

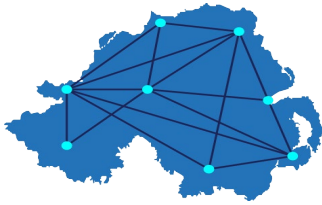
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NI High Street Scheme Merchant Guidance and FAQs

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PURPOSE OF THIS GUIDANCE AND FAQs

This document provides guidance to local merchants on the High Street Scheme (the Scheme) including the eligibility criteria and consumer use of the card.

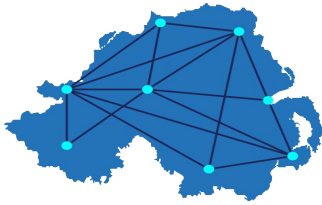
If you are going to accept payment for goods and services via a Spend Local Prepaid Mastercard (Spend Local prepaid card), please read this document carefully.

SCHEME OVERVIEW

The Covid pandemic has had a detrimental impact on many local businesses. The Scheme, which is part of a series of Covid-19 recovery schemes designed by the Northern Ireland Executive, is part of a range of measures aimed at stimulating economic recovery by providing local businesses with a financial boost, helping them recover from the pandemic-induced economic downturn.

The Scheme, which is being delivered by the Department for the Economy (the Department), will give each eligible person a Spend Local prepaid card pre-loaded with £100 to spend in local businesses over a short period of time.

The Spend Local prepaid card can be used to purchase goods and services from any local business located throughout Northern Ireland that accepts card payments. It cannot be used online or to withdraw cash. It also cannot be used for gambling or for paying for some legal and financial services such as mortgages, credit card payments, fines, insurance, and vehicle tax. A full list of exclusions to the Scheme is provided in [The High Street \(Coronavirus, Financial Assistance\) Scheme Regulations \(Northern Ireland\) 2021](#).



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SCHEME TIMELINE

27 September 2021 – The online Portal on NI Direct opened to allow people to apply for their Spend Local prepaid card.

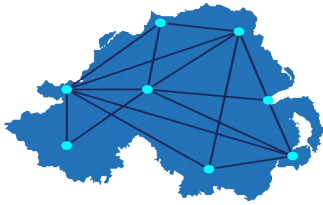
w/c 4 October 2021 – Consumers will begin to use the Spend Local prepaid card to purchase goods and services from merchants.

11 October 2021 – Telephone Application service opens to support applications from those not able to access or use the online portal.

25 October 2021 – Closing date for applications. The online portal and telephone service close. This will also be the last qualifying date for those turning 18 to apply for their Spend Local prepaid card.

30 November 2021 – Scheme closes. No transactions can be made using the Spend Local prepaid cards after this date.

NB - Spend Local prepaid cards will begin to be delivered from the week commencing 4 October 2021 to those people who have successfully applied for a card and will continue to be delivered throughout October and early November 2021.



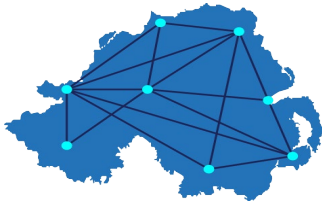
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ELIGIBILITY CRITERIA

To be eligible for a Spend Local prepaid card, a person must be resident in Northern Ireland and be aged 18 or over on or before 25th October 2021.

Prisoners (either convicted or on remand) who are incarcerated throughout the duration of the Scheme are not eligible for a Spend Local prepaid card.



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THE SPEND LOCAL PREPAID CARD

The Spend Local prepaid card, will be delivered pre-loaded with £100 and works just like any other bank/building society debit or credit card. The card can be used to purchase goods and services from any local business located throughout Northern Ireland that accepts card payments. **It cannot be used online or to withdraw cash and it cannot be topped up.** It also cannot be used for gambling or for paying for some legal and financial services such as mortgages, credit card payments, fines, insurance, and vehicle tax. A full list of exclusions to the Scheme is provided in [The High Street \(Coronavirus, Financial Assistance\) Scheme Regulations \(Northern Ireland\) 2021](#).

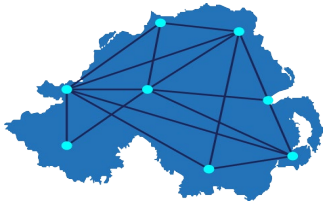
Before a customer can start using the card, they must take the following steps:

- Sign the signature strip on the reverse of the card;
- Activate the card via an automated telephone helpline or by SMS.

Once activated, the first transaction on a customer's card must be made using the allocated PIN. After this, the card can be used over the telephone, using the allocated PIN or for contactless payments, which are currently limited to £45 per transaction.

The starting balance on the card is £100 and each purchase will reduce the balance remaining on the card, by the amount spent on the card. Customers cannot go overdrawn on the card so if a purchase is more than the remaining balance on the card, it will be declined. However, you as the merchant may decide that a customer may pay the additional amount by an alternative means e.g. cash or credit/debit card.

The card can only be used up to 30th November 2021. **Any unspent balance left on a card after this date will be returned to the Department.**



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REPORTING IRREGULAR ACTIVITY OR POTENTIAL FRAUD

If you have any concerns about potential fraudulent activity relating to this Scheme, you can raise these with the Department for the Economy using the following email address raising.concerns@economy-ni.gov.uk

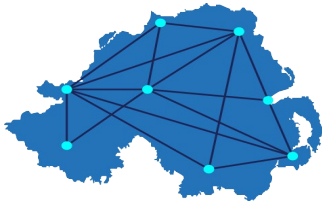
You can view the Department for the Economy's Fraud Policy and Raising Concerns Guidance using the links below:

Fraud Policy

[DfE fraud policy](#)

Raising Concerns/Whistleblowing Guidance

[Raising concerns - whistleblowing guidance](#)



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FREQUENTLY ASKED QUESTIONS (FAQS)

ACCEPTING THE CARD FOR PAYMENT OF GOODS AND SERVICES

Does my business need to be registered to accept the Spend Local prepaid cards.

No. Any business that can accept payment by card and is a Northern Ireland registered business can participate in the scheme.

What is meant by a Northern Ireland business?

The cards are geographically restricted to spend in Northern Ireland. You must be set up as a Northern Ireland merchant to accept the card. Check with your terminal provider to ensure that you are set up with the Acquirer (the payment processor) as a Northern Ireland merchant. When calling your terminal provider (there should be a sticker on the reverse of the terminal with a phone number), have your Merchant ID (MID) number to hand. This can be found on any Merchant receipt.

Does the card work in the same way as any other credit/debit card?

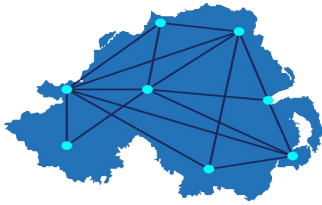
Yes. The card is a prepaid MasterCard (Spend Local prepaid card) and is used in the same way as any other debit/credit card. Customers can purchase goods or services by inserting their card into the card reader and use their allocated PIN or by the contactless payment facility, which currently has a £45 limit per transaction.

What is the six digit Bank Identification Number (BIN) for the card?

The Spend Local prepaid card six digit Bank Identification Number is **533939**.

What balance is on the Spend Local prepaid card?

The Spend Local prepaid card has a starting balance of £100 which decreases with each transaction made.



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What is the maximum transaction that can be used on the Spend Local prepaid card?

The maximum transaction on any one card is £100, including any tips and gratuities.

Are there any restrictions on the use the Spend Local prepaid card?

The Spend Local prepaid card can be used to purchase goods and services from any local business located in Northern Ireland. The card cannot be used to make online purchases, for gambling or for some legal and financial services. A full list of exclusions to the Scheme is provided in [The High Street \(Coronavirus, Financial Assistance\) Scheme Regulations \(Northern Ireland\) 2021](#).

Does the Spend Local prepaid card have a credit limit?

No, it is not a credit card and carries no credit limit. Customers cannot spend more money than is held on the card account.

CUSTOMERS USING THE SPEND LOCAL PREPAID CARD

When can merchants expect to see the first customers using the Spend Local prepaid cards to purchase goods and services?

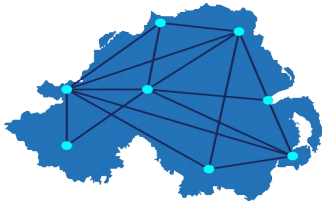
The first Spend Local prepaid cards will issue to successful applicants during the week commencing 4th October 2021.

How long do the public have to use the Spend Local prepaid card?

Providing there is a balance on the Spend Local prepaid card customers will have up to and including the 30th November 2021 to spend on their card.

Do customers need to use their PIN for every transaction?

No. Once activated, the **first transaction** using the Spend Local prepaid card **must** be completed using the allocated PIN. After this, the card can be used over the telephone, using the allocated PIN or for contactless payments, which are currently limited to £45 per transaction.



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Can the card be used to purchase something that costs more than the remaining balance on the card?

The purchase will be declined unless the merchant's policy is to allow a customer to pay the outstanding balance via an alternative means i.e. cash or credit/debit card.

Can multiple cards be used for a high value purchase?

Yes. A merchant can accept two or more cards to purchase a high value item.

Can a customer use their Spend Local prepaid card to make payments over the telephone?

Yes, but only if the merchant is able and willing to accept payment over the telephone.

Can a customer help another person use their card or use it on behalf of another person?

Yes.

Can the Spend Local prepaid card be used to pay for petrol/diesel at the pump?

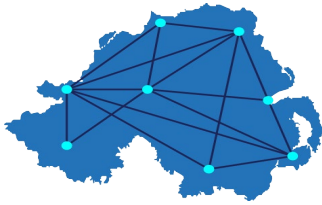
No. The Spend Local prepaid card cannot be used to purchase petrol/diesel directly from the pump. This type of payment is blocked on the card. However, customers can use the card to purchase petrol/diesel using the card reader at the point of sale till.

Can the Spend Local prepaid card be used to pay for gas/electricity top ups?

Yes.

Can the Spend Local prepaid card be used to make a donation to a charity?

The purpose of the scheme is to stimulate growth in the local economy so rather than donating money the Department would encourage spend at local shops including charity shops.



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Can the cardholder use their Spend Local prepaid card to purchase discounted goods/services or alongside store/credit vouchers?

Yes, subject to the merchants approval.

Paying for financial services is excluded from the scheme, can you explain what a financial service is?

Financial services include:

- Paying for mortgages
- Paying credit card bills
- Paying fines such as parking/speeding fines etc
- Paying for any kind of insurance
- Paying for Government services such as vehicle tax.

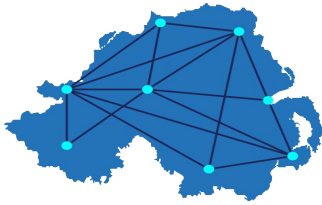
REFUNDS

Can refunds be recharged back on to the card?

Yes. Refunds can be recharged on to the Spend Local prepaid card up to and including 30th November 2021. After this date no transactions can occur on to or from the card.

What happens when a customer asks for a refund?

It is a decision for the merchant as to whether they wish to agree to the request for a refund, taking account of the customer's statutory rights. Where they intend to provide a refund, merchants will be able to recharge back on to the Spend Local prepaid card the amount that has been used to purchase the goods or services for which the customer wants a refund. **It is important merchants only refund back on to the card the amount used to purchase the item on the card initially. Merchants should not refund cash nor credit the refunded amount on to any other debit or credit card.**



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What happens to refunds after 30th November 2021?

As the Spend Local prepaid card cannot be used after 30th November 2021, anyone seeking a refund after this date should request a credit voucher/exchange from the business. The method of reimbursement is always subject to the merchant's terms and conditions and the customer's statutory rights. Any money refunded onto the Spend Local prepaid card after 30th November 2021 will be returned to the Department.

What happens if a customer uses the Spend Local prepaid card to pay for a service they do not intend to use until after 30th November 2021, such as a spa treatment, hotel booking, theatre ticket, but cancels and seeks a refund after 30th November 2021?

In such circumstances any refunds after the 30th November 2021 will have to be dealt with solely under the merchant's refund policy. No refunds can be made on to the card after 30th November 2021.

Do cardholders have to spend their Spend Local prepaid card in their local town?

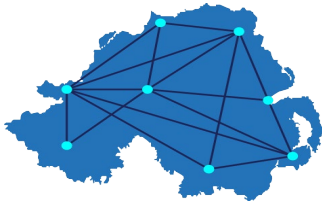
No, the Spend Local prepaid card can be used to purchase goods and services from any businesses throughout Northern Ireland that accepts card payments (subject to a number of exclusions such as gambling and some legal and financial services).

Can cardholders use their Spend Local prepaid card outside Northern Ireland?

No, the Spend Local prepaid card can only be used to purchase goods and services from businesses located throughout Northern Ireland.

How many times can a cardholder use their Spend Local prepaid card?

The number of times a cardholder can use their Spend Local prepaid card is not limited, up to your maximum spend of £100. However, some businesses may require a minimum spend in line with their normal rules around card use.



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Can cardholders use their Spend Local prepaid card to purchase discounted goods/services or alongside store/credit vouchers?

Yes, subject to the merchants approval.

Can cardholders donate their Spend Local prepaid card to charity?

The Spend Local prepaid card cannot be used to make online donations to charity. The purpose of the Scheme is to stimulate growth in the local economy, so rather than donating money, we would encourage spending at local businesses including charity shops or purchasing items in local shops and donating these goods to a charitable organisation e.g. a foodbank

What happens to any balance on the Spend Local prepaid card after 30th November 2021?

Any unspent balances after 30th November 2021 will be returned to the Department.

DECLINED SPEND LOCAL PREPAID CARDS

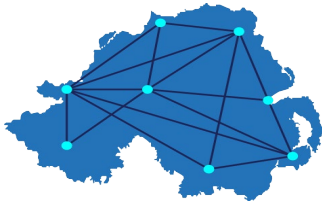
If the Spend Local prepaid card is declined when a merchant attempts to take a payment it could be for one of the following reasons:

Has the customer 'activated' their card?

They can do this by calling the automated customer services telephone number which can be found on the letter sent with the customer's card or on the back of the card itself.

Is this the customer's first transaction?

The customer's first transaction **MUST** be made using their allocated PIN rather than by contactless payment.



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Has the customer has been using a lot of contactless transactions recently?

If a customer pays using the contactless facility multiple times, a transaction may be declined and the customer will need to enter the allocated PIN.

Is there sufficient balance on the card to meet the cost of the transaction?

The merchant can accept part payment on the card and part payment with an alternative method of payment such as cash or with another card.

Has the card reached the expiry date?

The customer may be trying to use the card after the spend deadline of 30th November 2021. No transactions can occur onto or from the card after this date.