

ACH Transfer Process

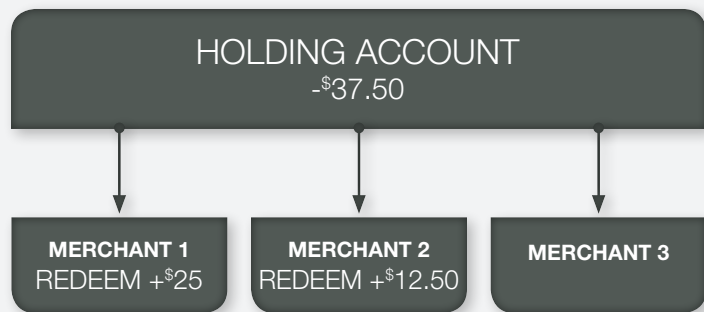
Currency Credit

Merchants load value onto card. Money is transferred to the central holding account in accordance with predetermined schedule



Currency Debit

Merchants redeem value from card. Money is transferred to the central holding account in accordance with predetermined schedule



Reward System

Rewards are only transferred when dealing with currencies. Money is not taken from account until it is converted from points or some other custom field. (ex same card is used at both locations)

