



Gift Card

Quick Tips

for Chase Paymentech's
Gift Card Program



Gift Card Process



1 Issuance

Customer purchases gift card and merchant activates card.

2 Redemption

Customer makes purchase with gift card and redeems amount of purchase from card.



3 Print Report/Balance

Merchant prints report from POS terminal to balance transactions from batch.



4 Settlement

Merchant settles batch to clear transactions for next day.



Transaction Definitions

Balance Inquiry

A gift card transaction that returns the consumer's available card balance (without changing it) to the point-of-sale.

Block Activation*

A gift card transaction that activates a "block" of multiple cards in a single transaction. This transaction is typically used to fulfill larger corporate orders. Cards are sent to you in sleeves with the cards in sequential order (aside from the last digit on the card). You must keep cards in sequential order to issue a block activation.

Deactivation*

A gift card transaction that changes the status of a card to "inactive." Inactive cards cannot be used for redemptions.

Issuance

A gift card transaction that adds value to the card account. This transaction can be used to issue and activate a new card or to re-load an active gift card with incremental value. You must activate the card and enter the dollar amount to issue a new card, even on a predenominated card. Check the balance on the receipt to verify you've issued the correct amount.

Partial Redemption*

When turned on, this feature will allow a redemption transaction to be approved when the transaction amount exceeds the balance on the account. The approved amount and amount due are printed on the transaction receipt.

Prior Transactions/Issuance/Redemption (Force)

If you are unable to run a gift card transaction through your point-of-sale device (terminal down, phone lines down, etc.), you can call Chase Paymentech's Gift Card voice authorization phone number. When your point-of-sale becomes available, a Prior Transaction should be performed to maintain accurate balance reporting from your point-of-sale device. Please have the following information ready prior to your call: gift card merchant number, card number, transaction type and transaction amount. You will be given an approval code that you can write down.

Reactivation*

A gift card transaction that changes the status of a card from inactive to active. This transaction can only be used to activate "deactivated" cards.

Redemption

A gift card transaction that decreases the value stored on the customer's account. This transaction is used when a customer uses the card to purchase goods or services.

**Available only in some POS applications.*

Voice Authorization

If you are unable to run a gift card transaction through your point-of-sale device (terminal down, phone lines down, etc.), you can call Chase Paymentech's Gift Card voice authorization phone number at **1-888-959-1493**. Issuance and Redemption transactions are available from the voice authorization phone line. Please have the following information ready prior to your call: gift card merchant number, card number, transaction type and transaction amount. You will be given an approval code that you can write down. After obtaining a Voice Authorization, a Prior Transaction should be performed to maintain accurate balance reporting from your point-of-sale terminal.

Void

Cancels a gift card transaction by dialing to Chase Paymentech's host and reversing it. Can only be performed during the same business day as the transaction prior to closing the terminal batch.

Gift Card Features

Account Number

Printed or embossed on the card. This number can be used by the customer when checking the remaining balance on the card, and can be keyed into the point-of-sale if the magnetic stripe does not work.

Disclaimer

Language printed on the back of a card explaining the merchant's rules for their gift card program.

Expiration Date

A period of time from the point of issuance, defined by the merchant, at which time any remaining balance on a gift card is depleted. Language describing this process will appear on the back of the card if it is being used.

Inactivity Fee

A fee that is charged to the customer's gift card account after a period of account dormancy. This fee is charged to the account monthly until the customer uses the card again, or until the account balance is fully depleted. Language describing this process will appear on the back of the card if it is being used.

IVR Number

Printed on the back of the card. Allows a customer to check the available balance and hear a playback of any recent transactions associated with the account by calling **1-800-242-5353** 24 hours a day, 7 days per week.

Reporting

Program Reporting is available from the point-of-sale equipment to assist with end-of-day gift card reconciliation. It is important to use this reporting in your end-of-day reconciliation process to maintain control over your gift card program.

Error Codes

Auth Declined

Account balance remaining is not enough to cover the redemption transaction being attempted. Check the account balance printed on the decline receipt and retry the transaction for the remaining balance. If balance is zero, the balance has been depleted; request another form of payment.

Call Voice Oper

Local telephone lines may be having difficulty. Please call **1-888-959-1493** for a voice approval. Have your merchant number, card number, type of transaction and amount ready.

Card Expired

The card you are attempting to redeem has passed its predetermined expiration date. Follow internal procedures for customer service.

Invalid Card No

If manually keying your transaction, one or more of your card digits are incorrect. If attempting a swipe transaction, the magnetic stripe may be experiencing difficulty; attempt the transaction over by manually keying the card number.

Invalid Merc No

The merchant account is not set up properly in Chase Paymentech's internal database. Contact Technical Support.

Card Not Active

You are attempting a balance inquiry or redemption transaction on a card that has not yet been activated.

Unsupported Card

You have attempted a gift card transaction without selecting the "Gift Card" option. Please select "Gift Card" on your POS equipment, then follow the prompts for the transaction you would like to perform.



Frequently Asked Questions

Q. How can I prevent fraudulent transactions?

- A.
- Maintain inventory control just as you would for any product sold.
 - Match terminal reporting to register reports for numbers and amounts of gift cards sold.
 - Treat activated cards like cash; don't pre-activate unless necessary.
 - When shipping active cards, use traceable and/or insurable shipping methods.
 - Utilize point-of-sale passwords, and only allow managers to perform activation/issuance transactions.

Q. What should I do if the customer's transaction is declined?

- A.
- If your terminal does not allow for partial redemption, the transaction will be declined if the purchase amount is greater than the card balance. Your terminal will always print the remaining balance on the receipt, so you can simply re-run the transaction for the amount available on the card and ask your customer for another form of payment for the remainder.

Q. Do I have to have the card in my possession to run a transaction?

- A.
- There is no technical reason preventing manual entry of a gift card transaction. You may want to restrict manual transactions if the card is not present, to prevent lost or stolen cards from being used.

Q. What do I do if a customer reports their card lost or stolen?

- A.
- If the card number is available (i.e. via receipt), you can perform a deactivation transaction, or perform a balance inquiry to obtain the remaining balance and redeem that amount to return the balance to zero.

Q. Can my gift cards be used at other locations?

- A.
- If previously arranged, Chase Paymentech will set up your other chain locations to accept cards activated/issued at your location. Chase Paymentech can also arrange for the transfer of funds to other locations upon redemption. For security purposes, you cannot utilize your gift cards outside of your corporate entity.

Q. What do I do if I am running low on gift cards?

- A.
- Your purchasing manager should contact Chase Paymentech Customer Service or their Chase Paymentech Client Relations Manager for information on re-orders and pricing.

Q. How are transactions reflected on my merchant statement from Chase Paymentech?

- A.
- Because your merchant statement is a standard credit card account statement, you will see gift card transactions "memo posted," meaning that no funding happened as a result of that transaction. All funds are held by you, the merchant, upon issuance. You will see Issuances reflected as "Returns" and Redemptions reflected as "Sales" in your merchant statement for transaction fee purposes. Your gift card reporting

will provide full detail on the entire spectrum of transactions performed for your corporate entity. Your customer service representative or Client Relations Manager can provide you with assistance in accessing and interpreting your gift card reporting.

Q. What should I do if a card is issued for an incorrect amount?

- A. Perform a void transaction on the incorrect amount and reissue the card for the correct amount, either by swiping or key entering the card number. If you have already cleared your batch, you can add value or redeem the card for the difference.

Q. How can I sell more cards at the point-of-sale?

- A. Consumer awareness equals profit, and the only way your customers will know you offer gift cards is if you market and advertise your program. Chase Paymentech makes it easy for you to market your program by providing a wide variety of POS marketing materials. Contact your Chase Paymentech Client Relations Manager or Chase Paymentech Customer Service for more information.

Please note: Some or all of the above may not necessarily be applicable to your business. Please refer to your own corporate policies for specific procedures.

For Assistance

Please note the following helpful phone numbers for assistance with your Gift Card Program.

1-800-242-5353 IVR

1-888-959-1493 Voice Authorization

_____ Point-of-Sale Help Desk

(Please refer to your POS provider and write in the phone number they provide in the space above.)

To expedite your calls, please refer to your gift card materials and write in your merchant number below.

_____ Gift Card Merchant Number

