



## Chester Gift Card - Information for Businesses

The Chester Gift Card is a new benefit of being a Chester BID Member business. The programme is designed to lock in additional money for participating businesses and encourage local spend. There is no additional charge to BID Member businesses to sign up for this programme.



### Sign Your Business Up in Two Easy Steps:

1. Register your business as an outlet accepting the **Chester Gift Card** using: <http://bit.ly/chestergiftcard>.  
Within this registration you'll be asked to e-sign a Merchant Participation Form: <http://bit.ly/chestergiftcpardmpl>
2. Miconex\* will then be in touch asking you to run a 'Customer Not Present (CNP)' transaction on your card machine. This will register your merchant number and allow you to accept the gift card using Mastercard technology and will only need to be done once.

*NOTE 1: If you have more than one merchant number you will need to run a CNP for each merchant number (i.e. M&S has an ID for the Cafe and an ID for the main shop).*

*NOTE 2: there may be a time lapse between when you Register your business and when you are contacted to do the CNP. This is simply to streamline the process. Once we have reached a critical mass of businesses signed up, we will make contact to complete the process all in advance of the public launch of this card planned early Nov 2020.*

*\*Miconex is the company contracted by Chester BID to deliver this program. They deliver this concept in over 40 cities across the UK.*

### Not quite ready to sign up?

Here are some key facts about the Chester Gift Card programme.



## Frequently Asked Questions

Question	Answer
<b>1. What is The Chester Gift Card?</b>	The Chester Gift Card is a Private Label Prepaid Mastercard.
<b>2 How do I accept the Gift Card?</b>	The card does not feature Chip and Pin and is accepted by swiping the card through the magstripe reader on your card terminal.
<b>3 Are there any additional charges incurred when accepting the gift card?</b>	No, the gift card is charged as a Mastercard debit card transaction.
<b>4 When do I receive payment?</b>	The payment is a Mastercard transaction. Payment is received from your acquirer as per your merchant agreement.
<b>5 Do I need to do anything before I can accept the Gift Card?</b>	<p>In order to accept the Gift Card, you will need to process a declined transaction through your card terminal (Step 2 as mentioned on pg 1).</p> <p>This enables us to pick up your Merchant ID and add it to a list of approved Merchant IDs.</p>
<b>6 I have self-service terminals that require Chip and PIN. Can I accept the gift cards?</b>	If the terminal requires Chip and PIN with no exceptions, then it is unfortunately not possible to accept our cards. They will still work in manned terminals.
<b>7 Do I need to install anything?</b>	You do not need to install any software or additional hardware to accept the Gift Card
<b>8 How does the customer know how much money they have on their gift card?</b>	The instructions of how to check the balance on the gift card are written on the reverse of the card. The customers can call 0121 260 2849, check online



	<p><a href="http://www.getmybalance.com">www.getmybalance.com</a> or scan the QR code to check their balance.</p>
<b>9 How to check the balance on the till?</b>	<p>Whether or not you have epos, you can check the balance by running a 1p transaction through the till using the gift card.</p> <p>This will not be taken off the customer's card, but will be credited on your merchant account.</p> <p>You will need to:</p> <ul style="list-style-type: none"><li>• Run a 1p transaction through your till using the gift card as the means of payment</li><li>• On the receipt that prints out, the authorisation code will show the balance</li><li>• An X will usually be used to show a decimal point, so an authorisation code on the receipt of 001X45 would show funds of £1.45 left on the card</li></ul>
<b>10 What happens if there is not enough money on the gift card?</b>	<p>If there insufficient funds on the gift cards in relation to the value being charged then the card will decline.</p>
<b>11 What happens if a customer wants to spend more than the value of the gift card?</b>	<p>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.</p>
<b>12 Can I refund back to the gift card?</b>	<p>Yes. Process a refund in the same way you would for any Mastercard Credit or Debit Card.</p>
<b>13 Can customers demand a chargeback?</b>	<p>No. The cards are anonymous and cannot be subject to chargebacks.</p>



<b>I4 I've got a new terminal. Do I need to do anything?</b>	<p>If it's only the terminal that has changed and the Merchant ID has remained the same then no action is required.</p> <p>If the Merchant ID has changed then please contact EML Customer Support to arrange a re-registration</p>
<b>I5 Can the gift card be used online?</b>	<p>The gift card can only be used online at participating businesses.</p>
<b>I6 Where can cardholders find more information about the gift card programme?</b>	<p>To find a list of participating businesses and to purchase gift cards they should visit <a href="http://chestergiftcard.com">chestergiftcard.com</a></p>
<b>I7 Who provides the Gift Card Infrastructure?</b>	<p>The Chester Gift Card is provided by Miconex in partnership with EML Payments</p>
<b>I8 Can the card be recycled?</b>	<p>The Chester Gift Card is a coated 100% paper-based card that provides an environmentally friendly alternative to a traditional plastic gift card.</p> <p>The card can be recycled, once the magnetic strip from the reverse is removed.</p>
<b>I9 How do people buy the card?</b>	<p>Cards can be purchased from <a href="http://www.chestergiftcard.com">www.chestergiftcard.com</a> or via Chester's Visitor Information Centre.</p>

## **Contact Information**

For any additional questions about the Chester Gift Card programme contact Chester BID via [hello@chesterbid.co.uk](mailto:hello@chesterbid.co.uk) or 01244 403680.

Once your business is signed up you will have a main contact point for support via EML Support on 0121 268 3210