



Downtown Highland Park Alliance  
442 Central Avenue, 2<sup>nd</sup> Floor  
Highland Park, Illinois 60035  
Main: 847-780-4293  
Website: [www.downtownhp.com](http://www.downtownhp.com)



October 22, 2009

**RE: Introduction to the Downtown HP Gift Card Program**

Dear Downtown Highland Park Merchant:

The Downtown Highland Park Alliance is pleased to announce the start of a new gift card program, scheduled to launch at the annual holiday lighting ceremony on November 21, 2009. The program will be administered by **StoreFinancial**, an international payment systems processor based in Overland Park, Kansas. **StoreFinancial** offers comprehensive turnkey gift card programs to shopping centers and downtown districts around the world.

*\*There is no cost for merchant participation – the Alliance will fund all program costs\**

Gift cards are an exciting and rewarding new technology for downtown districts that can bring valuable benefits to both merchants and consumers. The Downtown HP Gift Card program will be a ‘closed system,’ whereby 100% of all gift card sales will be spent within Downtown Highland Park. The gift cards are pre-paid, private label cards processed in the same manner as a credit card or bank card on a store’s register. There are no software or equipment changes necessary to accept the gift cards on your current POS systems.

The only requirement for participation is that you accept credit transactions utilizing the MasterCard® payments network and that they authorize all transaction requests. **StoreFinancial** will conduct one-on-one training with each participating merchant the week of November 9th. If you are interested in participating in the Downtown HP Gift Card program, **please fill out and return a hard copy of the attached Merchant Acknowledgement Form** to our office at 442 Central Avenue (above ENAZ) by Monday, November 2<sup>nd</sup>. The next opportunity to sign up for the program will not be until May 2010.

All participating businesses will be provided with reference training material and support. Attached are documents, which explain further details of the program and the processing of the gift cards.

We look forward to your participation in this exciting new endeavour.

Sincerely,

Sarah Wiebenson  
Executive Director

## **Downtown HP GIFT CARD PROGRAM**

### **About the Card**

- Stored-value cards are activated at the time of purchase with a limited, pre-determined dollar amount.
- Processed as a credit card transaction on POS equipment, no changes needed
- All funds are stored on the card and are deducted with each approved purchase
- Gift card sales will appear in MasterCard® transaction totals at the end of the day; this may also be reflected on the receipt that prints out from a retailer POS
- Balance information printed on every purchase receipt and can be tracked on the back of the card; a toll free 800-number is also available for balance inquiries
- Private label so that card usage is restricted to the merchants in the center

### **Why Gift Cards**

- Guarantees that 100% of gift card funds stay at in Downtown Highland Park
- Eliminates the need to give cash back from a gift certificate that is presented
- Significantly increases revenues to retailers within Downtown Highland Park
- Eases end-of-the-night settlements as private label gift card transactions are transmitted with credit card transactions
- Customized card design becomes an advertisement for Downtown Highland Park

### **What You Can Expect with the Gift Card Program Launch**

- Training will occur onsite; merchants will be scheduled for specific dates
- Each merchant will receive on-site training from **StoreFinancial** personnel
- Complete onsite training includes a demonstration of usage and comprehensive reference literature and resource tools
- Merchant support provided 24/7 by **StoreFinancial**

### **Participation Requirements**

- Must be able to obtain a real-time preauthorization for each gift card transaction

**All participating merchants must sign a Merchant Acknowledgement Form to verify they have been trained and that they understand the processing procedures of the gift card program. If any merchant would like the signing of this document to be handled at the corporate level rather than at the store level during training, arrangements can be made with StoreFinancial to do so. Contact center management to obtain StoreFinancial contact information.**

# Accepting the Downtown HP Gift Card

## Determine the Gift Card Balance

To check a card balance you will need the account number on the back of the gift card.

Via the Back of the Card: Check the balance tracking strip on the back of the card

Via Automated Phone Line: 800.755.0085

Via the Web: [www.getmybalance.com](http://www.getmybalance.com)

Via Card Holder Receipt: The authorization code that appears on the receipt after using the gift card is the remaining balance on the card (example to the right represents a balance of \$127.64)

Via POS Terminal:

- swipe gift card
- enter and process \$.01 transaction
- Authorization code on receipt will contain card balance

SHOPPING CENTER MERCHANT  
123 MAIN STREET  
ANYWHERE, USA

THANK YOU COME AGAIN

DATE 07/01/05 TIME 10:41 AM

ITEM: 020 SALE \$55.63  
ACCT: XXXXXXXXXXXX

AUTHORIZATION CODE: 127X64

I AGREE TO PAY ABOVE TOTAL  
AMOUNT ACCORDING TO CARD  
ISSUER AGREEMENT

X \_\_\_\_\_  
SIGNATURE

## Process the Gift Card Like a Credit Card

If the card has sufficient funds, process the gift card through the POS like a credit card.

- If your POS requires the last 4 digits of a bank card to complete an authorization, enter the 4<sup>th</sup> set of numbers on the back of the card (Ex: 1234 5678 9012 3456).
- Returned authorization code is the remaining gift card balance.
- Return card and the authorization slip to the customer for signature.

### **Accept the Gift Card like a Credit Card**

- **DO NOT USE** the gift certificate, check or travelers check key on your cash register.
- Simply use the credit card key on your register.

## Instructions for Manual Entry

If your POS system fails to read the card (for example the magnetic strip on the back of the card has been demagnetized), you will need to manually key the card number to process the transaction.

- Call merchant support for assistance.
- Give the merchant support representative the 6-digit security code on the back of the card.
- Follow the instructions the representative gives you for manually processing the card.

## Instructions for Split Tender Transaction

If the gift card DOES NOT have sufficient funds to cover the amount of the sale, process the sale as a SPLIT TENDER transaction.

- Obtain another form of payment from the customer for the amount of the sale that exceeds the gift card balance.
- Process the NON GIFT CARD transaction FIRST.
- Swipe the gift card to authorize the remaining amount of the sale.

## Returned Merchandise Purchased with Gift Card

- Stores should follow standard store policy when processing merchandise returns. However, **StoreFinancial** recommends that refunds for merchandise purchased with a gift card not be placed back on the gift card.
- Refunds on merchandise returns can take up to 7 business days to appear on the customer's gift card account.

## Reversing or Voiding Sales Transactions

If you inadvertently deduct an incorrect amount from a customer's gift card, follow your store's standard void or reversal procedures.

- You can call the merchant support line to reverse a **void immediately.**
- If you don't call, the void/reversal will take up to 7 business days to appear on the customer's gift card account balance.