

Technical Bulletin

CA 250 – In-House Gift Card Cash Back Setup with ISS45 V7, V8 and WinEPS

ISS45-TECH-08:02

January 22, 2007

A new State of California law went into effect on January 1, 2008, stating that shoppers can ask for cash back for any in-house gift card with a balance less than \$10.00. This technical bulletin explains how to set up the proper tender to accomplish this task with ISS45 V7, V8 and also make the required settings in WinEPS.

This procedure will assist you in creating a new tender to track in-house gift cards for the California law “CA SB 250” on an ISS45 system. For accountability reasons, a separate tender is used instead of the standard gift card tender. This will make it easier for your customers to account for cash returned to the shopper from the remaining balances on these in-house gift cards.

When a shopper requests that the cashier provide the remaining balance on the in-house card as cash back, the shopper will first have to swipe that gift card to confirm the current balance. If the balance is \$9.99 or less then the cashier can use the new tender key – created with the setup process below – to execute the cash-back transaction. If the amount entered by the cashier is greater than \$9.99, a control check will pop up.

Below, you will find:

- Gift card setup instructions for ISS45 V7
- Gift card setup instructions for ISS45 V8
- WinEPS setup to put cash back maximum for gift cards at \$9.99 (also required)
- Text of California 250 Section 640

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SETUP FOR V7

- 1) Go to screen 1-6-8
- 2) Create a new tender (the name for the tender should be some what descriptive), your tender number may be different then the one shown below
- 3) Set up this tender, page #1 as shown below (NOTE - for the "Maximum value", the "Overtender value" and the "Maximum purchase amount" choose a control check that will not allow the cashier to continue. In the example below this was control check #16, yours may be a different control check)

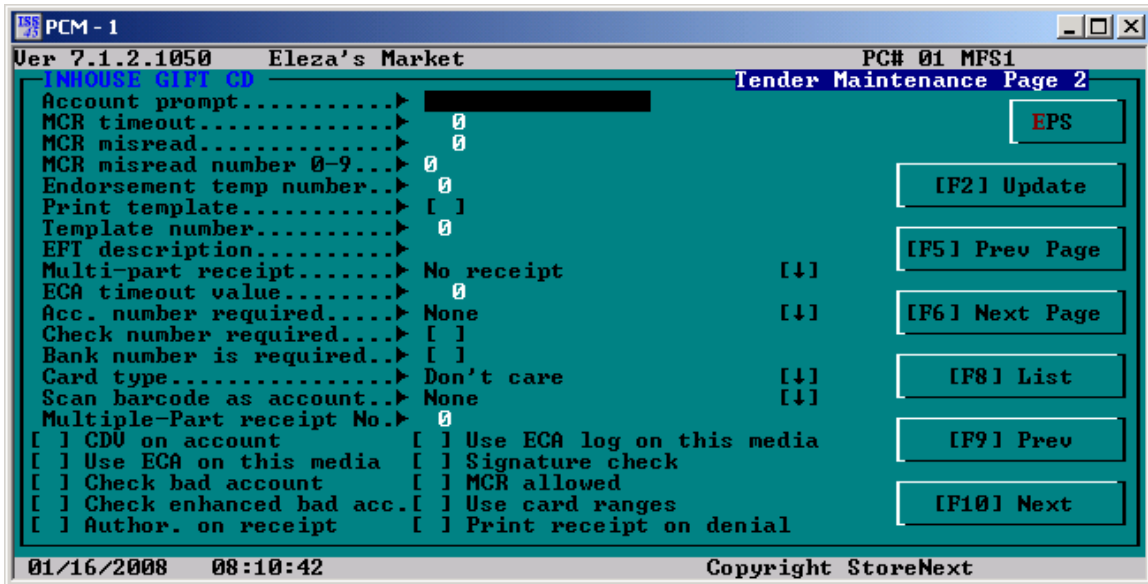


- 4) Depress the F6 key to move to page #2 of the tender setup

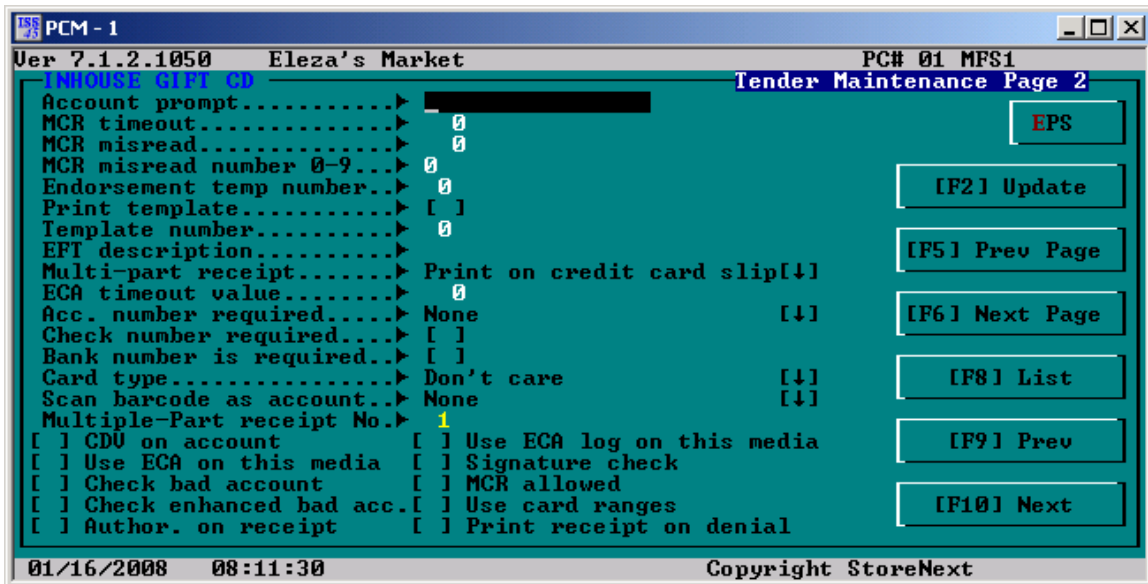


- 5) There are two ways to set up Page #2 depending upon what type of receipts you wish to use. The first screen shot below will ONLY issue a single receipt, the second screen shot will issue a signature receipt plus a copy for the customer.

Single receipt, no signature copy



Multi-part receipt with signature copy



- 6) Depress the F6 key to move to page #3 of the tender setup



- 7) The third page of the tender setup should look like the example below, do NOT have anything checked or set other than the "Fee type" (this is the default setting)

PCM - 1

Ver 7.1.2.1050 Eleza's Market PC# 01 MFS1

INHOUSE GIFT CD Tender Maintenance Page 3

Fee table number<0-5>.....> 0

Fee type.....> Cashback [4]

Multiple endorsement.....> []

Endorsement start line.....> 0

Endorsement number of lines.....> 0

Currency rate.....> .000

MICR reader in use.....> []

MICR account number format...> None [4]

Use check definition file...> []

Use ECCA on this media.....> []

ECCA template.....> 0

Preset amounts.....>

.00	.00	.00	.00	.00
.00	.00	.00	.00	.00

[] State code required

[] Payment prohibited

[] Foreign currency

[] Foreign currency change allow

[] Additional tender information

[] Gift Certificate

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- 8) Create a new tender key on the keyboard just for the new tender you just created



SETUP FOR V8

- 1) Go to Database Management | Financial | Tender Maintenance and create a new tender
- 2) Set up this tender, page #1 as shown below

The screenshot displays the 'Tender Maintenance' window. At the top, the title bar reads 'Tender Maintenance'. Below the title bar, there are two input fields: 'Tender Number:' with the value '60' and 'Name:' with the value 'In-House Gift Cd'. Below these fields are two buttons: 'POST Report' and 'EPS - EFT'. A horizontal menu bar contains several tabs: 'Tender Setup', 'Values and C/Cs', 'General Parameters', 'Specific 1', 'Specific 2', 'Template', and 'Open Loan'. Below the menu bar, the 'Tender Type:' is set to 'Credit card /EFT' in a dropdown menu. A section titled 'General Control Checks' contains three dropdown menus: 'Daily Value:', 'Repeat Tender:', and 'Repeat Card No.:', all of which are currently empty.



- 3) Set up the Control Checks for this tender as listed below (NOTE - for the “Maximum value in ticket” choose a control check that will not allow the cashier to continue. In the example below this was control check “Over Tender”, yours may be a different control check)

The screenshot shows the 'Tender Maintenance' window for tender '60' named 'In-House Gift Cd'. The 'Values and Control Checks' tab is active. The 'Control Check' dropdown is set to 'Over Tender'. The 'Maximum value in ticket' is set to 9.99.

Field	Value	Control Check
Maximum Value:	0.00	
Minimum Value:	0.00	
Overtender Value:	0.00	
Overtender amount required for control check:	0.00	
Floor Limit:	0.00	
Loan Amount:	0.00	
Maximum value in ticket:	9.99	Over Tender

- 4) Set up the General Parameters for this tender as listed below

The screenshot shows the 'Tender Maintenance' window for tender '60' named 'In-House Gift Cd'. The 'General Parameters' tab is active. The 'Payment Terms' section has several options checked, and the 'Automatic purchase of' is set to 'Cash'.

Option	Status
<input checked="" type="checkbox"/> Overtender allowed	Checked
<input checked="" type="checkbox"/> Refund allowed	Checked
<input checked="" type="checkbox"/> Purchase allowed	Checked
Automatic purchase of:	Cash
<input type="checkbox"/> Rounding allowed	Unchecked
<input type="checkbox"/> Value not required	Unchecked
<input type="checkbox"/> Value not required for negative	Unchecked
<input type="checkbox"/> Tender has float	Unchecked
<input type="checkbox"/> Automatic opening float	Unchecked
<input type="checkbox"/> Exclude from media reports	Unchecked
<input type="checkbox"/> ROA / Payout allow	Unchecked



5) If you wish to have a receipt printed with a signature line set up the Template as listed below. Otherwise leave this page blank

The screenshot shows the 'Tender Maintenance' application window. At the top, there are fields for 'Tender Number: 60' and 'Name: In-House Gift Cd'. Below these are two buttons: 'POST Report' and 'EPS - EFT'. A horizontal menu bar contains several tabs: 'Tender Setup', 'Values and C/Cs', 'General Parameters', 'Specific 1', 'Specific 2', 'Template', and 'Open Loan'. The 'Template' tab is currently selected. In this tab, there are several configuration options: a checked checkbox for 'Print template', a 'Retailer information:' field with an empty box, a 'Template number:' field containing '1', a 'Print receipt on denial' checkbox (unchecked), an 'Endorsement template No.' field (empty), and an 'Additional tender information' checkbox (unchecked). There is also a 'Multi-part receipt:' dropdown menu set to 'Print Credit Card Slip' and a 'Multiple-part receipt No.:' field (empty).



SETUP FOR WINEPS

- 1) Sign on as an administrator for the WinEPS system
- 2) On the upper tool bar click on CONFIGURATION | CARD PROCESSING PROFILES | GIFT CARDS
- 3) Change the following two settings -
 - A) Online Auth Limits (in cents), Maximum Cashback Amount = 999
 - B) Offline Auth Limits (in cents), Maximum Cashback Amount = 999

TEXT OF CALIFORNIA 250 SECTION 640

See following pages.



Senate Bill No. 250

CHAPTER 640

An act to amend Section 1749.5 of the Civil Code, relating to gift certificates.

[Approved by Governor October 13, 2007. Filed with
Secretary of State October 13, 2007.]

LEGISLATIVE COUNSEL'S DIGEST

SB 250, Corbett. Gift certificates.

Existing law prohibits the sale of any gift certificate, as defined, that contains an expiration date or service fee, with specified exceptions, including, but not limited to, for a gift certificate issued for a food product. Existing law also provides that any gift certificate sold after January 1, 1997, is redeemable in cash or subject to replacement with a new gift certificate.

This bill would allow any gift certificate with a cash value of less than \$10 to be redeemed in cash, as defined, for its cash value, and would except donated gift certificates from the above-described prohibitions. The bill would also delete the exception described above for food product gift certificates, thereby prohibiting those gift certificates from containing an expiration date or service fee, unless issued for perishable food products.

The people of the State of California do enact as follows:

SECTION 1. Section 1749.5 of the Civil Code is amended to read:

1749.5. (a) It is unlawful for any person or entity to sell a gift certificate to a purchaser that contains any of the following:

(1) An expiration date.

(2) A service fee, including, but not limited to, a service fee for dormancy, except as provided in subdivision (e).

(b) (1) Any gift certificate sold after January 1, 1997, is redeemable in cash for its cash value, or subject to replacement with a new gift certificate at no cost to the purchaser or holder.

(2) Notwithstanding paragraph (1), any gift certificate with a cash value of less than ten dollars (\$10) is redeemable in cash for its cash value.

(c) A gift certificate sold without an expiration date is valid until redeemed or replaced.

(d) This section does not apply to any of the following gift certificates issued on or after January 1, 1998, provided the expiration date appears in capital letters in at least 10-point font on the front of the gift certificate:

(1) Gift certificates that are distributed by the issuer to a consumer pursuant to an awards, loyalty, or promotional program without any money

or other thing of value being given in exchange for the gift certificate by the consumer.

(2) Gift certificates that are donated or sold below face value at a volume discount to employers or to nonprofit and charitable organizations for fundraising purposes if the expiration date on those gift certificates is not more than 30 days after the date of sale.

(3) Gift certificates that are issued for perishable food products.

(e) Paragraph (2) of subdivision (a) does not apply to a dormancy fee on a gift card that meets all of the following criteria:

(1) The remaining value of the gift card is five dollars (\$5) or less each time the fee is assessed.

(2) The fee does not exceed one dollar (\$1) per month.

(3) There has been no activity on the gift card for 24 consecutive months, including, but not limited to, purchases, the adding of value, or balance inquiries.

(4) The holder may reload or add value to the gift card.

(5) A statement is printed on the gift card in at least 10-point font stating the amount of the fee, how often the fee will occur, that the fee is triggered by inactivity of the gift card, and at what point the fee will be charged. The statement may appear on the front or back of the gift card, but shall appear in a location where it is visible to any purchaser prior to the purchase thereof.

(f) An issuer of gift certificates may accept funds from one or more contributors toward the purchase of a gift certificate intended to be a gift for a recipient, provided that each contributor is provided with a full refund of the amount that he or she paid toward the purchase of the gift certificate upon the occurrence of all of the following:

(1) The funds are contributed for the purpose of being redeemed by the recipient by purchasing a gift certificate.

(2) The time in which the recipient may redeem the funds by purchasing a gift certificate is clearly disclosed in writing to the contributors and the recipient.

(3) The recipient does not redeem the funds within the time described in paragraph (2).

(g) The changes made to this section by the act adding this subdivision shall apply only to gift certificates issued on or after January 1, 2004.

(h) For purposes of this section, “cash” includes, but is not limited to, currency or check. If accepted by both parties, an electronic funds transfer or an application of the balance to a subscriber’s wireless telecommunications account is permissible.