

-----MOST IMPORTANT-----

GUIDELINES ON SAFE CARD ACCEPTANCE TO MERCHANT ESTABLISHMENT/S

- (1) Please CHECK Card Plastic to see any abnormality. Verify Visa / Master Card Emblem/RUPAY, Logo, preprinted Bank Name & the validity of the card before the transaction.
- (2) DO VERIFY all Card features, Identity of Cardholder & Match Signature on charge slip (in case of PIN not verified transaction) with signature on the Card for all transactions. Do not accept unsigned cards.
- (3) DO CHECK genuineness of cardholder & card thoroughly with identifications produced by the cardholder.
- (4) DO VERIFY (documents thoroughly from original ones). Collect cardholder/s documents and related documents for all the transactions accepted and RETAIN at least for a period up to 13 months.
- (5) DO Make INVOICE with all Terms & Conditions printed & get invoice & Charge slip signed (for PIN not verified transactions) from cardholder for all such transactions. Retain original Charge Slip (Merchant Copy), with proper customer sign on it & invoice.
- (6) In case of cross border/foreign card transaction, collect the Passport Copy, Visa Copy & verify customer identity before doing the transaction. Ensure to keep records of invoice details signed & goods receipts acknowledged by card holder.
- (7) DO submit requisite documents to the nearest area office of Bobcards Ltd/BOB branch upon request wherever the amount is withheld in risk triggers immediately so as to enable/release such withheld payments.
- (8) DO follow safe card acceptance to take full benefit/privilege of T+1 day payment processing system as extended by company.
- (9) DO NOT split the amount / or do not encourage multiple swipes for a single amount transaction.
- (10) DO NOT provide CASH against the Credit Card/Prepaid Card and Gift Card.
- (11) DO Follow instruction from POS (Approve/Decline/ Pick-Up Etc.)
- (12) DO NOT use your own card at POS terminal/establishment enrolled as merchant with company.
- (13) DO NOT use expired charge slip/paper rolls (i.e., expiry date as mentioned on right side of the charge slip).
- (14) Any suspicion on Card /Transaction observed please request for verification i.e.: Code- 10 authorization or contact Bank/BCL official/s immediately.
- (15) In case of magnetic stripe card/chip card/gift card/prepaid card follow proper card acceptance guidance provided by BCL/BOB officials/ATOS WL service provider at the time of POS installation.
- (16) DO Close the EDC Batch on day-to-day basis & retain charges slip & batch settlement copy.
- (17) Per month per terminal rent will be charged if profitable actual turnover is not received from the installed POS terminal.
- (18) All statutory charges/taxes shall be applicable at prevailing rates.
- (19) In case of Customer disputes/chargebacks, the transaction amount will be on hold as per stipulated time norms and in case of fraudulent card charges/acceptance by the merchant on POS machine all such amounts shall be BLOCKED by the company for a period up to 13 months. Such reported fraudulent charges/transactions shall be forfeited/vindicated after the enquiries/assessment is/are reached, on account of various guidelines and stipulated time norms, subject to non-receipt of dispute/arbitration from the issuer banks. The company reserves right to impose penalty to such transactions at the rate determined by the Company.
- (20) Return the EDC/PC POS to the nearest office of Bobcards Ltd/Bank of Baroda or the designated personnel of company/bank/Service Provider, immediately on discontinuation of the Merchant Agreement.





SIX WARNING SIGNS TO FIGHT FRAUD

Certain customer behavior could point to card fraud, but it doesn't necessarily indicate criminal activity. You know your customers, so let your instincts steer you in the right direction.




Watch out for customers who:

- (a) Purchase a large amount of merchandise without regard to size, style, colour, or price.
 - (b) Ask no questions on major purchases.
 - (c) Try to distract or rush you during the sale.
 - (d) Make purchases and leave the store, but then return to make more purchases.
 - (e) Make large purchases just after the store's opening, or as the store is closing.
 - (f) Refuse free delivery for large items.
- (21) For EDC technical complaints and for paper rolls please contact the helpline numbers given on the sticker labelled on side of EDC Terminal / or at respective Bobcards Area Office. (details of company contact information is attached with this application)

(22) Illustration of Card Acceptance (Magnetic-Stripe Card Processing)

<p>Swipe the card through a magnetic card reader on POS terminal to request the transaction authorization.</p>	<p>While the transaction is being processed, check the card's features and security elements, if possible. Make sure the card is valid and has not been altered in any way.</p>	<p>Obtain authorization and, if required, get the cardholder signature* on the transaction receipt.</p>	<p>If you suspect fraud, adhere to your merchant card acceptance procedures and respond accordingly.</p>	<p>Compare the name, number, and signature* on the card to those on the transaction receipt.</p>
				

(23) Illustration of Card Acceptance (Chip Card Processing)

<p>Dip the card into a chip-reading device to request the transaction authorization.</p>	<p>The card and chip-reading device work together to determine the appropriate cardholder or verification method for the transaction, either signature or PIN. If the transaction requires a PIN-verification, the cardholder follows point-of-sale prompts and enters the PIN. There is no opportunity to examine the card. It is retrieved by the cardholder.</p>	<p>If the transaction has been PIN-verified, there is no need for signature.</p>	<p>The merchant prints a copy of transaction receipt for cardholder. If the transaction is not PIN-based, the receipt will have a signature line. The merchant must ask the cardholder to sign the receipt.</p>	<p>If you suspect fraud, adhere to your merchant card acceptance procedures and respond accordingly</p>
				<p>Contact Point BOBCARDS Ltd., Merchant Business & Risk Management Dept. C.O. Mumbai.</p>

*The card holder signature is not required if the transaction is PIN - Verified.