



FAQ'S

FOR MERCHANTS:

Q. What is the BUY IN BRICK Property Tax Card (PTC) program?

A. BUY IN BRICK is a Township supported program which provides property tax rebates as an incentive for residents to shop in town

Q. How does the program work?

A. A township distributes a Property Tax Card (similar to a reward card) to its residents. When shopping at a local store, together with the normal payment for goods and services, the cardholder will submit their PTC. You will swipe the PTC in a dedicated processing machine that Fincredit Inc. (Program Manager/Administrator) will provide or input manually on line with no equipment needed. The swipe will result in a rebate on sale. The rebate is credited to the shopper's PTC account. You, the merchant, will determine the rebate percentage when enrolling in the program. Every week, the accumulated rebates will be collected by the Program Manager from your checking account. Yearly the rebates will be applied to your customers' 3rd Quarter property tax bill.

Q. How do I enroll my business?

A. You will be asked to fill out a 2-page form. You may also register your business on line [www.propertytaxcard.com/\(nameofprogram\)](http://www.propertytaxcard.com/(nameofprogram)) >Business Registration on menu bar . After we process your application, we will provide you with a welcome kit including user guide on how best to process transactions.

Q. What is my cost to participate in the PTC program?

A. The total cost to the merchant is a monthly cost of **\$10** with absolutely no contracts so you can cancel at any time. If you choose to purchase the processing machine, the cost is \$160 for dial-up terminal, \$230 IP terminal no per swipe charges, or if you would like a card reader the cost is \$50, **if you use our web terminal and input the transactions manually no equipment purchase necessary.**

Q. What is my responsibility as a participant?

A. Your only responsibility is to honor the rebate you choose to provide to the cardholder. Rebates are collected weekly. To avoid bank fees, we require that a sufficient amount to cover the rebates is kept in the predetermined account.

Q. What is a good rebate to offer?

A. What you offer to the cardholder is entirely up to you. Rebates vary widely from business to business and you are not locked in to the initial rebate you can change it anytime. We ask that your rebate be in line with what you normally offer in your marketing campaigns.

Q. I accept coupons. What if a cardholder presents both his card and a coupon?

A. Generally, the card as well as coupons cannot be used with any other offer. This will be expressly stated in the terms and conditions of the program when registering the card. However, you may want to offer a lower discount on the coupon and still honor the card rebate. Remember, the idea is to retain the customer.

Q. What is the advantage to participating businesses?

A. Thanks to the appeal of property tax rebates, local businesses should enjoy a higher business volume. Furthermore, continued support by the township will provide a high awareness for local businesses. An additional feature is that you will have access to a list of customers that used the card at your business. Finally, your business banner and website link will be featured at www.propertytaxcard.com at no extra cost.

Q. How are returns handled?

A. Your normal return policy applies. When returning an item, you will ask for their rebate receipt and card. If the return qualifies for a full cash return, you will then swipe the card in your dedicated processing machine or on line and apply the credit that will be reimbursed to your account.

Q. Can a professional business (e.g., non-retail) owners participate in the program?

A. Yes. It would work the same way.

Q. Can I offer a flat dollar discount i.e., \$100 off a prepared tax return, \$25 off a doctor's visit, \$500 off real estate closing, etc.

A. Yes.