

BOBCARDS LIMITED

MERCHANT EDUCATION GUIDE

SAFE AND SECURE CARD ACCEPTENCE PROCEDURE

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INTRODUCTION:

When you receive a 500/- note, usually you check up whether the note is a genuine one or not, no matter how much busy you are at that time. Why not with a credit card? In the wake of constantly increasing credit card hi tech frauds, you have to follow certain basic and simple tips to safe guard yourself to avoid financial liabilities. Be ware! Even your EDC machine may not recognize a counterfeit/fake card. You have to be extremely careful while accepting a card.

Card Acceptance Procedures At EDC / ePOS Terminals

Step 1 Examine the Visa / Master Card Security features to ensure that the card is valid and genuine (security features are given in coming pages).

Step 2 Swipe the Card through the terminal and Match the account number and name of the cardholder.

Step 3 If you receive the following Authorization Response

Decline: Return the card to the cardholder.

Refer / Call: Call the authorization center for instructions.

Pick Up: Keep the card if you can do so by peaceful means and inform BOBCARDS as you may be eligible for a reward.

Approve: Compare the account number and name on the sales draft/charge slip with the account number and name on the card and ask the customer to sign the sales draft.

Compare the Signature: Match the signature on the sales draft with the signature at the back of the card.

Return the Card to the Cardholder: Give the 'Customer Copy' of the sales draft to the cardholder.

Keep the 'Merchant Copy' of the sales draft.

Send the 'Bank Copy' of the sales draft to **Bobcards Ltd.**

Card Acceptance Procedures Using Manual Imprinter

Step 1 Examine the Visa Card Security Features to ensure that the card is valid & genuine (security features are given in coming pages).

Step 2 Place the card in the appropriate slot of the Manual Imprinter.

Step 3 Place the sales draft (3 copies bound together) on top of the card and merchant plate in its appropriate slot.

Step 4 Pull the handle of the Imprinter to the right and then back to the left (2 stroke action).

Step 5 Check Warning Bulletin before accepting the card if the transaction amount is below the floor limit sanctioned to you.

Step 6 Filling in Transaction Detail on the Sales Draft.

- Ensure you have the correct date entered.
- Ensure you have the correct amount in local currency entered.
- Ensure you have written the amount in words also.

Step 6 Call your Bobcards Authorization center for an Approval Code: If the transaction value is above floor limit sanctioned to you. *Ensure you have the correct code entered)*

- Remember to have your Merchant Identification Number ready when prompted/requested.

Step 7 Compare the Signature:

- The signature on the sales draft must match the signature on the card.

Step 8 What to do with the completed sales draft copies:

- Give 'Customer Copy' of the sales draft to the cardholder.
- Keep 'Merchant Copy' of the sales draft.
- Send 'Bank Copy' of the sales draft to **Bobcards Ltd.**

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Be Alert! Check for signs of suspicious behaviour:

Individuals using credit cards fraudulently often exhibit one or more of these behaviours. These behaviours do not necessarily indicate criminal activity - let common sense be your guide. But if you are suspicious, alert your supervisor or call your authorization center and request a code 10 authorization. Then follow the operator's instructions.

Be alert for the customer who:

- ✓ Makes indiscriminate purchases without regard to size, style, colour or price.
- ✓ Is unnecessarily talkative or delays a selection repeatedly, until you are upset.
- ✓ Hurries you at quitting time.
- ✓ Purchases a large item, such as a colour television console, and insists on taking the item rather than having it delivered.
- ✓ Purchases an extended warranty without hesitation, even though it may be costly.
- ✓ Refuses clothing alterations, even though they are included in the price of the garment.
- ✓ Makes purchases, leaves the store, and returns to make additional purchases.
- ✓ Does not appear to be well dressed but is purchasing expensive items.
- ✓ Pulls the credit card out of a pocket, not a wallet
- ✓ Doesn't have a driver's license or any other form of ID, or says that it's in the car.

You are the first line of defense in bankcard fraud.

Bobcards will reward you for each fraudulent Visa/Master Card you recover.

SECURITY FEATURES & INSTRUCTIONS

In view of growing hi-tech frauds on counterfeit and stolen cards you are being advised through this booklet to follow certain basic and simple tips to safe guard yourself to avoid financial liabilities. Be ware! Even your EDC machine may not recognize a counterfeit/fake card. You have to be careful while accepting a card.

Front Side of the Card:



1. Look for the dove hologram in the case of Visa card and globe hologram in the case of Master card. It should appear 3 dimensional and should move when the card is tilted back and forth.
2. Irrespective of whether you have an EDC machine or not, check the 4 digit number printed above or below the first 4 digits of the embossed card number. They must match. If you have an EDC machine, check the card number displayed by the machine matches the embossed card number.
3. Check the validity date " valid from" and /or the "valid thru". Confirm that the card is valid.
4. Look for special embossed 'V' for Visa card and 'MC' for Master card. This is a security character.
5. Check the embossing is clear and uniform.

6. For international cards please check the photograph and signature on the Passport/driving license also. 'Please keep photocopies of first two pages of Passport and visa stamp if the transaction amount is more than Rs 10000/-. This is mandatory irrespective of whether you have EDC machine or not. You have to keep those documents with you for the six months of time with the bill copy. Failing which you have to suffer charge back or fraud penalty losses.

7. Check for the following signs of counterfeit or alterations.

- Borders of colours are uneven or too dark or too light.
- Visa/Master logo colours are uneven or too dark or too light.
- Card surface is chipped.

Back side of the Card:



1. Check that the card has a magnetic strip.
2. Check there are no signs of alteration in the signature.
3. Signature panel should not appear to be covered with white paper, tape, paint or nail polish. Look for void exposed "VOID" pattern.
4. Check that there are no signs of the signature panel surface being erased and signed again.

5. Match the signature on the imprinted chargeslip with the signature appearing on the signature panel of the card and with signature on the driving license and passport in case of international cards.

6. If the signature panel is blank:

- ❖ Request authorization;
- ❖ Review positive identification, such as a passport or driver's license, to determine that the person is really the cardholder;
- ❖ Require the cardholder to sign the signature panel of the card *before* completing the transaction. If the customer refuses to sign the card, do not accept it. Ask for another Visa/Master card that is signed.

Do not split transactions on EDC / Manual Imprinter and avoid making two transactions of similar amount on the same day and of the same cardholder & it is a fraudulent offence if you do the same.

In case your EDC machine is not working take authorization on the date of transaction in presence of the cardholder.

If case of manual imprinters whenever transaction is crossing the floor limit sanctioned, you have to take the authorization.

All jewelers, travel agents and electronic shops must note the address and telephone nos. of the cardholder in case of high value transactions i.e. Transaction over the amount of Rs.10,000. This is for your safety.

Alteration of a sales draft is prohibited. You cannot add overlooked charges to a sales draft after the sale is completed. Your customer must sign and receive a new sales draft with any changes or additional charges.

When you are instructed by the authorization center officer to pick up a card, do so *only if you can recover it by peaceful means*. Your safety comes first. If a customer threatens you or becomes violent, *return the card immediately*. Otherwise, refer the customer to his or her card-issuing bank for more information.

- ✓ If you recover a card, cut it in half lengthwise without cutting through the magnetic stripe, the account number, or the hologram.
 - Be careful not to damage the stripe, account number, or the hologram; if the card has been altered or is counterfeit, these elements may contain important evidence.

Please note signature verification and identification of the cardholder are your prime responsibilities. We reserve the right to recover the full amount of fraudulent transaction and penalties imposed by Visa / Master card.

If after all these checks or for any other reason, you are suspicious, hold the card. Call your authorization center, ask for a "code 10" authorization and wait for instructions. If you are instructed to recover the card and it is not listed in warning bulletin, you will receive a reward.

We at Bobcards always committed to render best of best service to our Merchants with utmost safety and concern. Please don't hesitate to contact your nearest Bobcards / Bank of Baroda branch in case you need any further assistance.

Please note your safety is our prime concern.

**Bobcards ltd
(branch address and phone numbers)**

