



FAQs: Scotland Loves Local Gift Card

GENERAL

What is the Scotland Loves Local Gift Card?

The Scotland Loves Local Gift Card is a new way of ensuring that money in your community stays local for longer in every region across Scotland. Like any other gift card, you can choose the amount of money to load on to the card. The only difference with this is that it can only be spent within the recipient's own region - giving them an opportunity to enjoy and support the businesses around them.

How does it work?

Like any other gift card. It can be spent in businesses in your area which sign up to be part of the programme. These businesses can be of any size or type - they simply need to have a physical presence in the region. They cannot be used with online-only businesses.

When will it start?

The Gift Card will be launching with a call to merchants to onboard in July 2021. The Gift Card will launch for consumer purchase on a dedicated platform in Autumn 2021.

Can I only spend it in my region?

Yes. The technology we use to run the card system means that it operates on a "closed loop", meaning the cards are set up only to be used inside the regions for which they are branded.

Can gift cards be used online as well as over the counter?

Gift Cards feature a 16 digit MasterCard Number, CVV and Expiry date allowing them to be used online at participating online retailers, as long as that retailer has a physical 'bricks and mortar' presence in the local authority area.



What's the cost to a local authority of signing up to the scheme?

There are no initial setup costs to become part of the Scotland Loves Local scheme. These are being met with the support of the Scottish Government.

How long are Scotland Loves Local Gift Cards valid for?

Scotland Loves Local Gift Cards are valid for 12 months from the date of purchase

Is it only small, independent businesses which can be part of the scheme?

As the cards use the existing MasterCard infrastructure, Scotland Loves Local Gift Cards can be accepted by independent businesses and national retailers alike, but they need to have a physical presence in the local authority area and be making a contribution to the local economy. Local Gift Cards can also be used online, but only where that business also has a "bricks and mortar" physical presence within that local authority area.

Are there any additional costs for customers?

There are no additional costs for customers.

What functionality is there on the card's e-commerce website?

On the Gift Card platform, you can purchase cards, check balances, and discover where to spend the gift card by checking the list of participating businesses.

How secure is the gift card programme?

Very. The Gift Card program utilises existing payments infrastructure using the MasterCard Network. Funds are secured in a ring-fenced FCA compliant wallet.

Can the Gift Card be used digitally on mobile phones, in a digital wallet?

Not yet - but we're working on that functionality, and expect to be able to launch it before Christmas 2021.

Is the Gift Card Recyclable?

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



BUSINESS IMPROVEMENT DISTRICTS

Who will take responsibility for signing up new businesses to the Gift Card? Will BIDs be required to physically onboard the businesses?

Miconex has developed a new remote onboarding process, which allows businesses to register for the program via a cardholder not present transaction. This remote on-boarding business process is available to all existing clients.

Our specific ask of BIDs is to promote the initiative to their members. Miconex will then be responsible for onboarding merchants.

If businesses wish to take payments on their website, who will provide the support to load those businesses onto the site for BIDs that have an existing gift card scheme?

If the existing program has the facility for online payments (MasterCard Number, Expiry Date and CVV on card), we'll notify the BID and ask if they'd like the merchant's online store added to their existing program.

What are the costs for BIDs of marketing and promotion? There are no costs for BIDs in marketing and promoting the initiative and no requirement to utilise resilience funds in promoting this national programme. The initial costs are being met by the Scottish Government and BID managers will be supported with promotional materials by our communications partners.

It is however ultimately up to individual BIDs whether they wish to utilise Resilience Funds to promote individual gift card programs, it if it will encourage spend in their local areas.

If national retailers sign up at head office then how can we track local spending? If a national chain signs up then each individual store is registered and we are able to track and report spend at an individual store level.



MERCHANTS

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 at: lovelocal.scot/giftcard.

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 here: [iZettle](#) / [SumUp](#)

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 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 268 3210)
- Online at 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.

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 using the following registration link: lovelocal.scot/giftcard.

Is the Gift Card Recyclable?

The Gift Card is a coated 100% paper-based card that provides an 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 lovelocal.scot/giftcard. This web address is also printed on the back of all cards.



The Gift Card has declined?

If the Gift Card has declined, please contact the Merchant Support Line:

UK: +44 (0) 121 268 3210