



What is a Town and City Gift Card?

A Town and City Gift Card is a prepaid Private Label MasterCard. Town and City Gift Cards come in two versions:

- A **Physical Card** which is accepted by swiping the card through the magstripe reader on your card terminal
- A **Digital Card** which is added to the customers Apple Pay, Google Pay or Samsung Pay Wallet

There are no additional costs to accept the Gift Card, it's charged at the same rate as a normal MasterCard Debit Card transaction. As the payment is a MasterCard transaction, you'll receive the funds from your acquirer for the transaction as per your Merchant Acquirer Agreement.

In order to accept the Gift Card, you will need to process a declined transaction through your card terminal. This enables us to pick up your Merchant ID and add it to a list of approved Merchant IDs. You do not need to install any software or additional hardware to accept the Gift Card.

How do I take payments with a Town and City Gift Card (Physical Card)

Taking payments with a Town and City Gift Card is as simple as taking any other card payment. Process as a Debit MasterCard transaction

Card machine with swipe facility

If you have a card machine with a swipe facility, swipe the customer's Town and City Gift Card through the machine and the sales value will be deducted from the card balance.

Card machine without a swipe facility

Without a swipe facility, the Town and City Gift Card payment can be completed by entering the card number, expiry and CVV (The CVV Security Code is above the QR code on the reverse of the card) on your terminal to complete the sale, as you would when taking a payment over the phone.

Some payment systems, such as Sumup, allow you to send a link to the customer's phone to transact an online payment:

Zettle Merchant Guide:

1. Log into your iZettle Go app
2. Activate the Payment Links feature in Settings
3. Add the customer's products to your basket and select "Send Link" when you checkout
4. Fill in your customer's name, a few words or a reference number (to keep track of your sent links).
5. Choose how to send the link: SMS, email or any messaging app installed on your device (Facebook Messenger, WhatsApp, etc.).
6. Send the link and wait for your customer to pay!

Sumup Merchant Guide:

1. Log in to your SumUp App.
2. Enter the payment amount and a description (optional) or select an item from your products. Then tap "Charge". Note: We recommend that you enter a description as this will remind the customer of the transaction later and help you to avoid chargebacks.
3. For the payment method, select "Payment Links".
You'll then be given the following options to share the payment link to your customer:
 - Show QR code: Your customer scans your business' QR code from your mobile using the camera of their smartphone.
 - Share payment link: Your customer receives the link via email, WhatsApp or any other messaging platform installed on your device.
 - Send via SMS: The link is shared with your customer via text message. After your customer has entered their credit card details and confirmed the transaction, you should see that the transaction has been approved.

Square:

Square allows you to swipe magnetic stripe payment cards (without a chip) on your mobile device. The Square Reader for magnetic stripe cards included with your Square Reader is compatible with the latest version of the Square app on any supported device.

1. Open the Square app and firmly plug the card reader into the device's headset jack until you hear a 'click'.
 - o Note: You may need to remove your device case or cover to fully connect the reader.

2. Add items to the basket or tap the keypad icon to add custom amounts followed by the + sign. If you're using a supported barcode scanner, you can scan an item's barcode with an SKU saved to your item library.
3. Tap an item in the basket to add a description, create modifications, change the quantity and apply tax (if applicable).
 - o Note: At least £/€1.00 needs to be charged to process a card payment.
4. Swipe the card smoothly and quickly through the reader with the magnetic strip facing the thick side of the reader.

Dojo Card Reader:

1. Process the transaction as normal, select Card Payment
2. Ask the customer to enter the card in the Chip and Pin Reader
3. The Dojo Reader will ask the customer then to swipe the card across the top of the Dojo Reader

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.

All systems:

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

How do I take payments with a Town and City Gift Card (Digital Card)

Digital Town and City Gift Cards use Apple Pay, Google Pay and Samsung Pay to allow customers to pay. Apple Pay, Google Pay, Samsung Pay works using an NFC (near field chip) embedded in the customer device.

When held up close to a chip and pin machine the two communicate in the same manner when standard contactless transactions take place via credit or debit card.

1. Tender the transaction as a Debit / Credit Card
2. Have customers hold their Device with Apple Pay / Samsung Pay / Google Pay next to the reader

3. The transaction will process as a normal

How do I check how much is on the card?

The instructions of how to check the balance on the gift card are written on the reverse of the card.

The customers can call the balance enquiry number on the reverse of their card, check online www.getmybalance.com or scan the QR code to check their balance.

How do I check at the till how much is on the card?

Whether or not you have ePOS, you can check the balance by running a 1p transaction through the till using the gift card.

This will not be taken off the customer's card, but will be credited on your merchant account.

You will need to:

- Run a 1p transaction through your till using the gift card as the means of payment • On the receipt that prints out, the authorisation code will show the balance
- An X will usually be used to show a decimal point, so an authorisation code on the receipt of 001X45 would show funds of €/ \pounds 1.45 left on the card

What if there is not enough money on the gift card?

If there are insufficient funds on the gift cards in relation to the value being charged then the card will decline.

If the available balance on the gift card is less than the value of the purchase, you can split the payment and take payment of the remainder via another method.

Where is the CVV number?

The CVV Security Code is above the QR code on the reverse of the card

Can I refund back on to the card?

Yes. Process a refund in the same way you would for any Mastercard Credit or Debit Card.

I have a new terminal? Do I need to do anything?

If it's only the terminal that has changed and the Merchant ID has remained the same then no action is required.

If the Merchant ID has changed we'll need to re-register your terminal

Is the Gift Card Recyclable?

The Gift Card is a coated 100% paper-based card that provides an environmentally friendly alternative to a traditional plastic gift card.

The Gift Card has declined

If the Gift Card has declined, please contact the Merchant Support Line:

UK: +44 (0) 121 268 3210

Ireland: +353 (01) 5133656

