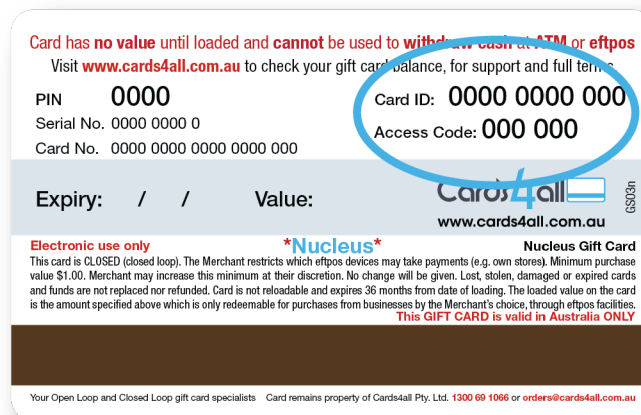


EFTPOS Gift Card – Card Holder and Merchant - FAQs Nucleus

Card Holder

How do I check the balance of the card?

You can check your available balance, complete transaction history and remaining balance at any time 24/7, free of charge by going to '**CHECK MY CARD BALANCE**' at the top of our website. Select '**CHECK MY NUCLEUS CARD BALANCE**' and Select '**CHECK MY NUCLEUS EFTPOS GIFT CARD BALANCE**' and enter your '**Card ID**' and '**Access Code**' (located on the rear side of the gift card under the signature panel, example of Nucleus gift card below).



CHECK MY NUCLEUS EFTPOS GIFT CARD BALANCE

Please note: If your gift card has no Card ID or Access Code, please go to [CHECK MY LEGACY EFTPOS GIFT CARD BALANCE](#)

You can also check your available balance by phoning customer support on **1300 69 10 66**. Our operating hours are 9am – 4pm Monday to Friday, excluding public holidays. All we require is the Card Number printed on the back of the card.

It is recommended that you check your available balance from time to time to ensure that you don't make purchases that exceed your available balance.

How do I redeem my eftpos gift card?

This process is very similar to your everyday bank card, as shown below:

1. Swipe your card through the terminal. (In order for the gift cards to transact, the terminal must have swipe capability so the magnetic stripe can be read.)
2. Enter the amount of your purchase Select "**Savings**".
3. Enter your 4-digit PIN (The PIN is under the scratch panel on the back of the card.)
4. Press OK.

****If the purchase amount is greater than the value on the card you will need to split the payment across two payment methods. In this instance you would only enter the value on the card.****

Please note: all Australian eftpos magnetic stripe swipe gift cards DO NOT operate on 'Square' branded terminals.

How much can I load onto my eftpos 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.

Does my eftpos gift card have a minimum purchase value?

Yes, the gift card has a minimum purchase value of \$1.00 as per the T&C's printed on the back of the gift card.

Will my eftpos gift card expire?

Yes, we have 48-month, 36-month value expiry gift cards and 12-month reward value expiry gift cards. The value expiry on the cards will be 48-months, 36-months or 12-months from the date the card is loaded with funds. Please find the link to our [Terms and Conditions](#).

How many times can I use my eftpos gift card?

Gift cards are single load, they cannot be "topped up". They can be redeemed (spent) for single or multiple purchases. Use your gift card as many times as you like until the balance is spent.

How private is my eftpos gift card?

It acts just like any debit card the bank issues so the shop assistant/cashier cannot see your card balance. Remember that there is 24 hr internet access to check your card balance.

Where can my eftpos gift card be used?

'Open – Loop' gift cards can be used Australia wide, on all EFTPOS machines that have swipe capability so the magnetic stripe can be read.

Closed – Loop' gift cards can only be used at activated EFTPOS terminals within a closed loop program. Please contact the company that issued your card for a list of their participating stores.

What does EFTPOS mean?

Electronic Funds Transfer (at) Point Of Sale.

What do I do if the retailer ceases to honour my eftpos gift card?

Contact Cards4all and we may transfer the available funds to a new card.

What happens if my eftpos gift card is damaged, lost or stolen?

Your gift card can only be replaced if you have the 'Card Number' or 'Card ID'. If the card is lost, stolen or damaged, please email orders@cards4all.com.au. You may request a new unused card from the company that issued your gift card, or we can issue a replacement card for a small fee deducted from your remaining balance. Once the original card is cancelled, we will send a replacement and transfer the remaining funds.

Merchants

MERCHANT – How much does an eftpos gift card program cost?

The cost of your program depends on which gift card solution best suits your business needs. We offer a wide range of programs and card types, each designed to do different things. Volume orders and pre-payment can significantly reduce your overall costs.

Pricing will vary based on the quantity you order and the features or options you choose. Once your program is set up, there are no ongoing program fees, the setup fee is a one-time cost. For each re-order, you simply pay for the gift cards and freight.

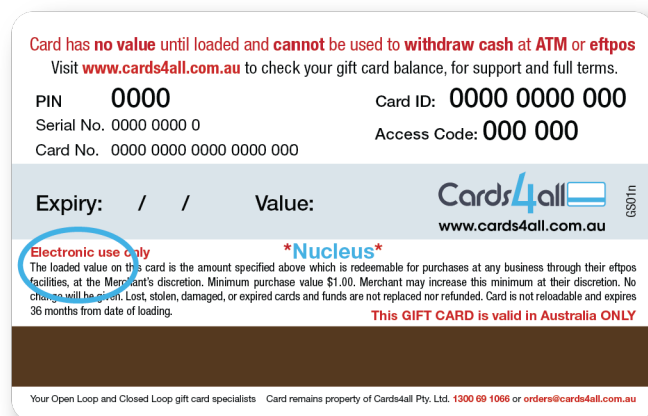
Optional add-ons, such as e-commerce functionality, may include an annual fee. We pride ourselves on delivering high-quality, cost-effective programs that perform reliably for businesses of all sizes.

MERCHANT – Will the eftpos gift cards work on my system?

Our plastic gift 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.

MERCHANT – What is a Open Loop gift card program?

Open Loop gift cards can be used Australia wide, on all EFTPOS machines that have swipe capability so the magnetic stripe can be read. Please find an example of a Open Loop gift card that has the Prepaid and eftpos logo on the front and T&C's on the back.

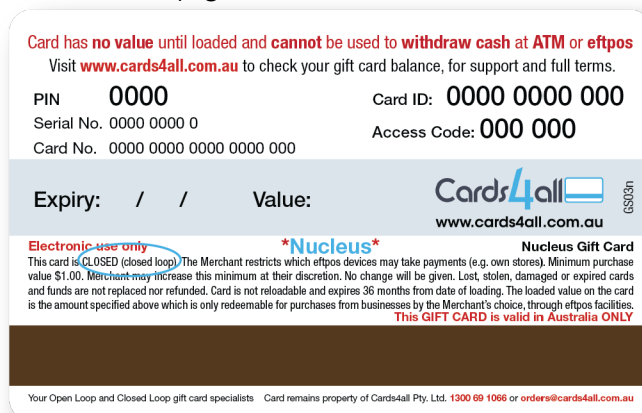


MERCHANT – What is a Semi Closed Loop gift card program?

Semi Closed Loop gift cards can only be redeemed at the participating stores within your closed loop program. All EFTPOS terminals in all of your participating stores or locations must be activated with an activation card. EFTPOS terminals need to have swipe capability so the magnetic stripe can be read. While other businesses may share the same stock code, their terminals are separated by geographic distance, ensuring your program remains securely locked down to your chosen locations.

To keep your Semi Closed Loop gift card program running smoothly, each participating store must ensure their EFTPOS terminals remain activated to accept your gift cards for the full duration of the card's value expiry period. This includes reactivating terminals whenever they are upgraded or replaced.

Below is an example of a Semi Closed Loop gift card back T&C's.

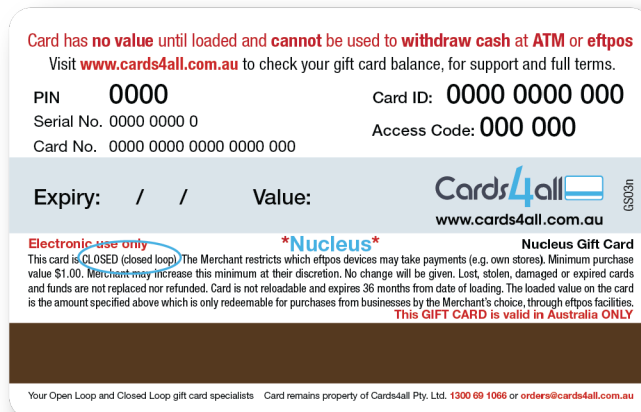


NOTE: The 'Activation Process' is terminal specific – to activate terminals each store must have a activation card and complete a 5c purchase on all of the terminals instore. We can also set the terminals up remotely with the Acquirer ID and Terminal ID.

MERCHANT – What is a Closed Loop gift card program?

Closed Loop gift cards can only be redeemed at participating stores within your closed loop program. All EFTPOS terminals in all of your participating stores or locations must be activated with an activation card. EFTPOS terminals need to have swipe capability so the magnetic stripe can be read.

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. Please find an example of a Closed Loop Gift Card back T&C's.



NOTE: The 'Activation Process' is terminal specific – to activate terminals each store must have a activation card and complete a 5c purchase on all of the terminals instore. We can also set the terminals up remotely with the Acquirer ID and Terminal ID.

MERCHANTS – Is there a minimum order/re-order for Prepaid eftpos gift cards?

Yes, our minimum order/re-order for Open Loop gift cards is:

- **10-499 gift cards** :- the turn around time is approximately 15 working days from your artwork approval sign off to the shipment of your order. We also have our Fast Track Priority service. This will ensure your order is shipped within 7 working days of your artwork approval sign off and is available for \$65 + GST.
- **500 or more gift cards** :- the turn around time is approximately 8 weeks from your artwork approval sign off to the shipping of your order.

Our minimum order/re-order for Semi Closed Loop gift cards is:

- **10-499 gift cards** :- the turn around time is approximately 15 working days from your artwork approval sign off to the shipment of your order. We also have our Fast Track Priority service. This will ensure your order is shipped within 7 working days of your artwork approval sign off and is available for \$65 + GST.

Our minimum order/re-order for Closed Loop gift cards is:

- **500 or more gift cards** :- the turn around time is approximately 8 weeks from your artwork approval sign off to the shipping of your order.

MERCHANTS – What is involved with training my staff?

Our eftpos gift cards are simply another of the electronic cards you are already processing through your EFTPOS terminals. Your staff will easily understand the small differences (swipe instead of tap). You will receive "how to" PDF instructions with your order.

There is also PERMANENT SUPPORT from our support team, with online and phone options. Our office hours are 9am – 4pm Monday to Friday, excluding public holidays. Please phone our support line **1300 69 1066**, printed on the back of the cards and one of our helpful staff members will assist with your inquiry.

MERCHANTS – Can my eftpos gift cards be used at my other store?

YES absolutely. If your gift card program is closed loop, you will just need to ensure that all the EFTPOS terminals you want to accept the gift cards, have been activated using the store allocated activation card.

MERCHANTS – Do my eftpos gift cards expire?

YES, we have 48-month value expiry gift cards, 36-month value expiry gift cards and 12 month reward value expiry gift cards. The cards have a useable data life of some 5 - 7 years. The value expiry on the cards will be 48-months, 36-months & 12-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 eftpos gift cards look like before they are printed?

YES, 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 the approval proof is correct rests with you, our valued client.

MERCHANT – What do I do if the eftpos gift card declines?

- Confirm the Cardholder is selecting "Savings"
- Make sure the Cardholder is NOT attempting a sale that is greater than the value on the card. They can only redeem the amount on the card and then will need to use another payment method to pay the balance.
- Gift card must be swiped through EFTPOS terminal (will NOT tap)
- For closed loop cards (refer to card back). Please activate your EFTPOS terminal.
- Confirm it is NOT a square terminal (Square terminals do NOT accept any Australian swipe gift cards)

MERCHANTS - What happens if my eftpos gift card has expired?

All Cards4all Nucleus gift cards have a 30 day grace period built in to the card data. During this time, although the card will show as "expired" it will still operate as usual allowing the funds to be spent. Please ensure all card holders are encouraged to use their gift cards within its validity.

MERCHANTS – How do I load money onto the eftpos gift cards?

Our cards have two load options (detailed below) allowing them to be loaded when required. This enables the cards to be safely posted and distributed unloaded.

The two methods of loading a card include:

- 1) Website loading
- 2) Bulk loading

1) Website loading, go to the Cards4all website and select '**LOAD MY NUCLEUS CARD**' at the top of the page. Enter the required details to activate and load the gift card. Once the cardholder receives the confirmation email sent to their nominated email address, the card is ready to use.

Please note: a 1.5% processing fee applies. (until 1st October 2026)

2) Bulk loading, is the quickest and easiest way to load many cards at once (10 cards minimum). This is a free of charge service we offer. We require a spreadsheet of the '**Serial Numbers**' and '**Card ID**' you wish to load and the \$ value to be loaded on each. Once payment has cleared, we will load your cards and let you know when they are ready to be used.

MERCHANT – How do I load a lot of eftpos gift cards at the same time for promotions?

Rather than loading the cards individually, Cards4all can “bulk Load” the cards for you. Just email accounts@cards4all.com.au and request an invoice for the funds you want loaded, eg 100 x \$20. Upon receipt of payment, we will load them all for you. We will email confirmation once the load is complete and the funds are available on the cards instantly. A free of charge service that will save you a lot of time.

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

NO, we are unable to alter/correct card data once a card has been loaded. However, we will assist by transferring the balance of the funds onto a different card, subject to limitations.

MERCHANT – Can I sell eftpos gift cards online?

Yes – with limitations. The gift cards may be 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 a 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. 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 eftpos 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 - Do eftpos gift cards have any fees?

NO, our eftpos gift card costs include all transaction fees and administrative charges. The full loaded value is available for the cardholder to spend.

MERCHANT – Can I have images of my eftpos gift cards to use in advertising?

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

MERCHANT – Does Cards4all provide Activity Reports for merchants?

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

MERCHANT – If a eftpos gift card is lost, stolen or damaged, and has a value on it, CAN it be TRANSFERED?

The gift card can only be replaced if you have the ‘Card Number’ or ‘Card ID’. If the customer’s card becomes lost, stolen or damaged, please direct them to contact us at orders@cards4all.com.au. They may request a new unused card from your business, or we can issue a replacement card with a fee deducted from the remaining balance. The original card will be cancelled, and the balance transferred to the replacement card.

MERCHANT – If a eftpos gift 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) the data will eventually expire. We recommend that all cards to be delivered to clients are sent without funds loaded on them. When the client receives the card, they simply contact you to have the card loaded.