



# Debit MasterCard Acceptance

## Easy To Use

Debit MasterCard cards are now becoming more widely used across many countries in Europe. They look just like regular MasterCard cards although they may include the word “debit” on the front of the card. You can accept these cards as you do your existing MasterCard.



Used the same way as MasterCard or Maestro services, Debit MasterCard provides customers with access to services such as:

- Purchases with cash back
- Online payments
- Mail or telephone orders

In an effort to help keep your business running smoothly, we have automatically upgraded our network and terminals to enable acceptance of this new card.

By displaying the MasterCard logo no additional advertising is required. You can order decals for your own convenience directly from [www.elavonconsumables.com](http://www.elavonconsumables.com).

E-commerce merchants would be well advised to add Debit MasterCard as an additional payment option in the drop down box on their payment page.

## Cash Back Functionality

Debit MasterCard cards allow you to offer your customers cash back when they are making purchases in your stores.

Not every customer is eligible to receive cash back with their Debit MasterCard. Don't try to guess whether the customer's card allows cash back. Simply process it through your terminal and follow the prompts on the screen.

If your point-of-sale card acceptance device is provided by a third party, please contact your third party provider to enable cash back for Debit MasterCard.

## How Cash Back Works

Here are some tips for dispensing cash back in the Republic of Ireland:

- 1 Not every Debit MasterCard issuer makes cash back available to all cardholders. Don't attempt to guess whether the customer's card allows cash back. Simply process the card through your terminal and follow the prompts on the screen
- 2 Only dispense cash back when using an electronic terminal, not a manual imprint machine
- 3 Only dispense cash back to customers who make a purchase with their Debit MasterCard
- 4 Only dispense up to the maximum cash back amount of €100
- 5 Key in the purchase and the cash back amount separately
- 6 Follow the prompts on the screen, it will tell you whether the purchase with cash back has been approved. Depending on your point-of-sale facilities, either you or the customer will handle the card.
- 7 As best practice, your staff and the cardholder should initial the cash back amount on the point-of-sale receipt.
- 8 As well as the standard reasons, such as insufficient funds, or lost or stolen card, transactions with cash back can be declined for the following reasons:
  - The customer's bank does not permit cash back
  - The requested cash back amount exceeds the maximum cash back limit
  - The cash back amount is not accompanied by a purchase amount.

For more information about Elavon's payment solutions, visit [www.elavon.ie](http://www.elavon.ie)