



Merchant Operating Guide

Authorisations Centre (24 hours) 1 800 626 500
Customer Service 1 800 709 909

Welcome to our Merchant Operating Guide (the “Guide”). We would like to take this opportunity to thank you for selecting American Express as your Card payment processor and assure you that we will endeavour to provide the most efficient and professional service at all times.

We want you to be totally comfortable and familiar with your Card acceptance programme to allow you to maximise its value to your business.

This Guide forms part of your Agreement with us. It has been designed with particular reference to point-of-sale procedures. It is important that all of your staff whom accept Card payments are familiar with the point-of-sale procedures in this Guide.

We have produced this Guide, which sets out to answer the questions most frequently asked by Merchants.

Card Present Transactions

TOTAL LIABILITY RESTS WITH THE MERCHANT SERVICE ESTABLISHMENT (“SE”) FOR ALL CARD NOT PRESENT TRANSACTIONS

REMEMBER

An Authorisation code **DOES NOT** guarantee payment. It tells you two things: -

1. There are enough funds in the account to cover the Transaction.
2. The Card has not been reported lost or stolen at that moment in time.

If in doubt, a full name and address check (**CODE 10 CALL** to our Authorisations Centre) should be made.

It is an additional security check whereby our operator will contact the Issuer to **verify the details** of the Cardmember.

THINGS TO LOOK OUT FOR

- Does the American Express Card look legitimate?
- Does the embossed account begin with 37 and contain 15 digits?
- Is the Card unexpired?
- Ensure the signature panel has not been tampered with. Compare the signature on the card to the Transaction Record.
- If Card does not swipe through your terminal re-enter the Transaction using the “FORCE” or off-line procedure. Please refer to your terminal procedures for details.

Cash back **IS NOT PERMITTED** on American Express Cards.

Only one Transaction Record is permitted per Transaction. It is a breach of American Express Operating Regulations to split a sale. If a Transaction will not go through your Terminal, contact Customer Service.

Beware of random purchases or multiple Transactions by the same Cardholder. If for any reason you are suspicious, please contact our Authorisations Centre immediately.

If a Card is not signed, please contact our Authorisations Centre for further instructions immediately, while retaining the Card.

You cannot accept Transactions for third parties i.e. those that are not part of your SE.





Card Not Present Transactions

TOTAL LIABILITY RESTS WITH THE MERCHANT SERVICE ESTABLISHMENT ("SE") FOR ALL CARD NOT PRESENT ("CNP") TRANSACTIONS (MAIL ORDER/TELEPHONE ORDER/INTERNET TRANSACTIONS)

REMEMBER

If you are **not set up** to accept CNP Transactions, you are **NOT AUTHORISED TO ACCEPT CARDS OVER THE TELEPHONE**.

An Authorisation code **DOES NOT** guarantee payment.

It tells you two things: -

1. The account is in a current status and should honour payment of the Transaction.
2. The Card has not been reported lost or stolen at that moment in time.

If in doubt a full name and address check (**CODE 10 CALL** to our Authorisations Centre) should be made. It is an additional security check whereby our operator will contact the Issuer to **verify the name and address** of the Cardmember.

Accepting CNP Transactions when the physical Card is not present entail a greater risk than Card Present Transactions when the physical Card is present. It is important that the SE carries out checks to determine if the customer has the Card in his/her possession therefore minimising the risk of a fraudulent Transaction.

Recommendations to reduce risks: -

- Always verify Cardmember statement billing name and address.
- Only deliver to the billing address.
- Obtain landline telephone number/ email address so you can contact the Cardmember.
- Retain all delivery dockets.
- Do not allow a third party to collect goods on behalf of the Cardmember from your premises.
- Should a Cardmember wish to collect the goods at your premises you must treat the Transaction as a Card Present Transaction.

Electronic Operational Guidelines

- Accept the Card from the Cardmember.
- Check the validity dates that appear on the front of the Card.
- Swipe the Card through the Terminal and enter the Transaction amount. The Terminal will print the Transaction Record.
- The Cardmember may enter a gratuity where applicable to the total Transaction value.
- Check that the signature on the Transaction Record matches the signature on the reverse of the Card.
- **From time to time the message "REFERRAL" may appear on your Terminal. This is not a rejection of the Card but usually a security check to protect both the Cardmember and your SE.**
If the Terminal displays such message please telephone our Authorisations Centre for an Authorisation code. You and/or Cardmember may be asked some qualifying questions prior to issuing the approval code.
- **When submitting electronic transactions for processing, complete the end of day batch and ensure the American Express batch total corresponds with the total number (in value) of American Express Transactions processed for that day.**
- Please speak clearly to the authoriser, while retaining the Card and follow instructions to complete the Transaction.
- Present the Card, the bottom copy of the Transaction Record and your till receipt to the Cardmember.
- If you are experiencing difficulties processing Card Transactions on your Terminal please telephone Customer Service where a member of our customer services team will gladly assist you.

