

Important Notice Please Read

As a merchant, you are required to do three important things when accepting a credit card face-to-face.

1. Swipe through the POS terminal (magnetic stripe read) OR obtain a manual imprint of the card (on the manual knuckle buster imprinter with a manual sales draft/receipt. (This proves the card was present at the time of transaction.)
2. Obtain an authorization. (Verifies the funds are available.)
3. Obtain a signature on the sales draft/receipt and compare to the signature on the card signature panel. (The first and last names must match.)

Telephone/Mail Order

A telephone/mail order is a risk a merchant takes when the card is not present. (The authorization obtained only authorizes the funds are available. It does not prove it is the actual cardholder of that card number.)

Key Entered Card Number

A key entered card number is not proof the card was present. You must get a manual imprint of the card on all key entered transactions. If you have an electronic printer that prints the receipt for you, you must get a manual imprint of the credit card on the manual knuckle buster imprinter even though the printer prints the receipt. Have the customer sign the manual imprinted sales draft/receipt and attach the two together.

If you receive a **"request for a copy of a sales draft/receipt"**, you must provide a copy upon receipt of notification or you will be debited for non-receipt of requested items. You must be able to prove the three requirements. If you cannot, chargebacks will be **FINAL**.

MasterCard and VISA requires copies to be retained for three years.

Thank you!