

# Shopping Centre Gift Cards

## What is the Shopping Centre Gift Card?

The Shopping Centre Gift Card provided by Giftify is a payment tool that can exclusively be used at onboarded stores in the Shopping Centre Gift Card Programme. Any store accepting credit cards can accept the Gift Card without additional installation. However, there are a few fundamental differences to note:



- ✓ **Payment Method:** Unlike standard bank cards that use chip and pin technology, the physical Gift Card uses a magstripe and signature authorization. Additionally, thanks to the Giftify app, the card can be digitised and used with ApplePay or GooglePay.
- ✓ **Preloaded Funds:** The Gift Card comes preloaded with funds. Customers can spend the amount available on the card and, if needed, pay the remaining balance of their purchase with cash, debit, or credit cards, subject to store policies.
- ✓ **Validity Period:** The Gift Card is valid for a specified duration as outlined in the Terms & Conditions. Card validity can be checked by visiting the URL or scanning the QR code on the back of the card. If the card is digitised, this can be done through the Giftify app.
- ✓ **Balance and Expiry:** The balance and expiration date of the Gift Card can be accessed by scanning the QR code on the back of the card or via the Giftify app if the card is digitised.
- ✓ **Single-Load:** The card can only be loaded once and is not reloadable.
- ✓ **Anonymity:** The Gift Card is anonymous and contains no personal data.
- ✓ **No Administration Required:** The Gift Card eliminates the need for administrative tasks like collecting gift vouchers.



The Gift Card works similarly to a regular Visa or Mastercard card. Nevertheless, you must have signature authorisation set up with your acquirer and the magstripe of your payment devices activated. There is no additional charge for accepting the Gift Card, apart from the standard transaction commission that you have already negotiated with your payment provider. You can accept the Gift Card as an additional payment method in your store; it is not intended to replace your retailer gift card.

Promoting the Shopping Centre Gift Card is not your responsibility; this should be handled by the Shopping Centre staff.

## Why is this good news for you?

Gift Cards drive extra revenue!

- ✓ **Higher Margins:** Customers using Gift Cards typically purchase items at full price rather than discounted rates, which generates higher profit margins.
- ✓ **Additional Sales:** Most Gift Card recipients tend to spend more than the card's value, leading to significant additional sales.
- ✓ **Reduced Returns and Repurchases:** Unlike traditional Christmas gifts that are often returned, Gift Cards empower customers to choose what they want, resulting in fewer returns and repurchases.
- ✓ **More clients:** Many companies choose Gift Cards to show appreciation to their employees during the Christmas season. As a result, the Gift Card Programme will draw numerous customers to the Shopping Centre. The funds on these Gift Cards will be spent exclusively at participating retailers, effortlessly boosting your sales.



## FAQ

### About the Programme

#### 1

#### How can I join the Programme?



You can join the Programme at any time, free of charge and with no additional effort required.

The Shopping Centre staff will add your payment device(s) to the acceptance list, and you will need to sign a document confirming your participation. Ensure your payment device accepts magnetic stripe cards and has signature authorisation enabled.

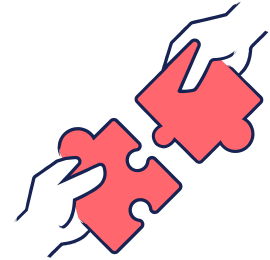
## 2

### Is it mandatory to be in the Programme?

Participation in the Gift Card Programme is entirely optional. You can decide whether or not to join, with no additional fees required for participation or for accepting the Gift Card. There are no constraints on your end. Your Shopping Centre made this investment to help Merchants increase their customer base and revenue.

However, if you choose not to participate, customers will use their Gift Card in other stores that accept them. The same amount of Gift Cards will be distributed regardless of your participation.

Not joining the Programme simply means the money loaded on Gift Cards will be spent elsewhere in the Shopping Centre.

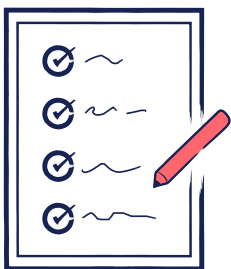


## 3

### How do I ensure all my devices work with the Gift Card Programme?

For Gift Cards to be used as a payment method in your shop, the Shopping Center staff must first reference all your payment devices.

To guarantee continuity in the Gift Card Programme, you must notify the Shopping Centre staff if:



- ✓ you change acquirer/bank,
- ✓ you change your payment device provider,
- ✓ you change one or more payment device,
- ✓ you add a new payment device,
- ✓ you modify the settings of one or several of your payment device with your provider,
- ✓ your acquirer informs you of a general update of his system.

In these cases, it is essential to inform the Shopping Centre staff to avoid any upcoming issues. Failing to do so might result in Gift Cards being declined when a customer tries to pay. The Shopping Centre staff might need to reference your terminal(s) again under the above circumstances.

# Gift Card usage

## 1

### Paying with a Gift Card

#### How do customers pay with a physical Gift Card?

The card just needs to be swiped through the payment device. The swiper is usually located on the side of the terminal, though its position may vary depending on the model. A signature may be required.



The physical Gift Card cannot be used if your payment device has no magstripe reader.

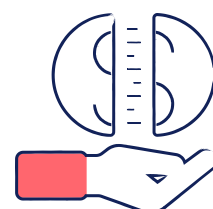


#### How do customers pay with a digitised Gift Card?

To pay with a mobile device using ApplePay or GooglePay, the customer must first download the Gifty App to digitise their Gift Card. Once digitised, the card must be added to the Apple or Google wallet in order to be used like any other digitised card.

#### Can the total amount be split between different cards?

Payments via Gift Cards should be processed the same way as standard bank card payments. The acceptance of split payments depends on your store policy; Gifty does not block them.

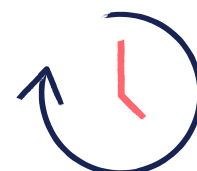


#### What kind of payment device can accept Gift Cards?

Any device that accepts Visa or Mastercard cards can accept Gift Cards. The payment device must have an active magnetic stripe reader and enable signature confirmation to pay with a physical Gift Card.

#### How long does the transaction take?

The transaction period is the same as the one the store has already negotiated with your payment provider.



## 2

What should I do if...

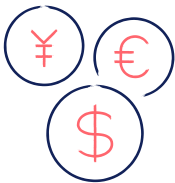
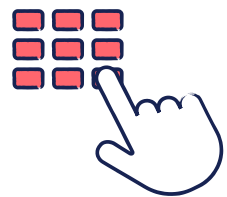


### The payment device asks to choose between "Gift Card" or "Bank/Debit/Credit Card"?

Always select "Bank card or Debit Card". Choosing "Gift Card" will prompt the device to look for your internal Gift Card, branded with your store logo, which will not work.

### The payment terminal asks for a PIN?

If your terminal requests a PIN code, the default code is always 1234.



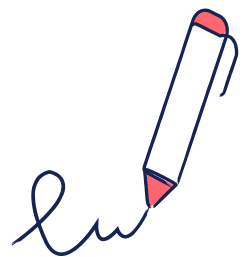
### The payment terminal asks for currency?

If this happens, select your local currency.

### The payment terminal asks for a signature?

This is common with cards using only magstripe. If this happens, you can either ask the customer for a signature or skip the signature process. The transaction should still be approved.

Some payment devices accept payments immediately and issue one receipt, while others request signature confirmation first. In these cases, the second receipt serves as the final payment confirmation. Failing to confirm cancels the whole transaction; the second receipt will reflect this.



# 3

## Why is it not working?

### The payment device does not react when swiping a physical card



Ensure you are swiping the card in the magstripe reader usually located on the side or top of the payment device.

Swipe the card slowly, making sure the magnetic stripe touches the correct side of the reader. If there is still no reaction, contact your payment terminal provider.

If only one Gift Card isn't recognised, direct your customer to the Gift Card Point of Sale, as they may need to replace it.

### The transaction declined

- **Insufficient balance on the card.**

In most cases, the Gift Card does not have enough funds, similar to a standard Bank Card. Instruct the customer to check the balance by scanning the QR code on the back of the Gift Card with any mobile device or by consulting the app if it's a digitised card. All information regarding the card, including the balance, past transactions, and validity, is available there.

- **The payment device is not referenced in the system.**

Confirm whether the Shopping Centre staff referenced this payment terminal. Try another payment terminal and contact your Shopping Centre Gift Card Programme management team or the InfoDesk staff to verify if the first payment device was added to the Gift Card Programme.

Take a picture of the receipt and gather information such as transaction time, amount, and token number of the card used.

- **The payment device is not configured to accept magstripe cards.**

Magstripe cards are different from chip and pin cards. Contact your terminal provider and ensure the 3 following options are activated:

- PVL acceptance (Visa/Mastercard Private Label),
- Mag stripe reader,
- Signature confirmation.



# 4

## Returns



**Can the customer return the article bought with the Shopping Centre Gift Card?**

Yes, returns are governed by your store policy.

**How do we manage the return of an article bought with the Gift Card?**

This depends on your store policy. If your policy allows returns, the payment should be refunded to the Gift Card used for the initial purchase. If the Gift Card is no longer valid, the funds can be returned according to your store policy (e.g., in cash or on your own retailer gift card).

