

ONE

ACCEPT & AUTHORIZE AS A CREDIT CARD

You may authorize the card for an amount up to the current available balance.

- Swipe the card through your POS as a credit card.
- If your POS requires the last 4 digits of a credit card, enter the last 4 numbers in the card sequence from the back of the card.
- The returned authorization code is the remaining balance of the card.
- Write the remaining balance in the tracking strip on the card's back.
- Present the receipt to the cardholder for signature.
- Always return the card to the cardholder, even if the entire card balance has been spent.

TWO

KNOW THE CARD BALANCE

To check a card balance, you or the cardholder will need the number on the back of the card.

VIA THE CARD BACK

See the balance tracking strip on the back of the card.

VIA PHONE

In the US: 800.755.0085

In Puerto Rico: 800.803.7439

In Canada: 800.755.8608

VIA POS TERMINAL

-swipe card.

-enter and process \$0.01 transaction.

-returned authorization code will be the current card balance.

VIA CARDHOLDER RECEIPT

The authorization code on the receipt shows the remaining balance of the card in this format: an X represents a decimal point. For example, an authorization code of 127X64 represents a balance of \$127.64.

VIA WEB

www.getmybalance.com

AT CUSTOMER SERVICE DESK (IF APPLICABLE)

During normal hours.

THREE

BALANCE TRACKING STRIP

The card has a feature on its back designed to aid in the efficiency of sales transactions. This feature is located on the right side of the card back.

- Beginning balance of the card recorded at time of activation.
- Consult this strip before processing a transaction to obtain the balance.
- Write remaining balance in the next space after a transaction is completed (see authorization code on transaction receipt for the card balance).

FOUR

SPLIT TENDER TRANSACTIONS

If the transaction amount exceeds the balance of the card, follow your own policy regarding split tender.

- StoreFinancial RECOMMENDS that you find the balance on the card using one of the methods above.
- Swipe the card for the exact available balance.
- Obtain another form of payment for the remainder of the sale.

MERCHANT CARD GUIDE

FIVE	VOIDING A SALES TRANSACTION	<p>If you deduct an incorrect amount from a card, follow your existing void procedures.</p> <ul style="list-style-type: none">• When you void a transaction, the funds need to be placed back on the card.• You can call Merchant Support to have the funds immediately placed back on the card. The Merchant Support number is listed on the back of the card.• If you do not call Merchant Support, it will take approximately 7 business days for the funds to be automatically placed back on the card.
SIX	RETURNED MERCHANDISE PURCHASED WITH CARD	<p>Merchants should follow standard store policy when processing merchandise returns.</p> <ul style="list-style-type: none">• StoreFinancial recommends that refunds for merchandise purchased with a card not be placed back on the card.• Refunds on credit returns can take up to 7 business days to appear on the card.• The original card used to make the purchase MUST be present at the time the return is processed. The return must be credited back to the original card.• Only the portion of the sale amount purchased with the card may be returned to the card.• Always return the card to the cardholder after a purchase. This way the cardholder can use it for credit return purposes.
SEVEN	MANAGING A DECLINED SALES TRANSACTION	<p>If the card is declined, be sure:</p> <ul style="list-style-type: none">• There are sufficient funds on the card by checking the balance.• Promotional funds have not expired. The card front will state expiry details.• You are processing the card as a credit card.• The mag stripe is being read properly. If not, call Merchant Support for manual entry instruction.• If at any time you need further assistance, please call the Merchant Support number, which is listed on the back of every card.
EIGHT	POS MESSAGE “EXPIRED” OR “INVALID” CARDS	<p>The cards have a valid thru date on the magnetic stripe of the card.</p> <ul style="list-style-type: none">• The cardholder may present a card with available funds that when swiped through your register displays the message: Expired or Invalid Card.• If this happens, please contact Merchant Support for details on valid thru date and funds availability.• Depending on funds availability, Merchant Support will provide instructions for the cardholder.
NINE	ABOUT THE CARD	<p>If the transaction amount exceeds the balance of the card, follow your own policy regarding split tender.</p> <ul style="list-style-type: none">• Merchants will receive payment for accepting the card in the same way they receive payment for accepting a regular credit card.• Cards cannot be used for gratuities.• Direct customers with questions regarding lost cards to the card selling location or promotion provider, as applicable, to receive information about replacement card policies.