



## **Hawai'i Restaurant Card Program Hold on Card / Tipping Recommendation**

October 29, 2020

Aloha!

It has been about two weeks since the Hawai'i Restaurant Card (HRC) arrived in mailboxes across the State of Hawai'i.

As you continue accepting the Hawai'i Restaurant Card (HRC) at your restaurant, food establishment, eatery, bakery or for food catering, and if you have the tip function enabled, please note that cardholder purchases will be preauthorized for the purchase amount plus an extra 20% to account for a tip.

If the Card does not have sufficient funds to cover the purchase amount + 20% tip, the transaction will be declined immediately, and another form of payment will need to be used.

If the actual tip left equals 20% or less, and the cardholder has sufficient funds on the card, the transaction will be processed by the card issuer. However, if the actual tip left is more than 20% and the cardholder has insufficient funds remaining on the HRC to pay for any tip amount over 20%, the entire transaction will be charged back to your establishment.

In order to minimize the potential for a charge back, we recommend that transactions with tips in excess of 20% be processed in two transactions: (1) the purchase amount plus the 20% tip; and (2) any additional tip amount exceeding 20%. This will limit any potential charge backs to the final tip amount that exceeds 20% of the purchase amount.

Additionally, we want to continue to reiterate the importance of confirming every HRC cardholder's identification (ID) to match the name on the Card. This will ensure the Card is being used by the person it was issued to and help prevent fraud.

For frequently asked questions (FAQs) about the program and Card visit [HawaiiRestaurantCard.com](http://HawaiiRestaurantCard.com).

Lastly, if you or your restaurant has success stories or exciting news to share as a result of the HRC Program, please contact Shere'e Quitevis at [sheree.quitevis@anthologygroup.com](mailto:sheree.quitevis@anthologygroup.com).

Thank you in advance for your kōkua! We hope the Hawai'i Restaurant Card Program continues to generate positive business for your establishment and the supply chain that supports you.

Mahalo,

Food-A-Go-Go

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