MORE

Milk Card Construct

Version: 01.01.19
More Milk Card Construct for CSA

Purpose:

To reward customers for buying milk regularly from More Supermarket

To enable purchase of regularly bought ‘morning items’ (bread, eggs, curd & paneer) along with milk

1.1 Description

One prepaid physical card (Morning Star Card) with option to load Rs. 499/- or Rs. 999/-. The card looks the same for both the denominations.

- Benefits of INR 525 on loading card worth 499. Valid on purchase of fresh milk, eggs, bread, curd & paneer
- Benefits of INR 1050 on loading card worth 999. Valid on purchase of fresh milk, eggs, bread, curd & paneer

1.2 Card Elements

The front side will bear a 12 digit unique code along with scan-able bar code representing the same number. Terms and conditions will be mentioned on the back side along with contact of customer care for feedback/ resolution of complaints.

1.3 Card Validity

The card shall be valid for 90 days from the time of issuance.

Issued card can be redeemed at the store of issuance only. If customer tries to use his/her card at a different store, card invalidity message will appear at the respective POS.

1.4 Card Registration and Usage Process

All forms of tender (Cash, digital wallet, credit card or debit card) will be used for purchase of card. However, refund is enabled only for cash transactions.

Each card will be linked to a mobile number. One mobile number can be linked to only one card and will be blocked for purchase of multiple cards.

Once the customer expresses interest in buying the card, the cashier asks for customer cell number. The system will have a console with 2 reload amounts – Rs 499 and Rs 999. The cashier will select the denomination. There will be a popup asking for scanning the card. The cashier will scan the card, linking the card to the unique mobile number of the customer. A bill is generated which has the card amount and validity date. Mobile number is mandatory for card purchase. We will not link this process to OTP as connectivity is not guaranteed across stores at all times.
The card only reloads when earlier balance is exhausted completely. However, if the card amount is exhausted completely before 90 days, an extension can be done.

Mobile number cannot be changed during reload.

1.5 Card balance and expiry communication to customer

Customers shall receive SMS every week about the date of expiry of card and balance amount.

All customers who have exhausted their card will get a message to reload with an additional benefit.

Please find below the SMS communication to be sent to customers at different points:

New issue of card:

Congrats! You have unlocked your More Milk Card worth INR XXX. Card No. 123456789011 (Tx No. 1234567890) valid for purchase on fresh milk, bread and eggs. T&C apply

Weekly / Monthly balance:

Hello from More. Current balance in More Milk Card (123456789011) is INR XXX as on dd/mm/yy. Hurry! Card expires on dd/mm/yy. T&C apply

Minimum balance / near expiry (whichever is earlier):

Hello from More. Your More Milk Card (123456789011) balance is low @ INR XX. Please reload the card and unlock additional benefits. T&C apply

Dear customer, your More Milk Card (123456789011) is expiring on dd/mm/yy. Please use it to unlock benefits. T&C apply

1.6 Answer to customer queries on Card

1.6.1 I want to reload my card. Can I do it?

Yes, you can reload the same card (no new card is required) provided the card balance amount becomes zero. Reloading before that is not possible

1.6.2 Do I need to carry the card physically to stores?

Yes, as of now, you have to carry the physical card to stores to unlock the benefits.

1.6.3 I have changed my mind about the card. I want a refund.

Refund is allowed in case the card purchase was done in cash only. In case of other modes of payment, the amount can be transferred to another card but not refunded. In case of refund, only the balance amount will be returned in cash and card will be deactivated and physical card will be taken back by CSA.

1.6.4 I have lost my card. What should I do?/I have damaged my card. What should I do?
You can get another card with the same balance and features. Once the loss of card is reported by customer, following actions need to be taken:

CSA asks for the customer cell number and traces the card number in system from the unique mobile number provided by customer

The request to block the card is taken by the CSA and noted in the ‘card lost’ register as well with following details:

<table>
<thead>
<tr>
<th>Date</th>
<th>Customer Name</th>
<th>Customer Cell No.</th>
<th>Lost Card No.</th>
<th>New Card</th>
<th>Customer Signature</th>
<th>Staff Name</th>
<th>Staff Signature</th>
</tr>
</thead>
</table>

CSA hands over the new card to the customer and keeps the damaged old card for record keeping.

CSA tells the customer that the new card will be active in 2 working days.

The new card will have the same expiry date as the old card.

1.6.5 How much fresh milk can I buy with this card?

You can buy at most 3 litres of fresh milk per day from store using your milk card.

1.6.6 What can Customer buy with this card?

Fresh milk, all types of eggs & all kinds of bread can be bought with this card. The detailed list of classes is mentioned below.

CSA will communicate to customers that only eggs, bread and fresh milk (no tetra-packs or fino packs) can be bought by the card.

The other items bought by the customer can be paid through usual modes of payment (cash, debit card etc.). Separate sections will be generated in the same bill, mentioning SKUs bought through milk card and remaining SKUs bought through other modes of payment.

<table>
<thead>
<tr>
<th>CLASS</th>
<th>SUBCLASS</th>
<th>Family_NAME</th>
<th>CLASS_NAME</th>
<th>SUB_NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>3301</td>
<td>5375</td>
<td>Eggs</td>
<td>Chicken Eggs</td>
<td>White Chicken Eggs</td>
</tr>
<tr>
<td>862</td>
<td>5618</td>
<td>Bread</td>
<td>Specialty Breads</td>
<td>Flavoured Breads</td>
</tr>
<tr>
<td>861</td>
<td>5212</td>
<td>Bread</td>
<td>Sandwich Bread</td>
<td>White Bread</td>
</tr>
<tr>
<td>862</td>
<td>5614</td>
<td>Bread</td>
<td>Specialty Breads</td>
<td>Whole Wheat Bread</td>
</tr>
<tr>
<td>862</td>
<td>5611</td>
<td>Bread</td>
<td>Specialty Breads</td>
<td>Multigrain Bread</td>
</tr>
<tr>
<td>861</td>
<td>5209</td>
<td>Bread</td>
<td>Sandwich Bread</td>
<td>Milk Bread</td>
</tr>
<tr>
<td>862</td>
<td>5616</td>
<td>Bread</td>
<td>Specialty Breads</td>
<td>Kulcha</td>
</tr>
<tr>
<td>858</td>
<td>5200</td>
<td>Bread</td>
<td>Pizza Base</td>
<td>White Pizza base</td>
</tr>
</tbody>
</table>
### 1.7. Billing Process

#### 1.7.1 How will this card get billed at POS?

Once the customer expresses interest in buying the card, the cashier asks for customer cell number. The system will have a console with 2 reload amounts – Rs 499 and Rs 999. The cashier will select the denomination. There will be a popup asking for scanning the card. The cashier will scan the card, linking the card to the unique mobile number of the customer. A bill is generated which has the card amount and validity date.

The Card SKU detail is as follows:

<table>
<thead>
<tr>
<th>Retek Code</th>
<th>EAN Code</th>
<th>DEPT</th>
<th>CLASS</th>
<th>SUBCLASS</th>
<th>PARENT_ITEM_DESC</th>
</tr>
</thead>
<tbody>
<tr>
<td>101275292</td>
<td>8903059612069</td>
<td>3513</td>
<td>3518</td>
<td>5431</td>
<td>More Morning Star Milk Card</td>
</tr>
</tbody>
</table>

| 862 5612 Bread Specialty Breads Fruit Bread |
| 861 5609 Bread Sandwich Bread Brown Bread |
| 859 5620 Bread Rolls Buns & Pav Other Buns |
| 859 5203 Bread Rolls Buns & Pav Pav |
| 859 5202 Bread Rolls Buns & Pav Burger Bun |
| 862 5615 Bread Specialty Breads Others (Breadcrum/soupsticks) |
| 858 5621 Bread Pizza Base Brown pizza base |
| 859 5204 Bread Rolls Buns & Pav Rolls |
| 861 5610 Bread Sandwich Bread Atta Bread |
| 862 5617 Bread Specialty Breads Indian Flat Bread |
| 3302 5377 Eggs Other Eggs Quail Eggs |
| 3302 5376 Eggs Other Eggs Duck Eggs |
| 3301 5374 Eggs Chicken Eggs Country chicken eggs |
| 3307 5653 Eggs Specialty Eggs Others |
| 198 1750 Bread Bread Specialty Bread |
| 3518 5431 Short Life Dairy Milk Toned Milk |
| 3518 5426 Short Life Dairy Milk Double Toned Milk |
| 3518 5425 Short Life Dairy Milk Cow Milk |
| 3518 5427 Short Life Dairy Milk Full Cream Milk |
| 3518 5429 Short Life Dairy Milk Slim Milk |
| 3518 5430 Short Life Dairy Milk Standardized Milk |
| 3518 5428 Short Life Dairy Milk Long Shelf Life Milk |
| 3519 5432 Short Life Dairy Paneer Fresh Paneer |
| 3515 5417 Short Life Dairy Curd & Dahi Plain Curd |
| 3515 5418 Short Life Dairy Curd & Dahi Pouch Plain Curd |
| 3515 5419 Short Life Dairy Curd & Dahi Probiotic Curd |
| 3515 5420 Short Life Dairy Curd & Dahi Slim Curd |
| 3515 5421 Short Life Dairy Curd & Dahi Sweet Curd |
**Card Terms and Conditions on card**

a) Card can be redeemed at the store of issuance only
b) Card is valid for 90 days from the date of issue
c) Customers can buy only fresh milk, eggs, bread, curd & paneer through this card
d) This card is not valid for tetra-packs or fino packs of milk
e) Damaged/lost/stolen card amount will be transferred within 48 hours post verification
f) Refund will be applicable only for balance amount
g) Card reload shall be only at zero balance
h) For any customer grievance please call @Customer care no. +91 8108138000 or Email: contactus@morestore.com
i) Any dispute will be settled under jurisdiction of Mumbai court
j) MORE has the right to change offers/benefits without prior intimation
k) For detail T &C please and FAQ please refer our website morestore.com

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**Card Terms and Conditions on Website**

1) Card can be redeemed at the store of issuance only
2) Card is valid for 90 days from the date of issue
3) Customers can buy only fresh milk, eggs, bread curd & paneer through this card
4) This card not valid for tetra-packs or fino packs of milk
5) Damaged/lost/stolen card amount will be transferred within 48 hours post verification
6) Refund will be applicable only for balance amount
7) Card reload shall be only at zero balance
8) For any customer Grievance please call @Customer care no. +91 8108138000 and Email: contactus@morestore.com
9) Card balance and expiry communication shall be done through SMS only on the card linked mobile no.
10) MORE has the right to change offers/benefits without prior intimation
11) Any dispute will be settled under jurisdiction of Mumbai court

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**FAQ for Customer on Website.**

1) **What is this card?**

Morning Star card is a prepaid card in 2 denominations which enables you to buy fresh milk, bread and eggs with a significant benefit. These are two types of prepaid physical cards:

a. Morning Star Card - Benefits of INR 1100 on purchase of Card worth 999. Valid on purchase of fresh milk, eggs and bread (This card not valid for tetra-packs or Fino packs of milk).

b. Morning Star Card - Benefits of INR 540 on purchase of Card worth 499. Valid on purchase of fresh milk, eggs and bread (This card not valid for tetra-packs or Fino packs of milk).

2) **What is the validity of this card?**
The card shall be valid for **90 days** from the time of issuance.

3) **Where I can redeemed card?**

Issued card can be redeemed at the store of issuance only.

4) **How to purchase card from store?**

Card will be sold only at POS. All forms of tender (Cash, credit card or debit card) will be used for purchase of card. However, refund is enabled only for cash transactions.

Each card will be linked to a mobile number. One mobile number can be linked to only one card and will be blocked for purchase of multiple cards.

Once customer pays INR 999/499, and shares mobile number, the card is linked to unique mobile number of the customer. Mobile number is mandatory for card purchase.

5) **How to reload the card?**

The card only reloads when earlier balance is exhausted completely. However, if the card amount is exhausted completely before 60 days, an extension can be done.

Mobile number cannot be changed during reload.

6) **I have changed my mind about the card. I want a refund then how will get the balance amount?**

Refund is allowed in case the card purchase is done in cash. In case of card purchased through credit/debit card then, the balance amount can be transferred to another card but not refunded. In case of refund, only the balance amount will be returned in cash and card will be deactivated.

7) **I have lost/ damaged my card. What should I do?**

You can get another card with the same balance and features. You have to report the loss of card to Store Manager of the store where you purchased the Card. The new card will be active in 2 working days and the new card will have the same expiry date as the old card. There will be handling charges of INR 8 for handing over new card.

8) **How will I know about card balance and expiry communication?**

You will receive an SMS on your registered mobile number every week about the date of expiry of card and balance amount.

All customers who have exhausted their card will get a message to reload with an additional benefit.