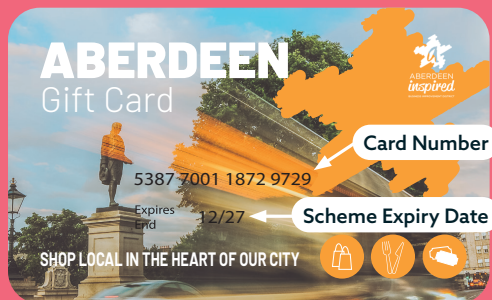


# GIFT CARD GUIDE

The Aberdeen City Gift Card is a city-wide gift card scheme that locks spend into the local economy, supporting local businesses and jobs. Accepted by over 200 Aberdeen city businesses there is a physical and a digital version of the gift card. Both cards can be bought online or from the information desk within the Bon Accord shopping mall.

The person buying the card chooses a value from £10 to a maximum of £500. The person spending the card must use it within 12 months of the purchase date.

You won't know if a customer pays using a digital gift card as it is stored in their device's digital wallet. The physical gift card needs to be swiped or have the card details entered manually into your payment system.



## The perfect purchase

We all want to ensure that customers have a successful and positive experience when using their gift card (probably for the first time). If for any reason payment does not work follow these steps:

- Check the card balance by opening their camera on their mobile phone and holding it over the QR code on the back of the card. This will state their balance. If they don't have a camera phone they can go to [www.getmybalance.com](http://www.getmybalance.com) and enter the card number to check their balance.
- If payment is declined you (or your supervisor/manager) should call this number to try resolve the payment issue there and then thus avoiding any embarrassment felt by the customer.

**Help number for businesses: 0121 268 3210**

These steps should result in any failed payment being rectified. However, if the customer wishes to make contact they can use the phone numbers on the back of the card or this email address for customer complaints or queries: [support@mi-cnx.com](mailto:support@mi-cnx.com)

PROCESS  
PAYMENT AS A  
DEBIT  
MASTERCARD  
DO NOT SELECT  
GIFT CARD



## DIGITAL IS EASY

Digital gift cards transact without you even knowing they have been used. They sit in the customers digital wallet (Apple or Google) on their mobile device and the customer selects the payment method for themselves from their digital wallet then holds up to the reader at the till point.

## PHYSICAL CARDS

Are transacted like any other debit MasterCard, with the difference being they do not have a chip so they need to be swiped or have the card details entered manually. The payment type is debit MasterCard and you should process in exactly the same way as a debit MasterCard on your payment terminals. (DO NOT select 'gift card' as the payment type as this will result in the transaction being declined).

## CARD MACHINE WITH SWIPE FACILITY

If you can swipe magnetic stripe cards then simply swipe the customers card through the machine once you have entered the amount and payment method and the sales value will be deducted from the card balance.

## CARD MACHINE WITHOUT A SWIPE FACILITY OR CUSTOMER NOT PRESENT (OVER THE PHONE)

Without a swipe facility, the card payment can be completed by entering

- the card number • expiry • CVV

on your terminal to complete the sale, as you would when taking a customer not present (CNP) payment.

## SPLIT PAYMENTS

If the available balance on the gift card is less than the total value of the purchase, you can split the payment. You must first process the gift card payment for the exact amount available on card then take payment for the remainder. If you try to process in the wrong order this will result in a declined transaction.

## ONLINE TRANSACTIONS

The customer enters the card number, scheme expiry date shown on the front of the card and CVV on the payment page just like they would with any other debit or credit card. The customer should select debit MasterCard as the payment type (not gift card).

## PRE AUTHORISATION PAYMENTS

The gift card can only be used to preauthorise a payment if there are sufficient funds on the card.

## ALL SYSTEMS

In each of the instances described, the transaction goes through like any other debit MasterCard debit sale. The customer's balance on the card is reduced by the amount of the transaction and you receive the money just like you would for any other card payment.

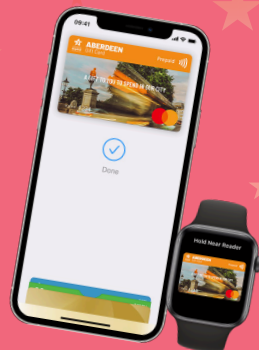
## PIN NUMBER

In most cases the need for a PIN number is overwritten as part of the gift card scheme but some payment systems print a signature receipt or ask for a PIN number. If a PIN number is requested for a transaction, it is the last four digits of the gift card number.

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