

# ABERDEEN

## Gift Card

PROCESS  
PAYMENT AS A  
**DEBIT  
MASTERCARD**

DO NOT SELECT  
GIFT CARD

The Aberdeen City Gift Card is a city-wide gift card scheme with around 200 businesses signed up. It is a fantastic way to encourage people into the city to spend their gift with an Aberdeen business. Cards can be bought online or from Bon Accord's Information Desk. They can be used in person in any number of participating businesses until the value is used. The card is a pre-paid Mastercard and swipes on your PDQ machine. If you have a swipe function on your PDQ, you already have the infrastructure to accept the card. Please ensure you select debit mastercard as the payment type (not gift card).

### The perfect purchase experience

As it's a new product we're sure that, like us, you'll want to ensure that customers have a really positive experience when using their gift card (probably for the first time). If for any reason payment does not work follow these simple steps:

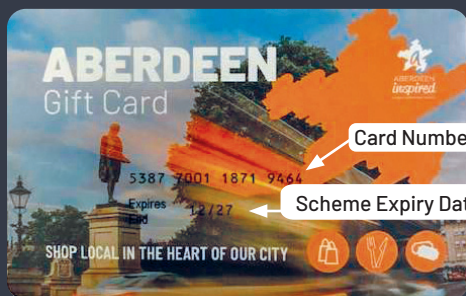
### Check the card balance

Firstly get the customer to check their 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.

### Help number

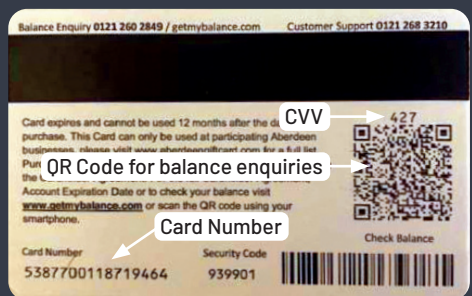
If payment is declined you (or your supervisor/manager) should call this number to resolve the payment issue there and then thus ensuring the customer feels they are valued and supported: Help number for businesses: **0121 268 3210**

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: **clientsuccess@mi-cnx.com**



Card Number

Scheme Expiry Date



CVV

QR Code for balance enquiries

Card Number

   @abdinspired

[aberdeengiftcard.com](http://aberdeengiftcard.com)

  
ABERDEEN  
*inspired*  
BUSINESS IMPROVEMENT DISTRICT

## **TAKING PAYMENTS WITH AN ABERDEEN GIFT CARD**

Taking payments with an Aberdeen Gift Card is as simple as taking any other card debit mastercard payment. Although it is called a gift card the payment type that should be selected is a debit mastercard and should be processed in exactly the same way as a debit mastercard on your payment terminals (do select 'gift card' as the payment type as this will result in the transaction being declined).

## **CARD MACHINE WITH SWIPE FACILITY**

If you have a card machine with a swipe facility, swipe the customers card through the machine and the sales value will be deducted from the card balance. Payment type is a debit mastercard. If the transaction is larger than the gift card's value, please ensure that you charge the gift card its exact balance first, then the balance via their other payment method. Charging the gift card anything other than the exact amount or processing in the wrong order will result in the payment being declined.

## **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 payment over the phone.

## **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 payment for the exact amount available on the gift card and then take payment of the remainder via another method. If you try to process the other method of payment first then put the balance through on the gift card this will result in a declined transaction.

## **ONLINE TRANSACTIONS**

If you take payments online, the customer enters the card number, expiry date 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 it has the required stored value for the pre authorisation amount.

## **ALL SYSTEMS**

In each of the instances described, the transaction goes through like any other mastercard debit 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.

Contact our business engagement team at:  
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