Card Manufacturing Tips

When working with a gift card supplier to manufacture gift cards for use with IT'S YOUR CARD® (IYC), there are some important items to consider, and they are reviewed below.

Encoding Gift Cards

The card issuance information exported is the same for both CSV and TAB delimited formats. The data column definitions and column order are as follows:

Number	Field Name	Type	Description	Encoding Notes
1	Card ID	N10	Sequential card ID number.	Not required. Printed on the card for inventory tracking purposes.
2	Status	A1	Active, Inactive, Deactivated, Expired.	Unused.
3	CardNumber Formatted	A24	The card account number with embedded formatting characters such as spaces or dashes.	This value or CardNumber should be embossed or printed on the front or back of the card.
4	CardHolder Name	A50	Unused in most circumstances. The LASTNAME/FIRSTNAME format is used.	If present, should be embossed or printed on the front or back of the card.
5	Expires	A7	Unused in most circumstances. The MM/YYYY format is used.	If present, should be embossed or printed on the front or back of the card.
6	Track1	A80	Pre-formatted track 1 swipe containing basic information. Refer to the *Track 1* section for more information on track 1 contents.	Encoded on track 1 of the magnetic swipe.
7	Track2	A40	Pre-formatted track 2 swipe containing basic information. Refer to the *Track 2* section for more information on track 2 contents.	Encoded on track 2 of the magnetic swipe.
8	CVV2	A5	Random five-character password used for Web access to account information and sometimes used for card activation.	Printed on the back of the card. If a signature panel is provided, print on the far right side of the panel; otherwise, it is normally printed in the lower right corner of the card.

> **Tip:** For additional information on CSV and TAB delimited formats, see the *Creating Gift Card Batches* document in Lighthouse Transaction Manager Help.

Magnetic Stripe Information

Both IT'S YOUR CARD and the POS vendors that accept gift cards for payment expect the track information encoded on the gift cards to be in a specific format. The gift cards should be encoded with track 1 and track 2 information. While Shift4 Payments conveys to the POS vendors that they should read and support both tracks, many vendors read and support only one or the other. Therefore, it is important that both tracks are encoded. The track information should be encoded to comply with card encoding standards:

- Track 1 format was developed by the International Air Transport Association (IATA). The IATA format contains alphanumeric information intended for the automation of airline industry activities.
- Track 2 format was developed by the American Bankers Association (ABA). The ABA format contains numeric information for credit card transactions.

Track 1

Track 1 data, including sentinels, format codes, field separators, and data, can be a maximum of 80 characters. Data in any of the three data blocks can be alphanumeric. For the purposes of IT'S YOUR CARD and compatibility with existing POS applications, the data blocks will be formatted as follows:

- Block 1, the account number block, will contain the card account number and will not contain any embedded spaces or formatting characters.
- Block 2, the name block, can contain cardholder name information but will usually be a single character. If a name is provided, it will be in the format of LASTNAME/FIRSTNAME.
- Block 3, the additional data block, contains the card expiration date and optional discretionary data. The only IT'S YOUR CARD requirement is that the SwipeSignature data must be embedded somewhere within this field. Most POS applications will require the expiration date as the first four characters in the format of YYMM. This date, even though unused, should be encoded as a future date within ten years to be compatible with most POS applications.

Track 2

Track 2 data, including sentinels, field separators, and data, can be a maximum of 40 characters. Excluding the sentinels and field separators, the data contained on this track can only be numeric. For the purposes of IT'S YOUR CARD and compatibility with existing POS applications, the data blocks will be formatted as follows:

- Block 1, the account number block, will contain the card account number and will not contain any embedded spaces or formatting characters.
- Block 2, the additional data block, contains the card expiration date followed by optional discretionary data. **The first number of the discretionary data cannot be a 2 or a 6.** The only other IT'S YOUR CARD requirement is that the SwipeSignature data must be embedded somewhere within this field. Most POS applications will require the expiration date as the first four characters in the format of YYMM. This date, even though unused, should be encoded as a future date within ten years to be compatible with most POS applications.

Again, the first number of the discretionary data cannot be a 2 or a 6 (the discretionary data is the data after the expiration date).

Custom Swipe Data

The data export file has basic track 1 and track 2 data that, under most circumstances, can be encoded to the magnetic swipe as-is. Sometimes the customer may want to encode custom data in the discretionary data block. Other than the coding requirements already defined (sentinels, field separators, account number location, expiration date location, format, etc.), the only requirement of IT'S YOUR CARD is that **the first character of the discretionary data cannot be a 2 or 6**, and the SwipeSignature must be embedded somewhere in the discretionary data in the additional data block (block 3 on track 1, block 2 on track 2). It does not matter if the SwipeSignature is touching other discretionary data, just as long as it is somewhere within the additional data block.

Embossing Gift Cards

Typical Card Dimensions

The common gift card dimensions are as follows:

- Width: 3 3/8 inches
- Height: 2 1/8 inches
- Thickness: 0.010 - 0.055 inches

Low/High Coercivity

Coercivity is the magnetic density of the magnetic strip on the back of cards. Low coercivity is less expensive and commonly used with gift cards. High coercivity is more resilient to magnetic disturbances and is commonly used with credit and debit cards.
IT'S YOUR CARD can use either low coercive (brown magnetic swipe) or high coercive (black magnetic swipe) cards.

Swipe Width and Location

IT'S YOUR CARD does not place requirements on the swipe width or location, but the gift card should conform to IATA and ABA standards to be compatible with most POS applications. In other words, the swipe width and location should be in close proximity to any standard bank, credit, or debit card.

Refer to the *Magnetic Stripe Information* section for more information on standard swipe data.

Card Design

IT'S YOUR CARD has no requirements or restrictions on your card design. However, some basic recommendations follow:

1. The card itself has two functions:
   - Impress the customer – Your gift card and the design of your gift card should be an extension of your marketing effort.
   - Prevent fraud – The card should be your card and it should be distinguishable as your card. Using a generic gift card will only serve to remove a key layer of fraud prevention: clerk verification.
2. The card number should be embossed or printed on the front or back of the card. Your card design should allow space for the printing or embossing. This acts as a backup in the event that the card is accidentally demagnetized or the POS entry point has a faulty swipe reader.
3. The Card Security Code (CVV2) code should be printed on the back of the card – never on the front of the card. The Card Security Code (CVV2) acts as a password to allow the customer to view their card balance and

transaction history. A great feature is to have the Card Security Code (CVV2) printed on the card and covered by scratch-off ink or paint. Having the clerks verify that this code is covered and intact at the time of purchase adds a fraud prevention barrier and this can be emphasized and promoted with a "we care" theme.

4. When cards are issued, the card numbers are not sequential (another fraud deterrent) but the card ID numbers are sequential. If you require inventory tracking, consider printing the card ID on the front or back of the card.

5. IT'S YOUR CARD has no requirements for legal disclaimers; however, many of our customers have opted to preprint disclaimers on the back of their cards.

Sample Disclaimers

Sample One: This card has no value until activated at time of purchase. This card is subject to replacement. Value cannot be redeemed for cash. [your name here] is not responsible for the value of lost or stolen cards. This card can be used for the purchase of goods or services. This card has no expiration date. Card is subject to a [your fee here] per month maintenance fee after twelve months from card purchase or activation, whichever is greater.

Sample Two: Use your [your name here] gift card at participating locations. Gift cards are reloadable and may be used until value reaches zero. Not redeemable for cash. This card should be treated like cash; [your name here] is not responsible for lost or stolen cards. Card value is subject to monthly service charges after a period of inactivity in accordance with applicable laws and regulations.

Sample Three: Use of this card constitutes acceptance of the following terms. This card can be used for purchases of merchandise at any [your name here] owned or operated location and is not redeemable for cash. Lost or stolen cards cannot be replaced. A [your fee here] per month dormant account fee will be deducted from your account balance after 24 months of non-use, except for gift cards purchased in the state of California or where prohibited by law.

Sample Four: This prepaid gift card is redeemable for services and merchandise at the [your name here]. This card may not be returned or redeemed for cash, except where prohibited by law. If it is lost, stolen, or used without permission, it cannot be replaced. Use of this card constitutes acceptance of these terms and conditions. For balance inquiry, visit the gift card section at [your web site URL here] or call [your phone number here]. If this card is not used within 24 months, a service fee of [your fee here] per month will be deducted from the balance until the card is used or depleted, except where prohibited by law.
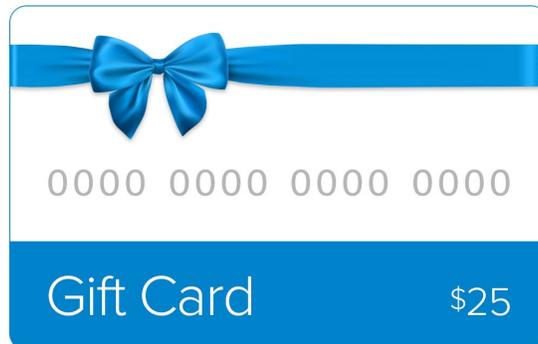
Card Design Samples

Below are examples of gift cards. The location of the card number, Card Security Code (CVV2), and card ID may vary.

Sample Gift Card One:

Sample Gift Card Two:

POS/PMS System Requirements

The POS/PMS system interface requirements needed to redeem gift cards through the interface depend on your system. It is the POS/PMS vendor's responsibility to implement gift card functionality. On fully-certified IT'S YOUR CARD interfaces, the POS system should be able to:

- Sell/activate a gift card
- Display a balance inquiry
- Display GC (gift card) as a payment type (and split tender)
- Export General Ledger (GL) code (for the sale/redemption) to an accounting system

Contact your POS/PMS vendor for information on meeting the requirements needed for your system.