

Payments

Best Practices for Card-Present Transactions

The cardholder and you—the merchant—are face-to-face and the card is present or the cardholder is swiping their card into an unattended terminal such as those found in parking garages, laundromats and vending machines.

- Always process chip cards as chip transactions.
- **Non-chip cards and/or non-chip terminals:** Swipe the card through the terminal in one direction only to obtain an approved authorization.
- Obtain a valid authorization for every transaction.
- If you receive a decline, do not re-swipe. Request another form of payment.
- Compare the name, last four digits of the account number and signature on the card to those on the transaction receipts.
- Request a signature. Have the cardholder sign the transaction receipt.
- Check the signature. Be sure that the signature on the card matches the one on the transaction receipt.
- Handling key-entered transactions on a **chip-enabled terminal:** If a card cannot be inserted or swiped it is recommended that you ask for another form of payment.
- Handling key-entered transactions on a **non-chip enabled terminal:** If a card cannot be swiped, the transaction can be key-entered. If you key-enter a transaction, you run the risk of accepting a counterfeit card because the magnetic stripe information is unavailable. If you do key in a card number, you must get an approval, an imprint of the card, and the cardholder's signature. If the card is an unembossed card and it will not swipe, it is recommended to get another form of payment.
 - Check the expiration date. Look at the "good thru" or "valid thru" date to be sure the card hasn't expired. If the card has a "valid from" date, be sure the card isn't being used before it is valid.
 - Make an imprint. Get a manual imprint of the card completed with transaction details and cardholder signature. Although this is not a guarantee against a fraud loss, your chances of remedying a fraud dispute are better.
- Face-to-face deliveries require an imprint and signature (e.g., pizza delivery).

Dealing with unsigned cards:

If the signature panel is left blank:

- Request a signature. Ask the cardholder to sign the card and provide current government identification, such as a driver's license or passport (if local law permits).
- Check the signature. Be sure that the cardholder signature on the transaction receipt matches the one on the card and the additional identification.
- If the cardholder refuses to sign the card, do not accept the card.

If the card has a "See ID" in place of a signature:

- Request a signature. Ask the cardholder to sign the card and provide current government identification, such as a driver's license or passport (if local law permits).
- Check the signature. Be sure that the signature on the card matches the one on the transaction receipt and the additional identification. If the signatures do not appear reasonably the same, ask for another form of payment.

Refund and credit policies:

For card-present transactions, proper disclosure must be legibly printed on the face of the transaction receipt near the cardholder signature line.

Refunds:

Only refund the original card.

- Do not process a refund on a different card number.
- Do not refund with cash.
- Do not issue a check as a refund.