

Hand Keyed Transactions for Personal Cards

Complete all of the data prompts. This will help you to obtain a lower fee and to minimize the risk of a fraudulent transaction. Your terminal should prompt you for the street address (numbers only), zip code and invoice number to complete the transaction. If your company does not use an invoice system simply enter a "1" in this field. Never skip over a data prompt.

Seek a "Complete Match" Response. Complete match responses deliver the greatest assurance, but aren't always possible. While anything less than a complete match doesn't increase processing costs, it does increase risk. Establishing and posting an internal policy that includes dollar limits helps reduce risk of fraud, and avoid confusion.

Hand Keyed Purchasing Cards and Corporate Cards

Prompts requesting street address, zip code and invoice number requests are important for personal cards. In addition to those prompts, Purchasing and Corporate cards may request a customer code and sales tax amount. Never skip over a data prompt.

A customer code is a number often used by a customer's accounting department to track an employee's purchase. Once prompted by terminal, ask the customer for their code. If a code is deemed unnecessary, enter a "1" in this field. The sales tax is asking for the amount of sales tax for the transaction. This amount will not be added to the transaction total and is used for your customer's reporting purposes only. If there isn't any sales tax, press 0 and enter.

Entering a V-Code

This is another security measure that will help you to minimize fraudulent transactions when the transaction is hand keyed into the terminal. The V-Code is the last 3 digits after the card number printed on the back of the card for Visa and MasterCard. The code is located on the front of the card for American Express and Discover.

If the incorrect V-code is entered, the bank that issued the card may stop the transaction. If the V-code is unreadable then choose the option on your terminal that indicates "Unreadable".

Completing an Offline Entry

From time to time you may receive a "Call or Call Center" response when you try to complete a transaction. This is an additional security measure taken by banks that issue cards to try to minimize fraud. You must obtain a voice authorization approval to complete the transaction. A voice authorization can be obtained by dialing 1-800-291-4840. You will need your Wind River Financial Merchant Number when placing this call.

If approved, be sure to record the authorization/approval number on the sales draft for future reference. If declined, you'll need to request another form of payment. However, you should question whether you want to complete the transaction because the decline could indicate fraud. Establishing and posting an internal policy that includes dollar limits helps reduce risk of fraud, and avoid confusion. To complete the transaction, return to your terminal and follow the prompts for an "offline entry."

Imprint Customer Card When It Can't Be Swiped

To help minimize fraud and to provide you with chargeback protection it's important to have physical proof that the card was present at the time of the transaction. When a card is swiped through a terminal, the system can tell the card was present at the time of the transaction. If the card's magnetic strip is unreadable you'll need to obtain an imprint of the card along with the cardholder's signature to provide physical proof the card was present at the time of the transaction.

Make sure to staple both the signed receipt and the signed card imprint form together in case it's needed to defend a chargeback dispute.

Receipt Retention

To assist in a rapid response to a chargeback or request for copy receipts should be filed by date of transaction. Visa and MasterCard require that receipts be retained for a period of two years. Your business may have additional document retention requirements that extend beyond this period. To avoid possible double-billing receipts should never be sent to your bank.

End of Day Balancing

Your terminal may be set up to automatically settle or you may be required to manually settle your transaction batch at the end of each day.

If your terminal automatically settles each night you should check your printer each morning for a batch receipt from the prior night. A receipt with the terminal totals and a "GB" printed on the receipt indicates a successful data submission. A receipt with an "RB" indicates a Rejected Batch or a "QD" indicates a transmission issue. You should call the help desk immediately to retransmit the data. If you do not have a printer you must follow the specific terminal instructions to ensure the transaction batch was successfully transmitted.

Other Reminders

- Timing of Deposits: Your deposits will reach your bank within 49 hours of settlement.
- Statements: Statements are sent out on the 2nd business day of the month following the merchant activity. Accounts open for any portion of the month are considered open for the entire month for processing purposes.
- Fees: Fees are deducted from the merchant's checking account on the 2nd business day of the month and are charged on the net amount of sales.
- Cash Advances are NOT allowed: To provide you with the highest level of protection against fraud, cash advances are not allowed from your terminal. Refer the customer to the bank or cash machine.
- No Minimum or Maximum: To provide cardholders a consistent service experience, merchants may not establish a minimum or maximum dollar amount for a sale.
- No Surcharging: To provide cardholders with a consistent service experience, merchants may not surcharge on a credit card sale.
- Supply Request: You may call your Relationship Manager at 1-800-704-7253 for any requests for paper supplies, receipts or card imprints.

Key Numbers to Remember

24-Hour Help Desk:	1-800-552-8227
Visa/MC Voice Authorization:	1-800-291-4840
Wind River Financial:	1-800-704-7253
American Express Voice Authorization:	1-800-528-2121
Discover Voice Authorization:	1-800-347-1111