

1. Know the balance on the card. If a card is run for more than the balance, it will be declined.
  1. Card holder: Visit [getmybalance.com](https://getmybalance.com) for card balance.
  2. Merchants: Run a transaction for \$0.01. The receipt will display the remaining balance in this format: "auth 020X00" is \$20.00. If a card has zero balance this will show as 1EMPTY.
2. After 12 months of inactivity, \$3 per month will be depleted from card until used.
3. Do not use gift card for tipping.
4. If you have any Point of Sale updates to your merchant machines, please call EML payments at US Merchants: 800.755.8713 to make sure they have your updated system information. This will ensure customers are not declined when trying to make a purchase.
5. If you have a customer whose card is declined, please have them call the number on the back of their card. Problems can usually be corrected immediately.