

# Wight Gift Card - Information for Businesses

The Wight Gift Card is designed to lock in additional money for participating businesses and encourage local spend.

This document provides information about The Wight Gift Card programme.

Please consult this document prior to contacting support and when getting in touch please be as detailed as possible to enable us to efficiently deal with your enquiry.



## Frequently Asked Questions

Question	Answer
<b>1. What is The Wight Gift Card?</b>	The Wight Gift Card is a Private Label Prepaid Mastercard.
<b>2 How do I accept the Gift Card?</b>	The card does not feature Chip and Pin and is accepted by swiping the card through the magstripe reader on your card terminal.
<b>3 Are there any additional charges incurred when accepting the gift card?</b>	No, the gift card is charged as a Mastercard debit card transaction.
<b>4 When do I receive payment?</b>	The payment is a Mastercard transaction. Payment is received from your acquirer as per your merchant agreement.
<b>5 Do I need to do anything before I can accept the Gift Card?</b>	In order to accept the Gift Card, you will need to process a declined transaction through your card terminal.  This enables us to pick up your Merchant ID and add it to a list of approved Merchant IDs.
<b>6 I have self-service terminals that require Chip and PIN. Can I accept the gift cards?</b>	If the terminal requires Chip and PIN with no exceptions, then it is unfortunately not possible to accept our cards. They will still work in manned terminals.
<b>7 Do I need to install anything?</b>	You do not need to install any software or additional hardware to accept the Gift Card

<p><b>8 How does the customer know how much money they have on their gift card?</b></p>	<p>The instructions of how to check the balance on the gift card are written on the reverse of the card. The customers can call 0121 260 2849, check online <a href="http://www.getmybalance.com">www.getmybalance.com</a> or scan the QR code to check their balance.</p>
<p><b>9 How to check the balance on the till?</b></p>	<p>Whether or not you have epos, you can check the balance by running a 1p transaction through the till using the gift card.</p> <p>This will not be taken off the customer's card, but will be credited on your merchant account.</p> <p>You will need to:</p> <ul style="list-style-type: none"> <li>• Run a 1p transaction through your till using the gift card as the means of payment</li> <li>• On the receipt that prints out, the authorisation code will show the balance</li> <li>• An X will usually be used to show a decimal point, so an authorisation code on the receipt of 001X45 would show funds of £1.45 left on the card</li> </ul>
<p><b>10 What happens if there is not enough money on the gift card?</b></p>	<p>If there insufficient funds on the gift cards in relation to the value being charged then the card will decline.</p>
<p><b>11 What happens if a customer wants to spend more than the value of the gift card?</b></p>	<p>If the available balance on the gift card is less than the value of the purchase, you can split the payment and take payment of the remainder via another method.</p>
<p><b>12 Can I refund back to the gift card?</b></p>	<p>Yes. Process a refund in the same way you would for any Mastercard Credit or Debit Card.</p>
<p><b>13 Can customers demand a chargeback?</b></p>	<p>No. The cards are anonymous and cannot be subject to chargebacks.</p>
<p><b>14 I've got a new terminal. Do I need to do anything?</b></p>	<p>If it's only the terminal that has changed and the Merchant ID has remained the same then no action is required.</p> <p>If the Merchant ID has changed then please contact EML Customer Support to arrange a re-registration</p>
<p><b>15 Can the gift card be used online?</b></p>	<p>The gift card can only be used online at participating businesses.</p>
<p><b>16 Where can cardholders find information about more information about the gift card programme?</b></p>	<p>To find a list of participating businesses and to purchase gift cards they should visit <a href="http://Wightgiftcard.com">Wightgiftcard.com</a></p>

<b>17 Who provides the Gift Card Infrastructure?</b>	The Wight Gift Card is provided by Miconex in partnership with EML Payments
<b>18 Can the card be recycled?</b>	<p>The Wight Gift Card is a coated 100% paper-based card that provides an environmentally friendly alternative to a traditional plastic gift card.</p> <p>The card can be recycled, once the magnetic strip from the reverse is removed.</p>