



Hawai'i Restaurant Card Program Identification Verification / Merchant Code Classification / Promotions

October 19, 2020

Aloha!

We are excited to share that as of today over 42,800 Hawai'i Restaurant Cards have been activated

As you continue receiving the Hawai'i Restaurant Card (HRC) at your restaurant, food establishment, eatery, bakery or for food catering, we ask that you make sure to double check that the cardholder's identification (ID) matches the name on the Card. This will ensure the Card is being used by the person it was issued to and help prevent fraud.

In addition to double checking cardholder's ID, it is important to note that the HRC can be utilized for food and non-alcoholic beverage purchases. However, in order for a transaction to go through either as **debit or credit** for approved purchases, your business must be classified under the following Merchant Category Codes (MCC):

- 5812 – Eating Places, Restaurant Food
- 5814 – Fast Food Restaurants Food
- 5462 – Bakeries Food
- 5811 – Caterers Food

If you are unsure of your MCC, please contact your bank. If your establishment is unable to accept the HRC, please provide signage for your patrons so they are aware that an alternative source of payment is required prior to ordering.

Lastly, while we encourage you to offer creative promotions to attract HRC cardholders to frequent your establishment, the Program does not allow cash back offers. Promotional restaurant gift cards (in lieu of a discount) to generate return business are allowed. Please also remember that gift cards cannot be purchased using the HRC.

Thank you in advance for your kōkua! We hope the Hawai'i Restaurant Card Program generates positive business for your establishment and the supply chain that supports you. For frequently asked questions (FAQs) about the program and Card visit HawaiiRestaurantCard.com.

Mahalo!

The Hawai'i Restaurant Card is issued by MetaBank® N.A., Member FDIC, pursuant to license by Mastercard International Incorporated