



**SHOP  
LOCAL  
WAGGA  
WAGGA**



WAGGA WAGGA  
**BUSINESS  
CHAMBER**



**SHOP LOCAL  
WAGGA WAGGA**



## ABOUT THE PROGRAM

Wagga Wagga Business Chamber launched the Shop Local Wagga Wagga gift card program on 28 October 2021. The Shop Local Wagga Wagga gift cards program uses the Why Leave Town's (WLT) Gift Card system. The WLT system is EFTPOS based and aimed at keeping money within communities by encouraging people to shop locally.

It is often stated that \$100 spent locally equates to a \$180 impact on the local economy due to the multiplier effect. That is, when money is spent locally, some of that money (about 40%) is then reinvested into other local stores and so on, and so on (about 7 times).

Just like other gift cards, you can load anywhere between \$10 and \$1,000 per card and it works just like a savings card that can only be redeemed at participating stores.

With over 45 local business participating in the program the Shop Local Wagga Wagga gift card is the perfect present for anyone!

## How are the cards loaded?

Cards are loaded either externally via Why Leave Town, or in-store at dedicated 'Load Up Stores'.

Within the Load Up Stores, money is placed onto the cards using the REFUND function on the EFTPOS terminal. The flow of money for this transaction is as follows:

1) Customer first pays the amount they want loaded onto the card. For simplicity reasons, assume they would like a \$50 card and they pay for it with their own debit card. Therefore, the customer will be charged \$50, and their debit card is swiped through the EFTPOS terminal where the cards are being loaded. This \$50 then goes from the customers' bank account and into the businesses EFTPOS account.

2) Next, the business takes a WLT Gift Card, and they use their EFTPOS terminal to do a REFUND onto that card for \$50. At this point \$50 will leave the businesses EFTPOS account and go onto the WLT card.

This is essentially a zero sum transaction, i.e. money goes into the businesses account and then comes straight out again. Note though, if the customer was to pay for the card with cash, the business needs to be aware that at the end of the day their cash figure will be up, and their EFTPOS figure will be down by the same amount. This, however, is easily managed by load up stores, as the total combined figure will still balance.

## Where is the money held?

All funds that are loaded onto the cards are stored within a separate trust account. No funds are held by Why Leave Town Promotions, the commissioning organization (e.g. Local Council or Chamber of Commerce) or the participating businesses. This is vital in protecting the value of the card for the card holder.

## Load amounts

As little as \$10, and as much as \$1000 can be loaded onto a single card.

## **How are the cards redeemed (i.e. spent)?**

When a card holder wants to spend money on their card, they simply present the card at a participating store, and the transaction takes place again via the EFTPOS terminal. The flow of money for this transaction is as follows:

1) The sale amount is entered into the businesses EFTPOS terminal, then the WLT Gift Card is swiped, SAVINGS is selected, and the 4 digit pin on the back of the card is entered.

2) The money is then released from the trust account and goes directly to the businesses EFTPOS account.

Transactions are processed exactly the same as any other EFTPOS savings card (i.e. same day payment).

## **Lost & damaged cards**

The cards need to be treated like cash, and hence if they are lost then this is just like losing cash. However, if the card number is known then the card can be replaced.

Holders of the card are encouraged to register the card at

<https://www.whyleavetown.com/register-card> when they first receive it just in case it is lost.

## **Checking the balance on a card**

The balance of funds remaining on the card can be found by logging onto <https://www.whyleavetown.com/check-card-balance>. Here card holders will be able to see a full statement of where and when the card was used, as well as the expiry date of the card.

## Expiry & breakage

Card funds that remain after 3 years from being loaded will expire, in line with government legislation requirements. The cards themselves expire 6 years after their printing date – regardless of if they have been loaded or not.

## Where can I buy a card?

You can purchase a card from these local businesses:

- Riverina Home Centre
- Ted & Olive Boutique
- Wagga Wagga Visitor Information Centre
- Wagga Phone Doctor
- The Charles
- Wagga Supps

You can also purchase online here

CORPORATE ORDERS: if you are looking at purchasing 6+ Gift Cards we recommend using the online Bulk Order.

## How do I get my business involved?

To be eligible for the program you need to be a locally owned business. All you need is an EFTPOS machine to reap the benefits. It's a normal EFTPOS transaction!

If you are a member of the Wagga Wagga Business Chamber, it is free to participate in this program. Alternatively, you can join the program for \$220 annually.

As part of the program we will:

List you as a redemption store on our online directory

Provide you collateral to identify your business as a redemption store

Promote you on our social channels as a participating business.

Market the program and the purchasing of cards

Cover all associated program costs

Contact us today using the details below to register your interest!

## Get in touch.

If you have further questions please get in touch.  
[waggachamber.com.au/shoplocal](http://waggachamber.com.au/shoplocal)

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# HOW TO REDEEM SHOP LOCAL WAGGA WAGGA GIFT CARDS

## Process

Note: The cards work on standard EFTPOS terminals, and are required to be swiped through the EFTPOS terminals to transact. They will not operate via pay wave.

- 1. Enter sale amount into EFTPOS terminal.**
- 2. Swipe the Shop Local Gift Card**
- 3. Select SAVINGS**
- 4. Add 4 digit pin found on back of card.**

## Customer FAQ's

### **How many times can the card be used?**

The cards can only be loaded once, but they can be used to buy things multiple times. This means that the value which is loaded onto the card cannot be added to, but the card can be spent all at one time or a little at a time.

### **How do I check the card balance?**

The balance of funds remaining on the card can be found by logging onto [whyleavetown.com/check-card-balance](http://whyleavetown.com/check-card-balance)

### **When will my card expire?**

Card funds that remain after 3 years from being loaded will expire, in line with government legislation requirements. You can find the expiry date online at [whyleavetown.com/check-card-balance](http://whyleavetown.com/check-card-balance)

### **Where can I buy a card?**

You can find a full list of load up stores at [waggachamber.com.au/shoplocal](http://waggachamber.com.au/shoplocal)

**Find out more or get in touch online at [waggachamber.com.au/shoplocal](http://waggachamber.com.au/shoplocal)**