



## ***Mullingar Gift Card FAQ***

The Mullingar Gift Card is a prepaid Mastercard that enables customers to spend their card balance across multiple stores. This upgraded version of our popular paper gift voucher offers numerous benefits for both local businesses and customers. The Mullingar Gift Card is easy to purchase, use or send as a gift, no matter what the occasion. Give the gift of choice and flexibility to your employees or loved ones and support the local economy, making our town a better place to live, work and do business.

### **Do I need to be registered to accept the card?**

Yes, merchants must register to accept the card. Our Gift Card operate as closed-loop networks, meaning businesses must be registered in the program before they can accept them. This registration ensures that the Gift Card can only be used at participating businesses in Mullingar, keeping money within the local economy.

### **How do I sign up to accept the new gift card?**

Signing up is easy! Simply contact Lauren at [office@mullingarchamber.ie](mailto:office@mullingarchamber.ie) to arrange a visit to your business at a time that suits you. She will help register your terminal to accept the card.

To complete the setup, a transaction must be processed through your card terminal. We will conduct a €1 registration transaction using the Test Card. This transaction will decline, which confirms the setup.

Alternatively, you can **self-register** using the merchant onboarding form:

[Merchant Onboarding Form](#)

### **Card expiry and fees:**

Cards are valid for 5 years from date of purchase. A €2.50 fee will be deducted each month from the card balance, starting on the day after the 12-month anniversary of when the card was purchased.

**Website:** [www.mullingarchamber.ie](http://www.mullingarchamber.ie)

**Telephone:** 044 93 44044

**Email:** [info@mullingarchamber.ie](mailto:info@mullingarchamber.ie)

**Address:** Mullingar Chamber, Market House, Pearse Street, Mullingar, Westmeath N91FD9C



### **Commission fees and payment:**

Mullingar Chamber charges **0%** commission on gift card transactions for **members** and **2%** for **non-members**. There are no additional costs to accept the Gift Card—it is processed at the same rate as a standard Mastercard debit card transaction. As it is a Mastercard payment, you will receive the funds from your acquirer in accordance with your Merchant Acquirer Agreement. We recommend that businesses review their agreement with their terminal provider for further details.

### **Is the gift card chip and pin?**

The Mullingar Gift Cards are not chip and pin cards. They can be processed via a swipe, or in the event a card swiper is not available, the information on the back of the card can be keyed into the terminal. No pin is required.

### **How can a customer check the balance on their card before making a purchase?**

Customers can check their balance by scanning the QR code on their card using a smartphone or by visiting [getmybalance.com](http://getmybalance.com).

### **Tax-free bonuses for your employees:**

Do you pay your employees' annual bonus through payroll? If the answer is yes, this is treated as taxable income. However, under the Small Benefit Exemption, up to €1,500 (annually) of this could be paid in gift cards and therefore, be totally exempt from PAYE tax, USC and PRSI.

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