

# H-D<sup>TM</sup> Canada National Gift Card Program

## Dealer FAQs



**Question** **Is Harley-Davidson® Canada the Issuer of the new H-D<sup>TM</sup> Gift Card Program?**

**Answer** The new program will be administered through partners. StoreFinancial Services Canada is the Program Administrator, Home Trust Company is the Issuing bank.

**Question** **Who will provide Dealer and Cardholder support?**

**Answer** Store Financial Canada will be providing both dealer and cardholder support for the program in Canada. Store Financial provides all of the program, dealer and cardholder support for the U.S. gift card program.

**Question** **Will the new H-D<sup>TM</sup> Gift Cards be accepted across Canada and the U.S?**

**Answer** The new H-D<sup>TM</sup> Canada Gift Card will only be accepted at participating dealers in Canada. The card will not be accepted in the U.S. and the U.S. gift card will not be accepted in Canada. The Canada gift card has a distinguishing red maple leaf in the bottom right corner. The U.S card does not.

**Question** **Where will I get the enrollment information?**

**Answer** You will receive an email from Store Financial shortly. The email will contain a link to the H-D<sup>TM</sup> Canada Gift Card Enrollment and Resources website. This site will have all the documents and information you will need for the program.

**Question** **What agreements will I have to execute in order to sell the new card?**

**Answer** You must complete an agreement with H-D<sup>TM</sup> Canada, an EFT Debit Authorization form and a User Set Up form. There is a separate agreement for redeeming cards.

**Question** **Do I need to sign agreements for each physical location selling H-D<sup>TM</sup> Gift Cards?**

**Answer** Yes, each individual dealership location will need to execute a selling agreement, EFT form, and User Set up form.

**Question** **Do I need equipment for each register at my dealership?**

**Answer** Gift cards are activated using a computer with high speed internet access equipped with a small "swipe" device. This computer can be located anywhere in your dealership. The only incremental item needed is the swipe device. Two swipe devices will be included in your startup kit. Review the "System Requirements for CardSpot" document to ensure you meet these requirements prior to enrolling to sell.

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<b>Question</b>	<b>How will I get the cards and materials to start selling the gift cards?</b>
<b>Answer</b>	Once you complete and return the required documents to sell, we will automatically send a startup kit to your dealership. The kit will contain 100 cards, 100 cardholder agreements, 100 gift card sleeves, and 2 activation swipe devices. Replacement gift card materials can be ordered in Ultracomm as needed.
<b>Question</b>	<b>What is the process to activate or load the card?</b>
<b>Answer</b>	You will be provided all the training and materials you need to ensure a smooth set up process and to ensure your dealership employees are fully educated on the activation process.
<b>Question</b>	<b>What fees do I pay when I sell a gift card?</b>
<b>Answer</b>	The dealer selling a gift card will be charged a fee of \$0.65 CAN for the activation of the card, plus any applicable taxes, upon activation/loading of the card.
<b>Question</b>	<b>How much do cards and materials cost?</b>
<b>Answer</b>	Materials will be charged at the current applicable rate. The current rate is \$0.36 CAN per plastic card and \$0.17CAN per gift card sleeve. Replenishment will be in quantities of 50.
<b>Question</b>	<b>Can a customer buy any amount of cards and at any value?</b>
<b>Answer</b>	Customers can purchase gift cards in any quantity, in card amounts between \$5 and \$500. You will need to become familiar with the Gift Card Operating Regulations which will be covered in training. The Operating Regulations Reference document is on the Enrollment site.
<b>Question</b>	<b>What is the process to accept/redeem the H-D<sup>TM</sup> Gift Card?</b>
<b>Answer</b>	You will process the gift card like a credit card. Simply swipe it through your credit card reader like a Mastercard. The CVV2 and valid thru date are on the back of the card. You will be provided with training and can access all materials on the H-D <sup>TM</sup> Gift Card Enrollment and Resources website to ensure a smooth set up process and to ensure your employees are educated on the redemption process.
<b>Question</b>	<b>What fees do I pay when I redeem a gift card?</b>
<b>Answer</b>	The dealer accepting a gift card as payment will be charged the normal MasterCard transaction fee for the amount redeemed from the card. The fee is currently 1.68%.
<b>Question</b>	<b>How will I know what the balance is on the gift card?</b>
<b>Answer</b>	You can obtain the balance on the card in a number of ways: by calling the number on the back of the card, looking it up on <a href="http://getmybalance.com">getmybalance.com</a> or by running a .01 transaction through your POS terminal. You will learn about each option in training and by referencing the Merchant Reference Guide on the H-D <sup>TM</sup> Gift Card Enrollment and Resources website.

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- Question**     **How does the sales settlement process work?**  
**Answer**        H-D<sup>TM</sup> Gift Cards are loaded with funds as soon as you activate them. At the time of activation, you will obtain payment from the customer in the same manner as any other sale. On a two-day lag from the date of activation, the bank account you designate on the EFT Debit authorization form will be debited the total dollar amount of any cards you activated. The activation /load fees and applicable tax will also be debited from your bank account monthly. The card Funds are stored in a trust account with the issuing bank and are guaranteed to MasterCard<sup>®</sup>. Once the card is redeemed, the issuing bank will credit MasterCard who will in turn credit the redeeming dealer location. The funds will be deposited along with all credit card settlements you receive.
- Question**     **Where does the gift card money collected reside?**  
**Answer**        The funds are stored in a trust account with the Issuing bank for the Gift Card holder.
- Question**     **What happens if a card is lost or stolen?**  
**Answer**        Cards that are lost or stolen may be replaced with the original receipt. Replacement is made at the outstanding card balance.
- Question**     **Can I charge a fee to the customer purchasing an H-D Gift Card?**  
**Answer**        No.
- Question**     **Will I be able to sell gift cards in time for the 2015 Holiday Season?**  
**Answer**        Dealers must return their completed enrollment documents by November 20, 2015 in order to ensure their Gift Card Startup Kit ships the week of November 23, 2015. Dealers that meet this deadline will be able to sell gift cards shortly after they complete the training during the week of November 23, 2015.