

## OFFICIAL

### SLL Glasgow FAQs – Business

#### **I run a business. What is the Scotland Loves Local Gift Card? Do I need to pay?**

A Scotland Loves Local Gift Card is a prepaid Private Label MasterCard. The Card does not feature Chip and Pin and is accepted by swiping the card through the magstripe reader on your card terminal or via a Card Holder Not Present Transaction.

There are no additional costs to accept The Scotland Loves Local 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. Complete your registration on the [love local website](#).

#### **How does my individual business receive payment?**

The Gift Card is a prepaid Mastercard and payments are received via your existing merchant services agreement.

#### **How do I take payments with a Scotland Loves Local Gift Card?**

Taking payments with The Scotland Loves Local Gift Card is as simple as taking any other card payment. Payments are received via your existing merchant services agreement.

Process as a Debit MasterCard transaction, as follows:

Card machine with swipe facility

If you have a card machine with a swipe facility, swipe the customer's Scotland Loves Local Gift Card through the machine and the sales value will be deducted from the card balance. The cards can be used for full payment or split payments.

Card machine without a swipe facility

Without a swipe facility, the 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. Details on this can be found on the [Zettle](#) and [SumUp](#) websites

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### **How do I take a split payment?**

Split payments are possible between gift cards and another form of payment. Just follow these steps:

- Find out the balance on the card (detailed below)
- Follow your store's normal process for split payments for your till. If the customer is paying online and the value of the item is greater than that of the gift card then they will not be able to use the gift card for that purchase if the merchant does not allow two payment types to be taken.

### **How long after registering will it take for my business to appear on the Scotland Gifts Local Website?**

Your business will appear on the site after a maximum of 5 working days – the process can often be as quick as 24 hours.

### **How do I check how much is on the card?**

The instructions on 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 (0121 260 2849)
- Online at [www.getmybalance.com](http://www.getmybalance.com)
- scan the QR code to check their balance.

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

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 to 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 £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.

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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 onto 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 on the [love local website](#)

### **Is the Gift Card Recyclable?**

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

### **Where can the customer check where to spend the card?**

The customer can check this online at [Scotland Loves Local webpage](#). This web address is also printed on the back of all cards.

### **The Gift Card has declined what should I do?**

If the Gift Card has declined, please contact the Merchant Support Line: UK: +44 (0) 121 268 3210

Please note EML opening hours:

**Mon – Wed: 9am – 6pm**

**Thurs – Sat: 9am – 9pm**

**Sun: 10am – 6pm**

### **Do I receive any marketing material?**

Yes - further materials such as social media assets, posters and FAQ's can be provided by: [supportsllgc@mi-cnx.com](mailto:supportsllgc@mi-cnx.com)