STORE FINANCIAL

GIFT CARD MERCHANT GUIDE

ONE

ACCEPT & AUTHORIZE AS A CREDIT CARD

You may authorize the gift card for an amount up to the current available balance.

- Swipe the gift card through your POS as a credit card.
- If your POS requires the last 4 digits of a credit card, enter the last 4 numbers in the gift card sequence from the back of the card.
- The returned authorization code is the remaining balance of the gift card.
- Write the remaining balance in the tracking strip on the card's back.
- Present the receipt to the cardholder for signature.
- Always return gift card to cardholder even if the entire card balance has been spent.

TWO

KNOW THE GIFT CARD BALANCE

To check a gift card balance, you or the cardholder will need the account number on the back of the gift card.

VIA THE BACK OF THE GIFT CARD
See the balance tracking strip on the back of the gift card

VIA PHONE
In the US: 800.755.0085
In Puerto Rico: 800.803.7439
In Canada: 800.755.8608

VIA POS TERMINAL
–swipe gift card
–enter and process $.01 transaction
–returned authorization code will be current card balance

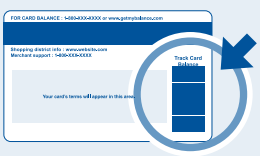
VIA CARDHOLDER RECEIPT
The authorization code on the receipt shows the remaining balance of the card in this format: an X represents a decimal point. For example, an authorization code of 127X64 represents a balance of $127.64.

VIA WEB
www.getmybalance.com

AT CUSTOMER SERVICE DESK
During the property's normal hours

THREE

BALANCE TRACKING STRIP



The gift card has a feature on its back designed to aid in the efficiency of sales transactions. This feature is located on the right side of the gift card back.

- Beginning balance of gift card recorded at time of purchase.
- Consult this strip before processing a transaction to obtain the balance.
- Write remaining balance in the next space after a transaction is completed (see authorization code on transaction receipt for card balance).

FOUR

SPLIT TENDER TRANSACTIONS

If the sale amount exceeds the balance of the gift card, follow your own store policy regarding split tender.

- StoreFinancial RECOMMENDS that you find the balance on the card using one of the methods above.
- Swipe the gift card for the exact available balance.
- Obtain another form of payment for the remainder of the sale.

FIVE

VOIDING A SALES TRANSACTION

If you deduct an incorrect amount from a customer's gift card, follow your store's void procedures.

- When you void a sale, the funds need to be placed back on the card.
- You can call Merchant Support to have the funds immediately placed back on the card. The Merchant Support number is listed on the back of the gift card.
- If you do not call Merchant Support, it will take approximately 7 business days for the funds to be automatically placed back on the card.

SIX

RETURNED MERCHANDISE PURCHASED WITH GIFT CARD

Stores should follow standard store policy when processing merchandise returns.

- StoreFinancial recommends that refunds for merchandise purchased with a gift card not be placed back on the gift card.
- Refunds on credit returns can take up to 7 business days to appear on the customer's gift card account.
- The original gift card used to make the purchase MUST be present at the time the return is processed. The return must be credited back to the original card.
- Only the portion of the sale amount purchased with the gift card may be returned to the gift card.
- Always return the gift card to the customer after a purchase. This way the customer can use it for credit return purposes.

SEVEN

MANAGING A DECLINED SALES TRANSACTION

If the card is declined, be sure:

- There are sufficient funds on the card by checking the balance.
- You are processing the gift card as a credit card.
- The mag stripe is being read properly. If not, call Merchant Support for manual entry instructions.
- If at any time you need further assistance, please call the Merchant Support number, which is listed on the back of every gift card.

EIGHT

POS MESSAGE "EXPIRED" OR "INVALID" CARDS

The gift cards have a valid thru date on the magnetic stripe of the card. The gift card account does not expire.

- This means that a customer may present a gift card that when swiped through your register displays the message: Expired or Invalid Card.
- If this happens, please direct the customer to the gift card selling location for a replacement card.
- All existing funds will be transferred to a new card at no cost to the customer.

NINE

ABOUT THE GIFT CARD

- Each transaction must receive a valid authorization at the time of purchase.
- Stores will be compensated for accepting the gift card as if they had accepted a credit card.
- Gift cards cannot be used for gratuities.
- Send customers with questions regarding lost cards to the gift card selling location to receive information about replacement card policies.

Merchant Support available.
Please call the number on the back of the gift card for assistance.