



saratoga springs downtown

• business association •

NEW DBA GIFT CARD PROGRAM FAQ's

Will the OLD paper gift certificates that are in circulation still accepted by merchants?

Yes, there is NO expiration date on the existing paper gift certificates.

Are the OLD paper gift certificates still for sale at the Adirondack Trust Company?

No.

Where Can I purchase the New DBA Card?

The Adirondack Trust Company and its branches.

Where Can I redeem the New DBA Card?

A list of participating merchants is online at www.saratogadowntown.com under the gift card link. There is also a list of merchants provided with the Gift Card when purchased.

How can I access my DBA Card account information?

There are many ways to check your account balance:

Go to www.svcards.com and enter the first 10 digits of your card. Click on the “card balance” button. You can also access your card balance by contacting Customer Service using the number located on the back of your card.

Should I register (or update cardholder information) when I log on to www.svcards.com ?

If you intend to buy any merchandise online or over the phone, you will need to register your card by updating “cardholder information”. However, the card does not need to be registered online for any other reason (not even to report a lost or stolen card – for that you only need to know your card number and security code).

What do I do if my DBA Card is lost or stolen?

Always make sure that you have written down your account number (and kept it in a safe place) so that, in the event that you lose your card, you can provide the number to a Customer Service Representative. With the account number in hand, please call 1-800-798-4104, select the option for “lost and stolen cards” and you will then be sent to a Customer Service Representative.

What if I try to purchase an item using my DBA Card but do not have enough dollars on the card?

The sale will be denied. To avoid this, please be sure to check your account balance prior to using your card. Please be aware of the standard credit card processing procedure that allows restaurants to reserve up to an additional 20% above the amount of the bill to cover additional gratuity left on the credit card receipt. However this is temporary. Your card account dollars will remain with your card less the actual gratuity you leave. Those funds may not be available for up to 72 hours. To insure that you don't exceed the available balance on your card, the amount of the card balance you use will be adjusted to reflect the 20% add-on.

Can I spend more than my balance?

If you decide to spend more than your balance — most participating retail, travel, and entertainment providers will accept additional forms of payment.

Can I use the card to purchase gas?

Yes, but you need to go inside to pay after you pump the gas. You can not use the card at the pump.

How do I use my prepaid DBA Card?

If you are asked by the clerk if the card is “credit” or “debit”, tell them it is a “signature-based” card and they should run it through their credit card system.

Can I charge items to my DBA Card?

No, however, you can use your card like any other prepaid card. When the money is gone, subsequent transactions will be denied.

Do the dollars on my new DBA Card ever expire?

Yes, there is an expiration date on the back of your card. If your card does expire call: 888-908-3483 and a new card will be issued to you — less fees.

Can I purchase a DBA Card in any amount?

DBA cards will be sold in increments of \$5, with a minimum value of \$10 and a maximum value of \$750.

Are DBA cards re-loadable?

No. You can't reload the card, but the card can be used at multiple locations.

This card is issued by MetaBank pursuant to license from Visa U.S.A. Inc.