Model 1	Retailer	Corporate	Consumer
Retailer Group	Discount £9	0 No	Fee

Model 2	Retailer	Third Party	Corporate	Subsidiary	
Retailer Group	Discou	nt £90 Disc	count £95	Discount £85	
Model 3	Retailer	Third Party	Corpo value	rate at face	Consumer 1. (top-up/added value
Retailer Group	Face Valu	ie £100 Fac	ce Value £100	То	p-up
Model 4	Retailer	Third Party	Corporate value		sumer 2. (purchased at ount
Retailer Group	Face Val	ue £100 Face	Value £100	Discoun	t

Model 5	Retailer	Corporate	Corporate at face value	Consumer 3. (Face value)
Retailer Group	Face Value	Face	Value £100 Face	e Value £100

Model 6	Retailer	Corporate		Corporate value		Consumer 4. (Don't know)
Retailer Group	Face Value	e £100	Face Valu	e £100	Unkr	lown
Model 7	Retailer (in commission		Th	ird Party		Consumer
Retailer Group			£90 or £10	00	£90 c	or £100
Model 8	R	etailer			Consumer	(Full Price)
Retailer Group				Face Value	e £100	

Model 9		Retailer		Consumer (D	iscount)
Retailer Group			Disc	ount £90	
Model 10		Retailer		Consumer (free)
Retailer Group			No F	ee	
Model 11	Retailer	Nectar Points	Consumer points for g		Consumer redeems
Retailer Group	Discou	unt £90 Point	s for Card	£100	
Model 12	Retailer	Third Party	Corporate (I	higher rate)	Employee
Retailer Group		Discount £90 Dis	count £95	Increa	sed fee £98

Model 13	Retailer	1	Employee Benefits	5	Consumer	
Retailer Group		Discount f	90	Disco	ount £95	
Model 14	Retailer	Agent	Consumer (B2B)	Consumer face value		Consumer redeems
Retailer Group	Disco	unt £90 Dis	count £95	£100		£150
Model 15	Retailer	Corporate	Gifts to Employee/Cons		nployee/Co	nsumer redeems
Model 15 Retailer Group	Retailer Discou					nsumer redeems
			Employee/Con	sumer	f100 te C	nsumer redeems Gifts to Employee/Consumer

Model 17	Retailer	Agency – Commission (disclosed Agency)	Consumer	Consumer redeems
Retailer Group		£100 £100	£1	00

Model 18 Jo – Dixons group	Retailer – Tracks product spe redemption	cific	Corporate – pays validator	insurance	Discount end user does not pay
MPV/SPV					
Model 19	Retailer – unable to track proc specific redemption	luct	Corporate – pays validator	insurance	Discount end user does not pay
MPV/SPV					
Model 20	End customer spends more than card value	Corpo valida	orate – pays insura ator	ance	Discount end user does not pay
MPV/SPV					
Model 21	End customer spends less than card value	Corpo valida	orate – pays insura ator	ince	Discount end user does not pay
MPV/SPV					

Model 22	Retailer – track produ redemption	ct Intermediary	Consumer
MPV/SPV		Discount	Discount
Model 23	Retailer – unable to track product redemption	k Intermediary	Not mapped whether the end user or the employee paid
MPV/SPV		Discount	
Model 24	Retailer - uplift	Intermediary	Not mapped whether the end user or the employee paid
MPV/SPV	Dis	scount	
Model 25	Retailer - breakage	Intermediary	Not mapped whether the end user or the employee paid
MPV/SPV		Discount	

Model 26	Retailer – tracks product redemption	Intermediary Commission	Consumer
MPV/SPV		Discount	
Model 27	Retailer – tracks product redemption	Intermediary Commission	Consumer
MPV/SPV		Face Value	
Model 28	Retailer – tracks product Int redemption	ermediary Commission Con	sumer
MPV/SPV		Unknown	
Model 29	Retailer – does not track product redemption	Intermediary Commission	Consumer
MPV/SPV		Discount	

Model 30	Retailer – does not track productIntermediary CommissionConsumerredemption
MPV/SPV	Face Value
Model 31	Retailer – does not trackIntermediary CommissionConsumerproduct redemption
MPV/SPV	Unknown
Model 32	Retailer - uplift Intermediary Commission Consumer
MPV/SPV	Discount
Model 33	Retailer – uplift Intermediary Commission Consumer
MPV/SPV	Face Value

Model 34	Retailer – uplift	Intermediary Commission	n Consumer
MPV/SPV			Unknown
Model 35	Retailer – breakage	Intermediary Commission	Consumer
MPV/SPV		Dis	count
Model 36	Retailer - breakage Inte	rmediary Commission Cons	umer
MPV/SPV		Face Value	
Model 37	Retailer – breakage	Intermediary Commission	Consumer
MPV/SPV			Jnknown

Model 38	lssuer	Intermediaries	Employee Benefits		
MPV/SPV		Discount	iscount		
Model 39	Issuer	Interme	diaries		
MPV/SPV		Discount			
Model 40	Issuer	Corporate giveaways/ Pro	Corporate giveaways/ Promotions		
MPV/SPV		Discount			
Model 41	Issuer	Third Party Retailer	Consumer		
MPV/SPV		Commission	Full Price		

Model 42	Issuer		Third Party Reta	iler	Consumer
MPV/SPV		Disco	unt	Full	Price
Model 43	lssuer		Third Party Re	tailer	Consumer
MPV/SPV		Commission + D	Discount	Full P	rice or Discount
Model 44		lssuer		Consumer	
MPV/SPV			Commissior	n + Discount	
Model 45	lss	suer		Consumer -	- full price, discount or free
MPV/SPV			Commissio	on + Discount	

Model 46	Retailer	Corporate – employee benefit	End User
Intermediary group (Siobhan's)	Disco	ount May or ma	ay not pay
Model 47	Retailer	Corporate - Rewards	End User
Intermediary group		Discount Disc	ount
Model 48	Retailer	Corporate - Loyalty End	User
Intermediary group	Discoun		

Retailer/Issuer Model - VAT FINAL

