GIFT CARD PROGRAM

MERCHANT PARTICIPATION -- TERMS AND CONDITIONS

These TERMS AND CONDITIONS govern the participation of Merchant in the Gift Card Program and apply to each merchant who agrees to participate in the Program and accept the Gift Card as a form of payment for goods and/or services from the Merchant.

- To participate in the Program, Merchant must supply equipment that is capable of processing real-time preauthorized financial transactions on the MasterCard® or Visa® networks.
- The Gift Card used in the Program is a pre-paid card activated for a pre-determined amount. It is not re-loadable. **A Gift Card shall not be accepted by the Merchant above the authorized amount of the Gift Card at the time of purchase.**
- The Gift Card may be used only to purchase goods or services at the participating Merchant. The Gift Card shall not be redeemed for cash.
- The Gift Card shall not be accepted to make a payment on any account owed by a cardholder to Merchant.
- The Gift Card shall not be accepted as payment at Merchant, unless Merchant first receives real-time preauthorization for the transaction.
- FORCED SETTLEMENTS TO A GIFT CARD ARE PROHIBITED.
- When accepting the Gift Card, transaction processing fees will be incurred by Merchant through its merchant acquirer. The current applicable rate is the credit rate negotiated between Merchant and its merchant acquirer.
- In its sole discretion, **Store**Financial shall have the right to approve Merchant for participation in the Program, and to remove Merchant from participating in the Program. Merchant shall have the right to decline from participating in the Program, unless other contractual obligations require participation by Merchant.
- **THE GIFT CARD SHALL NOT BE ACCEPTED TO PAY FOR TIPS OR GRATUITIES**:

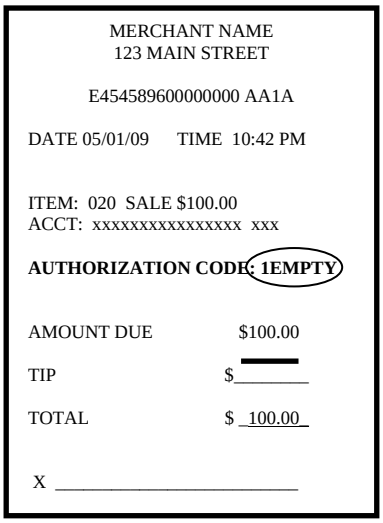
We suggest that servers draw a line through the tip section on the receipt so the customer does not have the option of writing in a tip amount.

If your restaurant or store accepts a tip or gratuity on the gift card, your restaurant or store will be invoiced and/or charged back for the dollar amount that exceeds the available card balance.

I acknowledge that I have received training regarding gratuities on the gift card and have read and will adhere to the policies outlined in the Merchant Agreement and Information Receipt Acknowledgement.

I agree that my restaurant or store will be invoiced and/or charged back for settlement amounts that exceed the funds available on the gift card. Transactions for which my restaurant/store will be invoiced and/or charged back include unauthorized sales transactions and gratuities.

The receipt at left with the 1EMPTY authorization code represents a balance of zero. When you see this, it means that all the funds on the card have been used. The receipt at the right shows a balance of $50.00. The X in the authorization code represents the decimal point in the figure.



MERCHANT NAME
123 MAIN STREET

E454589600000000 AA1A

DATE 05/01/09 TIME 10:42 PM

ITEM: 020 SALE $100.00
ACCT: xxxxxxxxxxxxxxx xxx

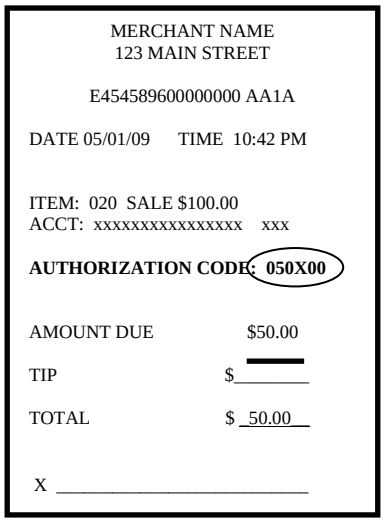
AUTHORIZATION CODE: 1EMPTY

AMOUNT DUE $100.00

TIP $_____

TOTAL $ 100.00

X _____



MERCHANT NAME
123 MAIN STREET

E454589600000000 AA1A

DATE 05/01/09 TIME 10:42 PM

ITEM: 020 SALE $100.00
ACCT: xxxxxxxxxxxxxxx xxx

AUTHORIZATION CODE: 050X00

AMOUNT DUE $50.00

TIP $_____

TOTAL $ 50.00

X _____