



DISCOVER® NETWORK *GIFT CARD* PROCESSING GUIDELINES

Processing Discover® Network *Gift Cards* is as easy as processing a credit card.

Key points:

- No need to purchase new Point of Sale equipment
- Discover Network *Gift Cards* are processed just like any Discover Network Card
- Swipe the magnetic stripe or enter the Account number
- Look for Discover Network Acceptance Mark to determine authenticity



Acceptance Mark

Quick Reference for Split Tender Transactions:

A split tender transaction means that two forms of payment are combined to pay one bill.

To process split tender transactions:

- Check to see if your location accepts split tender transactions
- Accept an alternative form of payment for the remainder of the purchase (a credit card, check, cash, or whatever your current practice is at your location)
- Cardholder should know the balance¹ on their Discover Network *Gift Card*
- Request the **exact** amount to be deducted from the Discover Network *Gift Card*
- Deduct the requested amount from the Discover Network *Gift Card*

Processing Split Tender Transactions in a Tip-Based Environment:

Most tip-based merchants, such as restaurants and beauty salons/services, typically approve transactions for approximately 25% above the purchase amount to cover the gratuity.

Split tender transaction processing will allow the customer to use the Discover Network *Gift Card* along with another form of payment.

- Please follow standard operating procedure for "split tender" transactions at your location
- A Discover Network *Gift Card's* balance must cover the amount of the bill plus a 25% gratuity
- Ask the cardholder the **exact** amount to be deducted from the Discover Network *Gift Card*
- Customer should know the balance¹ on the Discover Network *Gift Card* and if it will cover the total purchase plus 25% gratuity
- Accept another form of payment for the remaining purchase balance

Because Discover Network *Gift Cards* have a set, preloaded amount, Gift Cards CANNOT be used at car rental agencies, ATM locations, check cashing agencies and other similar types of businesses. Additionally, Discover Network *Gift Cards* can be used at gas stations ONLY if the cardholder pays inside the station; the Card will be declined if used at pay-at-the-pump devices.

¹To ensure a smooth transaction, we've instructed cardholders to know their Discover Network Gift Card balance before requesting this type of transaction. Cardholders can visit www.discovergiftcardbalance.com or call the number on the back of their Gift Cards to inquire about their balance.