

# Wight Gift Card – Frequently Asked Questions

The Wight Gift Card, sponsored by WightFibre, is a gift card programme that champions buying local and locking in spend.

The card works like a local currency, with each gift card a pre-paid Mastercard that can be redeemed at registered businesses on the Isle of Wight, both in store and online.

Customers can explore listed retailers and purchase a gift card at [www.wightgiftcard.co.uk](http://www.wightgiftcard.co.uk).



Question	Answer
1. What is the Wight Gift Card?	The Wight Gift Card is a Private Label Prepaid Mastercard.
2 How do I accept the Wight Gift Card?	The card does not feature Chip and Pin and is accepted by swiping the card through the magstripe reader on your card terminal. Alternatively, you can process a card-not-present transaction using the 16-digit Mastercard number, expiry date and CVV on the back of the card.
3 Are there any additional charges incurred when accepting the gift card?	No, the gift card is charged as a Mastercard debit card transaction.
4 When do I receive payment?	The payment is a Mastercard transaction. Payment is received from your acquirer as per your merchant agreement.
5 Do I need to do anything before I can accept the Wight Gift Card?	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.
6 I have self-service terminals that require Chip and PIN. Can I accept the gift cards?	The gift card features a 16-digit Mastercard PAN number, so businesses can also process the card as a card-not-present transaction, opening it up to businesses that don't have swipe functionality.
7 Do I need to install anything?	You do not need to install any software or additional hardware to accept the Wight Gift Card.
8 How does the customer know how much money they have on their gift card?	The instructions of how to check the balance on the gift card are written on the reverse of the card. The customers can call 0121 260 2849, check online

	<a href="http://www.getmybalance.com">www.getmybalance.com</a> or scan the QR code to check their balance.
9 How to check the balance on the till?	<p>Whether or not you have epos, you can check the balance by running a 1p transaction through the till using the gift card.</p> <p>This will not be taken off the customer's card, but will be credited on your merchant account.</p> <p>You will need to:</p> <ul style="list-style-type: none"> <li>• Run a 1p transaction through your till using the gift card as the means of payment</li> <li>• On the receipt that prints out, the authorisation code will show the balance</li> <li>• 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.</li> </ul>
10 What happens 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.
11 What happens if a customer wants to spend more than the value of the gift card?	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.
12 Can I refund back to the gift card?	Yes. Process a refund in the same way you would for any Mastercard Credit or Debit Card.
13 Can customers demand a chargeback?	No. The cards are anonymous and cannot be subject to chargebacks.
14 I've got a new terminal. Do I need to do anything?	<p>If it's only the terminal that has changed and the Merchant ID has remained the same then no action is required.</p> <p>If the Merchant ID has changed then please contact EML Customer Support to arrange a re-registration on 0121 268 3210 or <a href="mailto:cardsupport@emlpayments.com">cardsupport@emlpayments.com</a>.</p>
15 Can the gift card be used online?	The gift card can only be used online at participating businesses. The gift card has a full 16-digit Mastercard number, expiry and CVV to allow online payments.
16 Where can cardholders find information about more information about the gift card programme?	To find a list of participating businesses and to purchase gift cards they can visit <a href="http://www.wightgiftcard.co.uk">www.wightgiftcard.co.uk</a> .
17 Who provides the Gift Card Infrastructure?	The Wight Gift Card is provided by Miconex in partnership with EML Payments.