

ISSUER

Guide to accepting Gift Station® gift cards as payment

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Introduction

This is your guide to recognising and processing your Ezi-Pay powered Gift Station cards as payment in store. Please read it carefully. If you're unsure about any part of the processes described in this guide, please do not hesitate to contact us at the earliest opportunity.

Revisions

Revisions in this document include information on processing transactions if you use the ANZ as your transaction provider.

Contact details

For technical assistance with processing gift card transactions please contact Ezi-Pay customer care.

Phone 0800 960 000
Fax 0800 961 000
Online www.ezipay.co.nz

Post PO Box 2533
 Shortland Street
 Auckland





Recognising a Gift Station gift card

Gift Station gift cards are credit card sized plastic cards. When displayed on the Gift Station, they're attached to a cardboard display carrier with a mexican hat holder. This allows them to hang on the stand. The display carrier is constructed to allow the gift card to be activated without detaching it. That means the gift card may reach you for payment still attached to the backer, or on its own. Only the gift card is required for payment.

Like credit or Eftpos cards, Gift Station gift cards have a magstripe on their reverse. Just above the magstripe is the card number and to the right of this there is an added security feature in the form of a PIN, under a scratch panel.

If it is not already visible when the card is presented to you for payment, the PIN must be revealed by the customer in order to complete the payment process.





Gearing up for Gift Station cards

The process for accepting a Gift Station gift card as payment is the same as accepting a credit card. The transaction contacts the Gift Station host - via Paymark (ETSL) or the ANZ - in order to verify the available balance on the gift card presented to you and returns an accepted or declined notification.

In order to redeem Gift Station cards through your Eftpos or point of sale system, you must first activate Ezi-Pay's service on your terminal. We've previously contacted you for your terminal ID and have supplied it to Paymark or to the ANZ as applicable. All you need to do to activate the service is perform a log on to the Paymark or ANZ network.

Redeeming Gift Station gift cards

On an ANZ terminal

To redeem a Gift Station card on an ANZ Eftpos terminal, follow the same procedure as you do to accept a credit card payment with PIN.

1. Swipe the Gift Station gift card;
2. Select PURCHASE;
3. Key in amount and press ENTER;
4. Advise the customer to select CREDIT when prompted for account;
5. The terminal will prompt the user to enter the PIN number. Enter the 4 digit PIN number printed on the back of the card (under the scratch panel) and press ENTER (or OK, depending on the terminal type);
6. If there are sufficient funds on the card, the terminal will respond ACCEPTED. The printed receipt will confirm acceptance and the new card balance will appear in the middle of the receipt. If there are insufficient funds on the card, the terminal will respond DECLINED and the card balance will appear in the middle of the receipt. If the card has never had any funds loaded to it, the terminal will respond CARD NOT ACTIVATED.

On a Paymark (ETSL) terminal

To redeem a Gift Station card on an Paymark Eftpos terminal, follow the same procedure as you do to accept a credit card payment with PIN.

1. Swipe the Gift Station gift card;
2. Select PURCHASE;
3. Key in amount and press ENTER;
4. Advise the customer to select CREDIT when prompted for account;
5. The terminal will prompt the user to enter the PIN number. Enter the 4 digit PIN number printed on the back of the card (under the scratch panel) and press ENTER (or OK, depending on the terminal type);
6. If there are sufficient funds on the card, the terminal will respond ACCEPTED. The printed receipt will confirm acceptance and the new card balance will appear at the foot of the receipt (see example receipt on following page). If there are insufficient funds on the card, the terminal will respond DECLINED and the card balance will appear at the foot of the receipt. If the card has never had any funds loaded to it, the terminal will respond CARD NOT ACTIVATED.





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On a point of sale system with the Ezi-Pay .dll software

Some point of sale systems have dedicated software designed to issue and redeem Gift Station cards. If you are using one of these systems, please check your POS provider's user manual for instructions on operation.

On a Nurit terminal

1. Swipe the Gift Station gift card;
2. Select REDEEM WITH PIN;
3. Enter amount;
4. The terminal will prompt the customer to enter the 4 digit PIN number printed on the reverse of the card (under the scratch panel);
5. If there are sufficient funds on the card, the terminal will respond ACCEPTED. The printed receipt will confirm acceptance and the new card balance will appear at the foot of the receipt.

This example shows a \$70 Paper Plus gift card redeemed for \$38.99, leaving a balance of \$31.01.

Example receipt

```
[----Redeem with PIN---]
Your Store Name
Your Store Address
Terminal Id:      00000000
Transaction No:   211
Time:            01-Oct-07  15:18
Card:            000000...0000
                Paper Plus Gift Card
Amount:          $38.99
Balance:         $31.01
                ACCEPTED
[-----]
```

If there are insufficient funds on the card, the terminal will respond DECLINED and the card balance will appear at the foot of the receipt. If the card has never had any funds loaded to it, the terminal will respond CARD NOT ACTIVATED.

What happens if...?

The wrong PIN is entered?

The Gift Station uses a PIN as added security against the fraudulent use of gift cards. The Ezi-Pay system allows the user three attempts at entering the card's PIN number correctly. Following three incorrect attempts, the card will be disabled for 12 hours. After 12 hours, the card may be re-presented for payment.

The balance available on the gift card is insufficient to pay for the customer's purchase?

If the amount requested exceeds the available balance on the card, the transaction will decline, with a DECLINED - INSUFFICIENT BALANCE message. The card balance will be printed on the receipt. The customer may then pay by split tender, tendering the balance - via an alternate payment method - prior to re-presenting the Gift Station gift card.

It is important that you complete the transaction for the balance owing before completing re-presenting the gift card. Should you process a Gift Station part-payment only to find that the customer's Eftpos or credit card payment for the balance declines, you may need to reverse the gift card transaction if no alternate payment is available. You can void the gift card transaction by contacting Ezi-Pay customer care on 0800 960 000. A charge for this service may apply.





Terminal messages

Accepted

The transaction is complete and the transaction amount has been deducted from the gift card. An updated gift card balance is printed on the receipt.

Declined – Insufficient Balance

The amount requested is higher than the available balance on the card.

Declined – Te (or Transmission) Error

There is a local network problem affecting your system. In this situation, it is likely that your Eftpos system will also not be working. If you cannot make an Eftpos transaction, contact the Paymark helpdesk on 0800 800 962 or the ANZ helpdesk on 0800 338 767. If you can make an Eftpos transaction but not accept a Gift Station gift card as payment, please contact Ezi-Pay customer care on 0800 960 000.

Declined – Service Not Available

Your system is operating in OAV (Offline) mode, which does not allow gift card transactions to proceed. Contact the Paymark helpdesk on 0800 800 962 or the ANZ helpdesk on 0800 338 767 to bring your system online.

Declined - any other message

Please contact Ezi-Pay customer care on 0800 960 000.

Frequently asked questions

Where is the Gift Station?

New World, Pak 'n Save, Paper Plus, Liquorland, Civic Video, Life Pharmacy and Take Note stores nationwide, as well as in selected Four Squares.

How is my terminal updated to accept Gift Station gift card payments?

We register the terminal ID with Paymark or the ANZ to be able to process gift cards. All you need to do is log on.

Do we get a transaction report?

You may opt to receive daily, weekly and monthly reports via email, sent to the report email address provided.

Are the Gift Station gift cards rechargeable?

Yes, the cards can be recharged at any outlet that sells them. The minimum and maximum available top up amounts are printed on the card backing.

Does the card have an expiry date?

Yes, most cards expire 12 months after purchase or last recharge. The period of validity is listed on the back of each card. Once the balance on the card has expired, the card itself can still be recharged, making the new balance available for a further 12 months.

How does a customer know how much money is on a gift card?

The user can check their balance at www.giftstation.co.nz. Some terminals also support balance enquiry function and the current balance is printed on the receipt with every purchase transaction.

What if a customer spends less than the card value?

Process the transaction; the remaining balance on the card will be printed on the receipt. Do not give change as the card remembers the remaining balance, which is available for future use.





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What happens if the customer attempts to purchase an item for more than the value loaded on the card?

The receipt from your terminal will read DECLINED and will display the card balance. The typical solution is to accept payment by split tender (ensuring you accept the balance via the alternate payment method before re-presenting the gift card).

Can Gift Station Cards use card-not-present functionality?

No. The sequence number printed on the reverse of the card is not the complete number required for a card-not-present transaction.

Can Gift Station cards be redeemed when the Eftpos system is offline?

No. The Eftpos system must be online in order for the available card balance to be verified. For your protection, Gift Station cards will not operate in an offline environment. Additionally, for the same reason; manual card transactions cannot be performed.

Settlement, payment and reports

Settlement

Gift Station transactions appear on your daily transaction report as a line item, the same as credit card transactions. The description will read "Gift Station" or "Ezi-Pay".

Reports and payments

Redemption reports for outlets are available to you via email on a daily, weekly or monthly basis. Receiving these is optional. Please contact your head office or Ezi-Pay on 0800 960 000 to subscribe to transaction reports.

Statements

Statements are supplied to redeeming outlets or their head office via email every two weeks. These summarise redemption traffic for the previous period.

Payments

Payments are made from the Gift Station to redeeming retailers on the 14th and 28th of the month (or nearest following business day). Payment is made by direct credit to your nominated bank account.

Payment periods are

14th Payment for transactions for the previous 14th – 27th period.

28th Payment for transactions for the previous 28th - 13th period.