

## FAQs – Card Holders & Merchants

### Card Holders

#### How do I check the balance of the card?

Cards4all provides a 24 hour service via the internet, simply put in the card number and the pin number. Our website URL is printed on the back of all our cards, the Card Holders can find 'Check My Card Balance' at the top of our website.

#### What do I do, if the card does not work?

It's simply a matter of talking with the Merchant who provided the card, our cards are very reliable so any problems you are having are easily overcome.

#### How much can I load onto my Gift Card?

A minimum of \$10 and up to \$1000 can be placed on a card. If a larger gift or refund is required, more Gift Cards can be used to cover the amount.

#### How many times can I use the Gift Card?

Gift Cards are a load once, use many concept, this means that the value which is loaded onto the card cannot be added to and the card can be spent all at one time or a little at a time. Far more convenient than paper vouchers, which once they are used, must be fully spent or another voucher written to cover the balance.

#### How private is my Gift Card?

Australia has some of the greatest privacy laws as a consequence there is no way for the shop assistant to "see" the value on or remaining in the Gift Card, or how it has been used. It acts just like any debit card the bank issues. Remember that there is 24 hr internet access for your card balance inquiry.

#### What does EFTPOS mean?

Electronic funds transfer (at) point of sale.

#### What do I do if the retailer ceases to honour the gift cards?

Contact Cards4all and we will transfer/re-allocate the available funds to a new card.

### Merchants

It is the merchants responsibility to ensure their Closed Loop Gift Card Programs participating store's Eftpos terminals are activated to accept the gift cards for the duration of the value expiry of all gift cards in circulation. This includes reactivating terminals when upgraded or replaced.

### **MERCHANT – How much does it cost?**

Costs are determined by what you want. We have a wide range of programs, different types of cards which do different things. Volume purchases and pre-payment can substantially reduce the costs. Obviously, the quantity you order and the features and options you require will effect the price you pay for the program (and the cost of the cards). Once the program is setup, Merchants only pay for their cards as they need, the setup fee is a once only charge for the program. There are also a range of upgrades to the programs which may include annual fees, but the Merchant will be fully aware of any ongoing costs, we pride ourselves on both the quality and profit-performance of our programs.

### **MERCHANT – Will the cards work on my system?**

Our Plastic Cards are manufactured to international standards and conform to ISO Standard 7810. In order for the gift cards to transact, the Eftpos terminal must have swipe capability so the magnetic stripe can be read. They are made to the same standard as any of the bank issued debit style cards.

### **MERCHANTS – How long will it take to get my Cards working for me?**

Our current turnaround time is approximately 15 working days from your artwork approval sign off to the dispatch of your order.

### **MERCHANTS – What is involved with training my staff?**

Our electronic Gift Cards are simply another of the electronic cards you are already processing through your eftpos equipment. Your staff will easily understand the small differences and find them INCREDIBLY quicker than paper vouchers or any manual system. It usually takes 10 minutes to show someone. There is PERMANENT SUPPORT from our support team, with online and phone options. Our office hours are 9am - 5pm Monday to Friday. Please phone our support line 1300 69 1066, printed on the back of the card and one of our helpful staff members will assist with your inquiry.

### **MERCHANTS – Where can the card be used?**

'Open - Loop' gift cards can be used Australia wide, which means they can be used in eftpos machines that have swipe capability so the magnetic stripe can be read.

'Closed - Loop' gift cards means that they can only be used at nominated eftpos terminals you have activated and have swipe capability so the magnetic stripe can be read. All eftpos terminals in all of your stores or locations must be activated with an activation card.

### **MERCHANTS – Can my Gift Cards be used at my other store?**

One of the advantages of the electronic "stored-value" card system is that the money is electronically transferred to the card – this means that multiple stores can receive the money without "messaging-up" the reconciliation of which store paid for what and which store provided the goods cash refund, etc.

With a manual paper system, one store takes the cash and then another may have to provide goods. This means that administration must now reconcile the money which takes time and complicates what should be a simple transaction. With our cards, the store taking the money, puts the money onto the card avoiding any issues of who got paid. We call it a NILL TRANSACTION. The money remains on the card until it is used. Then the store which makes the sale takes payment from the card and provides the goods. Just like any other eftpos transaction – simple, easy, smarter. This way one organization can service multiple stores without wasting time getting tied up in stock/cash.

### **reconciliation.MERCHANTS – Do my Cards expire?**

Yes, we have 36 month value expiry gift cards and 12 month reward value expiry gift cards. The cards have a useable data life of some 5 years. The value expiry on the cards will be 12 or 36 months from the date the card is loaded with funds. There are no time constraints on when you must load the funds onto the cards other than ensuring that the value expiry date is not compromised by the useable data life of the card.

### **MERCHANTS – Will I get to see what my cards look like, before they are printed?**

Part of our quality control system revolves around the use of approval proofs which we send by email. One of our graphic designers will create and send your artwork approval proof. Before your order can proceed into production we require the approved proof to be signed and returned. The responsibility for ensuring approval proof is correct rests with you, our valued client.

### **MERCHANTS – Can I put money onto the cards without using eftpos equipment?**

YES, Our cards have several external “loading” options. This allows you to send cards to people via the mail (with no value) and then load the value when they contact you to activate the cards. It also allows you to give a no value card to staff. To send them to purchase goods (like petty cash or to suppliers where you don’t know how much they will need to spend or when sending staff onto distant sites where they will need to pay for fuel, accommodation, etc.) and load the value onto EXPENSE and PREPAID cards. The three methods of loading a card include:

- 1) eftpos equipment
- 2) bulk load
- 3) bPay to card payment

### **MERCHANTS – What are the differences in the methods of loading money onto cards?**

- 1) eftpos equipment, this is a normal eftpos transaction much the same as making a refund to any eftpos debt card, transfer happens immediately with costs less than one dollar.
- 2) bulk load, is the quickest and easiest way to load many cards at once (10 cards minimum). This is a free of charge service we offer for ONE bulk load only. We require a spreadsheet of the card numbers you wish to load in sequential order and the \$ value to be loaded on each. Once payment has cleared, we will load your cards and let you know when the cards are ready to be used.
- 3) bPay to card payment, this is a common method of bill payment in Australia, again this is done via your bank account with internet banking, bPay can be used with any of our cards. There are DELAYS with this, the banking reconciliation takes the standard 1-2 bank days to complete and the costs are determined by your bank.

### **MERCHANT – How do I load a lot of cards, at the same time, for promotions?**

One of the great features of our cards is that they arrive without any loaded value. This means you don't have to pay the value on the cards as well as the cards. Plus you can send them to your customers with no value on them, saving the risk of loss, theft, etc. If you have a "bulk load" as we call it, then we can also help. Instead of loading each card individually we can process a bulk load for you, saving you a lot of time. It is all pretty simple and funds are available quickly.

### **MERCHANT – Can I sell Gift Cards online?**

Yes – with limitations. The Gift cards maybe sold, exactly the same as any other stock. If you have an online store and can get payment for the Gift Card, then the card can be sold just like any other stock.

**LIMITATIONS:** Please do not send loaded cards through the mail or otherwise. Load the card after you are sure the intended card holder has the card. Please remember, you are creating an anonymous cash product – the Gift Card. This can attract people who would seek to defraud your business, by the use of stolen credit cards (for example). Cards4all operates the cards on the highly secure eftpos network where it is face to face interaction and suitable identification can be undertaken if required, this is our work for you. We do not insure you against fraud, embezzlement or similar problems associated with being paid by your customers. The Merchant assumes all risk in being paid for cards they load for card holders.

### **MERCHANT – Can I redeem Gift Cards offline?**

NO – Officially. We do not support any offline transactions. It is possible, to cancel a card in the system (for example – a lost card), (without the card holder being in the store) and transfer the funds onto a replacement card for the card holder. If that new card was with the Merchant, then the Merchant could swipe the card and take the desired redemption and give the replacement card (with the remaining funds) to the card holder. Costs and fees apply to the stopping or replacing cards, where it is possible to do so.

### **MERCHANT – Can I have images of my cards to use in advertising?**

YES, EPS are available for \$85 + GST per design.

### **MERCHANT – Does Cards4all provide Transaction Reports for merchants?**

YES, Transaction Reporting is available monthly for \$175 + GST per annum or quarterly reports for \$140 + GST per annum.

### **MERCHANT – What is this NILL TRANSACTION?**

When you load a gift card, you take payment from the customer. That money goes into the cash register, so you get paid. Then when you load the Gift Card, you are taking money from your bank account to "refund" or place a credit onto that "debit card" – the Gift Card. So money in the cash register and money out of the bank means a NILL change which we call a NILL TRANSACTION.

**MERCHANT – If a card is lost, stolen or damaged, CAN it be CANCELLED?**

YES it can, but only if you have a record of the card number or serial number.

**MERCHANT – If I load a card incorrectly, CAN it be CORRECTED?**

NO, it cannot. Strictly speaking, we do not alter or correct cards, all cards are issued "as cash", meaning the merchant assumes the risk of issuing cards. However, we will assist by transferring the balance of the funds onto a different card, subject to limitations. The card number must be identified by the merchant including it's pin number and the merchant requests the correction of funds in writing, providing all the necessary details and payment for card correction. There are charges for correcting cards.

**MERCHANT – If a card is lost, stolen or damaged and has no value on it, Do I need to do anything?**

NO, if a card has no value and is not used (for whatever reason) it will eventually expire. An important feature with our product, is the no loaded value. We recommend that all cards to be delivered to clients are sent without value on them. When the client receives the card, they simply contact you to have the card loaded. This is much safer. If a card is lost then the Merchant only needs to send another card, waiting until the client contacts them to load the card.