GMA Handbook – International

March 2019

GMA Handbook – International

Table of Contents

Global Market Accounts Explained

Global Market Accounts (GMA) is the 365 Retail Markets account system, which allows consumers to use one account across the operator's ecosystem in the same currency. Consumers can use their account on any device at any location that is running 365 GMA with the same operator. Using GMA, 365 has effectively linked MicroMarkets, Nanomarket™, Beacon and Vending solutions together. In doing so, we have created the ultimate Connected Campus.

Using GMA reduces wait times and drives more revenue streams. GMA increases the reach that operators have with their consumers and can provide the most comprehensive and easy to use solution in the industry.

Note: Nanomarket™ – Only in countries where available.

Benefits of GMA

GMA will provide a seamless platform for consumers that will allow them to use a single stored value account to make their purchases. Since consumers can now quickly check out using their accounts at multiple locations, 365 anticipates that the number of transactions occurring across the entire ecosystem will significantly increase.

Consumer Benefits

Consumers using GMA will now only have to manage a single account per operator and currency. They can simply add funds once and use them across the operator's entire ecosystem.

Another feature that will positively impact consumers is the 365Pay app. This app will allow consumers to fund their account right in their app, manage their transaction history, and quickly checkout using their unique QR code or the "Scan and Pay" functionality.

Note: 365Pay can be used only when the app is localized and available in said country.

Operator Benefits

There are numerous features and designs of GMA that will positively impact the way operators do business. Some of the benefits include:

- Creating the ultimate Connected Campus with all their devices, whether they are in the same building or across the country

- Offering clients the industry leading Connected Campus experience for their MicroMarket, Nanomarket™, Beacon or Vending needs

- Providing a quick and easy way to checkout, which will reduce wait times and increase consumer activity

- Using the 365Pay app to allow consumers to quickly and easily add funds to their Global Market Account, which will increase the chances of a sale

- Staying ahead of the curve by providing the latest industry account and product

technology

- Increasing your reach to consumers by taking full advantage of the entire ecosystem
- Access to directed discounts, and direct communications with consumers

GMA Uses
GMA Locations

GMA is used to link all the locations in the operator's ecosystem, whether they are in the same building or across the country. An actual implementation of GMA might look something like this: A large office building has three MicroMarkets and two NanoMarkets™.

- A consumer can seamlessly checkout at any of the MicroMarkets or NanoMarkets™ in their building by using their GMA account.
- Additionally, that same consumer could go to another market across the state (or country) managed by the same operator, and if that location is using GMA, they could check out using their GMA account.

The diagram below illustrates where a GMA account can be used:
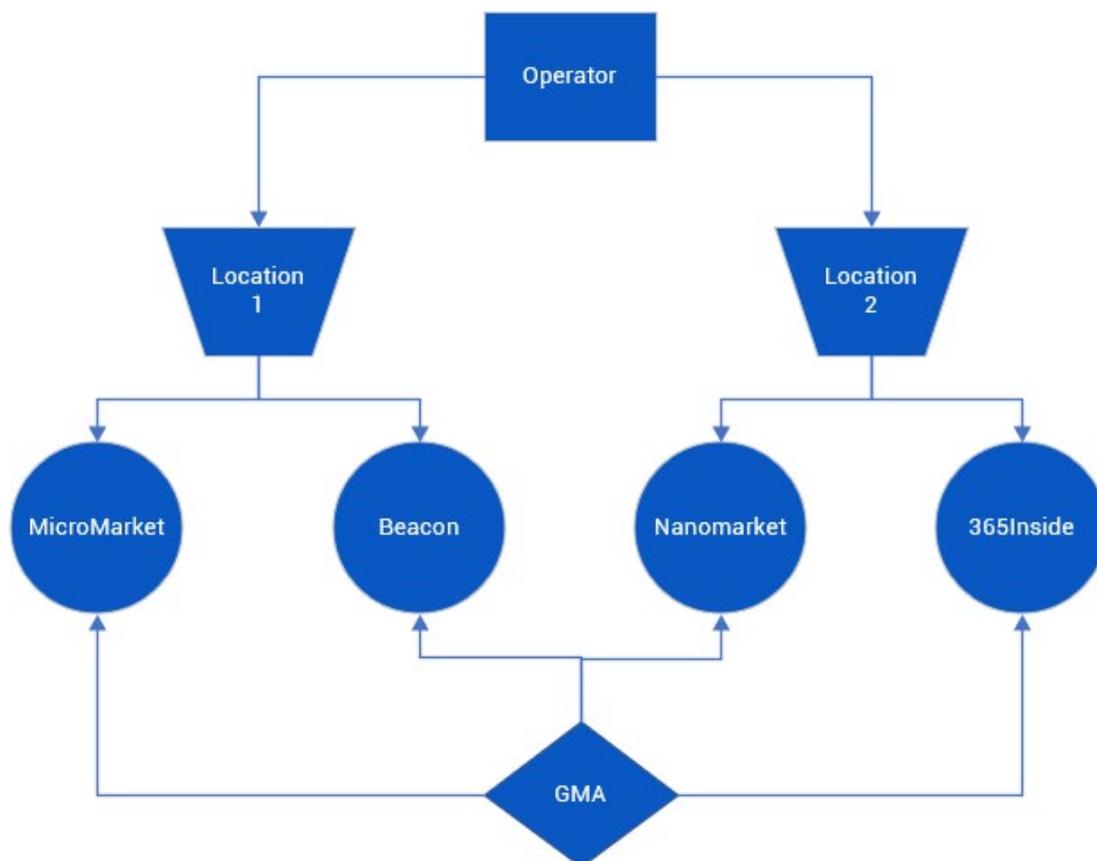
GMA Devices

The entire 365 Ecosystem supports the use of GMA, creating your Connected Campus. Consumers have numerous opportunities to purchase products, so whether they are using a MicroMarket, Nanomarket™, Beacon or Vending solution, they will be able to use their GMA account to complete the transaction.

The following list details the 365 Ecosystem devices that will be able to support GMA:

- **Gen3 and Gen3c Kiosks** – As 365's most advanced MicroMarket kiosk, this kiosk offers unprecedented functionality to upgrade any breakroom. Both the traditional Legacy and V5 software are available to run GMA.

- **Nanomarket™** – This sleek new unit is ideal for smaller locations that cannot support a full MicroMarket. This solution is a tablet housed in a production quality casing that invites consumers to interact with it.

- **365Inside** – This is a more affordable vending solution that attaches to the inside of a vending machine. Consumers interact with 365Inside using the 365Pay app, where they can view nutritional information and make purchases right from their smartphone. 365Inside can be used in conjunction with existing cashless devices.

- **365Pay** – This is an app based solution that allows consumers to add funds, manage account activity, and checkout using a QR code, right from their smartphone. Additionally, it supports the ability for in-app "Scan and Pay" which can help alleviate traffic in particularly busy markets. 365Pay is available for white labeling to match your specific needs.

- **365Beacon** – This is a versatile mobile based solution that can act as a standalone market or can be used in conjunction with pre-existing GMA locations. Consumers connect to 365Beacon using Bluetooth with the 365Pay app and can use the "Scan and Pay" function to make purchases.

Financial Considerations

MID Holder

There are two processors used for 365's International ecosystem, both where the operator is the Merchant ID (MID) holder of the account.

- One processor will be the credit card device used on the kiosk.

- The second processor will be the processor used for non-device-present (NDP) transactions.

Examples for NDP transactions are 365Pay, Beacon and MyMarketAccount.net. The onboarding process with 365 includes the setup for both processors to ensure that all your future locations are setup properly for GMA.

Fund Disbursement

Since the operator is the MID Holder, the fund disbursements are direct from the Processor to the operator. 365 does not have possession of an operator's funds at any time. For exact disbursement schedules and rates, contact the Processor directly or ask your 365 Account Executive.

Refunds

It is the responsibility of the operator to manage and approve any purchase refunds. If a consumer requests a refund and it is approved, the operator can adjust the account balance in ADM. Because the operator is the MID holder, it is the operator's responsibility to physically provide the funds back to the consumer. 365 is not involved in the cash flow process for refunds or voids.

Disputed Purchases

If a consumer disputes any purchase they have made, it is the responsibility of the operator to determine the validity of the dispute and determine if a refund is necessary. The operator can use the reporting and consumer management in ADM to help gather information to develop a case for the dispute.

If the consumer is disputing charges on their card, 365 Support can help gather information about the charges made to the card. The operator can contact 365 Support and provide key information such as the time, amount, and last four digits of the credit card number for the transaction. When Support has provided the information, it will again be the responsibility of the operator to issue a refund if they determine that it is necessary.

Closing an Account

A consumer can close their account by contacting their operator directly, by using the mobile app to request an account closure or by sending an email to our Data Protection Officer at Privacy@365smartshop.com with a request to be "Forgotten". When a consumer requests that their account be closed, the operator will use the **Payout and Close** functionality to zero out the account balance and close the account. The Payout and Close functionality can be found on the *Consumer Summary* screen in ADM.

For territories regulated by GDPR, consumers have the option to be "forgotten" which will close their account and permanently delete their personal details from 365 systems. Only 365 can "Forget" an account. The operator will then be responsible for distributing the value of the closed account to the consumer.

Closing a Location

If an operator must close a location that is operating a 365 device for any reason, it is the responsibility of the operator to appropriately Payout and Close consumer accounts. After the location has been closed and consumer balances have been repaid by the operator, 365 will disable the location in ADM.

Consumer Use

Creating an Account

There are numerous devices on which a consumer can create a GMA account, so it is important to know the various account identifiers that can be used. The following table shows what account identifiers can be used to create an account on all 365 devices:

	Fingerprint	Scan ID	Email
Gen3/3c MicroMarket	Yes	Yes	No
Nanomarket™*	N/A	Yes	No
365Pay	N/A	N/A	Yes
MyMarketAccount.net	N/A	N/A	Yes

Where Available

When a consumer is creating an account on a MicroMarket or a Nanomarket™, they must enter a four-digit PIN, their first and last name, and an optional email address.

After adding an email address to an account in GMA, a consumer must verify that the email has successfully associated with their account. To verify the email address, the consumer should press the **Verify** link in the email that was sent to that address. This process will allow 365 to confirm that all email addresses are globally unique and will also ensure that operators have accurate contact information for their consumers.

After a GMA account has been created, consumers can add value using credit and will be ready to make purchases.

Home Locations

In GMA, there is the concept of a "home location", which ties a consumer to an org and location so operators can manage their consumers. Although consumers can make purchases at any location in the same Org, they will tend to make most of their purchases at the same market. Because of this, we associate consumers to a home location, so both 365 and operators can quickly and easily find and manage consumers accounts.

There are a few different ways in which a consumer can be associated to a home location depending on where their account was created:

New Account on GMA Device – When a consumer creates an account on a GMA enabled device, their home location will be associated to that market. If a consumer creates an account on a device, we assume that is where they will be making most of their purchases since that was their first interaction with GMA. This association will occur when a consumer makes an account on a GMA enabled MicroMarket, or Nanomarket™.

New Account on 365Pay or MMA.net – The process of associating a home location to an account created on 365Pay or MMA.net is a bit more involved since we do not know exactly where that consumer is located. We do not let the consumer choose their home location when creating an account on 365Pay because they may not know the naming convention of their location and choose an incorrect location.

To remedy this, we have created "rules" that determine how an account created from 365Pay or MMA.net is actually associated to a location. The account will tie to a location at the first opportunity it gets. This could be when a consumer logs into a GMA device using the QR code from 365Pay or when they make their first purchase.

Making a Purchase with an Account

After a consumer creates a GMA account or has their existing account migrated, they will automatically be able to use it at any device or location in their ecosystem(same operator/Org and currency). The following table details the various account identifiers that a consumer can use to make a purchase:

	365Pay	Email	Scan ID	Fingerprint
Gen3/3c MicroMarket	Yes	Yes	Yes	Yes
Nanomarket™*	Yes	Yes	Yes	N/A
365Inside	Yes	N/A	N/A	N/A
365Beacon	Yes	N/A	N/A	N/A

Where Available

Not all devices support the same account identifiers, so the way that consumers create accounts and make purchases will depend on the location and consumer demographics. The easiest way to be sure that consumers can make purchases on all devices, is by using the 365Pay app as it is accepted globally within the operators' ecosystem.

If a consumer does not want to or cannot use 365Pay, they can still use their email, Scan ID, or fingerprint to make a purchase if that identifier is supported on the device at which they are making a purchase.

365Pay App

365Pay is a very robust mobile app that provides consumers with an easy method for adding funds to their account, managing past account activity, or checking out with their unique QR code or using the "Scan and Pay" feature. Consumers can add a credit or debit card to their account to add funds as needed or they can set up Auto-Funding which automatically funds their account when the balance reaches a predefined level.

To get 365Pay, consumers should download the app from the Apple App Store or Google Play. If a consumer does not already have a GMA account, they can follow the account creation process on the app to create their account. If a consumer already has a GMA account, they can associate their account on the app for easy access. Consumers can associate an account to the app by entering their email and PIN, by scanning their Scan ID, or by scanning the QR code on the *Manage Account* screen on GMA MicroMarkets. Consumers would then add the necessary account information into the app and could start using it with their pre-existing GMA account.

Thanks to 365Pay, checking out is very easy. In addition to using a Scan ID, fingerprint, or email to checkout, consumers can use the QR code found in their app or the "Scan and Pay" feature, if enabled. Consumers can scan the QR code from 365Pay immediately after scanning their products for a seamless purchasing experience.

Note: "Scan and Pay" allows consumers to scan products and checkout directly within the app.

Offline Functionality

Offline functionality in GMA will operate very similarly to how traditional 365 MicroMarkets operate when they are offline. When a device that is using GMA is offline, consumers will still be able to fund their GMA accounts and complete one-time purchases with credit cards. 365 devices will store the card transaction information and will batch when the device is back online.

To provide consumers with a seamless user experience, offline functionality is built into the GMA platform. Because of this functionality, operators must agree to the terms of the service. Operators are liable for all funding events and transactions involving a credit card when the device is offline because it is the responsibility of the operator to have the device connected to the internet. Although the 365 system is set up to allow for offline functionality, it depends on the specific card reader being used. All liability is up to the operator in these scenarios and could potentially vary by reader.

If a consumer were to make a purchase or add funds to an account with a credit card that was rejected when the device went back online, the operator is liable for those losses. In an account funding scenario, the consumer's account will maintain the balance even if their card was denied when the device went back online, and the operator will be charged for the amount of the funding event.