchant Welcome Pack

Due Diligence Guidance & F.A.Q

CA & US

Overview

This document outlines the Due Diligence requirements for the implementation of a Downtown Gift Card program. The information that will be requested is required by our Gift Card issuing partner EML and is a mandatory part of the implementation.

What is due diligence?

Due diligence is a risk evaluation process used to establish the identity of the owners and individuals who have control over a company and to assess the financial viability of the company.

Why is EML required to complete due diligence?

EML is required by government rules and regulations, and by its sponsor banks, to complete due diligence on its clients as the Downtown Gift Cards utilized in your program are issued by a financial institution and, as such, are considered financial products. For U.S. programs, EML must comply with the Bank Secrecy Act (BSA), USA PATRIOT Act, and FinCEN CDD Rule. For Canadian Programs, EML must comply with the Canadian Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA). These laws were put in place to prevent money laundering and combat terrorism.

What is meant by 'beneficial ownership' under the BSA/PCMLTFA Rule?

Under these rules that define a beneficial owner, a legal entity will have between one and five beneficial owners with one person under the Control Prong and zero to four persons under the Ownership Prong. The Ownership Prong is defined as individuals, if any, who, directly or indirectly, own 25%* or more of the equity interest of the legal entity customer. The Control Prong is defined as a single individual with significant responsibility to control, manage, or direct a legal entity customer, including an executive officer or senior manager such as a CEO, CFO, COO, Managing Member, General Partner, President, Vice President, or Treasurer, or any individual who regularly performs similar functions. * For foreign entities, the percentage equity is 10%

What is money laundering?

Money laundering is a process criminals use to move money obtained through illegal or criminal activity (e.g. drug trafficking, terrorist financing, etc.) to make the money appear to originate from a legitimate source. Gift Card programs are often targets of this type of fraudulent activity, therefore we work closely with our payment partners and EML to ensure that this risk is minimized for your Downtown Gift Card programme

Why do you need financial information on my company?

EML is required by the sponsor bank to perform financial due diligence to ensure your company can support the operation of your card program.

Why do you need my personal information?

EML needs your personal information because you are either a beneficial owner (an individual who owns 25% or more of a company) or you have significant responsibility to control, manage, or direct the company. **This information is used to confirm your identity; EML does not run a credit report and a criminal background check is not conducted.**

Will this affect my credit in any way?

Your credit score will not be affected by EML's due diligence process. EML does not pull a credit report from any of the three major credit bureaus: Equifax, TransUnion, or Experian.

Who sees this information once I send it?

Only select EML employees that are involved in the due diligence collection and vetting processes have access to this information.

Do you store this information? How is it protected?

The information that is collected is retained in accordance with the Bank Secrecy Act, Gramm-Leach-Bliley Act, and Canadian Personal Information Protection and Electronic Documents Act record retention guidelines.

Due Diligence Submission

CA & US

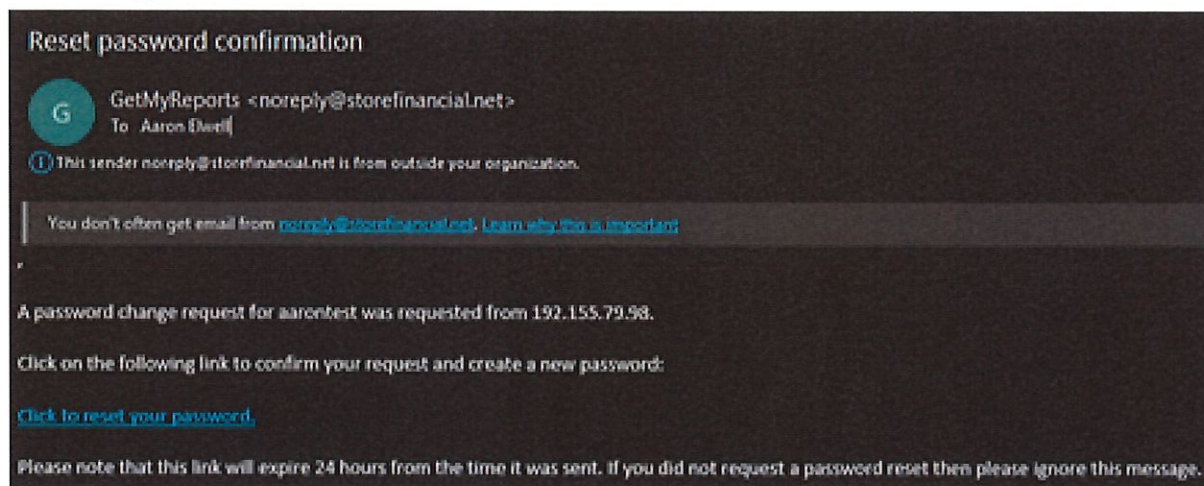
Overview

This document outlines the process for Due Diligence Submission which is a requirement for the implementation of your Gift Card program. This process ensures the safeguarding of any sensitive documentation you are required to submit. Please review the following process carefully prior to submitting your documentation and reach out to Miconex's Operations & Implementation Manager if you have any questions or concerns.

Submission Process

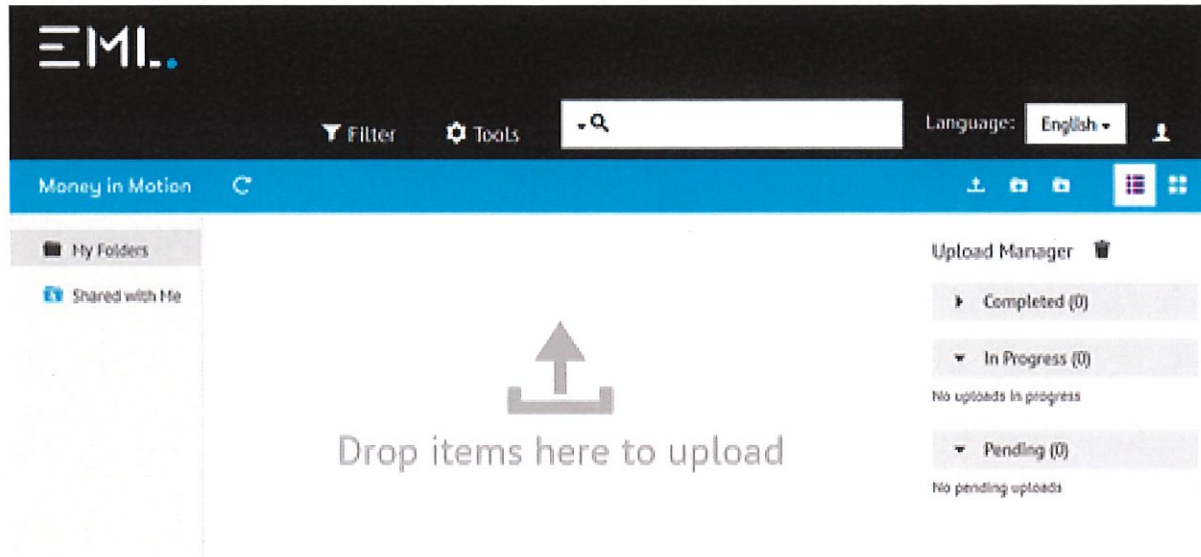
Miconex will submit a request to EML Payments to create a new Miconex Customer account on their secure repository, Get My Reports. Miconex's request will include the following information of the individual from your organization who will be submitting the documentation:

- Email address
 - First name
 - Surname
1. Once EML has created the account they will email your credentials from opsnoreply@emlpayments.com. This will consist of a username and temporary password.
 2. When logging in for the first time you will be prompted to update your password – see image below for reference.



3. Follow the link to reset your password to your own unique password for the account.

4. Once you have reset your password, log into Get My Reports using the new password at:
<https://getmyreports.storefinancial.net/EFTClient/Account/Login.htm>
5. Upon login, you will see a screen (image below) that will allow only for uploading files. Only you and the Risk & Compliance team at EML have access to this folder.



6. Drag and drop the required Due Diligence files here and if the files have successfully uploaded, these will be listed in the “Completed” section on the right. Please ensure the correct naming convention is followed prior to uploading:
 - Due Diligence Form - **Program Name_Item Name_Date (DD.MM.YYYY)**
 - Copy of Photo ID (Passport/Drivers Licence) for all noted individuals - **Program Name_Surname_Item Name_Date**
 - Financials - **Program Name_Item Name_Date (DD.MM.YYYY)**
7. For Private or Majority Owned companies, please refer to the Due Diligence Form for required documentation and use the appropriate naming convention prior to uploading.
8. When you have uploaded all of the required documents, please notify the Operations & Implementation Manager at Miconex.
9. EML will begin the process of reviewing the uploaded Due Diligence documents.



Consent For Due Diligence

The business entity identified below ("Company") authorizes EML to conduct a comprehensive due diligence review of Company. Company certifies that the information provided by Company below is true and correct. Company agrees to provide any additional information requested by EML relating to EML's due diligence review of Company.

Individual Completing Form

☐

I have included copies of driver's license(s) for Beneficial Owners & Control Prong.

☐

I have included the Financial Statements requested on Page 3.

Signature

Date

Print Name

Title

Company Information

Full Legal Name:

State/Province of Formation:

Equifax number:

Tax/Business Identification Number:

Address:

City

State/Province

Zip/Postal Code

Country

Date of Incorporation:

Phone Number:

General Accounts Payable Email Address:

Type of Business:

☐

Corporation

☐

Limited Liability Corp

☐

Partnership

☐

Sole Proprietor

☐

Trust

☐

Non-Profit

☐

Government

Company Ownership And Control

[If Publicly Held] Exchange:

Stock Symbol:

Public companies stop here. Non-public entities complete remainder of form.

STOP

Beneficial Ownership

Company Information

List all owners of 25% or more of Company

Non-profit organizations **not required** to complete this section.

! Please provide a flowchart outlining the ownership, including percentage, of the company.

! **Required:** For the **individuals** listed below, provide a copy of driver's license or other government issued identification card.

01	Owner Name	<input type="text"/>	Percentage Ownership	<input type="text"/>		
Title	<input type="text"/>	SSN or EIN/BN	<input type="text"/>	Date of Birth (if individual)	<input type="text"/>	
Driver's License (if individual)	<input type="text"/>					
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
By my signature below, I hereby acknowledge and agree to the following: (1) that the information provided by me above is true and accurate; (2) that I consent to EML and its agents obtaining a report of my credit and background records (which may include criminal background check verification); and (3) that any information provided by me that is found to be untrue, misleading, or fraudulent may result in the immediate termination of any agreement and/or business relationship between Company and EML.						
Signature	<input type="text"/>				Date	<input type="text"/>

02	Owner Name	<input type="text"/>	Percentage Ownership	<input type="text"/>		
Title	<input type="text"/>	SSN	<input type="text"/>	Date of Birth	<input type="text"/>	
Driver's License	<input type="text"/>				<input type="text"/>	
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
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Signature	<input type="text"/>				Date	<input type="text"/>

03	Owner Name	<input type="text"/>	Percentage Ownership	<input type="text"/>		
Title	<input type="text"/>	SSN	<input type="text"/>	Date of Birth	<input type="text"/>	
Driver's License	<input type="text"/>				<input type="text"/>	
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
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Signature	<input type="text"/>				Date	<input type="text"/>

Company Information continued on following page

Company Information (Cont.)

04	Owner Name	<input type="text"/>	Percentage Ownership	<input type="text"/>	
Title	<input type="text"/>	SSN	<input type="text"/>	Date of Birth	<input type="text"/>
Driver's License	<input type="text"/>		<input type="text"/>		
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Signature	<input type="text"/>			Date	<input type="text"/>

Control Prong

Identify one board member, officer or senior staff of Company

All non-public organizations are **required** to complete this section

Required: For the individuals listed below, provide a copy of driver's license or other government issued identification card.

Name	<input type="text"/>				
Title	<input type="text"/>	SSN	<input type="text"/>	Date of Birth	<input type="text"/>
Driver's License	<input type="text"/>		<input type="text"/>		
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Signature	<input type="text"/>			Date	<input type="text"/>

Company Background

Brief background and history of Company including, number of years in operation, number of employees, and Company website

Company Financials

Financial Statements: provide most recent (1) annual audited financial statements, (2) interim unaudited financial statements, and/or (3) internally generated annual and interim balance sheet, income statement, and statement of cash flows.

☐ I have included the Financial Statements requested above.

Due Diligence F.A.Q.

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