Merchant General Guidelines - Quick Reference Guide

Keyed Transactions

Keyed transactions will prompt for additional information. This not only helps minimize fraud; it can impact your processing fees. We recommend that you answer all of the prompts to ensure a lower cost to you when hand-keying a transaction.

The prompts will 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 Example . 465 Main Street. 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 code, the terminal will prompt why and will give you options to select (Cannot read/illegible/not provided)
• NOTE: Some business cards require the CVV Code to run the transaction when the transaction is keyed

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 your assigned Merchant Specialist or a member of the BASYS Deployment team at 1-800-386-0711.

Purchasing Cards

Purchasing cards will prompt for additional card information. We recommend that you answer all of the prompts to ensure a lower cost to you when manually keying a transaction.

Sales Tax:

Yes or No (if the terminal asks for an amount, input the tax amount. It will NOT add to the total you initially keyed in). Failure to add the tax amount will default to a more expensive Interchange.

- MC requires a valid tax amount; the amount must be greater than $0.00.
- If the card presented is a GSA card (Government, tax exempt) then do NOT enter anything when prompted for sales tax. This info will show on their credit card statement as tax, even if you did not charge any tax.

Customer Code: If you do not have a Customer Code, key in a 3-digit (i.e. 101)

Invoice Number: If you do not have an Invoice Number, key in a number. (i.e. 1)

Void vs Refund

When reversing a credit card or debit card (signature based) transaction:

VOID the same day before the batch is settled ***EXCEPT*** for the following situations, which will require a Refund

- Debit Pin Transactions
- Partial Authorizations

REFUND if the transaction has settled

(800) 386-0711

customersupport@basyspro.com

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Imprinting Cards

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

- Key-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 to you, even if the transaction is authorized and the cardholder signs the receipt.

Steps to Help Minimize Card Not Present Fraudulent Transactions

Fraudulent credit card activity is a continual challenge for merchants. Please take some time to review these Card-Not-Present Best Practices. There is no way to protect your business 100% from fraud; however the recommendations below will help minimize you becoming a victim of credit card fraud.

- Always question an order via email with credit card information. Anyone can set up an email address and give you credit card information.
- If they are not a local customer, question how they found you.

Question an order when:

1. It is a first time shopper
2. The order is larger than average sized orders
3. An order consists of several of the same item
4. The order is made up of "big ticket" items
5. The order is shipped "rush" or "overnight"
6. The order is shipped to an international address (Including Canada)
7. The order is shipped to an address different than the address for the credit card billing address
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. A single billing address, but multiple shipping addresses
11. Multiple cards are used from a single IP (Internet Protocol) address

Following are some additional measures to consider before running the transaction:

- Ask for additional proof of the customer, letterhead from the company with the order request, etc.
- Check the Secretary of State website in the state of delivery for business license and/or incorporation listings.
- You can check the shipping address on Google Usually you get a picture of the address. This will help you determine if the shipping address is legitimate. If you see a UPS Store, Mail Boxes Etc store, a freight company, or some other mail facility or PO BOX store in the picture, you need to question this. It could be a drop for fraudulent activity.
- Do a search on the business name to see if there is a viable website.
    1. See if the "customer" placing the order is on the website.
    2. See if the phone number on the order matches the website number; Call the phone number and see if you can speak with the cardholder.
- Send a letter to the person at the billing address notifying them that you have received an order to be placed on their credit card and have them call you to confirm. Return Receipt Requested is recommended.
- The only "recognized" signature for receipt of merchandise in the event of a chargeback is the cardholder's signature.

WE RECOMMEND THAT YOU NEVER SHIP A VALUABLE ORDER UNLESS ALL OF YOUR DUE DILIGENCE CHECKS OUT AND YOU HAVE RECEIVED A VALID AUTHORIZATION.

If you have a credit card you are questioning, we recommend that you do not process the transaction. Call your assigned merchant specialist at 1-800-386-0711 and provide us with the first six numbers of the credit card, the name on the credit card, the "bill to address" and the "ship to address", if different.

We can help you contact the card issuing bank to verify the name and billing address with the information they have on file, and if the card has been closed. This is not an approval by the card issuing bank – it is only a status of the card at the time of the phone call with the issuing bank.

Remember a good authorization only confirms the card has not been reported lost/stolen and the credit amount of the sale is available at that point in time. An authorization does not "guarantee" a valid sale.

If you have any additional questions or concerns or are hesitant about a large transaction at any time during the sales process, please call your assigned merchant specialist or a member of the BASYS deployment team at 1-800-386-0711.

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