



October 20, 2009

Dear Downtown Stakeholder:

The Downtown Long Beach Associates (DLBA) is pleased to announce the launch of the **Downtown Gift Card Program** on Monday, November 16, 2009.

Gift cards are an exciting, rewarding and revenue-generating technology that brings valuable benefits to both merchants and consumers. By participating in the Downtown Gift Card Program, you will create additional opportunities for consumers to spend their discretionary dollars in Downtown. The program is designed so that 100% of all gift card sales will be spent within Downtown Long Beach at participating merchants.

The gift cards are pre-paid, private label cards. They process as a credit or bankcard on a store's register. There are no software or equipment changes necessary to current Point of Sale (POS) systems. The only requirements for participation are that a merchant can accept credit transactions utilizing the VISA or MasterCard® payment networks and that they authorize all transaction requests.

There is NO COST to participate in this program. The DLBA will sell the gift cards and underwrite the costs of set-up and training. Additionally, the DLBA will engage in a comprehensive marketing and promotional campaign designed to drive more business into Downtown throughout the year.

To participate in this exciting new program, please complete the enclosed Downtown Gift Card Participation Form and return it via fax to the DLBA at (562) 437-7850 at your earliest convenience. Participating merchants will receive one-on-one training from a representative of **StoreFinancial**, the firm selected to facilitate the program, between **November 2-6, 2009**.

Attached are documents which further explain the details of the program and the processing of the gift cards. Should you have additional questions, please contact Steve Sheldon, DLBA Marketing Manager, at (562) 436-4259.

Also included in this mailing is the most recent quarterly walking map. If you would like additional copies, please contact the DLBA.

We look forward to working with you and making the Downtown Gift Card program a great success.

Sincerely,

Kraig Kojian
President & Chief Executive Officer

100 W. Broadway Ste. 120 Long Beach, CA 90802 (562) 436-4259-T (562) 437-7850-F
www.downtownlongbeach.org

DOWNTOWN LONG BEACH GIFT CARD PROGRAM

About the Card

- Stored-value cards are activated at the time of purchase with a limited, pre-determined dollar amount
- Processed as a credit card transaction on POS equipment, no changes needed
- All funds are stored on the card and are deducted with each approved purchase
- Gift card sales will appear in VISA and MasterCard® transaction totals at the end of each business day; this may also be reflected on the receipt that prints out from a retailer POS
- Balance information will print on every purchase receipt and can be tracked on the back of the card; a toll free 800-number is also available for balance inquiries
- Private label so that card usage is restricted to the merchants in the Downtown

Why Gift Cards

- Guarantees that 100% of gift card funds stay at in Downtown
- Eliminates the need to give cash back from a gift certificate that is presented
- Significantly increases revenues to retailers within Downtown
- Eases end-of-the-night settlements as private label gift card transactions are transmitted with credit card transactions
- Customized card design makes the gift card an advertisement for Downtown in the shopper's wallet

What You Can Expect in the Transition to Gift Cards

- Training will occur onsite; merchants will be notified in advance of the dates
- Each merchant will receive on-site training from **StoreFinancial** personnel
- Complete onsite training includes a demonstration of usage and comprehensive reference literature and resource tools
- Merchant support provided 24/7 by **StoreFinancial**

Participation Requirements

- Must be able to obtain a real-time preauthorization for each gift card transaction

All participating merchants must sign a Merchant Acknowledgement Form to verify they have been trained and that they understand the processing procedures of the gift card program. If any merchant would like the signing of this document to be handled at the corporate level rather than at the store level during training, arrangements can be made with StoreFinancial to do so. Contact the DLBA to obtain StoreFinancial contact information.

Accepting the Downtown Long Beach Gift Card

Determine the Gift Card Balance

To check a card balance you will need the account number on the back of the gift card.

- Via the Back of the Card: Check the balance tracking strip on the back of the card
- Via Automated Phone Line: 800.755.0085
- Via the Customer Service Desk: During the DLBA office hours
- Via the Web: www.getmybalance.com
- Via Card Holder Receipt: The authorization code that appears on the receipt after using the gift card is the remaining balance on the card (example to the right represents a balance of \$127.64)
- Via POS Terminal:
- swipe gift card
 - enter and process \$.01 transaction
 - Authorization code on receipt will contain card balance

SHOPPING CENTER MERCHANT 123 MAIN STREET ANYWHERE, USA
THANK YOU COME AGAIN
DATE 07/01/05 TIME 10:41 AM
ITEM: 020 SALE \$55.63 ACCT: XXXXXXXXXXXX
AUTHORIZATION CODE: 127X64
I AGREE TO PAY ABOVE TOTAL AMOUNT ACCORDING TO CARD ISSUER AGREEMENT
X _____ SIGNATURE

Process the Gift Card Like a Credit Card

If the card has sufficient funds, process the gift card through the POS like a credit card.

- If your POS requires the last 4 digits of a bank card to complete an authorization, enter the 4th set of numbers on the back of the card (Ex: 1234 5678 9012 3456).
- Returned authorization code is the remaining gift card balance.
- Return card and the authorization slip to the customer for signature.

Accept the Gift Card like a Credit Card

- **DO NOT USE** the gift certificate, check or travelers check key on your cash register.
- Simply use the credit card key on your register.

Instructions for Manual Entry

If your POS system fails to read the card (for example the magnetic strip on the back of the card has been de-magnetized), you will need to manually key the card number to process the transaction.

- Call merchant support for assistance.
- Give the merchant support representative the 6-digit security code on the back of the card.
- Follow the instructions the representative gives you for manually processing the card.

Instructions for Split Tender Transaction

If the gift card DOES NOT have sufficient funds to cover the amount of the sale, process the sale as a SPLIT TENDER transaction.

- Obtain another form of payment from the customer for the amount of the sale that exceeds the gift card balance.
- Process the NON GIFT CARD transaction FIRST.
- Swipe the gift card to authorize the remaining amount of the sale.

Returned Merchandise Purchased with Gift Card

- Stores should follow standard store policy when processing merchandise returns. However, **StoreFinancial** recommends that refunds for merchandise purchased with a gift card not be placed back on the gift card.
- Refunds on merchandise returns can take up to 7 business days to appear on the customer's gift card account.

Reversing or Voiding Sales Transactions

If you inadvertently deduct an incorrect amount from a customer's gift card, follow your store's standard void or reversal procedures.

- You can call the merchant support line to reverse a **void immediately**.
- If you don't call, the void/reversal will take up to 7 business days to appear on the customer's gift card account balance.