



GO-Tag™ Solution

The Challenge

Merchants traditionally earned their customers' loyalty by offering the right products at a good price from a convenient location. But now that's not enough because consumers are looking for a more convenient shopping experience.* The merchants who make it easier for them and offer their choice of payment forms become the consumer's retailer of choice.

The Solution

More and more, consumers are trading traditional magnetic stripe cards for contactless cards, but consumers are looking for more ways to make their wallets mobile.* GO-Tag™ form factors can make the consumer's shopping experience even more convenient by allowing customers to pay without carrying a wallet or purse and use a prepaid payment rather than cash, credit cards or debit cards. In fact, 60% of consumers surveyed said they would use it at least once a week.** GO-Tag transactions are often faster than cash or traditional magnetic stripe credit, debit or gift cards, because it eliminates the need to hand over, swipe and sign the receipt.

Contactless payments are designed to ensure safe transactions for both the merchant and consumer, and are ideal for merchants who attract and retain customers by how quickly they process transactions. GO-Tag form factors are well-suited to businesses that have a high volume of low-dollar transactions, such as quick service restaurants, coffee shops, grocery stores, gas stations, convenience stores and discount retailers

and those with unique businesses, such as event venues and theme parks. GO-Tag form factors can be a unique, exciting brand building opportunity that can help many types of merchants expand their businesses.

Help Your Business:

- Generate more brand awareness
- Increase prepaid card reloads
- Drive customer loyalty
- Establish a competitive difference
- Increase number of transactions per day
- Improve operational efficiency
- Increase the usage of contactless readers
- Create readiness for mobile commerce

Help Your Customers:

- Check out quickly and conveniently
- Improve security since the payment device never leaves their hands
- Experience the convenience of not dealing with cash
- Expand their choice in payment options outside their traditional wallet
- Creates a unique experience at the point-of-sale

* Source Northern "Mobile Commerce and the M-Wallet: A Market Brief", 2007.

** Northern GO-Tag™ Contactless Prepaid Sticker Consumer Survey, January 2008.



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Here's How It Works:

GO-Tag form factors work like a premium gift card - they are alternative form factors like fobs, stickers, or wristbands, that have a prepaid amount loaded on them and are able to make contactless prepaid payments.

The GO-Tag fob card is a smaller version of a standard gift card that can be attached to a key chain or other ring attachment. The GO-Tag sticker can be adhered to a customer's personal item - cell phone, employee badge or MP3 player. A customer will buy the GO-Tag form factor in a store that sells prepaid cards. Then when the customer pays for their purchase they simply wave or tap the GO-Tag form factor in front of a contactless reader at the point-of-sale (POS).

Beyond the terminal, the transaction uses the existing gift card transaction-processing infrastructure. Though the end result is the same as if a cashier had swiped a card, this technology makes the purchasing experience more rewarding for the consumer.

Features

- Can combine gift card and loyalty solutions into one account
- Real time transaction processing using existing prepaid infrastructure
- Easy online program management
- Seamless integration with POS and contactless readers
- Easy online reload automation and account registration
- Fraud protection using POS support, real-time transaction processing and reporting

A Global Leader in Electronic Commerce

Northern powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.



For more information, contact your Northern Sales Representative or visit northernpaymentsystems.com.