

# OPERATING GUIDE



**Bidvest Merchant Services**

powered by  **Bidvest Bank**



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\*Telephone calls may be recorded for security purposes and monitored as part of our quality control process.

### 1. SOME BASIC RULES

To get the most out of your service, it is important to follow some basic procedures that are strictly enforced by VISA® and MasterCard®.

#### You Must

- Clearly display Card acceptance logos for your customers to see, for example VISA and MasterCard window decals.
- Ensure that any charges in respect of Credit Cards do not exceed your cash prices.
- Provide a Sales Receipt for the Cardholder, to indicate that you have debited their credit or debit card.
- Include any VAT taxes in the amount charged on Card Transactions, they may not be collected by you in cash.
- Validate compliance with the Payment Card Industry Data Security Standard (PCI DSS). Please see Section 2.4 for further information.
- Notify us of any changes to your business.

#### You Cannot

- Levy charges in respect of the acceptance of Credit or Debit Cards.
- Indicate that VISA and MasterCard or any other Association endorses your goods and services.
- Establish procedures that discourage, favour or discriminate against the use of any particular Card.
- Ask the Cardholder to supply any personal information, for example home or business telephone number, home or business address, or drivers licence number specifically for the payment card transaction, unless instructed by Bidvest Merchant Services.
- Submit a Card Transaction or sale that has been previously subject to Chargeback.
- Accept any direct payments from Cardholders e.g. cash/cheque for credit of the Card account. Only the card-issuing bank is authorised to receive such payments.
- Accept Card Transactions on behalf of third parties.
- Manually key payment Card Transactions into a Point of Sale Terminal when the Card details have been provided via an internet shopping cart.
- Process Card Not Present Transactions without prior notice from the Cardholder.
- Process Internet Card Transactions without prior agreement and designated internet facility.
- Store sensitive card data.
- Require, or indicate that you require, a minimum transaction amount to accept a valid and properly presented Card.

#### Record Keeping

In order to help us to defend potential retrieval requests and Chargebacks on your behalf, please retain and, if requested, provide copies of Card Transaction documents for a minimum of 36 months after completion of each Card Transaction.

A Card Transaction is only completed on the final delivery of goods or services.

- Please supply all Sales Receipts and Refund Receipts requested by us within 14 calendar days. Strict time limits for the supply of this information are enforced by each of the Card Schemes.
- When we request a copy of a Sales Voucher, the Card Issuer may only supply us with the Card Transaction date and Card Number. It is important that you store your Sales Receipts carefully and in date order, followed by the Card Number, to ease the retrieval process.

## SECTION 1: SOME BASIC RULES

In addition to major currencies such as the United States Dollar, British Pound and Euro, the multi-currency World Currency Card™ offers the following currency purses:

### Storage of Cardholder Information

Do not store the following under any circumstances:

- Full contents of any data from the magnetic stripe or chip
- Card Verification Value (CVV) – the three digit value printed on the signature panel of the Card
- Store only the portion of the customer's account information that is essential i.e. name, account number and expiry date.
- Store all material containing this information in a secure area in accordance with the PCI DSS **Please see Section 2.4.**
- You are responsible for retaining and providing copies of Sales Receipts and any Refund Receipts for a minimum of 36 months from the original Card Transaction date. After such time, destroy or purge all media containing obsolete transaction data with Cardholder Information.
- PCI DSS rules apply if you (or your agent) store data electronically. **Please see Section 2.4.**

## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### 2.1 PAYMENT CARD RECOGNITION

#### Visa

All Visa Cards have a Visa logo, holographic feature, ultraviolet feature and Card Security Code (CSC)  
Not all Visa Cards are embossed or have a full account number or Cardholder name.

#### Visa Credit Cards



#### 1. Visa Logo

Always appears on the front of the Card, usually on the right-hand side.

#### 2. Account Number

Usually 16 digits and can be embossed or flat printed.

#### 3. Holographic feature

Features either a single dove or series of repeated doves in flight.

#### 4. Ultraviolet feature

Appears as a "V" or dove under ultraviolet light.

#### 5. CVV

Always appears on the reverse of the Card either on the signature panel or to the side. This security feature should be used to confirm online and telephone payments.

#### 6. Cardholder name

May appear as a name, generic identifier e.g. airline passenger or may be left blank.

#### 7. Optional Chip

Works together with the Cardholder's PIN or signature to create more secure payment. Not all Visa Cards have a chip but you can accept them as normal using the magnetic stripe.

#### 8. Issuer Identification

This area is available for each Card Issuer to brand their cards.



## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### Visa Electron

#### 1. Visa Electron Logo

Always appears on the Card, usually on the right-hand side.

#### 2. Account Number

Usually appears as a 16 digit and can be embossed or flat printed.

#### 3. Holographic feature

Features either a single dove or series of repeated doves in flight.

#### 4. Ultraviolet feature

Appears as a "V" of dove under ultraviolet light.

#### 5. CVV

The CVV always appears on the reverse of the Card either on the signature panel or to the side. This security feature should be used to confirm online and telephone payments.

#### 6. Cardholder name

May appear as a name, generic identifier e.g. airline passenger or may be left blank.

#### 7. Optional Chip

Works together with the Cardholder's PIN or signature to create more secure payment. Not all Visa cards have a chip but you can accept them as normal using the magnetic stripe.

#### 8. ELECTRONIC USE ONLY

A legend denoting ELECTRONIC USE ONLY appears on the front or back of the Card.

#### 9. Issuer Identification

This area is available for each Card Issuer to brand their Cards.



### Visa Prepaid

Visa issue prepaid cards. These are loaded with funds and often given as gifts. They are not always personalised with a specific Cardholder name, but you can still accept them as you would any other Visa Card.

### Visa and Visa Electron Mini Cards

These are miniature Visa and Visa Electron Cards, which carry the logos in a reduced size, positioned in either the bottom or top right of the Card.

A Visa mini dove hologram will feature on the back or front of the Visa Mini Card. However, this is optional on Visa Electron Mini Cards.

Other features include:

- Signature Panel  
a signature panel will appear on the back of the Card.
- Magnetic Stripe  
The magnetic strip will appear on the back of the Card.

## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

- **Card Verification Value**  
A three-digit Card Verification Value will be displayed on the back of the Card, either in the white area next to the signature panel or directly onto the signature panel.
- **Cardholder Photograph and Signature**  
A photograph of the Cardholder may appear either on the front or the back of the Card.

### MasterCard™

MasterCard Cards are produced in many different designs and each Card identifies the Card Issuer.

#### MasterCard Credit Card & Debit MasterCard

All MasterCard Cards have the following security features:

##### 1. MasterCard Logo

The MasterCard symbol of two interlocking globes and the MasterCard hologram together, surrounded by a retaining line, on the front of the Card.

##### 2. Chip

Most Cards will carry an embedded chip, which works together with the Cardholders PIN or signature to create more secure payment.

##### 3. Expiry Date

Every MasterCard must have an expiry date. Some may also include an optional 'Valid From' date.

##### 4. Cardholder name

May appear as a name, generic identifier e.g. airline passenger or may be left blank.

##### 5. Embossed or printed account number

Embossed or flat printed, the account number can be up to 19 digits and the first digit is always the number 5.

##### 6. Printed Bank Identification Number (BIN)

The four digit printed BIN number must appear below the account number and must match the first four digits of the embossed or printed account number. You must always check these numbers carefully to ensure they are the same.

##### 7. Issuer Identification

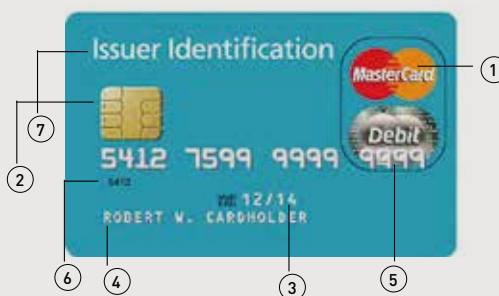
This area is available for each Card Issuer to brand their Cards.

##### 8. Magnetic stripe

The magnetic stripe holds information about the card and appears on the back of all Cards.

##### 9. CVV

The Card Number or last 4 digits of the Card Number is printed on the signature strip on the back of the Card followed by the CVV (Card Verification Value) which is a 3-digit number designed to provide extra security when conducting Card Not Present Transactions.



## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### Maestro™

Maestro is a Debit Card brand owned by MasterCard. Usually, Maestro Cards will carry the following details:

**1. Maestro Logo**

The blue and red interlocking circles with the word "Maestro" printed across the centre in white.

**2. Cardholder Number**

This can be between 12 and 19 digits long.

**3. Cardholder Name**

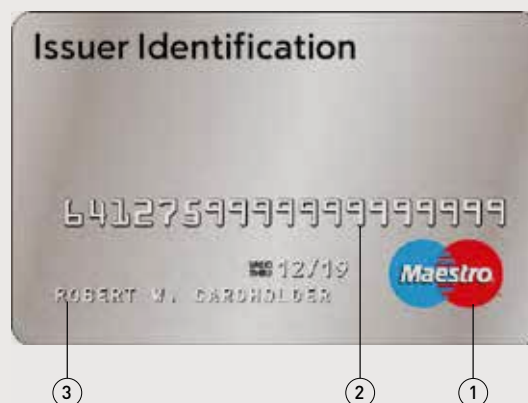
**4. Expiry date**

**5. Signature Panel**

A signature panel will appear on the back of the Card.

**6. Magnetic Stripe**

The magnetic strip will appear on the back of the Card. This may be printed with the word 'Maestro' in repeat pattern and may contain the last four digits of the Card Number, followed by the CVV.



Some may also contain the following:

- Chip
- Hologram
- Cardholders title (for example, Mr, Mrs, Miss)
- Start date
- Card issue number

This is the sequential number used to identify cards issued on the same account.

It will be one or two digits only.

If you accept Internet Card Transactions, you must be registered for MasterCard SecureCode, **please refer to Section 3.3**, before you can accept any International Maestro Cards.

### 2.2 Commercial Cards

Commercial Cards bring specific benefits to business-to-business sales transactions. They look like any other Visa or MasterCard Card, although many have the description of the card's function on the front of the Card, for example 'Purchasing Card'.

There are three main types of Commercial Cards:

#### Business Card

- Suitable for paying everything a small business needs for example stationery, office supplies, travel expenses etc.
- Provides small businesses with a business payment method, an expense control mechanism and a cash management tool.
- Available as charge and credit cards.

#### Corporate Card

- Suitable for mid-sized to large companies for travel and entertainment expenses.
- Provides management with the information to control expenditure and manage business expenses.
- Enables companies to streamline the administration of expenses, saving time and money by reducing the cash handling and paper-based payments.



## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### Purchasing Card

Purchasing Cards can be used to settle transactions in the usual way, however, they can also automate the paper invoice system and satisfy VAT reporting requirements.

- Used by government departments, public sector bodies and large businesses.
- Enables control and monitoring of expenditure and the provision of data and information to help improve cost management.
- Allows reporting of reduced VAT rates.
- Removes paper-based processes through electronic invoicing and provides a detailed breakdown of expenditure.

### 2.3 HOW TO GUARD AGAINST FRAUD

#### Preventing and Detecting Fraudulent Card Not Present (CNP) Transactions

- Authorisation is not a guarantee of payment, it only confirms there are enough funds to pay for the goods and that the Card has not been blocked at the time of the transaction.
- Fraudulent CNP Transactions are your liability as they are likely to be charged back to you.
- Goods relating to a CNP Transaction should not be collected by the Cardholder. If the Cardholder wishes to collect the goods, then they must present the Card for payment at the time of collection. You should then cancel the CNP order and complete a Card Present Transaction.
- Never dispatch goods to a third party, such as a friend, taxi driver, hotel or other temporary accommodation (except for goods such as flowers, as these are generally expected to be delivered to an address other than that of the Cardholder).
- Be wary if the delivery/customer is overseas and products purchased are readily available in the customers' local market.
- Be aware of 'social engineering'. Fraudsters may spend time building up credibility and then place a large order or make a request for goods or services outside of your usual trade, such as money transfers.

#### Ask yourself the following questions before the transaction.

- Why has this customer come to me?
- Is the sale almost too easy; is the customer disinterested in price and details of the goods?
- Are the goods of high value, ordered in bulk or easily re-saleable?
- How does the sale compare with your average transaction, is the customer ordering multiple items, does the spending pattern fit with your usual customers?
- Is this a new customer, does the caller match the Card, is the customer having problems remembering the address, or seem to be reading from notes, or is the customer being prompted by a third party?
- Does the customer offer other Card Numbers if a transaction is declined?
- Is the customer unwilling to provide a landline number?
- What is the geographical location of the Card compared to the delivery address?  
Has the Card been issued overseas with the goods to go locally and vice versa?  
For example, if the billing address is an overseas address whilst the delivery address is in the South Africa.
- Are you delivering multiple orders to the same address?

## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### **Assess your risk and perform extra checks to reduce the risks of fraud.**

- Employ CVV checking **(please refer to Section 3.2).**
- Register and implement 3D Secure **(please refer to Section 3.3).**
- Validate private telephone numbers through Directory Enquires and call customers back to confirm orders (not necessarily straight away).
- Check business customers against business directories or internet search engines.
- Validate private addresses against the Electoral Register, telephone directory or internet map searches.
- Avoid orders to overseas addresses unless you are confident that it is genuine. In the case of fraud, you will lose your goods and the shipping costs.
- Employ velocity checking; how often would you expect the same customer or the same card to be genuinely used over a specified period? Validate anything outside of these norms.



## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### Preventing and Detecting Fraudulent Card Present Transactions

Please make sure that all staff accepting payment by Credit/Debit Cards on your behalf have read and understood the following guidelines in order to reduce the possibility of fraud.

Remember, these suggestions could help you in preventing fraudulent Card Transactions that could result in a Chargeback to you.

- If the appearance of the Card being presented or the behaviour of the person presenting the Card raises suspicion, you must immediately call the Authorisation Centre on 0801 414 881 and state "This is a Code 10 Authorisation". Answer all of the operator's questions and follow their instructions.
- Ask yourself; does the customer appear nervous/agitated/hurried?
- Are they making indiscriminate purchases? For example, not interested in the price of the item.
- The customer makes an order substantially greater than your usual sale e.g. your average Card Transaction is R400, but this Card Transaction is for R4000.
- The customer purchases more than one of the same item (i.e. items that may be easily re-sold such as jewellery, video equipment, stereo equipment, computer games).
- The customer insists upon taking the goods immediately, for example, they are not interested in free delivery, alteration or if it is difficult to handle.
- The customer takes an unusual amount of time to sign and refers to the signature on the back of the Card.
- The customer takes the Card from a pocket instead of a wallet.
- The customer repeatedly returns to make additional orders in a short period of time causing an unusual sudden increase in the number and average sales Card Transactions value over a 1 to 3 day period.
- The customer tells you that he/she has been having problems with his/her Card for payment where multiple Card Transactions are subsequently declined but eventually an Authorisation is obtained for a lower amount. (Most genuine Cardholders know how much available credit they have.)
- Card Transactions are subsequently declined but eventually an Authorisation is obtained for a lower amount. (Most genuine Cardholders know how much available credit they have.)
- A fraudster may present more than 1 Card, often to find a Card that will be successfully authorised. If this happens, take particular care and also look out for Cards presented, issued by the same Card Issuer, where the Card Numbers are sequential or very similar. When in doubt, make a 'Code 10' Authorisation call to the Authorisation Centre.
- If you have an electronic Terminal and wish to reduce exposure to fraud you may request a reduction to your Terminal Floor Limit. Not only will this reduce fraud but it may also reduce Chargebacks due to invalid Cards. Please contact the Merchant Support Centre on 0860 11 14 41<sup>+</sup> to arrange this reduction.

Never accept an Authorisation Code from a customer. Authorisation must always be obtained via the correct procedures.

### Counterfeit Cards

Most cases of counterfeit fraud involves 'skimming' or 'cloning', this is where the genuine data in the magnetic strip on one Card is electronically copied onto another Card without the legitimate Cardholder's knowledge. This type of fraud can be identified by checking that the Card Number printed on the voucher is the same as that embossed on the front of the Card. If these numbers differ, call the Authorisation Centre immediately on 0801 414 881 stating "This is a Code 10 Authorisation".

The introduction of Chip Cards (Cards which contain a small micro chip) means that genuine Cards are less likely to fail at the Point of Sale, so the need to manually key enter Card details is reduced.

## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### Delivery Warning Signals

Here are some danger signs to look out for when arranging delivery of goods.

- Goods should not be released to third parties such as friends of the Cardholder, taxi drivers, chauffeurs, couriers or messengers. However, third party delivery of relatively low value goods such as flowers is appropriate.
- Insist that goods may only be delivered to the Cardholder's permanent address. If you agree to send goods to a different address, take extra care and always keep a written record of the delivery address with your copy of the Card Transaction details.
- Goods are to be delivered abroad.
- Don't send goods to hotels or other temporary accommodation. Only send goods by registered post or a reputable courier and insist on a signed and dated delivery note.

### Instruct your Courier

Make sure the goods are delivered to the specified address and not given to someone who 'just happens to be waiting outside'. Instruct your courier to return with the goods if they are unable to effect delivery to the agreed person/address.

Do not deliver to an address, which is obviously vacant.  
Obtain signed proof of delivery, preferably the Cardholder's signature.

If you have your own delivery service, consider training your driver to check the Card. If you wish to do this please contact the Fraud Department by phoning the Merchant Support Centre on 0860 11 14 41<sup>+</sup> for more details.

Always be particularly wary of:

- Demands for next day delivery.
- Alterations of delivery address at short notice.
- Phone calls on the day of delivery asking what time, exactly, the goods are due to be delivered.

### Returning Wanted or Recovered Cards

Please keep the Card safely at your premises until the end of business on the day when the Card was found. If the Cardholder returns to claim the Card, obtain the claimant's signature and compare this signature with that on the Card. If you are suspicious that the claimant is not the Cardholder, telephone the Authorisation Centre on 0801 414 881 and state "This is a Code 10 Authorisation". Only release the Card if you are satisfied that the claimant is the Cardholder.

Unclaimed Cards should be cut across the bottom left hand corner of the front of the Card and both parts attached to a letter. Please complete the form and send it to:

**Bidvest Merchant Services**  
PO Box 1314  
Witkoppen  
2068  
Johannesburg  
South Africa

A financial reward is not given in these circumstances.

## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### Other Important Fraud Considerations

Remember – An Authorisation Code only indicates the availability of a Cardholder's credit and that the Card has not been blocked at the time of the Card Transaction. It does not guarantee that the person using the Card is the rightful Cardholder.

Do not, under any circumstances, process Card Transactions for any business other than your own. Some fraudsters offer commission to process Card Transactions while they are awaiting their own Credit Card facilities. If you process Card Transactions on behalf of any other business/person, you will be liable for any Chargebacks, will be in breach of your Merchant Agreement and will put your own Bidvest Merchant Services service at risk.

Your Card Transactions must not involve any Card Issued in:

- Your name or your account.
- Or the partner in, or director or other officer of your business.
- Or the spouse or any member of the immediate family or household of any such person detailed above.

Doing so will put your Bidvest Merchant Services service at risk and, in addition, Bidvest Merchant Services will have the right to process an entry to cancel the Card Transaction without notification.

### 2.4 CARD SCHEME REQUIREMENTS

#### Payment Card Industry Data Security Standard (PCI DSS)

##### What is PCI DSS?

The Payment Card Industry Data Security Standard (PCI DSS) is a set of standards specified by the PCI Security Standards Council aligning Visa's Account Information Security (AIS) and MasterCard's Site Data Protection (SDP) programme.

Compliance with the standards will ensure that certain Card data is stored securely by your business and by any third party, which stores, transmits or processes such Card data on your behalf.

##### Why Comply with the PCI Security Standards?

Compliance with the PCI DSS helps prevent security breaches and theft of Card data. Data compromise can lead to financial penalties and will have a negative impact on the reputation of your business. Complying with the PCI DSS means that your systems are secure and customers can trust you with their sensitive Card data.

##### Secure Data Storage

Any data that is necessary to process Card Transactions must be securely stored, regardless of how it is recorded, be it electronically, on paper, audio/voice recording or otherwise. This includes, but is not limited to, the following:

- Any data that is used to authenticate a Card payment including the Card Number, expiry date, passwords, pass phrases and any other unique data supplied as part of the Card payment
- Any data that may identify individual Cardholders and their purchases. This includes name, address, purchase description, amount and other details of the Card payment

Certain data must not be stored at any time, examples include:

- The Card Verification Value (CVV) contained in the magnetic strip
- The contents of the magnetic strip, also known as Track 2 Data
- The Card Verification Value contained in a chip known as iCVV
- The Card Verification Value (CVV), also known as CVV2 printed on the back of the Card in or next to the signature panel
- The PIN Verification Value (PVV), which is contained in the magnetic strip



## SECTION 2: THINGS YOU NEED TO KNOW BEFORE YOU ACCEPT CARD PAYMENTS

### PCI DSS Requirements

PCI DSS sets out a number of requirements, which you must comply with to ensure that Cardholder data is handled securely.

Further information is available from the PCI Security Standards Council website at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)

Goals	PCI DSS Requirements – Validated by Self or Outside Assessment
Build and Maintain a Secure Network	<ol style="list-style-type: none"><li>1. Install and maintain a firewall configuration to protect Cardholder data</li><li>2. Do not use vendor-supplied defaults for system passwords and other security parameters</li></ol>
Protect Cardholder Data	<ol style="list-style-type: none"><li>3. Protect stored data</li><li>4. Encrypt transmission of Cardholder data across open, public networks</li></ol>
Maintain a Vulnerability Management Program	<ol style="list-style-type: none"><li>5. Use and regularly update anti-virus software or programs</li><li>6. Develop and maintain secure systems and applications</li></ol>
Implement Strong Access Control Measures	<ol style="list-style-type: none"><li>7. Restrict access to Cardholder data by business need-to-know</li><li>8. Assign a unique ID to each person with computer access</li><li>9. Restrict physical access to Cardholder data</li></ol>
Regularly Monitor and Test Networks	<ol style="list-style-type: none"><li>10. Track and monitor all access to network resources and Cardholder data</li><li>11. Regularly test security systems and processes</li></ol>
Maintain an Information Security Policy	<ol style="list-style-type: none"><li>12. Maintain a policy that addresses information security for all personnel</li></ol>



## SECTION 3: ACCEPTING CARD TRANSACTIONS

### 3.1 CARD PRESENT TRANSACTIONS

#### Using Your Point of Sale (POS) Terminal

**Always follow the instructions shown in your Terminal User Guide supplied with your Terminal.**

Although Chip and PIN Cards are the most common in the South Africa, you must continue to accept all types of MasterCard and Visa Cards.

Some customers may not have a Chip and PIN Card e.g. customers from overseas and some customers with disabilities.

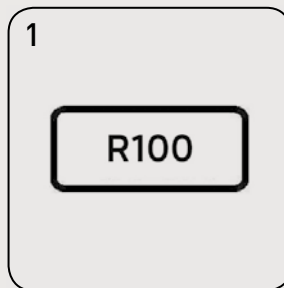
You should not attempt to guess whether the customer's Card is a Chip and PIN Card or requires a PIN or signature, simply process the card in the terminal and follow the prompts on the screen.

#### Manual Entry for Card Present Transactions

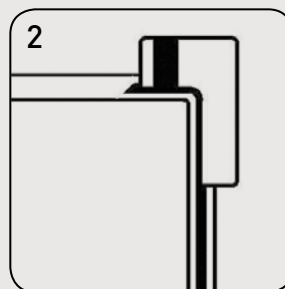
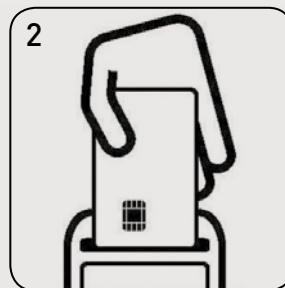
A vast majority of your Card Transactions will be chip read or swiped through your POS Terminal. You will find that Chip and PIN Card will not usually fail. If you key enter or revert to the magnetic strip on a Chip and PIN Card, it is possible that the issuer will decline the transaction. Specifically face-to-face transactions taken on a Debit Card must not be key entered. The issuer will decline the transaction. If the transaction is declined, follow the terminal prompts, which may direct you to speak to our Authorisation Centre. You should follow their instructions and only return the Card to the customer if you are not asked to retain it.

#### Terminal Fallback

You should contact your Terminal supplier helpdesk immediately to report any faults. A representative will endeavour to resolve the problem remotely, or failing this, will arrange for a new electronic terminal to be sent to your premises on the next working day, provided the fault is reported prior to 16:00. This does not include premises situated in the Highlands and Islands where replacement may take 2 to 4 working days.

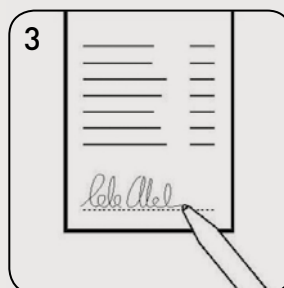
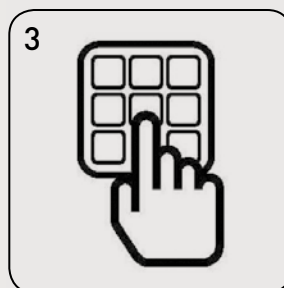


Check that the customer agrees with the transaction total



Insert or Swipe the card in the reader

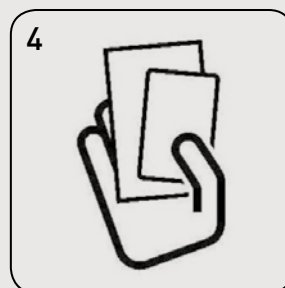
Follow the prompts on the screen



Ask the customer to enter their PIN or sign the receipt

If the customer signs the receipt, compare the signature with that on the card

Perform other card checks



When prompted, remove the card from the reader

Make sure the customer has their receipt and card at the end of the sale

## SECTION 3: ACCEPTING CARD TRANSACTIONS

### Contactless Transactions

#### What is a Contactless Transaction?

Otherwise known as Visa PayWave and MasterCard PayPass, it is a contactless transaction process that uses radio waves to exchange data between a reader and an electronic tag attached to an object. This allows Cardholders to wave their Card in front of contactless payment terminals without the need to physically swipe or insert the Card into a POS device.

#### Accepting Contactless Card Payments

**Sales** - The value of any single transaction is limited to R100.

**Refund** - These are not permitted. All refunds must be carried out as a Chip and PIN Transaction.

**Failed transactions** - if you are unable to process a contactless transaction, revert to standard transaction acceptance, i.e. Chip and PIN.

**Security** - on occasion, you may be requested to process a contactless transaction as Chip and PIN. This is a security measure to ensure the genuine Cardholder is in possession of the Card.

Card Type	Revert to CHIP and signature	Revert to Magnetic Strip	Comments
Maestro and Visa Electron & Electronic Use only Cards Unable to read magnetic strip	N/A	N/A	Seek alternative payment method
All Other Card types Chip Cards PIN not enabled. Unable to read chip	N/A	✓	
All Other Card types Chip & PIN enabled Cards. Pin Pad fault. Unable to accept PIN entry	✓	X	
All Other Card types Magnetic strip Cards only. Unable to read Magnetic strip	N/A	N/A	

### AUTHORISATION AND CODE 10 CALLS

#### Authorisation

Authorisation is a check that is undertaken with the Card Issuer to confirm if they will approve the transaction. Authorisation from the Card Issuer is not a guarantee of payment. Authorisation must be obtained at the time of the transaction. If you have an electronic POS device, an Authorisation request should be automatically generated. You should not proceed with the Transaction when your request for Authorisation is declined. It is your responsibility to ensure that all Transactions are authorised.

#### Referrals

Sometimes you may be prompted by your Terminal to call for Authorisation. This is called a referral. A referral is when a Card Issuer requests that Bidvest Merchant Services contact them prior to providing a response to an Authorisation request. This may be prompted by an unusual spending pattern for the Cardholder or a large value that triggers the issuer's fraud detection process. Generally, it will be necessary for the Cardholder to come to the telephone. You should follow the instructions given by the authorisation operator. At the end of the call, a decision will be provided to you.

For Authorisation, please telephone: **0801 414 881**. Lines open 24-hours a day, 7 days a week

## SECTION 3: ACCEPTING CARD TRANSACTIONS

### Code 10 Calls for Card Present

If you suspect something is wrong, or the Card checks you make show inconsistencies, then you must telephone the Authorisation Centre on 0801 414 881 PRIOR to swiping the Card through the Terminal and state that

“This is a Code 10 Authorisation”. Then follow their instructions.

‘Code 10’ Authorisation applies in the following circumstances:

- The Card Number embossed on the front of the Card is different from the one printed on the signature strip on the back of the Card
- The Cardholder’s signature differs from that on the Card
- The title on the Card does not match the customer
- The signed name is not the same as that embossed on the front of the Card
- The word ‘void’ is visible on the signature strip or there is any indication that the strip has been tampered with
- There has been any attempt to disguise or amend the signature
- The Card is unsigned
- There is no ‘flying V’ or ‘offset MC’ on the Card being presented
- The hologram is damaged or missing
- The Card has been mutilated in any way
- You have a reason to be suspicious about the sale, the Card or the customer
- The amount of the Card Transaction is significantly higher than normal for your business
- Your Terminal requests that you call the Authorisation Centre

Hold on to the Card and goods and telephone the Authorisation Centre immediately on 0801 414 881 - you should not call the Police unless instructed to do so by the Authorisation Centre.

When you make a ‘Code 10’ Authorisation call, have the following details ready:

- The Cardholder Number
- The Card issue number (if applicable)
- Your Bidvest Merchant Services number
- The exact amount of the Card Transaction, in Rand
- The Card expiry date

Say to the Operator: “This is a Code 10 Authorisation”

This will alert the Authorisation Centre and you will be asked the relevant questions, most of which will require “Yes” or “No” answers (to avoid difficulty or embarrassment if the customer is waiting close by). The operator may instruct you to call the Police or advise you that the Police have been notified. Police involvement is not always necessary – please do not contact the Police unless instructed to do so.

### Purchase with Cashback

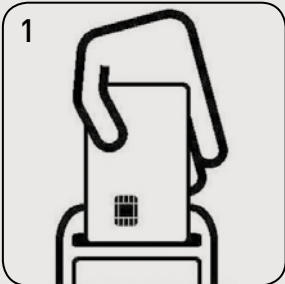
You must have received written notification from Bidvest Merchant Services that you are permitted to offer “Purchase with Cashback”. Cashback may only be offered where the customer receives goods or services as well as cash.

Here are some simple tips for dispensing Cashback:

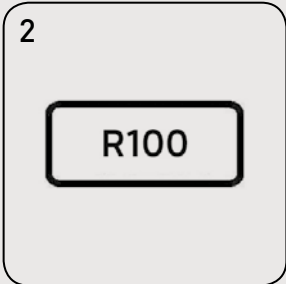
1. Not every customer is eligible to receive Cashback with their Card – it is a service on the Cards and it depends on whether the customer’s bank permits this service. Do not attempt to guess whether the customer’s bank permits this, simply process the Card through your Terminal and follow the prompts on the screen.
2. Only dispense Cashback when using an electronic terminal, not a manual imprint machine.

## SECTION 3: ACCEPTING CARD TRANSACTIONS

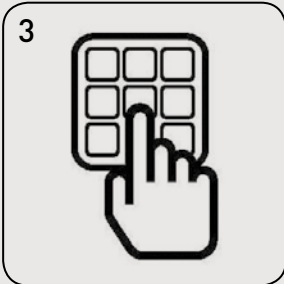
3. Only dispense Cashback to customers who make a purchase with their Card.
4. Only dispense up to the maximum Cashback amount confirmed in your written notification from Bidvest Merchant Services.
5. Key in the purchase and Cashback separately.
6. Follow the prompts on the screen, it will tell you whether the purchase with Cashback has been approved. Depending on your POS facilities, either you or your customer will handle the Card.



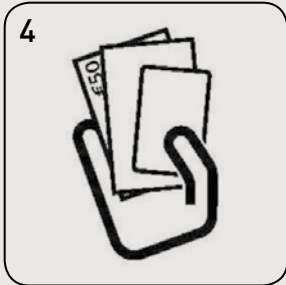
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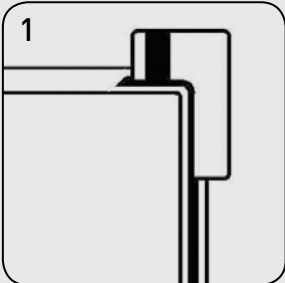
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3




4



1

• Key in the purchase and cash back amounts separately



3

- When prompted remove the card from the reader
- Make sure the customer has their receipt, card and cash at the end of the sale
- You may initial the cash back amount on the cardholder's receipt before you give it to them. This may help in the case of a dispute

- Insert or swipe the card in the reader
- Follow the prompts on the screen

- Ask the customer to enter their PIN or sign the receipt
- If the customer signs the receipt, compare the signature on the receipt with that on the card
- Perform other card checks as appropriate

### 3.2 CARD NOT PRESENT TRANSACTIONS

#### Card Not Present

A Card Not Present Transaction is when a Card is not presented at the point of sale. Examples of Card Not Present Transactions include mail order/ telephone order, internet and recurring payments.

#### Card Not Present Transactions

Provided you have received written notification from Bidvest Merchant Services, you may accept a Card Not Present Transaction from a Cardholder who wishes to pay using VISA, MasterCard and Maestro.

When accepting a Card Not Present Transaction, please take extra care to ensure it is the genuine Cardholder who placed the order. Record in writing, all details of the Card Not Present Transaction and if conducted by telephone the time and date of the conversation. You may be asked to produce this or the Cardholder's authority for a Card Not Present Transaction if the Card Not Present Transaction is disputed at a later date. If feasible, you should obtain and keep a copy of the Cardholder's signature on file authorising you to process the Card Not Present Transaction.



## SECTION 3: ACCEPTING CARD TRANSACTIONS

### Important

Under no circumstances can goods paid by mail or telephone be handed over the counter to, or collected by, your customer.

If a Cardholder wishes to collect the goods, then he/she must attend your premises in person and produce his/her Card. You should cancel the Card Not Present Transaction and perform a new Card Present Transaction. You must not release goods to a third party or anyone who suggests they have been sent by the Cardholder to collect the goods. For example, a taxi driver.

To process a Card Not Present Transaction, you must obtain the following information:

- Card Number
- Expiry date
- Card Verification Value
- Cardholder's full name and address
- Transaction amount
- Delivery address if different to the Cardholder's address

You must obtain authorisation for the transaction. Please note: Authorisation from the Card Issuer is not a guarantee of payment.

There are increased risks of Chargeback for Card Not Present Transaction as the Cardholder and Card are not present. Please note: If you choose to deliver goods to an address other than the Cardholders address, you are taking additional risk.

### Card Verification Value (CVV)

All businesses that accept payment by Credit and Debit Cards must follow the procedures set out by the Card Schemes, Bidvest Merchant Services as your Acquirer and the Payment Card Industry Data Security Standard (PCI DSS). These standards exist to protect you and your customers from Card fraud.

All customer and payment card information must be handled in a secure manner. You must ensure you know how to treat payment Cards and data appropriately.

A key piece of information on any Credit or Debit Card is the Card Verification Value (CVV). The CVV is printed on the reverse of the Card within the signature strip, after the Card Number and is used as a fraud prevention tool. For all MasterCard and Visa Cards, the code is the 3 digit number that follows directly after the Card Number as indicated. For American Express Cards the CVV is a 4 digit number and appears above the embossed Card Number on the front of the Card, in the near future those 4 digits will be moved to the signature strip on the reverse of the Card.

Your Terminal is designed to ensure the CVV is not retained.

If a customer sends Card details by email, you must ensure the email is securely deleted. Card Numbers and the CVV are valuable data and you must never write them down. You must not request or accept photocopies of the front or back of the Card, for any reason.

### How You Must Treat the Card Verification Value

There are only two scenarios in which you will need to request the CVV:

1. During a Card Not Present Transaction  
For example, if you are accepting payments over the telephone or via email for an advance booking prepayment or deposit.
2. The Card is present, however your Terminal cannot read the Card details. In this scenario, you will need to follow the prompts on the Terminal, which may require input of the CVV.

Once the transaction has been authorised, you must not keep a record of the CVV.

A complete refund of a guests, deposit is required if a reservation is cancelled before the deadline specified in your bookings terms and conditions (please see Hotels section for further information).

## SECTION 3: ACCEPTING CARD TRANSACTIONS

Charges after check-out: the CVV is not required.

This is when a guest is billed for additional charges discovered after they have checked out, for example, room service or bar charges. Provided your guest signs your terms and conditions of booking, the CVV is not required when processing these extra charges.

### Pre-Authorisation

This is only permitted in certain circumstances. Visa and MasterCard allow pre-authorisation for car rental, hotel, internet and mail/telephone order merchants only. More information about pre-authorisation for car rental and hotels can be found in **Sections 6 and 7**.

### Rules for Card Not Present Transactions

For goods to be delivered by mail/telephone order or through an eCommerce Merchant should obtain authorisation on the day the Cardholder contacts them to place the order. When the goods or services are ready to be delivered, the transaction should be processed.

If shipping goods more than 7 days after the original Authorisation request, a second Authorisation should be obtained.

### Recurring Transaction

If you and a Cardholder agree that more than one transaction is to be made on a regular basis for the cost of goods or services, then the transaction is a Recurring Transaction.

You must make an application to take Recurring Transactions with Bidvest Merchant Services, even if you have an existing Merchant Agreement.

To take Recurring Transactions, the following must be adhered to:

- Use a dedicated Merchant Number exclusively for Recurring Transaction business. No other transactions should be processed on this Merchant Number
- All Recurring Transactions must be flagged Card Not Present and must also have a recurring indicator as defined by the Payment Association of South Africa (PASA) and the Schemes.

Please note Recurring Transactions are not permitted on Maestro Cards.

The initial transaction in which the Cardholder provides their Card details for recurring payments must be undertaken on the standard Merchant Number for your business. All subsequent transactions must be submitted on a Recurring Transaction Merchant Number.

Where the Cardholder initially provides their Card details over the Internet, you must submit the first transaction as an Internet Card Transaction and all subsequent transactions will be authorised with a recurring indicator as specified.

You may use an existing E Commerce (Internet Card Transaction) Merchant Number for the initial transaction and you don't need to have a specific E Commerce Merchant Number purely for the initial transaction of a recurring payment.

All subsequent transactions must be submitted on a Recurring Transaction Merchant Number.

You may use an existing Recurring Transaction Merchant Number for subsequent Recurring Transactions initiated over the internet and do not need to have a specific Recurring Transaction Merchant Number purely for subsequent transactions initiated over the Internet.

Written permission from the Cardholder is required to undertake Recurring Transactions. This can be submitted in writing or electronically to allow periodic billing to their account for recurring goods or services over a period of time (no more than one year can be between each transaction). The written request must at least specify:

- The transaction amounts or unspecific amount
- The frequency of recurring charges
- The duration of time for which the Cardholder's permission is granted.

Examples of business types where Recurring Transactions are appropriate are:

- Insurance

## SECTION 3: ACCEPTING CARD TRANSACTIONS

- Membership
- Subscriptions

You must ensure:

- The Cardholder understands the ongoing nature of the commitment they have undertaken
- The Cardholder will always know at least 14 days before the event how much is due to be debited from their account and when

To comply with the requirement you must comply with the following guidance on Advance Notice:

1. Where you are using a Recurring Transaction authority or acknowledgement which does not specify both the due date of any debit and the amount to be debited, you are required to give individual advance notice to your customers of:
  - The amount to be debited from their account
  - The date when the amount due will be debited from that account
2. Advance notice must be given in all cases when the amount and/or date of the debit are to change. Please note when advising a Cardholder of the amount and date of their first payment, it is acceptable to advise them that no further advance notice will be given if the amount due to be debited changes solely because of the alteration in the application rate of any statutory levy, such as VAT or insurance premium tax.
3. Advance notice will not be required when a direct action by the Cardholder requires you to initiate a specific claim on their account. This action must provide sufficient information to determine the amount and date of the debit.
4. Where the amount due is to be debited infrequently, i.e. at intervals longer than one year, you are required to notify the Cardholder at least 14 days before the debit is due.

You must ensure that debits made comply with the terms of the authority given by the Cardholder and are timed to ensure that the debit appears on their account no later than 7 Business Days after the agreed date.

When received, you must ensure that instructions to cancel are actioned immediately to ensure that no more debits are made after receipt. You should note statutory notice, such as is published on the appointment of a liquidator or receiver, is deemed to be constructive advice of cancellation.

If Bidvest Merchant Services request a copy of the Recurring Transaction, you must respond to this request within 10 days of the request being received. Failure to supply a copy upon request may result in a debit being disallowed and charged back.

Please note such requests may be originated up to six years after the last debit is made.

### 3.3 INTERNET CARD TRANSACTIONS

All Internet Card Transactions are regarded as "Card Not Present Transactions" and are taken at your own risk. In the case of a dispute we retain the right under the Merchant Agreement to Chargeback any Internet Card Transactions irrespective of whether an Authorisation Code is obtained.

#### Applying to Take Internet Card Transactions

You must make an application to take Internet Card Transactions with Bidvest Merchant Services, even if you have an existing Merchant Agreement.

On approval a new Bidvest Merchant Services Merchant number will be issued, this is solely for the purpose of acceptance of Internet Card Transactions for the business described within the new application.

## SECTION 3: ACCEPTING CARD TRANSACTIONS

### Website Requirements

Order page (basket)

The order page on your Website, whether provided by a third party or created by you, must be PCI (Payment Card Industry) compliant and collect at least the following details:

- Cardholders' full name;
- Cardholders' email address;
- Cardholders' billing address and postcode;
- Delivery address.

### Payment Page (checkout)

Bidvest Merchant Services is able to accept and process, on your behalf, Internet Card Transactions made with the following Card types:

- Visa;
- MasterCard;

The payment page on your Website, whether provided by a third party or created by you must be PCI DSS compliant and collect at least the following details:

- Transaction amount;
- Card type box, (for those Card types detailed in your Merchant Agreement, e.g. Visa);
- Customers' Card Number;
- Card expiry date;

### Verified by Visa and MasterCard SecureCode

These are industry wide initiatives introduced to combat Internet fraud, commonly known as 3D Secure. Cardholders who register for this service will be required to use a personal PIN or password at the time of the Transaction to confirm they are the genuine Cardholder. Verified by Visa and MasterCard SecureCode operate on your Website and interact with both the customer and their Card Issuer. The Cardholder signs up for the extra security features with their Card Issuer.

Note – MasterCard Secure Code and Verified by Visa must be present on your website in order to accept Internet Card Transactions by Visa, MasterCard and Maestro Cards.

- When shopping online, the Cardholder selects their goods/services and proceeds to the payment page.
- The Cardholder enters their Card number. If registered for Verified by Visa or MasterCard SecureCode, the Cardholder will see a pop-up screen from their Card issuer asking for their password or one time PIN from their issuer as displayed on their mobile phone.
- The Card issuer verifies the password.
- The Transaction is completed, having verified the identity of both the Merchant and Cardholder.

For further information on these services, contact the Merchant Support Centre on 0860 11 14 41†.

### Payment Services Provider (PSP)

To take Internet Card Transactions you will need to use a PSP. Bidvest Merchant Services require that you use a fully hosted solution by your chosen PSP. This means having your card payment application hosted on the PSP's secure servers. If you choose the secure hosted option, the Payment Card Industry Data Security Standard (PCI DSS) validation requirements for eCommerce merchants are greatly reduced.

PCI DSS is a set of requirements, endorsed by the Card Schemes, Visa, MasterCard and American Express, governing the safekeeping of account information and applies to all merchants that store, processes or transmits Cardholder data.

## SECTION 3: ACCEPTING CARD TRANSACTIONS

The PSP you choose must be PCI compliant and be accredited with Bidvest Merchant Services to submit Internet Card Transactions to us. Your chosen PSP will be able to advise you of relevant costs, set up times and how their systems integrate with your Website.

Details of PSPs currently submitting Internet Card Transactions to us can be provided on request.

Any fees charged by the PSP will be in addition to the Business solutions Charge (MSC) on your Internet Merchant Number.

### Receipt Requirements

You must provide a Cardholder receipt and it must contain at least the following information:

- Concealed Cardholder Account Number; For Internet Card Transactions, the Cardholder account number, Card Verification Value (CVV) and expiry date must not appear on the transaction receipt. This is a PCI DSS requirement to ensure that Card details are protected from compromise;
- Unique Transaction Identifier; To assist in dispute resolution between the Cardholder and Merchant, you should assign a unique identification number to the transaction and display it clearly on the transaction receipt;
- Cardholder name;
- Transaction date;
- Transaction amount;
- Transaction currency;
- Authorisation Code;
- Description of merchandise or services;
- Merchant name;
- Website address.

You can choose to send a separate email message to the Cardholder containing this required information, or send a physical receipt in the mail or both. To minimise Cardholder enquiries, you are encouraged to send an online acknowledgement of the Internet Card Transaction. When this online acknowledgement is sent, you should include a statement encouraging the Cardholder to either print or save this document for their own records.

### Website Content

Set out below are details that should be included in the content of your Website.

**The details below should not be considered as a comprehensive list of the information which you may be required to provide on your Website under applicable legal requirements and should not be seen as a form of legal advice. You should obtain your own legal advice on the content of and activities carried out on your Website.**

You should ensure that your Website, its content and any activities related to it, such as marketing, are in accordance with all local legal requirements and regulations.

You must also comply with the requirements of all data protection legislation, and where you process Personal Data on your Website, include a Privacy Policy that Cardholders are required to agree to before providing any personal data on your Website.

### Merchant Details

Full details about your company should be provided on your Website, these should include:

- The registered company or LLP name and address, registration number and VAT number (if applicable). If you are not a company or LLP you must indicate that you are a sole trader or a partnership and the address where the business is located;



## SECTION 3: ACCEPTING CARD TRANSACTIONS

- Details of any trade register or similar register available to the public in which you are registered and details of any professional body with which you are registered together with a reference to the applicable professional rules and means to access them. You should make sure you have determined what details are required to be given under relevant regulations;
- A correspondence and email address, as well as a customer services contact, i.e. telephone and fax numbers;
- The physical location of your business, (including your country of domicile);
- A statement detailing under which legal jurisdiction your business operates.

### Products and Pricing

- All products or services on offer should be clearly described/illustrated so that the Cardholder has a good idea of what is on offer;
- Any limits to product availability should be clearly stated. This includes all costs, such as taxes, including import duty, packaging and delivery charges;
- If appropriate and wherever possible, the Cardholder should be provided with the order details and the total cost of purchase, including any additional charges as noted above. The Cardholder should also be informed of the period for which the offer remains valid.

### Placing an Order

Where a Cardholder places an order through your Website you must (unless the recipient is a business and you have both opted out of these requirements):

- Provide details of the different technical steps to conclude the contract and whether the contract will be kept by you and accessible to the Cardholder;
- Acknowledge receipt of the order to the Cardholder without undue delay and by electronic means;
- Make available to the Cardholder appropriate, effective and accessible, technical means allowing him to identify and correct errors prior to placing the order;
- Provide information on any relevant codes of conduct to which you subscribe and how these can be consulted; and
- Make available to the Cardholder any applicable terms and conditions in a way that allows him to store and reproduce them.

### Payments and Refunds

- The Cardholder should be provided with clear information on all payment options and clear instructions on how to pay;
- The Cardholder should be informed of their cancellation rights and their rights to a refund, and/or replacements at the time of purchase/and the conditions for exercising the cancellation rights;
- A refund information page should also be provided with clear contact details;
- Receipts should be provided with the goods on delivery;
- The Cardholder should be provided with details of how and to whom a complaint can be made including an address.

### Recurring Payments

Internet Merchants are able to accept an electronic record (such as email) from a Cardholder with permission enclosed for the Merchant to periodically charge the Cardholder for Recurring Transactions. This record can be retained for the duration of the services. A copy of the record must be provided to the Card Issuer/Card Acquirer upon request. The phrase "recurring transaction", details of the frequency of debits and the period for which debits are agreed, must be included on the receipt issued to the Cardholder.

## SECTION 3: ACCEPTING CARD TRANSACTIONS

If you are considering offering an online sign-up for Recurring Transactions, you must provide an easy online cancellation procedure to the Cardholder. Such procedures must be as simple and as accessible as those of the original sign-up process.

### Delivery and Guarantees

- Delivery dates/times should be clearly stated and agreed with the Cardholder. If it is not possible to deliver on the agreed date/time, another delivery should be arranged. If this is not possible, the Cardholder should be offered a refund;
- You should capture both billing address details and delivery address details, where these differ;
- In the event of non-delivery, it is the Merchant's responsibility to prove receipt of the goods by the Cardholder;
- Guarantee terms and details should be clearly stated. The Cardholder needs to be aware that this will in no way effect their statutory rights. The name and address of any insurer backing the guarantee should be provided.

Apart from deposits, full payment for goods and services must not be debited from a Cardholder's Account until the goods have been dispatched or the service provided. Should you wish to be able to take deposits on goods and services, you must get agreement from Bidvest Merchant Services for this before any deposits are taken.

### 3.4 REFUND PROCESS

1. If you wish to provide a Refund, the Refund Card Transaction must be completed using the same Card as that used for the original sale.
2. You should never make a Refund to a Card where the original sale was made by cash or cheque.
3. You should never make a Refund to a Card where there has been no sale transaction.
4. Failure to observe the procedures in this section could lead to your funds being withheld pending further investigation.
5. You must enter the Card into the Chip Card reader, PIN Entry Device or swipe it. If your Terminal is unable to read the card you must manually key enter the Card Number.
6. Where the original Transaction was PIN verified, you may need the Cardholder to enter their PIN in order to process the Refund. This will depend on the type of Terminal you use; please refer to your Terminal User Guide, otherwise you should sign the Terminal Sales Receipt, and make a note of the exchange and/or return of any items.
7. If Authorisation was obtained for the original Card Transaction, or your Terminal indicates that manual Authorisation is required, you must telephone the Authorisation Centre on 0801 414 881. Maestro Card Transactions will make an automated Refund Authorisation call based on the same parameters that were used for the sale, so a manual call is not required.
8. You may only perform a Refund agreed on the telephone or in correspondence if you are able to manually key enter Card Transactions. Please refer to the manual key entry procedures in your Terminal User Guide.
9. You must not perform a refund on a Maestro or Visa Electron transaction.



### 4.1 EVERYDAY PROCEDURES

#### Banking Procedures

Please follow the end-to-end banking procedures detailed in your Terminal Operating Guide to ensure you receive payment for all transactions. It is essential that all transactions are submitted for payment within 2 working days of being accepted.

Please note that if a transaction is submitted after 2 working days, the Card Issuer may reject the transaction, resulting in it being charged back.

### 4.2 EXCEPTIONAL PROCEDURES

#### Can I Pass Charges to My Customer?

In South Africa a merchant is not permitted to pass charges on to a Cardholder and the merchants' cash prices must apply.

#### Minimum Charging

You must not set a minimum transaction limit on Credit and Debit Card Transactions if your customer has a valid and properly presented Card.

#### Split Sales and Transactions

There may be occasions when a Cardholder will request to split payments between several Cards, or between a Card and cash or cheque.

It is important for you to understand when you can and cannot split a transaction.

1. If several Cardholders wish to split the transaction amount into small amounts in order to pay a proportion of a bill, this is permitted; for example, in a restaurant when individuals pay their own bill or a proportion of the total bill. You are permitted to split the total bill between each Cardholder. To prevent future disputes, ensure each Cardholder agrees to the amount they will pay and process separate transactions for each Card. Each transaction must be verified by the Cardholders PIN or signature, as prompted by the terminal. Please provide each Cardholder with a copy of the transaction receipt applicable to the agreed amount (which may or may not include gratuity) by the Cardholder.
2. If one Cardholder requests you to split a transaction amount between several Cards (perhaps issued by different Card Issuers) you may proceed as follows:
  - Only conduct the transaction if you are not suspicious of the transaction or the person presenting the Card
  - Ensure all Cards presented are issued with the same Cardholder name
  - Follow the normal Card acceptance procedures as details in Section 3.

This type of request may occur when accepting a large value transaction where the Cardholder may not have sufficient funds on one Card. Bidvest Merchant Services recommend you only split a transaction over more than one Card when:

- It is a Card Present Transaction.
- You ensure each Card presented is either issued by a different bank or is a different Card type from the same bank. It is unlikely that the Cardholder would have more than one Card issued by the same bank and the same Card type
- You process each transaction by either chip-read or magnetic strip (as per Terminal prompts)
- Each transaction is verified by either Chip and PIN or signature (as requested by the Terminal)
- Each transaction is authorised
- The Cardholder agreed to the amount charged to each Card and is given a receipt for each transaction, which shows the amount charged to each Card.

## SECTION 4: GENERAL PROCEDURES AND BANKING

3. You must not split transaction amounts for the same Cardholder into smaller amounts. For example, if Authorisation is declined on a transaction, do not split it into smaller amounts in an attempt to gain Authorisation.

If you attempt to split a sale, any transaction may be charged back. Bidvest Merchant Services will not be able to defend you from such Chargebacks.

### Alteration of Amounts

- You must not alter the transaction amount without the Cardholder's consent.
- If you have a gratuity facility on your terminal, you must ensure the Cardholder has agreed for any gratuity to be added to the bill.

## SECTION 5: CHARGEBACKS AND RETRIEVAL REQUESTS

### Why Chargebacks Occur

A Chargeback is an unpaid Card Transaction returned to us by the Card Issuer. The following section describes the procedures which you should follow together with suggestions which will help you reduce the risk of Chargebacks being debited to your Merchant Account. Remember you may be liable for a Chargeback in some circumstances even if you obtained Authorisation for a Card Transaction.

A Cardholder or the Card Issuer has the right to question/dispute a Card Transaction. Such requests can be received up to 180 days after the Card Transaction has been debited to the Cardholder's Account and in some circumstances, beyond 180 days.

One of the main reasons a Cardholder disputes a transaction is because they do not recognise the description on their Card statement, as it may not match the name of your business.

It is a Visa and MasterCard requirement that if you are predominantly trading as a mail or telephone order business, a contact telephone number rather than location must be included in the transaction description; for example The Mail Order Shop 021 123 4567. This provides the Cardholder with the ability to verify the transaction with you, rather than disputing with the Card issuer.

The same applies to Internet Card Transactions; the transaction description should include reference to your website address and a contact telephone number or email address.

You can change the description that appears on the Cardholder statements by contacting our Merchant Support Centre on 0860 11 14 411.

### Chargeback Reversal Procedure

When a Chargeback is received from a Card Issuer we will normally debit your Merchant Account and advise you accordingly, with details of the Card Transaction together with the information/documentation required from you. We will also tell you the latest date by which you must reply with the information/documentation required. If the information provided is:

- sufficient to warrant a reversal of the Chargeback; and
- within the applicable timeframe;

We will defend (reverse) the Chargeback if possible but reversal is contingent upon acceptance by the Card Issuer under Visa/MasterCard guidelines. A reversal is not a guarantee that the Chargeback has been resolved in your favour. If the Chargeback is reversed, the Card Issuer has the right to present the Chargeback a second time and your Merchant Account will be debited again if you have not complied fully with the terms of your Merchant Conditions and this Operating Guide.

## SECTION 5: CHARGEBACKS AND RETRIEVAL REQUESTS

We will do our best to help you to defend a Chargeback. However, due to the short timeframes and the supporting documentation necessary to successfully (and permanently) reverse a Chargeback in your favour, we strongly recommend the following:

- Ensure Card Transactions are completed in accordance with the terms of your Merchant Conditions and this Operating Guide
- If you do receive a Chargeback, investigate and send in the appropriate documentation within the required timeframe
- Whenever possible, contact the Cardholder directly to resolve the inquiry/dispute but still comply with the request for information in case this does not fully resolve the matter.

### Common Causes of Chargebacks

The most common causes for Chargebacks are:

- A fraudulent mail, telephone or Internet Card Transaction. **Please refer to Section 2.3** for further information
- You did not respond in time to a request for a copy of the transaction (retrieval request)
- The Card was not valid at the time of the transaction  
(this could be before the valid date or after the expiry date)
- The sale amount exceeded your Floor Limit and authorisation was not sought, for whatever reason
- The signature on the transaction receipt does not match what is on the Card
- A transaction was taken on a Card that should only be used in a ATM (Automated Teller Machine)
- If two or more Card Transactions were taken for one sale over the Floor Limit (split sale) and authorisation was not received
- If the goods or services provided were not as described, defective or not received
- A transaction was completed on behalf of a third party who could not process the transaction themselves. This is laundering and is in breach of your Merchant Agreement

### Retrieval Requests

In many cases, before a Chargeback is initiated, the Card Issuer requests a copy of the Sales Voucher, via a 'retrieval request'. Once a retrieval request is received from the Card Issuer, we will respond by sending a copy of the Card Transaction, if available.

Where you hold Electronic Sales Receipts or Terminal Sales Receipts for electronically processed Card Transactions, it is your responsibility to respond to all retrieval requests received from Bidvest Merchant Services within 14 calendar days of our initial request. You are responsible for retaining and providing copies of Sales Receipts and any Refund Receipts for a minimum of 18 months from the original Card Transaction Date. For Recurring Transactions, this increases to at least 24 months from the date of the last Card Transaction forming part of the Recurring Transaction.

If Bidvest Merchant Services does not receive a clear legible copy of the Sales Receipt within 14 calendar days of the initial request you may be subject to a Chargeback. The potential liability remains with you if the item is not supplied in time and you may become liable for Chargeback simply by failing to meet the payment scheme timeframe. Chargebacks for 'non-receipt of requested item' cannot be reversed unless the requested documentation is provided within 14 calendar days of the initial request.

### To Help Reduce the Risk of Chargebacks

- To help protect your business against fraud, Bidvest Merchant Services recommend that you use a Chip and PIN-enabled Terminal. Chip and PIN terminals help establish that a Card is genuine and the person using the Card is the owner. The chip makes it difficult for a fraudster to counterfeit or copy the Card, while the PIN makes it harder for a criminal to use a lost or stolen



## SECTION 5: CHARGEBACKS AND RETRIEVAL REQUESTS

Card. Because the Cardholder authorises a transaction by keying in a PIN known only by them, the risk from forgery is greatly reduced.

- Ensure all Card Transactions are processed correctly according to the Card type.
- Only accept Cards you have an agreement to process.
- Unless you are aware of the possible risks, do not accept mail, telephone or Internet Card Transactions. If you see an increase in these types of transactions, please contact us to ensure you have the correct Merchant Agreement in place.
- Retain copies of all transaction records. You may be asked to provide evidence of a transaction in order to resolve a dispute. Failure to do so may result in a Chargeback. You must keep all receipts for a minimum of 18 months, in the case of a recurring transaction this increases to 24 months.
- To avoid disputes, which could lead to Chargebacks, display a limited returns policy on your receipts and at the point of sale.
- Remember to follow your instincts. If something about a Card, the customer or the transaction itself does not seem genuine, make a Code 10 call to our Authorisation Centre. Please remember Authorisation is a check that is undertaken with the Card Issuer to confirm if they will approve the transaction. Authorisation from the Card Issuer is not a guarantee of payment.

Except if the debt is considered uncollectible, for example if the payment is to a collection agency or in an attempt to recover funds for a dishonoured cheque, you may accept a Card to collect or refinance an existing debt.



## SECTION 6: VEHICLE RENTAL RESERVATION SERVICE

If you are a Vehicle Rental Company or a third-party booking agent that accepts Cards to guarantee rental reservations, Bidvest Merchant Services have created this best practice guide to detail the correct procedures to deal with Chargebacks.

Authorisation is a check that is undertaken with the Card Issuer to confirm if they will approve the transaction. Authorisation from the Card Issuer is not a guarantee of payment.

### Telephone Reservations

As telephone reservations are Card Not Present Transactions, you should take as many details as possible to verify the authenticity of the Cardholder, for example:

- The name of the caller
- Their telephone number (NOT a mobile number)
- The name of the person(s) requiring the vehicle
- The expected collection date and time
- The number of days they expect to hire the vehicle
- The Card Number of the Card to be used
- The Card expiry date
- The Cardholder's name
- The Cardholder's billing address
- The Card Verification Value (the last 3 digits on the signature stripe on the back of the Card or the last 3 digits in the box adjacent to the signature panel).

You should discuss and agree the hire rate and obtain the caller's consent to your cancellation policy. This must be clearly explained to the customer. Once the order has been confirmed, please send the Cardholder the following in writing:

- Your terms and conditions and cancellation policy
- Reserved vehicle rental rate
- Currency of the transaction
- Name and address of the location the vehicle is to be collected from

The reservation confirmation to the Cardholder can be by mail, fax or email.

### Fax or Mail Reservations

Fax and mail reservations should contain the same information as required for telephone reservations, however without the Card Verification Value. Within the reservation, the Cardholder should also confirm they accept your terms and conditions.

You should call the Cardholder to confirm the reservation and provide confirmation in writing, together with a copy of your terms and conditions and cancellation policy.

### Internet Reservations

When taking reservations on the Internet, we advise that you use the same procedures and precautions as those taken by telephone. This will also include that the Cardholder confirms their acceptance of your terms and conditions; this can be via a tick box.

Bidvest Merchant Services requires that your website uses 3D Secure. **Please see Section 3 for further details.**

## SECTION 6: VEHICLE RENTAL RESERVATION SERVICE

### Reservation Confirmation

When a customer uses your vehicle rental reservation service, you must supply the Cardholder with a confirmation code and advise the Cardholder to retain it in case of a dispute. You must also provide a written confirmation containing the following information:

- Cardholder name,
- Cardholder Account Number (truncated to only display four digits)
- Card expiration date
- Confirmation code
- The address the vehicle is to be collected from
- Hours of operation of the collection and return outlet
- Cancellation policy and procedures

You must ensure that the Cardholder is advised at the time of making the reservation that a confirmation receipt is available on return of the rented vehicle. This confirmation receipt confirms the mutually agreed condition of the rented vehicle upon return.

### Your Cancellation Policy

Please note that whilst you may have a cancellation policy within your terms and conditions (which you must clearly communicate to your customer), you may not charge any cancellation fee to the Card used for the vehicle reservation. If you do, Bidvest Merchant Services will be unable to defend you from any subsequent Chargeback.

Within your cancellation period, you must not require cancellation notification of more than 72 hours to the scheduled collection time and date of the booking without penalty. If the Cardholder makes a reservation within 72 hours of the scheduled pick up date, the cancellation deadline must be no earlier than 6pm at the address of the scheduled pick up date.

If a reservation has been properly cancelled in accordance with the communicated cancellation policy, you are required to provide the Cardholder with a cancellation code and advise them to retain it for their records. You must then send a written confirmation of the cancellation to the Cardholder within 5 business working days.

### Vehicle Collection

When your customer comes to collect their hire vehicle ask to see their Card and ask them to read your terms and conditions and sign the rental agreement. Carry out the visual check to ensure the Card is genuine, **(see Section 2 for further details)**.

In case there are any additional or delayed charges, do not ask the Cardholder to sign the Transaction Sales Receipt. The Cardholder must agree to be charged additional or delayed charges if they occur. If possible, take payment by processing a Card Present Transaction (please see Section 3, Accepting Card Transactions). If payment has already been obtained, ensure an imprint of the Card is taken on the vehicle rental agreement as proof that the Cardholder has consented to the Card payment.

### Estimated Authorisation

An Estimated Authorisation allows you to estimate the final transaction value, obtain Authorisation and reserve payment while the vehicle is on hire. The estimate should be based on:

- The Cardholder's intended rental period
- The rental rate and applicable tax
- Mileage rates

The estimated authorisation cannot include potential vehicle damage.

You cannot estimate authorisation with Maestro Cards.

## SECTION 6: VEHICLE RENTAL RESERVATION SERVICE

As Estimated Authorisation is only valid for the length of the vehicle rental, for any extended rental periods, we recommend that you close the customers account after 14 days and bill them fortnightly.

At the end of the vehicle hire agreement, if the bill is within 15% of the estimated authorisation amount, you can use the code provided. However, you will need to gain a final Authorisation Code if:

- The final transaction amount is above your floor limit and you have not obtained a previous Authorisation
- There is more than 15% difference between the final bill and the Pre-Authorisation amount
- The Cardholder is paying by Visa Electron and the final bill is more than the sum of all the Estimated Authorisation you have previously gained for the vehicle hire period.

### Pre-Authorisation

Pre-authorisation are those Card Transactions for which can seek authorisation prior to the debiting of the Cardholder Account. It allows you to estimate the final transaction amount, gain Authorisation and reserve the funds before the hired vehicle is returned. This is, however, not supported for Maestro Cards. For Maestro Cards, we recommend full payment for the expected value when the vehicle is collected. If the Cardholder decides to reduce the length of hire, you can provide a Refund.

Authorisation will be valid for the length of the hire term. If the Cardholder decides to extend the hire period, Bidvest Merchant Services recommend that you do not allow your customers to hire a vehicle for more than 2 weeks without settling their bill. You should ask customers wishing to extend their hire to more than 2 weeks to pay the current total due, preferably by the Cardholder in person, and bill every 2 weeks.

At the end of the hire agreement, if the final bill is 15% more than pre-authorised amount, you must get a further pre-authorised code for the remaining rental period.

### Delayed Charges

For you to process a delayed charge, for example damage to the vehicle, fuel, insurance fee, parking tickets, excessive mileage etc, the Cardholder must have given their consent by signing the rental agreement and agreeing to your Terms and Conditions.

Any delayed charges must be processed within 90 days of the original transaction date and you must obtain further Authorisation. These charges must be submitted as a separate transaction with 'Signature on file' clearly visible. The Cardholder must be notified in writing of any delayed charges.

To support the delayed charges, you must supply the customer with any additional documentation.

For example, for a traffic violation:

- A copy of the rental agreement
- Document violation
- The licence number of the rented vehicle
- The law violated and, if applicable, a copy of the accident report
- Notice of the amount charged

Upon return of the vehicle, you must provide the Cardholder with a written confirmation of all of the following:

- The visible damage status of the rented vehicle upon return. If there is no visible damage, this must be clearly stated on the written confirmation and you must not process a delayed or amended charge transaction for any visible damage to the rented vehicle.
- The fuel status of the rented vehicle upon return. If there are no extra fuel charges, this must be clearly stated on the written confirmation and you must not process a delayed or amended charge transaction for extra fuel.
- The date and time of the return. If there are no extra rental charges as a result of extended time, this must be clearly stated on the written confirmation and you must not process a delayed or amended charge transaction for the extra day's rental.

## SECTION 6: VEHICLE RENTAL RESERVATION SERVICE

### Accident or Collision

In an event of an accident or collision, you may charge Visa Cardholders for the damages to the vehicle. You must provide a written confirmation containing the details of the damage, the cost of the damage and the currency in which the cost of the damage will be charged to the Cardholder within 10 Business Days of the return date of the rented vehicle.

For delayed and amended charges relating to damages, where you have written to the Cardholder, the Cardholder may, at no cost to the Car Rental Company, provide written confirmation of an alternative estimate for the cost of the damage. This must be within 10 Business Days of receipt of original written confirmation detailing the cost of the damage from you.

You and the Cardholder may come to an agreement on the cost of the damage before processing the transaction. If an agreement is not reached between you and the Cardholder for the cost of the damage, and if you process the delayed charges, the Cardholder retains the right to dispute the transaction.

To apply additional charges to a MasterCard, you must obtain a separate Cardholder signed authority by processing a Card Present Transaction. If the charge is disputed at a later date, this will be required as proof that the Cardholder authorised the additional charge.

### Accepting Split Sales

There may be occasions when a customer requests a payment to be split between Cards, cash or cheques in order to share the costs. Although this is acceptable, there are a high number of Chargebacks as a result of them.

You must always obtain Authorisation and always inform the Authorisation operator at the start of the call that the transaction is part of a split payment. You must only process one transaction per Card. Please note Authorisation from the Card Issuer is not a guarantee of payment.

### Refund Policy

If you operate a no refund policy, this must be made clear to the Cardholder when discussing the reservation.

If you do agree to refunds, you must credit to the same Card as used to make the reservation. Where a charge is

made to a Card in error, the reversal must be applied to the Card within 30 calendar days. Do not refund by cash or

other payment methods as this could result in Chargebacks.

### Extended Hire

Bidvest Merchant Services recommend that you do not allow your customers to hire a vehicle for more than 2 weeks without settling their bill. You should ask customers wishing to extend their hire to more than 2 weeks to pay the current total due, preferably by the Cardholder in person.

If the current bill is 15% more than pre-authorised amount, you must get a further pre-authorised code for remaining rental period.

### Disputed Transactions

If at a later date, a Transaction is disputed, it is vital to show that the Card was present and authorised. Common reasons for a disputed transaction include:

- Vehicle reservations made using a Card obtained by a fraudster who never arrives to collect the vehicle. In this instance, it is likely that the fraudster is only using your reservation system to check that the Card they are using is valid with funds available. Therefore, it is likely that the Cardholder will only become aware of this when they receive their statement with your No Show charge included.

## SECTION 6: VEHICLE RENTAL RESERVATION SERVICE

- Not replying to Card Issuer requests for information. The Card Issuer is entitled under Card Scheme Rules to request details of any Transaction. This may include copies of the final transaction, showing that the Card was present and authorised by the Cardholder. Please ensure that you reply to Card issuer requests within 14 days. Failure to do so may result in a Chargeback.





## SECTION 7: HOTELS, LODGING AND ACCOMMODATION

Bidvest Merchant Services have created this best practice guide to detail the correct procedures to take when accepting Cards within the hotel industry. Failure to follow this guide may result in unnecessary Cardholder queries and complaints, and possible Chargebacks.

Authorisation is a check that is undertaken with the Card Issuer to confirm if they will approve the transaction. Authorisation from the Card Issuer is not a guarantee of payment.

### Advance Reservations

Wherever possible, the person requiring accommodation or lodging should be asked to make the reservation themselves. However, for practical reasons, you may need to accept reservations from third parties, for example secretaries acting on behalf of their bosses.

### Telephone Reservations

As telephone reservations are Card Not Present Transactions, you should take as many details as possible to verify the authenticity of the Cardholder, for example:

- The name of the caller
- Their direct dial telephone number (NOT a mobile telephone number)
- The name of the person(s) requiring the accommodation/lodging (if not the caller)
- Their expected arrival date and time
- The number of nights they are expected to stay
- The Card Number of the card to be used for the charges
- The Card expiry date
- The Cardholder's name
- The Cardholder's billing address
- The Card Verification Value (the last three digits on the signature strip on the back of the Card or the 3 digits in the box adjacent to the signature panel).

If the booking is for corporate purposes, you should also collect the following information:

- The caller's name and position in the company/organisation
- The name of the company/organisation
- The company/organisation switchboard telephone number.

You should discuss and agree the room rate and obtain the caller's consent to your cancellation policy. This must be clearly explained to the customer. Once the reservation has been confirmed, please inform the Cardholder of the following:

- The room rate (including tax)
- The hotel's address
- The Cardholder's name as it appears on the Card
- The confirmation code for the guaranteed reservation (advise them to keep this for future reference)

### Fax or Mail Reservations

Fax and mail reservations should contain the same information as required for telephone reservations, however without the Card Verification Value. Within the reservation, the Cardholder should also confirm the acceptance policy.

You should call the Cardholder to confirm the reservation and also provide confirmation in writing, together with a copy of your terms and conditions and cancellation policy.

### Internet Reservations

When taking reservations on the Internet, we advise that you use the same procedures and precautions as those taken by telephone. This will also include that the Cardholder confirms their acceptance of your terms and conditions; this can be via a tick box.

Bidvest Merchant Services requires that your website uses 3D Secure. **Please see Section 3 for further details.**

### Advanced Deposits

Please note if you take advanced deposits for a room reservation, under the Visa and MasterCard rules, this is the only amount you can debit the customer. You will also forfeit your right to charge one night's No Show payment. If you operate a "No Refund" policy you must make it perfectly clear to the Cardholder at the time of the reservation. Any refunds must be made to the Card used for the original booking. You must not refund by cash, cheque or other means.

Once you and the Cardholder have agreed on the deposit, please inform the Cardholder of the following:

- The room rate (including tax)
- The amount of advanced deposit that will be billed on the Card (which must not exceed the cost of 14 7nights accommodation)
- Explain that the deposit will be deducted from the final bill
- Explain that the accommodation will be held for the period covered by the advance deposit
- Provide your address and telephone number
- The confirmation code of the reservation (advise the Cardholder to keep this for future reference)

Maestro cards are acceptable only when the Cardholder is present. All Maestro Card deposits must be processed electronically using the magnetic stripe or embedded chip.

### Cancellation Policy

Please note that whilst you may have a cancellation policy within your terms and conditions, you must ensure this is clearly understood by the Cardholder when the room reservation is made. You must ask if they accept the policy and to confirm this. All cancellation deadlines must be no earlier than 72 hours before the guest is expected.

Should the Cardholder cancel in accordance with your cancellation policy, you should:

- Provide the Cardholder with a cancellation code, advising them to keep a record for future reference.
- Write "cancelled" on the reservation form and record the cancellation code
- Provide a written cancellation note, including the following information:
  - The Card number (this must be truncated so that only the last four digits are shown)
  - The Card expiry date
  - The Cardholder's name as it appears on the card
  - The cancellation code

### Guest Arrivals/Check-In

When your guests arrive, request to see the Card that the booking was made with and ask them to complete a registration form.

### Pre-Authorisation

Pre-Authorisation allows you to estimate the final bill and reserve funds on the Card for that amount whilst your guest is staying with you. However, it is not supported for Debit Cards. We recommend that you obtain full payment upon check-in for the expected number of nights stay. If the Cardholder decides to check out early, you can provide a refund.

The procedure for seeking Authorisation of estimates allows you to estimate the final transaction amount and receive the protection of an Authorisation before the guest checks out.

The Cardholder's total charges can be estimated based on:

- The expected length of stay
- The room rate (including tax)
- The estimated miscellaneous charges

At the time of Pre-Authorisation, the Cardholder will be required to input their PIN number to confirm they are the genuine Cardholder. Please advise the Cardholder how much you have Pre-Authorised, as this will reduce the amount of funds they have available on their account. You should reassure the Cardholder that this PIN is being used only to verify that the genuine Cardholder is present and that their Card is not being debited at this time.

The Authorisation of estimates helps protect you from fraudulent Card use and confirms if the Cardholder's account is valid and has sufficient funds available. Authorisation is a check that is undertaken with the Card Issuer to confirm if they will approve the Transaction. Authorisation from the Card Issuer is not a guarantee of payment.

### Departures/Check-Out

When the Cardholder wishes to check out, calculate the final bill amount and compare this with the total amount of authorised estimates.

If the final bill is within 15% of the Pre-Authorised amount, there is no need for further authorisation, you can process the transaction by using the code given at Pre-Authorisation.

However, if the final bill is more than 15% above the Pre-Authorised amount, you must obtain another Authorisation Code for the difference.

### Express/Priority Check-Out

If you decide to offer your guest an express/priority check-out service (Card no longer present), please be aware that we may not be able to defend you from a Chargeback if a Cardholder later denies any transactions.

If the Cardholder requests priority check-out, at check-in you must:

- Record the Card Number, expiration date and Cardholder Name on the sales draft
- Inform the Cardholder of your policy regarding any charges discovered after check-out
- Give the Cardholder a priority check-out agreement to complete. When the Cardholder returns the agreement, ensure that:
  - It is signed
  - It includes the mailing address
  - The Card Number on the check-out agreement matches the Card Number on the Authorisation of the estimate.

Upon check-out, you must complete the sales draft by entering the total charges incurred during the Cardholder's stay, including restaurant, telephone and miscellaneous charges. Compare the final bill amount with the total amount of authorised estimates.

If the final bill is within 15% of the Pre-Authorised amount, there is no need for further Authorisation, you can process the transaction by using the code given at Pre-Authorisation.

## SECTION 7: HOTELS, LODGING AND ACCOMMODATION

However, if the final bill is more than 15% above the Pre-Authorised amount, you must obtain another Authorisation code for the difference.

### Extended Stays

Bidvest Merchant Services strongly recommend that you do not allow stays of more than two weeks without asking your guests to settle their bill.

Those requiring longer stays should be asked to pay the current total due. You can ask for their Card, or you can use the Card details provided during check-in. However, please be aware that there is a risk that this amount could be disputed at a later date if no signature or PIN is obtained.

If the bill is more than 15% above the Pre-Authorised amount, you must obtain another Authorisation code for the remainder of the stay.

Please remember that Pre-Authorisations are not supported for Debit Cards. We recommend that you obtain full payment for the expected number of nights stay. If the Cardholder decides to check-out early, simply provide a refund.

### Disputed Transactions

If a transaction is later disputed, it is important for you to show that the Card was present and authorised (where required).

The most common reasons for a disputed transaction are:

1. Reservations made using a Card obtained by a fraudster who never arrives at the hotel. In this instance, it is likely that the fraudster is only using your reservation system to check that the Card they are using is valid with funds available. It is therefore likely that the Cardholder will only become aware of this when they receive their statement with your "No Show" charge included.
2. Not replying to requests for information. Under Card Scheme rules, the Card Issuer is entitled to request details of any transaction. This may include copies of the final transaction, showing that the Card was present and authorised by the Cardholder. Please ensure that you reply to Card Issuer requests within 14 days. Failure to do so may result in a Chargeback.

### Requests for Information and Notification of Chargebacks

If Bidvest Merchant Services advise that a Cardholder is disputing a charge, always ensure you supply the correct information to help us defend the dispute.

If the dispute is over an express/priority check-out where no signature was obtained, please send:

- a copy of the transaction receipt captured at check-in, proving the Card was present and pre-authorisation was carried out
- a copy of your registration showing the Cardholder's signature and acceptance of the charge for the agreed length of stay etc.

If the dispute is over charges levied since the Cardholder checked-out, for example mini-bar charges or breakfast on their last day, please send a copy of the transaction receipt with "Signature on file" written in the Cardholder signature box. Please also send a copy of your registration showing the Cardholder's signature and their acceptance of additional charges that may be made to their account.

## SECTION 8: KEEPING YOUR POINT OF SALE DEVICE SAFE

The introduction of Chip and PIN has significantly reduced fraud; however, Point of Sale (POS) devices will continue to be targeted by criminals wanting to commit fraud. You must take care to ensure that no one, other than an authorised engineer, has the opportunity to tamper with your POS device.

- Criminals use stolen Card and PIN details to produce fake swipe magnetic swipe cards for use abroad, where Chip and PIN is not used or to use in cash machines.
- A criminal may pose as an engineer to gain entry to your POS device, they may try to replace certain components of your device with bogus parts fitted with data capture devices or insert a pinhole camera to photograph Card and PIN detail. They may even try to replace the whole device with one that is already equipped with data capture equipment.

Please note a legitimate engineer will never visit your premises without contacting you first. This may be via the Terminal vendor or an employee from Bidvest Merchant Services. Never disclose your merchant number or your Terminal details to anyone else.

- Do not allow anyone other than a legitimate engineer or a direct employee of Bidvest Merchant Services remove your terminal from your premises.
- In the event you suffer a communication failure in your premises, the Terminal will store up to five transactions until it is next able to go online. Although this poses minimal risk, a criminal may try to steal your POS device to extract any data stored.
- A criminal may try to force or bribe a staff member to allow them access to the POS device in order to fit a data capture device

Staff should be trained regularly on POS security and must report any incident they feel is a threat to the device.

You should carry out some simple checks on a daily basis to ensure that your POS device has not been tampered with:

- Is there any physical damage to your POS device?
- Are there any stickers on the device that were not attached at the time of installation?
- Does your POS device appear to have been modified, are there any additional components that were not there previously?

If you detect anything suspicious with your POS device, do not use it and report immediately to our Merchant Support Centre on 0860 11 14 41<sup>†</sup>.

### Positioning your POS Device

You must consider Cardholder privacy when positioning your POS device.

- The POS should be placed in a position where the Cardholder cannot be overlooked whilst entering their PIN details.
- The POS must not be positioned directly in view of CCTV cameras.
- If a PIN shield is provided with your POS it should be used.

## SECTION 9: CHANGES TO YOUR BUSINESS

It is vital that you keep Bidvest Merchant Services apprised of any material changes to your business. Where we request in this section that you notify us of changes in writing, then you should write to us at Bidvest Merchant Services Customer Service at the address set out in Section 13 or as we may otherwise notify you. It is particularly important that you advise us of the following changes:

### **Change of Bank and/or Branch**

You must contact the Merchant Support Centre immediately on 0860 11 14 41<sup>+</sup> if your bank account details have changed. If you do not advise us there will be a delay in funds reaching your account. Changes to bank account details must be confirmed in writing.

### **Change of Address**

You must advise Bidvest Merchant Services immediately and confirm in writing if you change your business or trading address.

### **Closure or Change of Ownership**

Your Bidvest Merchant Services service is not transferable to anybody under any circumstances without the prior written approval of Bidvest Merchant Services. If you are selling or closing your Business or there is any material change to the nature, size or scope of your Business you must confirm this in writing to Bidvest Merchant Services. If the purchaser of your Business wishes to use Bidvest Merchant Services, a new account may have to be opened that reflects the new ownership and we reserve the right to make our usual pre-contract enquiries.

If you fail to advise us that you no longer own the Business you will continue to be liable for any liabilities that the subsequent owner(s) generate.

You must also advise us immediately of:

- Any changes to directors, partners or to the other officers of your Business
- Any change of voting control in you or your parent company
- Any sale or other disposal of all or any material part of your assets

### **Change of Business or Trading Name**

If you are changing the business or trading name of your Business then you must advise Bidvest Merchant Services in writing.

### **Change of Legal Entity**

If you are changing the legal status of your Business, for example, from sole trader to limited company status, adding a partner to your Business or if a partner leaves, you must advise Bidvest Merchant Services in writing.

### **Change of Products or Services Sold or Other Details**

When you apply for business solutions from Bidvest Merchant Services, you give us the various product details that your business sells and we categorise your account accordingly. These details, including your anticipated average sale value, are important in terms of the ongoing risk assessments that Bidvest Merchant Services regularly undertake.

Therefore, it is important that you advise us, in writing, if the nature of your Business changes, for example, a change of product or service or if you expand into an additional line of Business, different to your own existing Business. You must also advise us in writing if any of the other details that you have provided to us change, whether in your application or otherwise. If you fail to advise us you may find that proceeds from sales transactions are withheld pending our investigations and reassessment of risk.



### Changing Your Trading Terms

You must advise Bidvest Merchant Services immediately if you make any changes to your trading terms, for example, any changes to your Refund policy, or to the terms and conditions issued to your customers, or to the delivery timeframes you have previously indicated to us.

### Other Changes Affecting Your Business

You must advise us immediately if any of the following events occur:

- Any Insolvency Event affecting your Business
- You make any arrangement with creditors
- You experience any financial difficulties

### Changing Method of Taking Cards

If you would like to change your method of taking Cards – for example from Card Not Present processing to face to face Card acceptance or from taking Card Present Transactions to processing through the Internet or accepting Transactions in a Card Not Present environment, you must first obtain written authority from Bidvest Merchant Services. Failure to do so will invalidate your Merchant Agreement, and you will be liable for any Chargebacks.

The address to write to is:  
Bidvest Merchant Services  
PO Box 1314  
Witkoppen  
2068  
Johannesburg  
South Africa



## SECTION 10: VOICING YOUR CONCERNS

Bidvest Merchant Services are authorised and regulated by the Financial Conduct Authority (FCA). Every step is taken to ensure you are satisfied with the services you receive from Bidvest Merchant Services. However, if you have reason to complain, we will take a balanced and fair view of the situation and take whatever action is necessary to resolve your complaint.

The Financial Services and Markets Act 2000 lays down a standard procedure which we aim to meet in the handling of all customer complaints:

**You can contact the Bidvest Merchant Services Customer Care Team by writing to:**

PO Box 1314  
Witkoppen  
2068  
Johannesburg  
South Africa

or

**Telephone: 0860 11 14 41<sup>†</sup>, Monday to Friday, 8am - 5pm**

We take all complaints seriously. Many issues can be dealt with straight away, but some do take a little time to investigate thoroughly. If this happens, we get a specialist from our Customer Care Team to resolve the issue.

The FCA gives us eight weeks to resolve all complaints.

If for any reason you are not happy with the outcome please contact us explaining what you think we can do to put it right.



## SECTION 11: ADDITIONAL INFORMATION

### Point of Sale and Display Material

A varied selection of Point of Sale material is available by telephoning the Merchant Support Centre on 0860 11 14 41†.

### Bidvest Merchant Services Artwork Guide

You may not use MasterCard, Visa and Maestro logos in your advertising unless approval is gained from Bidvest Merchant Services. For advice as to the layout of your advertising, please call the Merchant Support Centre on 0860 11 14 41†.



## SECTION 12: USEFUL CONTACT INFORMATION

### **Authorisation Service**

0801 414 881

Lines are open 24-hours, Monday to Sunday

### **Merchant Support Centre**

Helpline:

For any queries with your Bidvest Merchant Services service, please telephone 0860 11 14 41<sup>†</sup>.

Lines are open 8am to 5pm, Monday to Friday.

Alternatively, you can write to Bidvest Merchant Services at the following address:

Bidvest Merchant Services

PO Box 1314

Witkoppen

2068

Johannesburg

South Africa

Please ensure that all Bidvest Merchant Services related enquiries are referred to the Merchant Support Centre.

### **Bidvest Merchant Services Global Leasing**

For any queries regarding your Terminal lease, please telephone Bidvest Merchant Services Global Leasing on 0860 11 14 51<sup>†</sup>. Lines are open 8am to 5pm, Monday to Friday.



## SECTION 13: GLOSSARY

**Additional Service** means a service agreed between you and Bidvest Merchant Services;

**Applicant** means the applicant for business solutions from Bidvest Merchant Services who is submitting or has submitted the Application Form to Bidvest Merchant Services;

**Application Form** means the form submitted by the Applicant applying for business solutions from Bidvest Merchant Services to be provided under the terms of your Merchant Agreement;

**Assured Reservations** means the facility whereby a Merchant who makes a reservation of accommodation for a Cardholder will maintain that reservation regardless of the time of arrival of the customer on the day for which the reservation is made and may charge the Cardholder in respect of the reservation where the customer does not arrive;

**Authorisation** means our approval for a Card Transaction to go ahead. Authorisation only confirms that the Card has not been registered as lost or stolen and has available credit at the time of the Card Transaction. It does not confirm that the person who presents the Card is the genuine Cardholder and, therefore, alone it does not prevent the Card payment being charged back to you in accordance with your Merchant Conditions;

**Authorisation Centre** means the telephone call centre where manual requests for Card Transaction Authorisations are handled;

**Authorisation Code** means the code issued to confirm a Card is valid and funds are available to cover the value of the transaction at the time Authorisation is sought;

**Bureau de Change Transactions** means Card Transactions accepted as part of a Bureau de Change business;

**Business** means your business as a Merchant as described in your Merchant Agreement or such other description as we may agree from time to time;

**Business Day** means any day, which is not a Saturday, Sunday, or a Bank Holiday;

**Card** means any valid payment card approved by Bidvest Merchant Services from time to time and to which your Merchant Agreement applies;

**Card Acquirer** means any bank or other body duly authorised to process Card Transactions from a Merchant;

**Cardholder** means the company, firm, individual or other body for whose use a Card has been issued at any time;

**Cardholder's Account** means the account in the name of the Cardholder, which may be debited or credited by the Card Acquirer in respect of Card Transactions;

**Cardholder Information** means any information relating to a Cardholder including any Card Number and any Personal Data;

**Card Issuer** means any bank or other body authorised by a Card Scheme to issue Cards;

**Card Not Present Floor Limit** means the Total Value for each Card Not Present Transaction at which you must obtain Authorisation. This is set out in your Merchant Agreement.

**Card Not Present Transaction** means any type of Card Transaction where the Cardholder is not present and/or the Card is not provided physically to you at the time of the transaction, including Card Transactions made via the telephone, mail order and/or a Website;

**Card Number** means the number displayed on a Card identifying the Cardholder's Account;

**Card Present Floor Limit** means the Total Value for each Card Present Transaction at which you must obtain Authorisation. This is set out in your Merchant Agreement.

**Card Present Transaction** means any type of Card Transaction where the Cardholder is present and the Card is provided physically to you at the time of the transaction;

**Card Refund** means any refund given in respect of a Card Transaction for credit to the Cardholder's Account;

**Card Refund Data** means the details of a Card Refund processed through a Terminal or a Website in a form we approve;

## SECTION 13: GLOSSARY

**Card Sales Data** means the details of a Card Transaction processed through a Terminal or a Website in a form we approve;

**Card Scheme means** Visa International, MasterCard International, Maestro and any other card scheme we approve from time to time;

**Card Scheme Rules** means the rules and operating instructions issued by particular Card Schemes from time to time;

**Card Verification Value (CVV)** means the three or four digit number printed on the signature strip directly after the Card Number;

**Card Transaction** means any payment made by the use of a Card, a Card Number or in any manner authorised by the Cardholder for debit to the Cardholder's Account;

**Cashback** means a service provided to Cardholders whereby cash is dispensed with a Debit Card purchase transaction at the Point of Sale;

**Cashback Limit** means the maximum amount of cash that you may provide to a Cardholder as part of a Purchase with Cashback as we may notify from time to time;

**Chargeback** means a Card Transaction that is disputed by a Cardholder or Card Issuer and is returned to Bidvest Merchant Services under the relevant Card Scheme Rules;

**Charges** means the charges which become payable by you to us (which may be collected by Bidvest Merchant Services) as specified in the Merchant Conditions and the Charges Schedule;

**Charges Schedule** means the schedule in your Application Form setting out certain charges that may be payable by you. We may increase or decrease this from time to time, providing written notice of the change;

**Chip and PIN Card** means a card in respect of which a PIN may be entered in a PIN Entry Device;

**Chip Card** means a plastic Card containing a microchip which has highly secure memory and processing capabilities, which can be recognised by the gold or silver coloured contact plate on the front of the card and which may be entered into a chip reader; Chip Cards are also known as integrated circuit cards (ICCs) or smart cards;

**Complaints Procedure Leaflet** means the leaflet explaining our complaints procedures as may be varied from time to time;

**Debit Card** means a Visa Debit Card, Visa Electron Card, International Maestro Card, Debit MasterCard and such other Cards as notified by us to you from time to time as being debit cards.

**Deferred Payment** means we are of the opinion that there is a potential risk of loss to Bidvest Merchant Services through Chargebacks, we may alter the way we settle Card Transactions between you and a Cardholder by moving you on to a system under which we settle such Card Transactions by holding back payments to you for a predetermined number of days.

**Deferred Supply Period** means the maximum period specified in your Application Form, or the period agreed with the Cardholder at the time of the Card Transaction (if less), within which you must supply goods, services, accommodation or other facilities following the time of the Card Transaction;

**Deferred Supply Transactions** means Card Transactions where the goods, services, accommodation or other facilities are supplied to the Cardholder at a time later than the time of the Card Transaction;

**Disabling Device** means any software, viruses, worms, time or logic bombs, trojan horses or other computer instructions, intentional devices or technologies that can or were designed to threaten, infect or disrupt, damage, disable or shut down all or any part of a computer program, network or computer data;

**Dynamic Currency Conversion (Global Choice™)** means the ability to offer overseas Visa and MasterCard cardholders the option to pay for goods or services in their own currency.

**E-Commerce** means a business transaction conducted electronically. This includes Card Transactions taken over the internet.



## SECTION 13: GLOSSARY

**E Statement** means an electronic copy of your monthly Merchant Statement delivered by email;

**Electronic Link** means any computer system, servers or network used by you to communicate with Bidvest Merchant Services or with Cardholders;

**Electronic Refund Receipt** means an electronic Refund Receipt used in respect of Card Not Present Transactions entered into through a Website in the form we approve;

**Electronic Sales Receipt** means an electronic Sales Receipt used in respect of Card Not Present Transactions entered into through a Website in the form we approve;

**Equipment** means all equipment including Terminals and any hardware or software we or our agents have approved or supplied to you for use in connection with your Merchant Agreement;

**Eurocard** means a credit card issued by MasterCard and carries the MasterCard logo;

**Express Checkout** means a facility that enables Merchants offering accommodation to improve the efficiency of their checkout procedures, which involves having their Terminal downloaded with the appropriate level of software;

**Express Funding** means the funding method that facilitates payment of Transaction Data settlement within a specified number of days following transaction processing day;

**Fallback** means a transaction taken using a paper voucher when electronic terminal/Point of Sale systems have failed;

**Fallback Floor Limit** means the Total Value for each Card Transaction at which you must obtain Authorisation while your Terminal or other Equipment is out of order or the Website or any Electronic Link is not available or functioning correctly. This would normally be the Card Present Floor Limit or the Card Not Present Floor Limit (as applicable) unless we notify you otherwise;

**Fallback Procedures** means the procedures you must follow, as set out in this Operating Guide, or as we may notify you from time to time, if your Terminal or other Equipment has failed for a technical reason or a Website or Electronic Link is not available or functioning correctly;

**Fallback Vouchers** means the vouchers we supply or approve which you must use for Card Transactions where your Terminal or other Equipment has failed for a technical reason or the Website or Electronic Link is not available or functioning correctly. Fallback Vouchers may be in the same form as Sales Vouchers;

**Floor Limit** means the Card Present Floor Limit or Card Not Present Floor Limit (as applicable);

**Foreign Currency Card Transactions** means Card Transactions where the currency of payment is to be in a currency other than Pounds Sterling;

**Group** means Bidvest Merchant Services, any holding company of ours or any subsidiary of ours or our holding company;

**Insolvency Event** means that a merchant becomes insolvent or is made to pay its debts as they fall due or becomes subject to, or takes any steps to invoke, any law, proceedings, preliminary or relating to its insolvency, winding up administration or receivership (or any analogous proceedings in any jurisdiction) or any enforcement of any security against it or rescheduling, composition or arrangement in respect of any of its debts. Or if you are an individual or a partnership, you (or any of your partners) are the subject of a bankruptcy petition or order or you, (or your partners ) are unable to pay or have no real prospect of paying your debts.

**Intellectual Property Rights** means all present and future intellectual property rights, including patents, utility models, trade and service marks, trade or business names, domain names, rights in design, copyrights, moral rights, topography rights, databases rights, trade secrets and rights of confidence in all cases whether or not registered or registrable in any country for the full term of such rights, rights to apply for the same and all rights and forms of protection of a similar nature as having equivalent or similar effect to any of these anywhere in the world;

**Interchange Plus** means the fees levied by the Card Schemes passed through to you at cost, plus the Merchant Service Charge;

**International Maestro Card** means a Maestro card issued outside of the United Kingdom;

## SECTION 13: GLOSSARY

**Internet Card Transactions** means an E Commerce card transaction made over the internet;

**Maestro** means a Card for use with the debit card scheme known as “MAESTRO” through which payments are made for goods, services, accommodation or other facilities;

**MasterCard** means the scheme through which payments are made for goods, services, accommodation and other facilities using a MasterCard or Maestro branded Card;

**MasterCard SecureCode** means a programme designed to provide online retailers with the added security of having issuing banks authenticate their individual Cardholders and qualify their online transactions for protection against “cardholder unauthorised” or “cardholder not recognised” Chargebacks.

**Merchant** means any supplier of goods or services and authorised by a Card Acquirer (in your case, Bidvest Merchant Services) to accept Cards.

**Merchant Account** means the bank account you nominate which we may debit or credit with payments in respect of Card Transactions;

**Merchant Agreement** means the Application Form, which includes the Charges Schedule, the Merchant Conditions and this Operating Guide. These documents together form the agreement between you and Bidvest Merchant Services;

**Merchant Conditions** means the terms and conditions as may be varied from time to time;

**Merchant Service Charge** means the charge made by Bidvest Merchant Services to you for the processing of transactions;

**Merchant Statement** means the monthly statement we issue to you, or which we agree you may view electronically, in respect of all Card Transactions processed by Bidvest Merchant Services for you in the preceding month;

**Merchant Summary Voucher** means a document provided by Bidvest Merchant Services to a Merchant in which a Merchant lists the amount of each Sales Voucher or Refund Voucher;

**Merchant Support Centre** means the telephone call centre where all Merchant enquiries are handled;

**Monthly Maintenance Fee** means the monthly fee for the provision of services agreed between you and Bidvest Merchant Services;

**Non Qualifying** means a transaction taken outside of the terms of your Merchant Agreement with Bidvest Merchant Services or not undertaken in accordance with Card Scheme rules, as detailed in this Operating Guide;

**Payment Card Industry Data Security Standards (PCI DSS)** means the standards and any changes which may occur to those standards laid down by the Card Schemes and published by the Payment Card Industry Data Security Standards Council or its successors, to minimise the potential for Card and Cardholder data to be compromised and used fraudulently;

**Payment Service Provider (PSP)** means the provider of the secure online payment gateway link between your website and Bidvest Merchant Services;

**PCI DSS Compliance Programme** means our or our agent’s Payment Card Industry Data Security Standard Compliance Programme or such other compliance programme devised to test PCI DSS compliance as we may notify you from time to time;

**Personal Data** means data which relates to a living individual who can be identified from such data, and/or from other information including expressions of opinion or any indication of intentions provided at any time to Bidvest Merchant Services or otherwise processed at any time by Bidvest Merchant Services or our agent(s) including personal or financial information on a Principal or other person including details of Card Transactions;

**PIN** means a personal identification number issued by a Card Issuer to a Cardholder for use with a PIN Entry Device;

**PIN Entry Device** means the device present at the Point of Sale in which a Cardholder can enter their PIN as part of a Card Present Transaction;

## SECTION 13: GLOSSARY

**Point of Sale (POS)** means the physical location at which you accept Card Transactions and in the case of Card Not Present Transactions via a Website, the POS is where you have your fixed place of establishment;

**Polling** means the process by which Card Transactions are collected electronically by us or by a third party polling bureau appointed by you (and approved by Bidvest Merchant Services) and submitted to us for processing;

**Pre-Authorised or Pre-Authorisation** means those Card Transactions for which a Merchant has sought authorisation prior to the debiting of the Cardholder Account;

**Premium Cards** means Visa consumer charge cards, MasterCard World cards and MasterCard World Signia cards and such other cards as notified by us to you from time to time as being Premium Cards.

**Principal** means an individual who is:

- a sole trader;
- a partner;
- in the case of a limited company, a director or a company secretary;
- in the case of a limited liability partnership, a member or a designated member;

who provides information in the Application Form or otherwise as part of an application for business solutions from Bidvest Merchant Services, or in performance of your Merchant Agreement including during financial reviews and interviews;

**Privacy Policy** means a policy explaining how you fairly and lawfully process Personal Data on a Website and explaining your obligations and the rights of the person whose Personal Data you process;

**Processing Day** means the day on which a transaction is processed following the Card Transaction acceptance through a Point Of Sale device;

**Purchasing Cards** means Cards which are issued by a Card Issuer to business customers for the payment of goods, services, accommodation and other facilities purchased from other businesses;

**Purchasing Card Transactions** means those Card Transactions in which a Purchasing Card is used; Qualifying means a transaction undertaken within the terms of your Agreement with Bidvest Merchant Services and in accordance with Scheme rules, as detailed in this Operating Guide;

**Recurring Transactions** means those Card Transactions for which the Cardholder authorises you to debit their account on a periodical, recurring basis;

**Refunds** means the reimbursement to a Cardholder of an earlier Card Transaction between the same Cardholder and you onto the same card;

**Refund Receipt** means a receipt in respect of Refunds in the form we approve;

**Refund Voucher** means a paper voucher in respect of Refunds in the form we approve;

**Sales Receipt** means a receipt in respect of a Card Transaction in a form we approve;

**Sales Voucher** means a paper sales voucher in the form we approve;

**Secure Ecommerce** means a transaction undertaken through a secure internet gateway;

**Software Provider** means the provider that supplies you with software to enable acceptance of card transactions;

**Standard Funding** means the funding method that facilitates payment of Transaction Data settlement within five Business Days following the transaction Processing Day;

**Terminal** means the hardware approved by Bidvest Merchant Services which you use to process Card Transactions electronically;

**Terminal Agreement** means your agreement with your terminal leasing company, or directly with the manufacturer of your Terminal, relating to the supply of your Terminal;

**Terminal Refund Receipt** means the type of Refund Receipt produced by your Terminal in the form we approve;

## SECTION 13: GLOSSARY

**Terminal Sales Receipt** means the type of Sales Receipt produced by your Terminal in the form we approve;

**Terminal User Guide** means the user guide supplied with the Terminal by the Terminal manufacturer;

**Termination Fee** means the fee payable by you on termination of your Merchant Agreement as set out in the Fees Schedule;

**Total Value** means the total value (rand) of any goods, services, accommodation or other facilities purchased using a Card (including any part of the value of the purchase paid for by another Card or other method of payment). For example, a Cardholder may purchase goods for R1000 but pay for it using R500 in cash and R500 on their credit card. The Total Value in that example is R1000;

**Transaction Data** means data relating to a Card Transaction including Card Sales Data and Card Refund Data;

**Verified by Visa** mean a programme designed to provide online retailers with the added security of having issuing banks authenticate their individual Cardholders and qualify their online transactions for protection against “cardholder unauthorised” or “cardholder not recognised” Chargebacks.

**Visa** means the scheme through which payments are made for goods, services, accommodation or other facilities purchased using a Visa branded Card;

**Visa Debit Card** means a Card for use with the electronic debit card scheme known as “VISA DEBIT” through which payments are made for goods, services, accommodation or other facilities;

**Visa Electron Card** means a Card for use with the electronic debit card scheme known as “VISA ELECTRON” through which payments are made for goods, services, accommodation or other facilities;

**Vouchers** means Sales Vouchers, Refund Vouchers and Fallback Vouchers;

**Website** means any website owned, or operated by you or your agents or otherwise used by you or your agents to process Card Transactions.