



An overview of
Chase Paymentech
Gift Card processes
and transaction types



1 Issuance

Customer purchases gift card and merchant activates card.



2 Redemption

Customer makes purchase with gift card and redeems amount of purchase from card.



3 Print Report/Balance

Merchant prints report from point-of-sale terminal to balance transactions from batch.



4 Settlement

Merchant settles batch to clear transactions for next day.

Activation*

A gift card transaction that creates a customer's gift card account by assigning monetary value to a new card. Activations can only be performed on cards that have not been previously activated.

Balance Inquiry

A gift card transaction that displays the customer's available card balance (without changing it) at the point of sale.

Block Activation*

A gift card transaction that activates a "block" of multiple cards in a single transaction. This transaction is typically used to fulfill larger corporate orders. Cards are sent to you in sleeves with the cards in sequential order (aside from the last digit on the card). You must keep cards in sequential order to issue a block activation.

Deactivation*

A gift card transaction that changes the status of a card to an inactive status. Inactive cards cannot be used for redemptions.

Issuance/Add Value

A gift card transaction that adds value to the card account. This transaction can be used to issue and activate a new card or to reload an active gift card with incremental value. You must activate the card and enter the dollar amount to issue a new card, even on a predenominated card. Check the balance on the receipt to verify you've issued the correct amount.

**Available only in some point-of-sale applications.*

Partial Redemption*

When turned on, this feature will allow a redemption transaction to be approved when the transaction amount exceeds the balance on the account. The approved amount and amount due are printed on the transaction receipt.

Offline Transactions (Prior or Force)

If you are unable to run a gift card transaction through your point-of-sale device (terminal down, phone lines down, etc.), you can call Chase Paymentech's Gift Card voice authorization phone number, **1-800-507-0746**. When your point-of-sale device becomes available, perform an offline transaction (Prior or Force) to maintain accurate balance reporting from your point-of-sale device. Please have the following information ready prior to your call: Gift Card merchant number, card number, transaction type and transaction amount. You will be given an approval code that you can write down.

Reactivation*

A gift card transaction that changes the status of a card from inactive to active. This transaction can only be used to activate "deactivated" cards.

Redemption

A gift card transaction that decreases the value stored on the customer's account. This transaction is used when a customer uses the card to purchase goods or services.

Voice Authorization

If you are unable to run a gift card transaction through your point-of-sale device (terminal down, phone lines down, etc.), you can call Chase Paymentech's Gift Card service and support phone number at **1-800-507-0746**. Activation, Issuance and Redemption voice authorization transactions are available from the Gift Card service and support phone line. Please have the following information ready prior to your call: Gift Card merchant number, card number, transaction type, and transaction amount. You will be given an approval code that you can write down. After obtaining a Voice Authorization, perform an offline transaction (Prior or Force) to maintain accurate balance reporting from your point-of-sale terminal.

Void

Cancels a gift card transaction by dialing to Chase Paymentech's host and reversing it. Can only be performed during the same business day as the transaction and/or prior to closing the terminal batch.

**Available only in some point-of-sale applications.*

Account Number

Printed on the card. This number can be used by the customer when checking the remaining balance on the card and can be keyed into the point-of-sale terminal if the magnetic stripe does not work.

PIN/CVD2

A 4-digit code printed on the back of a Chase Paymentech Gift Card that provides additional fraud protection during manually entered or online transactions.

Disclaimer

Language printed on the back of a card explaining the merchant's rules for their gift card program.

Expiration Date**

A period of time from the point of issuance, defined by the merchant, at which time any remaining balance on a gift card is depleted. Language describing this process will appear on the back of the card if it is being used.

Inactivity Fee**

A fee that is charged to the customer's gift card account after a period of account dormancy. This fee is charged to the account monthly until the customer uses the card again, or until the account balance is fully depleted. Language describing this process will appear on the back of the card if it is being used.

IVR Number

Printed on the back of the card. Allows a customer to check the available balance, check the activation and expiration date (if available) and hear a playback of all transactions associated with the account by calling **1-800-242-5353** 24 hours a day, 7 days a week.

Gift Card Reporting

Gift Card reporting is available from the point-of-sale equipment to assist with end-of-day gift card reconciliation. It is important to use this reporting in your end-of-day reconciliation process to maintain control over your gift card program.

** *Optional Custom Gift Card program features, configured only upon merchant request.*

Amt Does Not Meet Minimum

The card you are trying to activate has a designated minimum amount required for activation/issuance. Verify the minimum amount required for the card and retry the transaction.

Amt Exceeds Maximum

The amount you are trying to activate or add to the card exceeds the maximum amount permitted on the card. Verify the maximum amount allowed for the card and retry the transaction.

Auth Declined

Account balance remaining is not enough to cover the redemption transaction being attempted. Check the account balance printed on the decline receipt and retry the transaction for the remaining balance. If balance is zero, the balance has been depleted; request another form of payment.

Call Voice Oper

Local telephone lines may be having difficulty. Please call **1-800-507-0746** for a voice approval. Have your merchant number, card number, type of transaction and amount ready.

Card Expired

The card you are attempting to redeem has passed its predetermined expiration date. Follow internal procedures for customer service.

Invalid Card No

If manually entering the card account number, one or more of the digits were incorrectly entered. If attempting a swiped transaction, the magnetic stripe may be experiencing difficulty; attempt the transaction again by manually entering the card account number.

Invalid Merchant

The merchant account is not set up properly in Chase Paymentech's internal database. Contact Technical Support.

Account Not Active

You are attempting a balance inquiry or redemption transaction on a card that has not yet been activated.

Card Not Allowed

You have attempted a gift card transaction without pressing the gift card hot key or gift card menu option on your point-of-sale equipment. Select the gift card option, then follow the prompts for the transaction you would like to perform.

Error codes may not display exactly as shown above

Q. How can I help prevent fraudulent transactions?

- A.
- Maintain inventory control just as you would for any product sold.
 - Match terminal reporting to register reports for numbers and amounts of gift cards sold.
 - Treat activated cards like cash; don't pre-activate unless necessary.
 - When shipping active cards, use traceable and/or insurable shipping methods.
 - Utilize point-of-sale passwords and only allow managers to perform activation/issuance transactions.

Q. What should I do if the customer's transaction is declined?

- A.
- If your terminal does not allow for partial redemption, the transaction will be declined if the purchase amount is greater than the card balance. Your terminal will always print the remaining balance on the receipt, so you can simply re-run the transaction for the amount available on the card and ask your customer for another form of payment for the remainder.

Q. Do I have to have the card in my possession to complete a transaction?

- A.
- Gift card account numbers may be manually entered. During a manually entered transaction, some point-of-sale solutions require you to enter the CVD2/PIN printed on the Chase Paymentech Gift Card.

Q. What do I do if a customer reports their card lost or stolen?

- A.
- If the card number is available (e.g., via receipt), you can perform a deactivation transaction, or perform a balance inquiry to obtain the remaining balance and redeem that amount to return the balance to zero.

Q. Can my gift cards be used at other locations?

- A.
- If previously arranged, Chase Paymentech will set up your other chain locations to accept cards activated/issued at your location. Chase Paymentech can also arrange for the transfer of funds to other locations upon redemption. For security purposes, you cannot utilize your gift cards outside of your corporate entity.

Q. What do I do if I am running low on gift cards?

- A.
- Your purchasing manager should contact Chase Paymentech Customer Service or their Chase Paymentech Relationship Manager for information on re-orders and pricing.

Q. How are transactions reflected on my merchant statement from Chase Paymentech?

- A.
- Because your merchant statement is a standard credit card account statement, you will see gift card / stored value transactions as "memo posted," meaning that no funding happened as a result of that transaction. All funds are held by you, the merchant, upon issuance. You will see Issuances reflected as "Returns" and Redemptions reflected as "Sales" in your merchant statement for transaction fee purposes. Your gift card reporting will provide full detail on the entire spectrum of transactions performed for your corporate entity. Your customer service representative or Relationship Manager can provide you with assistance in accessing and interpreting your gift card reporting.

Q. What should I do if a card is issued for an incorrect amount?

- A.
- Perform a void transaction on the incorrect amount and reissue the card for the correct amount, either by swiping or manually entering the card number. If you have already cleared your batch, you can add value or redeem the card for the difference.

Q. How can I sell more cards at the point of sale?

- A.
- Consumer awareness equals profit, and the only way your customers will know you offer gift cards is if you market and advertise your program. Chase Paymentech makes it easy for you to market your program by providing a wide variety of point-of-sale marketing materials. Contact your Chase Paymentech Relationship Manager or Chase Paymentech Customer Service for more information.

Please note the following helpful phone numbers for assistance with your Gift Card Program.

1-800-242-5353 IVR

1-800-507-0746 Voice Authorization and Service/Support

_____ Gift Card Merchant Number
(To expedite your calls, please refer to your gift card materials and write in your merchant number above.)

Merchant Support
1.800.265.5158

