



Till Training

NATIONAL GARDEN GIFT CARD



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ABOUT NATIONAL GARDEN GIFT CARD

This section gives a background on the scheme and how it's run.

About National Garden Gift Card

The National Garden Gift Card scheme is run by the Horticultural Trades Association (HTA), which your garden centre belongs to. It's run on the basis that shoppers will come into store to buy a card as a gift, and will spend on other things when they're in. When the recipient comes in to spend their card they will do likewise.

The HTA operates the scheme on a not-for-profit basis, putting any proceeds back into promoting gardening or other services to support your garden centre and other garden businesses. We also use the schemes to raise the profile of charities and good causes like Greenfingers Charity and National Children's Gardening Week.

By supporting National Garden Gift Card you and your garden centre are helping to promote gardening and garden good causes to the public and the government.

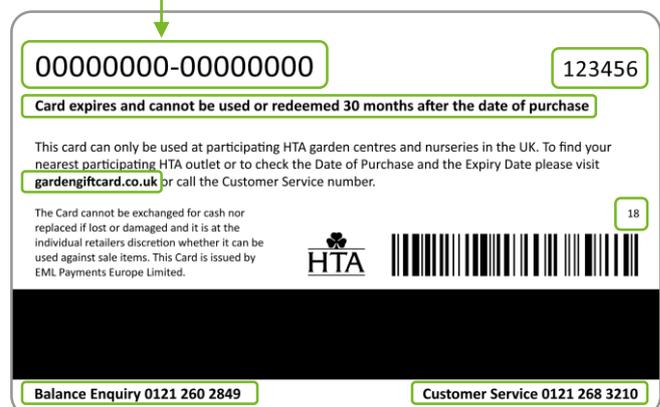
When your garden centre sells a gift card, it makes a 17% profit on the sale. When it accepts one, it pays a fee of 20% of what's spent on the card. All of the payment happens behind the scenes via direct debit, with the 3% 'commission' being used by the HTA to fund activities to promote gardening and the garden industry.



There are lots of different designs in circulation. Almost all of them are sold in garden centres, but a small number are sold on gift card 'malls', usually at the end of aisles in supermarkets.

One thing common to all cards each has a unique card number on the back of it. This means that the balance, expiry date, and even details of where a card and how much was originally on the card was sold can be found. There's always going to be a way to help the customer with these sorts of questions.

16 digit Card Number



The rest of this guide deals with how to work with the cards at the tills and with customers

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ACCEPTING A NATIONAL GARDEN GIFT CARD

This section covers how to accept a National Garden Gift Card as payment. Remember always to return the card to the customer.

Accepting cards

When you accept a National Garden Gift Card for payment, it's good practice to check the balance on the card first (see page 4). Once you're sure the card has funds on it and hasn't expired, you just need to swipe the card as you would a credit or debit card. The cards can be used for full payment, or split payments.

Taking a split payments

Split payments are possible between gift cards and another form of payment. Just follow these steps

- Find out the balance on the card (see notes on checking the balance on a card in this guide)
- Follow your store's normal process for split payments for your till

What to do if the card is declined

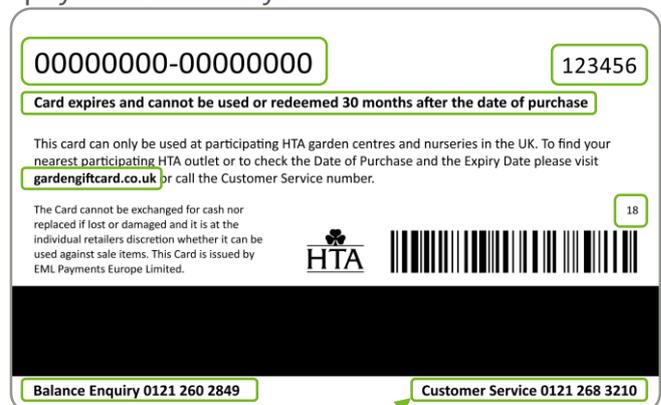
If a gift card is declined, **do not** accept it as the most likely reason for this is that there are no funds on it or it has expired. If there is a balance on the card and it won't go through call the **customer service line** on the back of the card who will be able to help you process the card.



If there's an issue like this we suggest that you reassure the customer that you just need to check some details on the **gift** card in order to process it. This way the customer can feel assured that other shoppers in the queue don't think their credit or debit card has 'bounced' and won't be embarrassed. If you're sure there is a balance on the card, then there's no reason why you shouldn't keep the card and process it later so that the queue can move on.

What to do if the card won't swipe

NGGCs are the same as any other MasterCard credit card. If you have any issues with being able to swipe a card, call the **customer service line** and they will help you to process the payment manually.



Customer service line number

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CHECKING THE BALANCE ON A CARD

This section covers how to check the balance on a National Garden Gift Card.

How to check the balance by phone

- Call the balance enquiry line (0121 260 2849) found on the back of the cards
- You'll get an automated message asking you to key in the **card number**, after which you will be asked for the card's **security number**
- If the card has a balance on it, the balance will be read out to you
- If the card has expired or has no balance on it, you will get a message to this effect.

How to check the balance online

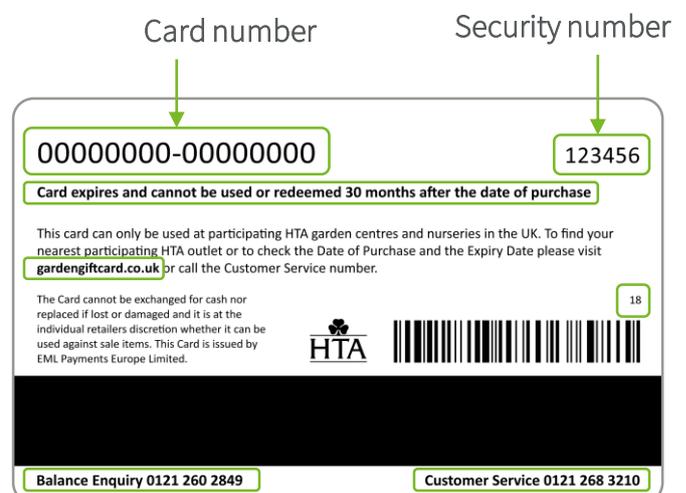
- Go to the web site:
www.gardengiftcard.co.uk
- Click on the 'Get my balance' section/link
- Type in the **card number** on the back of the gift card into the box that shows and click the 'submit' button
- If the card has a balance on it, the web site will show you the amount. If the card has never had a balance on it, the card will be shown as 'inactive'. If the card has no balance left or has expired, then there will be a balance of zero



How to check the balance on the till

Whether or not you have epos, 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 on your garden centre's 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



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SELLING A GIFT CARD

This section covers how to sell cards.



Selling cards

The cards your store is selling can be loaded with any amount from £5 to £250. There are two ways to activate a card (e.g. load it with funds) when you sell one. If your garden centre's epos system has been set up to sell National Garden Gift Cards, your epos supplier will provide instructions on how to activate cards. Or, you can use CardSpot, which involves logging on to a web site to put funds onto the card you want to sell. Just follow these instructions to sell a National Garden Gift Card using CardSpot (NB - your garden centre will need to be set up to sell gift cards using CardSpot first - email services@hta.org.uk or call 0333 003 3550 to arrange this).

1. Log on to the CardSpot web site

Go to <https://cardspot.storefinancial.net> Select your garden centre and log in with your user name and password.

2. Add the number of the card you want to sell

Click 'Card Sales' on the top left-hand side of the screen. Then click the 'Add cards one at a time' button and type in the 16 digit card number that's on the back of the card you want to sell. Then click 'Add'.

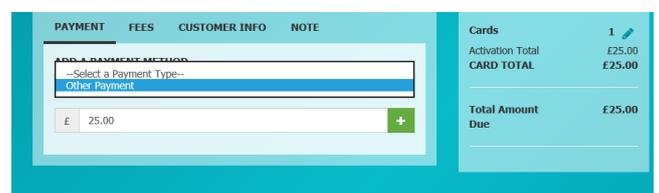
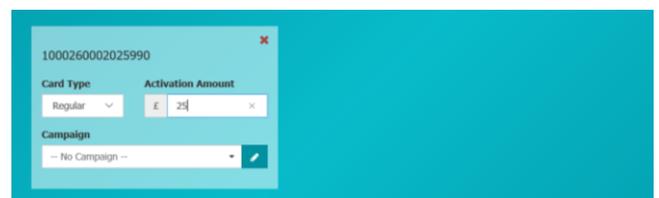
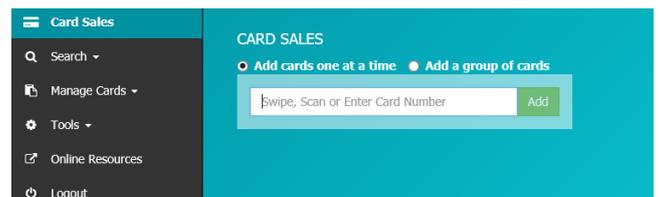
3. Add a value onto the card you're selling

Add the amount the customer wants onto the card (between £5-£250). Set the card type to 'Regular', and the campaign to 'No Campaign'. Click 'Done'.

4. Finish the sale

Select payment type as 'Other'. The payment amount will be auto-populated. Then click the green '+' sign and click 'Complete Sale'. Now you're done!

Hint: to save time, create shortcut to this web site that takes you straight there. Right-click on your computer's desktop, select 'New' and then 'shortcut'. Type in the link to the left when the instructions ask you where you would like your shortcut to go to. You should now be able to go straight to the Cardspot web site.



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GENERAL QUESTIONS

This section covers FAQs and general information on the cards.



Q. Do the cards expire?

Yes. Once a card sold there is 2.5 years in which it can be spent.

Q. Do I need to rotate my stock?

Yes. Cards will stop working five years after they are manufactured, so you shouldn't sell a card that has less than 2.5 years of 'shelf life' left (in fact you won't be able to). To help with this the year of manufacture is shown on the reverse of our cards (see page on the parts of a National Garden Gift Card).

Q. Am I wasting money if I bin old stock?

No. HTA supplies stock free to garden centres. You are only charged when you sell a card so you don't lose out by disposing of old stock.

Q. How can I tell customers where they can spend their cards?

The customer can check this online at www.gardengiftcard.co.uk This web address is also printed on the back of all cards.

Q. How do I get a digital copy of these notes?

All our training notes for the National Garden Gifting schemes are available to download from the HTA web site: www.hta.org.uk/gifting

Q. What do the bits on the back of a National Garden Gift Card mean?



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10am - 6pm Sunday

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If there's something missing from this training guide, or you have a question you think it'd be useful for us to cover, please let us know so we can add it in.

All information stated in this document is correct at time of printing, May 2018

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