

Accepting Town & City Gift Cards/Scotland Loves Local Gift Cards - your questions answered



What are Town & City Gift Cards/Scotland Loves Local Gift Cards?

A Town & City Gift Card or Scotland Loves Local Gift is a prepaid Mastercard that should be processed like any other Mastercard. As the ultimate 'shop local' Gift Card, it's a proven method to help drive customers to your business.

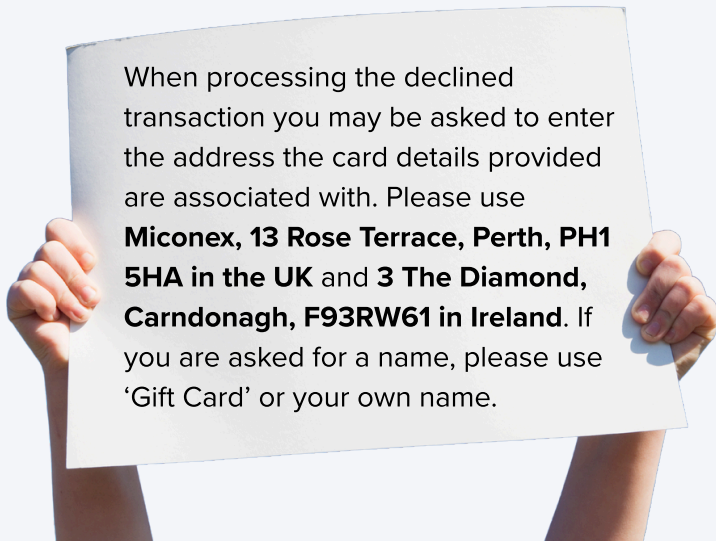
Town & City Gift Cards and Scotland Loves Local Gift Cards come in two versions:

- A **physical card** which is accepted by swiping the card through the magstripe reader on your card terminal, or by entering the card number, expiry and CVV code into your terminal
- An **e-card** which is added to the customer's Apple Pay, Google Pay or Samsung Pay Wallet

How do I register to accept the Gift Cards?

Registering to accept the Gift Card is easy in the UK and Ireland. Simply 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. You do not need to install any software or additional hardware to accept the Gift Cards.

A pair of hands is holding a white rectangular sign with black text. The sign provides instructions on how to handle a declined transaction when processing a gift card.

When processing the declined transaction you may be asked to enter the address the card details provided are associated with. Please use **Miconex, 13 Rose Terrace, Perth, PH1 5HA in the UK** and **3 The Diamond, Carndonagh, F93RW61 in Ireland**. If you are asked for a name, please use 'Gift Card' or your own name.

There are **no additional costs to accept the Gift Cards**. As the payment is a Mastercard transaction, you'll receive the funds from your acquirer as per your merchant acquirer agreement with the company that provides your card terminal. The card is a Mastercard pre paid commercial program, the transaction fees will vary from your standard transaction fees depending on your contract with your merchant service provider.

How do I take payments with the Gift Cards (physical cards)?

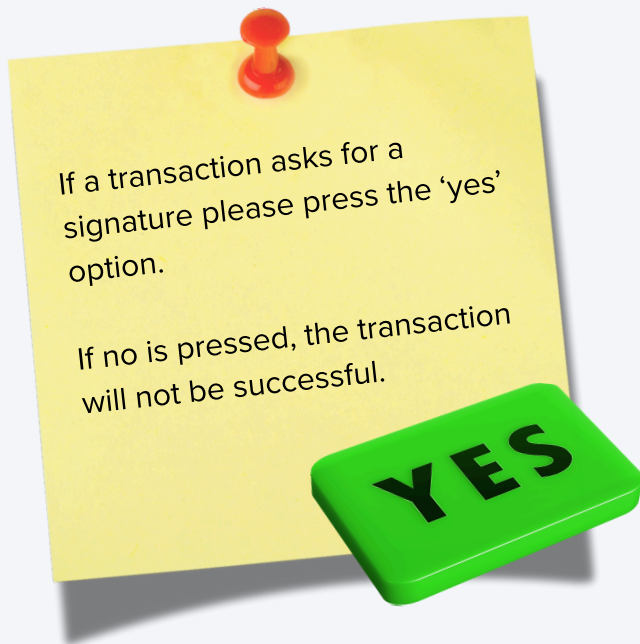
Taking payments with a Town & City Gift Card or Scotland Loves Local Gift Card is as simple as taking any other card payment.

Process as a debit Mastercard transaction.



Card machine with swipe facility:

If you have a card machine with a swipe facility, swipe the customer's Town & City Gift Card or Scotland Loves Local Gift Card through the machine and the sales value will be deducted from the card balance.



If a transaction asks for a signature please press the 'yes' option.

If no is pressed, the transaction will not be successful.

Card machine without a swipe facility:

Without a swipe facility, the Town & City Gift Card or Scotland Loves Local Gift Card payment can be completed by entering the card number, expiry and CVV code (the CVV security code is above the QR code on the reverse of the card) on your terminal to complete the sale, as you would when taking a payment over the phone.

The terminal has asked for a pin code, where do I find this?

The pin code will be the last 4 digits of the long card number which you can input into the terminal to continue the payment process.

Some payment systems, such as SumUp and Zettle allow you to send a link to the customer's phone to transact an online payment; this is called a **'card holder not present'** or **'payment link'** transaction. For guidance on how to process payments on a range of payment processors please refer to the guides below:



Zettle
by PayPal



[Zettle Payment Guide](#)

 **clover**



[Clover Payment Guide](#)

dojo.



[Dojo Payment Guide](#)

 **sumup**



[SumUp Payment Guide](#)

 **Square**



[Square Payment Guide](#)

All systems:

In each of the instances described, the transaction goes through like any other card sale. The customer's balance on the card is reduced by the amount of the sale and you receive the money **just like you would for any other card payment**. If the customer is asked to input a postcode, they can use any postcode as the card is not linked to a particular postcode.

I have a new terminal. Do I need to do anything?

If it's only the terminal that has changed and the Merchant ID has remained the same then no action is required.

If the Merchant ID has changed we'll need to re-register your terminal.

If you are unsure if your Merchant ID has changed then please re-register your terminal in the [UK](#) or [Ireland](#).

**Please scan the QR code to
re-register your terminal**



UK



Ireland

How do I take payments with the Gift Cards (E-cards)?

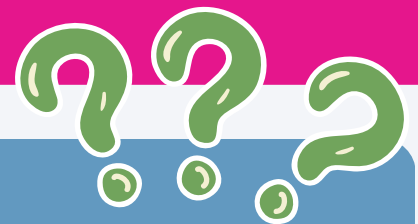
E-card versions of Town & City Gift Cards and Scotland Loves Local Gift Cards use Apple Pay, Google Pay and Samsung Pay to allow customer to pay.



1. Tender the transaction as a debit/credit card.
2. Have customers hold their Device with Apple Pay/Samsung Pay/Google Pay next to the reader.
3. The transaction will process as a normal payment.

How do I check how much is on the Gift Card?

The instructions on how to check the balance on the Gift Card are written on the reverse of the card. The customers can call the balance enquiry number on the reverse of their card, check online www.getmybalance.com or scan the QR code to check their balance.



What if there is not enough money on the Gift Card?

If there are **insufficient funds** on the Gift Cards in relation to the value being charged then the card will **decline**.

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. If you cannot process a split payment please make sure that the transaction value is equal to or less than the value on the card.

Split payments (also known as partial EFT payments) are possible between prepaid Mastercards like Town & City Gift Cards/Scotland Loves Local Gift Cards and another form of payment. Just follow these steps:

1. Find out the balance on the card.
2. First, process the exact balance on the card as a Mastercard.
3. Then, process the amount left to pay using another payment method (e.g. bank card, credit card, or cash)

Where is the CVV number?

If the CVV security code is not printed on the reverse of the Gift Card, the 3 digits above the QR code on the reverse of the card can be used.

Can I refund back onto the Gift Card?

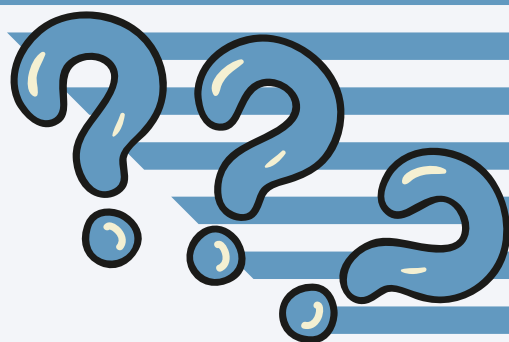
We recommend that, where possible, you issue a refund as your own gift or credit voucher rather than refunding onto the Gift Card. If this is not possible, please refund as you would do any other Mastercard transaction. We suggest that customers retain their Gift Card in case a refund back to card is required. Please note that only the value that was originally taken from the Gift Card should be placed back onto the card.

The Gift Card has declined, what should I do?

If the Gift Card has declined, please contact the Merchant Support Line:

UK: +44 (0) 121 268 3210

Ireland: +353 (01) 51 33 656



Check out our top tips on maximising success through your local Town & City Gift Card or Scotland Loves Local Gift Card in the UK and Ireland

