

Merchant Best Practices

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Imprinting Credit Cards

If the terminal isn't working or a card's magnetic stripe cannot be read:

- Hand key/manually enter the account information.
- Make an imprint of the embossed information onto the sales draft using a manual imprinter.

If the receipt does not have an imprint of the embossed account number and expiration date, the transaction may be charged back, even if the transaction is authorized and signed by the cardholder.

Keyed Transactions

Keyed transactions will prompt for additional information. This helps minimize fraud and processing fees. We recommend answering each prompt to reduce the cost of hand-keyed transactions

Prompts include

Purchase Order/Invoice Number

- If you do not have a Purchase Order number, type in a three-to-four-digit number.

Address

- Address associated with the credit card billing address.
- The building number is all that is required. Example: For 465 Main Street, simply key in "465."

Zip Code

- ZIP Code associated with the credit card billing address.

CVV Code

- This is the three digit code on the back of the card, or the four digit code on the front of American Express cards.
- If you do not receive the CVV code, the terminal will ask why and offer options to select (cannot read, illegible, not provided).
- Some business cards require the CVV code for keyed-in transactions.

When the transaction goes in for an authorization, it does check the address and ZIP code of the cardholder against the card number and will display on the receipt if it is a Match or Mismatch. Please note that Mismatches will still generate an authorization. If you think this may be a fraudulent card, you have the option to void the transaction.

If you are not receiving these prompts (countertop terminals only), please call Basys Customer Support team at 800-386-0711.

Purchasing Cards

Purchasing cards will prompt for additional card information. We recommend answering each prompt to reduce the cost of hand-keyed transactions.

Sales Tax:

Select Yes or No when asked about tax. If the terminal prompts for a tax amount, enter it (it won't add to the initial total you keyed in). Not adding tax will result in a higher Interchange fee.

- MasterCard requires a valid tax amount greater than \$0.00.
- If processing a GSA card (Government, tax exempt), leave the tax field blank. Entering any amount will incorrectly display as tax on their credit card statement, even if no tax was charged.

Customer Code: If you do not have a Customer Code, key in any three-digit number

Invoice Number: If you do not have an Invoice Number, key in any single-digit number.

Steps to Minimize Card-Not-Present Fraudulent Transactions

Fraudulent credit card activity is an ongoing issue for merchants. While you can't fully protect your business from fraud, following these Card-Not-Present Best Practices can help reduce the risk:

- Always be cautious with orders that include credit card details via email. Anyone can create an email address and provide credit card information.
- For non-local customers, ask how they found your business.

Be cautious of an order when:

1. It is a first-time shopper.
2. The order is unusually large.
3. Several of the same item are ordered.
4. "Big ticket" items are included.
5. The shipping method is rush or overnight.
6. It's shipped to an international address (including Canada).
7. The shipping and billing addresses don't match.
8. The order is shipped to a single address but made on multiple cards
9. Multiple transactions on one card or cards with similar numbers (first four or six digits)
10. One billing address is used with multiple shipping addresses.
11. Multiple cards are used from the same IP (Internet Protocol) address.

Before processing the transaction, consider these additional steps:

- Request proof of the customer, such as a company letterhead with the order request.
- Check the Secretary of State website in the delivery state for business licenses or incorporation listings.
- Use Google to verify the shipping address. If you see a UPS Store, Mail Boxes Etc., freight company, or PO Box, question the legitimacy, as it could be a fraud drop-off.
- Search for the business name online to check for a legitimate website.
 1. See if the person placing the order is listed on the website.

2. Verify that the phone number matches the one on the order; call to speak with the cardholder.
- Send a letter to the billing address, informing them of the order and requesting confirmation. Use Return Receipt Requested.
 - Remember, the cardholder's signature is the only recognized receipt for merchandise in the event of a chargeback.

WE STRONGLY RECOMMEND NEVER SHIPPING A VALUABLE ORDER UNTIL ALL DUE DILIGENCE CHECKS ARE COMPLETED AND YOU HAVE RECEIVED VALID AUTHORIZATION.

If you have any concerns about a credit card, do not process the transaction. Instead, call your assigned merchant specialist at 1-800-386-0711. Provide the first six digits of the credit card, the cardholder's name, and both the billing and shipping addresses, if different.

We can help you contact the card-issuing bank to verify the card's status, including whether it has been closed. Note that this verification is not an approval from the bank but rather a status check at the time of the call.

Remember, a good authorization only confirms that the card has not been reported lost or stolen and that the credit amount is available at that time. It does not guarantee a valid sale.

For any additional questions or concerns, or if you're unsure about a large transaction, please call your assigned merchant specialist or a Basys deployment team member at 1-800-386-0711.

Best Practices - Void VS Refund

When reversing a credit card or debit card (signature-based) transaction: Void transactions on the same day before the batch is settled, unless they involve debit PIN transactions, partial authorizations, or settled transactions, in which case a Refund is required.