

# FREQUENTLY ASKED QUESTIONS

## What is the difference between a 'Load Up Store' and a 'Redemption Store'?

A 'Load Up' store is where the cards are purchased from a display stand and 'loaded up' with cash. Once they've been loaded, a card can then be spent in any of the participating 'redemption stores'. You can also spend the cards at the load up stores.

### How many 'Load Up Stores' do you recommend be a part of the program?

This varies greatly from program to program, and depends greatly on the geography and the business community. As a general rule of thumb, 10% of your total participating businesses will

be 'load up stores'. If you're unsure, let us know and we can make recommendations.

## What happens to any money left on the gift cards when they expire?

We call this 'breakage'. This refers to any remaining funds still present on the card when they expire in line with government legislation. Why Leave Town doesn't profit from any breakage - 75% of the funds are sent back to the comissioning body of the program. The remaining 25% go to our card issuer in fees.

#### I want to buy bulk local cards for Christmas gifts. What's the easiest way to do this?

Simply head to our website. Choose bulk card orders and pick your program. You can pay online and the cards will be loaded and sent to you directly.

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#### Can a business with a Square Reader join the program?

Sadly not. Square Readers can't be 'locked down', and Square are unable to accept Why Leave Town cards. We are hoping Square find a solution so their infrastructure makes this available. The analogy we use is, 'it's like trying to play a nintendo game on a Sega console.'

#### When does a business get the funds after a card is processed through a terminal?

Whenever your terminal settles, usually that night, just like any other normal eftpos transaction.

## Can a card be used in more than one shop?

Absolutely. Once the card is loaded, you can make purchases in as many partcipating stores as you like until the money on the card has been spent.

# How long do the cards last before expiry?

3 years from purchase.

#### Can a card be re-loaded?

No, a card can only be loaded with cash once. However, once the card has been loaded it can be used in multiple stores.

## How do I activate my eftpos terminal?

(Which is just aligning your business Eftpos to be included in the program)

You will Type in 0.01c (or similar) sale on terminal, swipe gift card, select savings, input an INCORRECT PIN of 9999. This will decline, but that's what we need.

#### If a business gets a new terminal, do they need to reactivate?

Yes.

#### How long between activation and accepting payment from a card?

24-48 hours.

## Where can a buyer check their card balance?

Head to our website, listed below.

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#### What are the fees for processing a card?

Why Leave Town does not profit from or charge any fees for processing or loading a gift card. The normal merchant fees charged by your eftpos provider for any other normal transaction will apply.

#### Do you have any marketing material we can use?

While all of our programs are branded differently, we do have general content for our partners to share across social media and online. If you're after something specifically, get in touch with our marketing manager, Rhys, on the details listed below.

#### Where does the money loaded onto a card go?

All funds that are loaded onto the cards are stored within a separate trust account. No funds are held by Why Leave Town Promotions, the commissioning organisation (e.g. Local Council or Chamber of Commerce) or the participating businesses. This is vital in protecting the value of the card for the card holder.

#### How much can be loaded onto a single card?

As little as \$10 and as much as \$1000 can be loaded onto a single card.

#### If Why Leave Town don't take a perecentage of money loaded onto cards, how do they run their business?

Why Leave Town makes no money or commissions from the money loaded into the program. This is purely for the benefit of the local businesses and the community. Why Leave Town charge an annual fee to the commissioning body of the program. In order to have access to this model, and all the mechanics that go along with it, there is a subscription fee. This includes the locking down of terminals, dedicated program support from our staff, monthly reporting and access to marketing materials and content for social media.

### whyleavetown.com

For any questions regarding setting up a program, contact Rhys:

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For any questions regarding terminal issues, contact Kristy:

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