

Gift Card FAQ

Who is StoreFinancial?

StoreFinancial is an international payment systems processor based in Overland Park, Kansas (a suburb of Kansas City, Missouri) that offers one of the most comprehensive turn-key shopping center gift card program in the gift card industry.

What is a gift card?

A gift card is not a credit card, charge card or debit card—it is a prepaid payment device that comes with a set dollar value. The total dollar amount of purchases made with the gift card will be automatically deducted from the value of the Gift Card. Transactions that exceed the amount available on the Gift Card will be declined.

Where can the gift cards be purchased?

Gift Cards may be purchased from the Customer Service Center on the Lower Level of Savannah Mall.

Can the gift cards be purchased online?

No

Is there a fee to purchase a gift card?

- The number of cards in the transaction determines the fee.
- For example, if a customer purchases 8 cards, they are charged a per card fee of \$1.50 on each card. If they purchase 15 cards, they are charged a per card fee of \$1.00 on each card. If they purchase 50 or more cards, they are charged a transaction fee (flat fee) of \$25.00.

Where is the gift card accepted?

Participating merchants at Savannah Mall that accept MasterCard.

In what amounts can the gift cards be purchased?

The minimum a card can be activated for is \$5.00 and the maximum is \$500.00

Are there any fees associated with the gift card?

A \$2.00 fee will be deducted each month from the Card balance starting 12 months and 1 day after the Card activation date. The fee for replacing a lost, stolen, or damaged card is \$2.00.

Do the funds on my gift card ever expire?

No, the funds do not expire. However, the balance on the card will go down to zero depending on the number of months the customer has had the card and the fees deducted. A \$2.00 fee will be deducted each month from the Card balance starting 12 months and 1 day after the Card activation date. The physical card does have a three year expiration date from the time of production. If you have remaining funds on an expired card, you may receive a replacement card at the Customer Service desk for the amount of the remaining balance at no cost.

What happens to the unused remaining balance?

The funds will stay on the card until the balance is used or deducted fees zero out the remaining funds. A \$2.00 fee will be deducted each month from the Card balance starting 12 months and 1 day after the Card activation date.

What if the gift card is lost or stolen?

The card can be replaced at Customer Service for a \$2.00 service fee.

Are there different Gift Card designs available?

No

How can a customer find the available balance on the gift card?

The value of the gift card will be written on the back of the gift card and may be listed with the materials that came with the gift card at the time of purchase. Other options include calling the number on the back of the gift card, check www.getmybalance.com, or visit the Customer Service Desk or Management Administration Office during normal business hours.

What if the gift card is declined?

If a transaction is declined, the customer should check the balance (see, "How can a customer find the available balance on the gift card?"), tell the cashier how much is available on the gift card to use towards the purchase, and pay the remainder with another form of payment.

How are returns, exchanges, or disputes handled?

Subject to their return policy, merchants may credit gift cards back to the gift card used to make the original purchase. For this reason, it is very important that customers keep gift cards and receipts. Funds credited by the merchant will be available 3-5 days after the return is processed. If the gift card is not present, the merchant may issue a store credit, store valued gift card or exchange. Please note that voided transactions may take up to 7 days to be credited back to the gift card's available balance.

How can a customer track activity on the gift card?

Transaction history is available through www.getmybalance.com

Can the cardholder re-load the gift card by putting more money on it?

No, the gift card is not re-loadable. However, returns and credits amounts can be placed back on to the card by a merchant.

What if the gift card is physically damaged?

Contact the shopping center management office or call the number on the back of the gift card.

Whom should a customer contact if the gift card status reads "inactive" when funds should be available?

Please contact the shopping center management office or call the number on the back of the gift card for more information.

Can the Gift Card be combined with other forms of payment?

Yes. The customer should inform the cashier how much to deduct from the gift card and how much to deduct from the other payment method(s). Please note that some stores are not able to split purchases between gift cards and credit or debit cards. In these cases, a customer may need to pay the difference in cash or check.

Can the gift card be used at an ATM, “Pay at the Pump Gasoline,” or gratuities?

No. The gift card cannot be used at ATMs, Pay at Pump Gasoline, or for tips or gratuities.

Can the gift card be personalized or embossed with the recipient’s name?

No. One of the safety features of the gift card is its consistent appearance. At this time, gift cards cannot be personalized or embossed with any recipient’s name.

Can the gift card be used online, for mail orders, or phone order purchases?

No. The gift card will decline if these types of purchases are attempted.

Can balances from multiple gift cards be combined on to one gift card?

Yes. Contact the shopping center management office or call the number on the back of the gift card for more information.

Is there a fee to transfer the balance from one gift card to another?

There is a \$2.00 transfer fee.

What should a customer do with the gift card once the funds are depleted?

Keep the gift card, even after the balance is depleted, in case items need to be returned. A merchant might ask a customer to present the gift card as proof of purchase.

For all other questions regarding the gift card, please contact the management office or email clientsupportsupervisors@storefinancial.com. Please be sure to provide the sixteen (16) digit card number.