



Merchant Outlet Operations Manual (MOOM)

Qx 2023

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1 Introduction

1.1 Purpose of Document

This document is an integral part of the Agreement as detailed in the „Terms & Conditions“.

All employees and/or staff members at each Merchant Outlet must comply with all procedures and policies detailed in this document. Each employee and/or staff members will be required to confirm that they have received appropriate training by signing the **Training Attendance Record**.

1.2 Intended Audience

All owners, managers, employees, and staff of a Merchant should read this document. The main body of this document is intended for reference and training rather than as an on-the-job source of information.

1.3 Definitions and Abbreviations

All capitalized terms in this document shall have the same meaning as provided in the Agreement unless expressly stated to the contrary herein or the context clearly requires otherwise. To the extent that new terminology is referred to herein it will take the meaning as prescribed for in the table below or within the relevant section of this document.

| Term | Definition |
|-------------------------------------|---|
| Acquirer | An Acquirer is a financial institution that processes and settles a Merchant’s daily Card Transactions, and then in turn settles those Transactions with the Issuer and/or Card Schemes. For the purposes of this document, the Acquirer is Euronet 360F Limited. |
| Alipay service | <ul style="list-style-type: none"> - Processing of Payments made by Alipay Users through Spot Payment in any Transactions - Authorisation of such Payments - Services related to settlement at the settlement currency with respect such Payments - Other related services and ongoing technical support in connection with any of the above. |
| Alipay User | Individual who has completed Alipay’s membership registration process and has opened an Alipay Account. |
| AVS | Address Verification Service |
| CNP | Card Not Present transaction where the Card, the Cardholder, and/or the Merchant representative is not present at the time of the Transaction. Mail order, telephone order, electronic commerce (e-commerce), and recurring payment Transactions are examples of CNP transactions. Also see non–face-to-face Transaction. |
| Issuer | An Issuer is a commercial institution licensed to issue Cards to Cardholders and that maintains the Cardholder relationship for billing and payment of Transactions. |
| IVR | Integrated Voice Response Authorization (IVR) Service |
| Merchant Outlet | A Merchant, for the purposes of this document, is a commercial outlet. |
| MO/TO | Mail Order/Telephone Order Transaction initiated by mail or telephone to be debited or credited to a bankcard account. See Card Not Present. |
| Non-face-to-face Transaction | A Transaction where the Card, the Cardholder, and/or the Merchant representative are not all present at the time of the Transaction. Mail order, telephone order, Cardholder-activated terminal (CAT), electronic commerce (e-commerce), and recurring payment Transactions are examples of non–face-to-face Transactions. |
| PAN | Primary Account Number on a Card. (Card number, account number) |

| Term | Definition |
|------------------------------|---|
| PIN | Personal Identification Number associated with a Card and used by a Cardholder to authorize a Transaction. |
| TMS | Terminal Management System |
| Quick Reference Guide | Quick Reference Guide is a simplified manual, contains the most essential processes needed to accept Cards. |

Table 1 - Definitions and Abbreviations

2 Card Acceptance

2.1 Card acceptance basics

The complete Card acceptance process consists of the authorization, where the Card Issuer validates and approves the Transaction request, and the clearing, when the Acquirer settles the Transactions with the Issuers via the Card schemes. Merchant must obtain Authorization for the Transaction amount to secure the payment for all Transactions above the Floor limit. All Transaction must have a Zero Floor Limit including but not limited to:

- Card is unembossed;
- Transaction takes place in a Face-to-Face Environment; and
- Account Number is key-entered into a Point-of-Transaction Terminal.
- Transactions where the Card bears the legend “Electronic Use Only”.

2.1.1 Transaction Life Cycles - Online authorization

The following illustrations show the life cycle of Bank Card-based purchases.

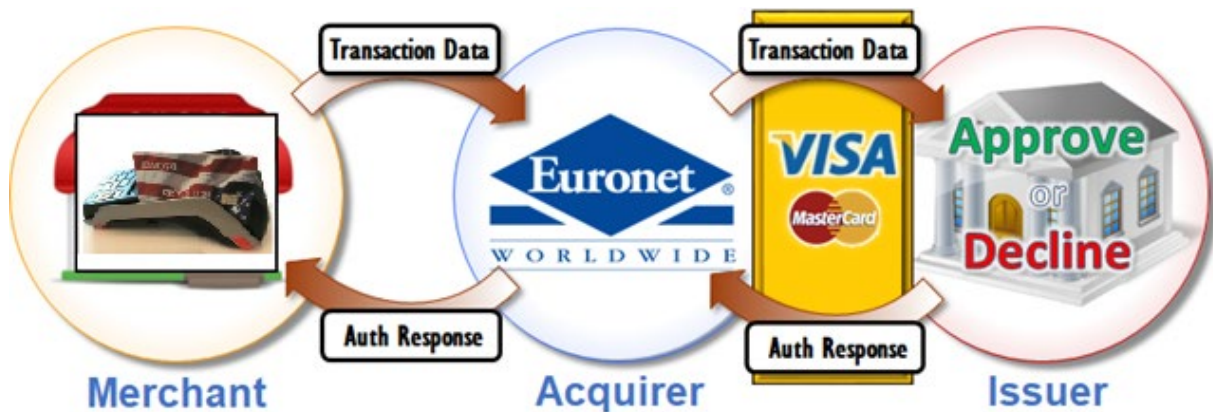


Figure 1. - Online authorization

1. Merchant validates the payment instrument to ensure it’s a valid Card. Please follow instructions in [2.2.1](#) below.
2. Capture Transaction at the point of sale Terminal.
3. The Terminal sends the Transaction data to the Acquirer, who forwards the Transaction via Card Scheme to the Issuer for approval.
4. The Issuer approves or declines the Transaction and sends the response to the Acquirer, who forwards it to the Merchant.

| | |
|-------------------|--|
| Important! | <p>It is recommended to use the strongest available Cardholder authentication method, ideally Card present EMV transaction validated by PIN. Cardholder authentication methods:</p> <ol style="list-style-type: none"> 1. Contactless 2. Chip & PIN 3. Chip and signature based 4. Mag stripe & PIN 5. Mag stripe & signature <p>The weaker the authentication method, the larger the chargeback risk is.</p> |
|-------------------|--|

2.1.2 Transaction Life Cycles - Process of Clearing and Settlement

During the clearing and settlement of a Transaction, the Transaction information moves from Acquirers to Card Issuers for posting to Cardholders’ accounts. Card Schemes facilitate the payment to the Acquirer for a Transaction and the debit to the Card Issuer.



Figure 2. - Transaction Lifecycles

1. The Terminal closes the batch, sending the data to the Acquirer.
2. the Acquirer funds the Merchant for the settled Transactions.
3. the Acquirer presents the settled Transaction to the Card Scheme for funding.
4. The Card Scheme debits the Issuer and then funds the Acquirer .

Important! Proper batch closure is needed to initiate the clearing and settlement process. Lack of batch close will cause lack of settlement.

2.1.3 Payment terminal usage

The proper usage of the payment Terminal is the Merchant’s responsibility, therefore all the Merchant’s Staff using the Terminal must understand its safe operation.

Merchant is responsible to train all Staff who is involved in Transaction processing and ensures the procedures and practices outlined in this guide and in the Merchant Terminal User Guide are always kept.

Important! Print and display the Quick Reference Guide in a prominent location where Merchant Outlet employees and Staff can view them.
Merchant needs to provide QRG for all Staff who works with POS Terminals.

2.1.4 Cardholder’s signature

All Merchants now have the option to stop capturing signatures as a method of Cardholder verification. Merchants that choose to stop capturing a signature can do so for any Transaction amount.

The changes apply to all Transactions regardless of Transaction type (tap, dip, or swipe), or whether the Card is domestically or internationally issued.

It is strongly recommended for Merchants to no longer require signatures for any transaction type or amount; doing so does not impact any fraud dispute rights or liability.

For Merchants that prefer to continue capture signatures for Cardholder verification or to ensure the Cardholder’s acceptance of terms and conditions of a sale, this announcement has no effect.

Local law or regulation in applicable countries requiring Cardholder verification to be performed (which may include a signature) also continues to apply.

This rule is not applicable for all schemes, see the table and effect dates:

| Cardholder Signature optional on receipts | VISA | Mastercard | UPI | Diners | JCB | AMEX |
|---|-----------|------------|-----------|-----------|-----|------|
| Effective from | 14-May-20 | 12-Oct-18 | 24-Jun-20 | 16-Oct-20 | N/A | N/A |

2.2 Secure Card Transaction Processing

2.2.1 Security check of Card before Transaction is made:

Merchant must ask the Cardholder to show the Card to check one of the following security features before payment is made. At least one of the following **security features must be checked** to validate the Card (see also [2.4 Identifying Valid Cards](#))

- The **signature panel** should be checked to ensure that it has not been tampered with (i.e. not raised **holograms** should be checked according to the respective Rules. Please note, that signature is obligatory only in case of Amex and JCB Cards.
- The **last four digits** of the embossed or printed number on the front of the Card must match the numbers printed on the signature panel in case of VISA and some UPI Cards. **The Card should be signed. If it is not, the Transaction should not be accepted.**
- The appropriate receipt.
- The **expiry date** must be valid.
- The first four digits of the account number must be the same digits as those presented directly below (pre-printed BIN).

See also Mastercard , [Visa](#) , [UPI](#) , [JCB](#) , [Diners](#) and [Amex](#) Regulations.

2.2.2 Honor All Cards Rule

Merchants have the choice not to continue to “Honor All Cards” for EEA Issued Cards or accept only specific Card types in alignment with EU regulation (Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015) and ICO regulations derived from it. Merchants can choose the Card type to accept for EEA Issued Cards. “Honor All Cards” rule applies for all non-EEA issued Cards.

EEA - European Economic Area, established on 1st January 1994, is the area in which the Agreement on the EEA provides for the free movement of persons, goods, services, and capital within the European Single Market. The EEA Agreement specifies that membership is open to member states of either the European Union (EU) or European Free Trade Association (EFTA) which participate in the EU’s internal market without being members of EU.

If you opt not to accept all the Card types, you are obliged to inform the Cardholders in advance and clearly display this information at the entrance of the shop and the till, and You must carefully examine the physical aspects of the Card to decide whether the Card is acceptable or not.

In case a product type is not eligible for a specific Merchant, the Transaction can be declined by the system configuration with the following response codes and the relevant message will be printed on the Transaction receipt.

| Response Code | Response code explanation |
|---------------|---------------------------|
|---------------|---------------------------|

| | |
|-------|---|
| RC-67 | Card product not accepted by the Merchant |
|-------|---|

If You meet one of these messages, it means You are not contracted to accept the used Card. To initiate change on this please turn to Your Sales representative/Client Relationship Manager.

2.3 Common Reasons for Transaction Failure

If Transactions cannot be processed, one of the following may be applicable:

| Cause of Failure | Description/Instructions |
|---|--|
| Card is not readable | If the Card is not readable, the Transaction must be processed manually, as per instructions in the relevant chapter of POS Terminal User Guide (<u>applicable only for embossed Cards</u>). |
| Cardholder does not know PIN | The Merchant’s employees must ask the Cardholder to pay by another valid payment method. (The Terminal will communicate a Timeout message in this case.) |
| Cardholder enters PIN unsuccessfully more than 2 times | In this case, the Card may be prohibited for further use according to the Issuer’s regulations. The Merchant’s employees ask the Cardholder to use another valid payment method. |
| The authorization is declined, or Card not accepted | Card issuer does not approve the Transaction. The Transaction should not be completed. Return the Card and advise the Cardholder to call the Card Issuer (contact details and phone number can be found on the back of the Card) for more information on the status of the account and about the reason. |
| Cardholder does not follow POS Terminal instructions | The Cardholder must follow all instructions and prompts communicated by the Terminal. Card reading errors may occur if the Cardholder does not follow instructions, particularly regarding <Insert Card> and <Remove Card>. |

Table 2 - Common Reasons for Transaction Failure

2.4 Identifying Valid Cards

Mastercard



Figure 3. - MC Card Front Requirements (embossed card with chip)



Figure 4. - Front with Category Identifier



Card Front Requirements

1. **Optional chip:** The Cardholder is prompted to enter the PIN or sign the slip when the chip Card is inserted into a chip capable payment Terminal.
2. **Embossed or printed account number:** Embossed numbers feel raised. Account numbers are up to 16 digits, beginning mainly with 5 (MC) or 6 (Maestro).
3. **PayPass® contactless payment technology** may be present on Card. A signature/PIN code is not required for PayPass® “tapped” Transactions below a specified limit. **The Contactless Indicator** also may be present on the Card front or back.
4. The **Mastercard Hologram** is three dimensional with a repeated “Mastercard” printed in the background. When rotated, the hologram will reflect light and appear to move.
5. **Printed first four 4 digits of account number** (pre-printed BIN): Appear beneath the account number and must match with the first 4 digits of the account number.
6. **Cardholder information** is represented below the Card number.
7. **Expiration date:** Every Card must have a valid expiration date as a minimum
8. Must include a full-color **Mastercard Brand Mark**



As of 7 January 2019, Mastercard has dropped its name from its logo, leaving just the two, overlapping circle symbols.

Alternative Card Front

Alternative Card design and Mastercard logo can be oriented vertically.

Figure 5. - Alternative Card Front

9. **Category identification**, the word “Credit”, “Debit”, “Prepaid” or “Commercial” may appear in English or local language on front or back on the Card issued in European Union (Cards newly issued as of 9 June 2016).

Master Card Brands accepted (old and new logos)

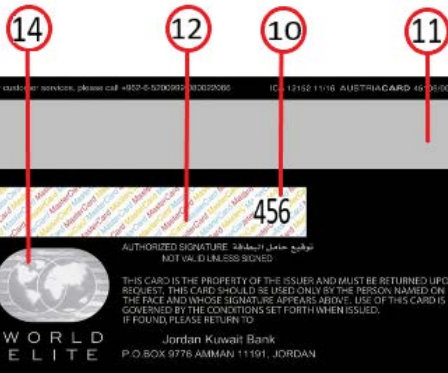


Figure 6. - MC Card Back Requirements

Card Back Requirements

- 9. **Category identification**, the word “Credit”, “Debit”, “Prepaid” or “Commercial” may appear in English or local language on front or back on the Card issued in European Union (Cards newly issued as of 9 June 2016).
- 10. **CVC 2 numbers** (three-digit validation code) must be printed in reverse italics to the right of the last four digits of the account number.
- 11. **Magnetic stripe** must be present and appear smooth and straight with no signs of tampering.

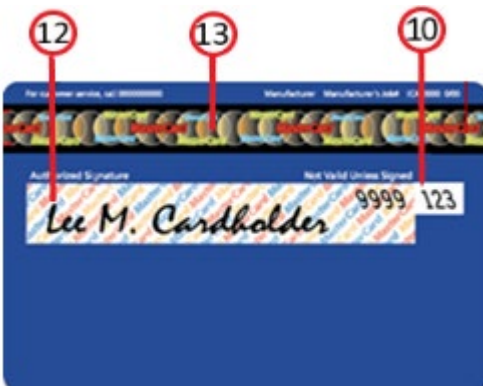


Figure 7. - MC Alternative Card Back with HoloMag tape

Card Back Options

- 12. **Signature panel** with the word “Mastercard” printed in multi colors at a 45° angle. In case of chip Cards, the signature panel is shortened to accommodate the chip.
- 13. **Holographic Magnetic Stripe** may be used in place of the traditional magnetic stripe.
- 14. **Mastercard Hologram** may be placed on the Card back if not appearing on Card front.

(Source: <http://www.mastercard.com/us>
Check this site for potential updates.)

Table 3 - Mastercard Cards

Traditional Visa Card Design



Figure 8. - Traditional VISA Card Front Requirements



Figure 9. - Card front with Category identifier

New Visa Quick Read Card Front Design



Figure 10. - New Quick Read Card front

Traditional Visa Card Back Design

Card Front Requirements

1. **Optional chip:** Chip may appear on the Card front.
2. **Embossed or printed account number:** Account information may be embossed or printed; as an option, may be printed on the Card back.
3. **PayWave contactless payment technology** may be present on Card. A signature/PIN code is not required for PayWave “tapped” Transactions below a specified limit.
4. **Visa logo:** Visa Brand Mark may be placed in the upper left, upper right, or lower right corner of the Card. Visa Brand Mark can be black, as well as Visa Blue, white, silver, or gold, on all Card products.

Visa logos (new versions)



5. **Printed first eight digits of account number (BIN-issuing bank identifier):** If present, it must match the first eight digits of the account number and start with 4. It must not appear on a Card after 15 April 2024.
6. **Cardholder name or identifier:** Cardholder’s name or description such as “Club Member”, “Gift Card” etc. is optional and may appear on the front of the Card.
7. **Expiration date:** Every Card must have an expiration date as a minimum.
8. **Visa 3D dove hologram:** Contains a dove, which moves when you tilt the Card. Inclusion of the dove hologram on physical Cards is not necessary when the Premium Visa Brand Mark is used. The silhouetted, or silo, dove hologram is the latest version and includes enhanced security features from the earlier versions.

Effective 31 December 2020, hologram vendors will print only the silhouetted dove hologram for use on physical Cards. Issuers may continue to use any hologram stock on hand until it is depleted.

Card Back Requirements

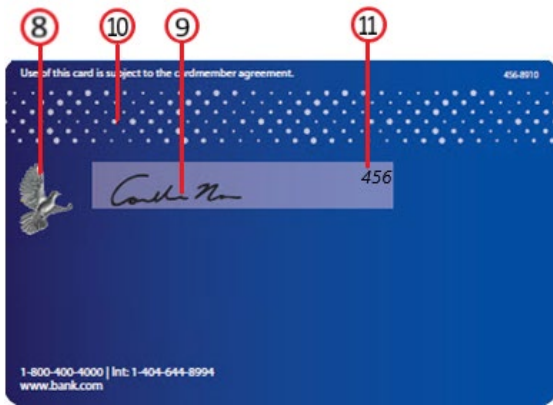


Figure 11. - Traditional VISA Card Back Requirements

New Visa Quick Read Card Back Design



Figure 12. - New Quick Read Visa Back Requirements

(Source: www.visaeurope.com Check here for updates.)

- 9. **Signature panel:** Signature panel is optional outside the U.S.
- 10. **Traditional or New Custom Magnetic stripe:** the new special magnetic stripe matches color of Card background.
- 11. **Numeric security feature (CVV2):** The 3-Digit CVV2 code on traditional Visa Card designs may now be printed directly on the Card background or be printed next to the signature panel.
- 12. **Category identifier,** the word “Credit”, “Debit”, Prepaid” or “Commercial” - printed on the front of the Card. In case of only unembossed Card the identifier can be printed on the reverse of the Card. (Cards newly issued as of 9 June 2016 in European Economic Area).

Table 4 - Visa Cards

JCB Card Design



Figure 13. - JCB Front Card Requirements



Figure 14. - Alternative Card Front Designs

Card Front Requirements

1. **IC Chip:** The Card can bear an IC chip which is embedded. Information stored on a chip is protected by encryption and works together with the Cardholder’s signature or PIN number.
2. The embossed or printed **Account Number** is 16 digits long.
3. **EMV Contactless Indicator:** EMV Contactless Indicator shall be displayed on the front and/or reverse side of JCB Card to indicate that the Card can be accepted using EMV-based contactless-technology.
4. **JCB Logo Mark:** JCB Card must bear the JCB or the JCB Logo Mark Silver Foil (mainly in the corner).
5. **Ultraviolet JCB Logo Type:** When placed under an ultraviolet light, a “JCB” printed in ultraviolet ink will be visible. Please note that no other ultraviolet printing should be visible on the Card.
6. **JCB Hologram** (Obligatory if Holographic Magnetic Stripe is not used on the Card back). A JCB Hologram consists of a rising sun, rainbow, and JCB in micro-lettering. The hologram must be placed on either the front side or reverse side of the JCB Card.
7. **Expiration date:** The words ‘GOOD THRU’ ‘VALID DATES’ ‘VALID THRU’ or ‘EXPIRATION DATE’ must be printed near the expiration date. The corresponding words in the language of the country where the JCB Card is issued may be additionally printed.
8. **Arrow Mark:** A JCB Card shall bear an arrow mark on either front or reverse side to specify the direction of insertion.

Optional front side elements

9. **Issuer Identification Number (IIN):** This number identifies the Issuer and provided by JCB.
10. **„INTERNATIONAL“:** The word „INTERNATIONAL” or „JCB INTERNATIONAL” is recommended to be printed on the Card.
11. **Logo of the Issuer and Affinity Organization:** The Issuer may print its logo or mark on the Card. The logo type must be the name of the Issuer and the affinity organization, and the logo mark must



Figure 15. - JCB Card Back Requirements- Card with magnetic stripe

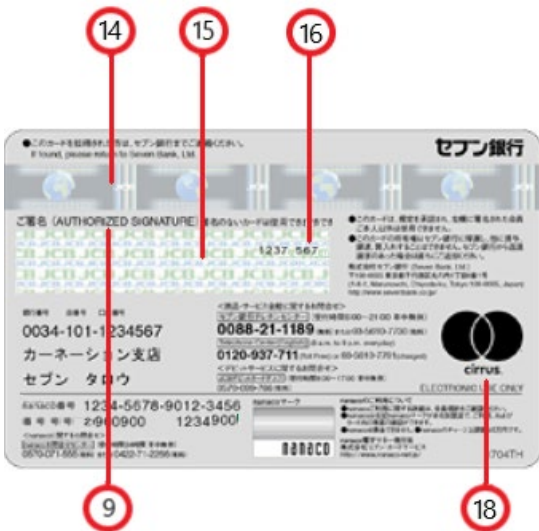


Figure 16. - JCB Cardback with Holographic Magnetic Stripe

(Source: <http://www.global.jcb> Check here for updates.)

be the trademark of the Issuer and the affinity organization.

- 12. **Service Mark:** The specific mark which the affinity organization, an Issuer or any other organization creates to designate a specific service.
- 13. **Cardholder name or identifier:** Cardholder’s name or description such as “Club Member”, “Member Since”, „VALID FROM” etc. is optional and may appear on the front of the Card.

Card Back Requirements

- 14. **Holographic Magnetic stripe or Magnetic stripe:** Holographic Magnetic Stripe is a magnetic stripe that is integrated with a JCB hologram.
- 15. **Signature panel:** The visible pattern on the signature panel always bears the “JCB” name repeated in ultraviolet ink and visible under ultraviolet light.
- 16. **Card Security Code (CAV2):** The 3 digits long number must be indent-printed on the reverse side. 7-digit numeric value which consists of the last 4 digits of the Cardnumber and 3 digits of CAV2 value is also applicable.
- 17. **JCB Hologram:** If only magnetic stripe can be found on the Card, the JCB Hologram must be placed on the Card Back or front.
- 18. **Cirrus Brand Mark** must be printed on the reverse side of the JCB Card if an Issuer provides Cash Advance through Cirrus ATMs to its JCB Card members.



- 19. **“Authorized Signature”** The words “Authorized Signature” must be printed above, below or beside the signature panel.

Table 5 - JCB Cards

AMEX Card Design

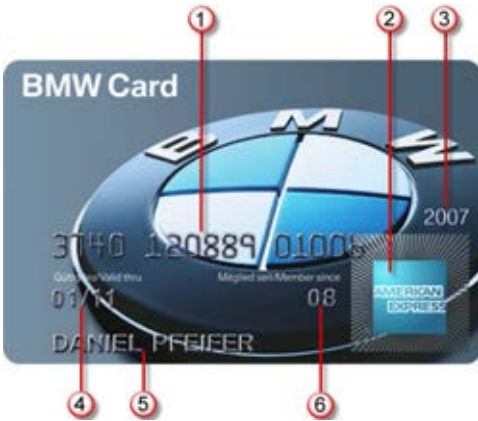


Figure 17. - Amex Card Front Requirements



Figure 18. - Amex Card Back Requirements

(Source: <https://www.americanexpress.com>
Check here for updates.)

Card Front Requirements

1. **The 15-digit Card number** The AmEx account numbers begin with "34" or "37", are embossed, 15-digit long, spaced in three blocks of 4, 6 and 5 digits from left to right.
2. The **Amex 'Blue Box' logo must be** on the Card front or back.
3. The 4-digit **CID (Card Identification Number) number** is printed above the embossed Card number on the right /left side of the Card's face.
4. **Expiration date:** The expiration, or "Valid Thru," date is embossed above the Cardholder name field, in the following format: "mm/yy".
5. The **Cardholder name** is printed in the lower left corner of the Card.
6. **AmEx account opening date:** The "Member Since" date is embossed to the right of the expiration date.

Optional front side elements

7. **Optional chip:** The chip works together with the Cardholder's signature or PIN number to create more secure payment.
8. **The Centurion image** it is phosphorescent, and the words "AMEX" are visible under UV light.

Card Back Requirements

9. **Holographic Magnetic stripe or Magnetic stripe:** If the Magstripe is holographic, the AmEx sign is visible in the hologram.
10. **Signature panel:** the account number is printed within the signature field of most Amex Cards and it must match the embossed one on the front of the Card.

Optional back elements

11. **Hologram:** Some Amex Cards feature a hologram of the Centurion image embedded into the magnetic stripe.

Table 6 - AMEX Cards

China Union Pay Card Design



Figure 19. - UPI Front Card Requirements



Figure 20. - UPI MC Co-branded Card

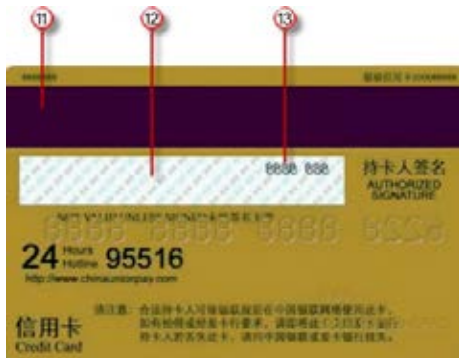


Figure 21. - UPI Card Back

(Source: <http://www.unionpayintl.com/en/>)

Card Front Requirements

1. The **UnionPay logo**- in case of newly issued Cards, the logo consists of the word UnionPay and the same in Chinese language, in case of older Cards it contains only the Chinese characters.
2. **The expiration**, or “Valid Thru” or “Good Thru” date is embossed in the “mm/yy” format.
3. **Card Number**: The Card number is minimum 13 and maximum 19 digits long and appears in one line on the face of the Card.
4. The **Cardholder name** can be found right below the Card number identification area and can be divided into three lines.
5. **Union Pay Hologram**: The UnionPay hologram shows the Temple of Heaven against a background with Chinese characters in two colors that alternate line by line. For credit Cards, the Hologram is obligatory.
6. In case of Co-Branded Cards- the **Partner’s Logo** must appear on the Card.

Optional front side elements

7. **Chip** can be optional on the Card face.
8. **Co-Branded Partner’s Hologram** is optional.
9. **Quick Pass Logo** means that a contactless payment technology is present on the Card.
10. **Ultraviolet “UnionPay”** in Chinese character

Card Back Requirements

11. **Magnetic stripe**: must appear smooth and straight with no signs of tampering.
12. **Signature panel**: the word “UnionPay” (in Chinese characters) appears in the signature panel.
13. **CVN2 Code**: The three-digit verification number is on the right in the signature field.

Optional back elements

14. **Hologram**: Some Cards can bear the UnionPay hologram on the Card Back as well.

Table 7 - UPI Cards

Diners /Discover Card Design



Figure 22. - Diners Front Card Requirements



Figure 23. - Diners Card Front- MC Co-branded Card



Figure 24. - Diners Card Back

(Source: <https://www.dinersclub.pl/en/safety.html>)

Card Front Requirements

1. **Diners Club International logo and Diners Club international signs** indicate that the Card is valid all over the world.
2. **Card number:** A 14-digit Card number begins with 36. (The Card number is printed in three blocks: 4-6-4 digits). Embossed Card numbers have uniform sizes and gaps.
3. **Cardholder Name:** name and surname can be found below the Card number.
4. **Printed first four digits of account number:** Appear beneath the account number. Match the first four digits of the account number.
5. **The expiration,** or “Valid Thru”, “Member since” date is embossed in the “mm/yy” format.
6. **Category identification:** the word “Credit”, “Debit” or “Corporate” may appear on front or back on the Card.

Optional front side elements

7. **Microchip:** can be optional on the Card face.
8. **Diners Club Hologram:** showing a globe pierced by an arrow which changes its color when tilted and seems to rotate.
9. **Ultraviolet Diners Club logo:** becomes visible on the front of the Card under UV light.

Card Back Requirements

10. **Magnetic stripe** with data and a security code.
11. **Signature panel with the Diners Club logo** which is protected against physical and chemical damage. The last 4 digits of the Cardnumber is visible on the panel.
12. **CID Three-digit security number**

Optional back elements

13. **The Discovery Network logo** might appear on the magnetic stripe.
14. **Holographic magnetic stripe** contains the logo of Diners Club International repeatedly, with the name and a map of the world.

Table 8 - Diners Cards

2.5 Prohibited Transactions

The Merchant shall not use the Services in any way in relation to Transactions relating to goods, products or services that are notified to the Merchant by the Acquirer, as prohibited from time to time in writing (each, a "**Prohibited Transaction**"). As at the Effective Date, such prohibited goods, products, and services include:

- (a) get rich quick schemes;
- (b) real estate seminars;
- (c) investment programmes or opportunities;
- (d) credit repair;
- (e) mortgage reduction services;
- (f) pseudo-pharmaceuticals (including anti-aging pills and sex nutrients);
- (g) chain letters;
- (h) free gifts, prizes, sweepstakes or other trade promotions offered as an inducement to purchase any goods or services;
- (i) collection agencies or solicitor/attorney firms involved in debt collection or any other service relating to collecting payments or receivables;
- (j) travel clubs;
- (k) flea markets (i.e., businesses or individuals operating from a booth, whether full-time or part-time, with or without any lease, licence and whether indoors or outdoors);
- (l) illegal or unlawful goods or services or any goods or services providing support, assistance or encouragement of the supply or use of illegal or unlawful goods or services;
- (m) illegal or unlawful lottery, gambling or gaming activities;
- (n) pyramid or multi-level marketing or distribution schemes;
- (o) money or airtime credit transfer services;
- (p) cheque cashing services;
- (q) arms dealing or military or defence-related goods or services;
- (r) prescription or non-prescription drugs or drug paraphernalia (including slimming pills and body enhancers);
- (s) illegal weapons;
- (t) pornographic content or services or other material which incite violence, hatred or racism or which are considered to be obscene;
- (u) illegal downloads or goods or services infringing intellectual property rights of any person in any jurisdiction;
- (v) government IDs and licences including replicas and novelty items or any other counterfeit products;
- (w) unregistered charities; and
- (x) any other goods or services the offering or provision of which is illegal under Regulatory Requirements,

or any other goods, products and services that may be specified as a Prohibited Transaction from time to time by the Acquirer in writing to the Merchant.

3 Fraud Prevention

Education and awareness are the best ways to prevent fraud, even if it cannot be eliminated entirely. Fraudulent activity occurs in many ways. The information provided here helps your Staff to learn what to pay attention to, to minimize fraud.

In case of any fraudulent activity identified at the Merchant by Merchant or Card Schemes, the Acquirer must be notified immediately, and the Merchant should provide full support and all requested documentation in accordance with the Agreement.

3.1 Rules to avoid fraud

1. Check the Card’s security features to make sure the Card has not been altered, tampered, or modified.
2. Check the authorization response and take appropriate action.

| Response | Action |
|----------------------|--|
| Approved | If Cardholder signature is requested, Merchant has an option to ask the Cardholder to sign the sales receipt. If signature is asked, check the name on the Card and compare that signature with the signature on the back of the Card. |
| Declined | Return the Card to Cardholder and ask for another Card or cash. |
| Refer to Card Issuer | Call your authorization center and tell the operator that you have a „Refer to Card Issuer” response. Follow the operator instructions. In most cases, an authorization Agent will ask to speak directly with the Cardholder or will instruct you to check the Cardholder’s identification. Issuer needs some additional information before the Transaction can be approved. |
| Pick Up | Keep the Card if you can do so peacefully. Do not complete the Transaction! |

3. For magnetic-stripe Card Transactions, match the name and last four digits of the account number on the Card to those printed on the receipt. Compare the name, account number, and signature (if requested) on the Card to those on the Transaction receipt — the first initial and spelling of the surname must match.
4. For suspicious or non-matching signatures, adhere to your Merchant store procedures and respond accordingly.

| | |
|-------------|---|
| Note | Always follow these procedures regardless of the Card type or design. |
|-------------|---|

3.2 Common Types of Fraud and Misuse

Fraudulent behavior may come from outside and inside the organization, therefore Card handling is to be defined clearly. It is the responsibility of the Merchant under the Agreement to make sure security regulations are in focus and fraud is prevented to the best of their knowledge.

| Threats from Outside | Threats from Inside |
|--|---|
| <p>The list below contains possible threats coming from outside of the Agreement:</p> <ul style="list-style-type: none"> • Cardholder is using a counterfeit Card with data stored in the magnetic stripe copied from another compromised Card. • Cardholder is using a lost or stolen (hot) Card. • Cardholder tries to buy items over his purchase limit or level. • Cardholder uses an invalid Card. (Expired or blacklisted Card). • Cardholder would like to withdraw cash by the Card and asks the cashier to issue a receipt as a normal purchase. | <p>The list below contains possible threats coming from inside of the Agreement:</p> <p>Please keep below information in mind especially in case of heavy fluctuation of personnel.</p> <ul style="list-style-type: none"> • Copied Card data used for executing Transactions using the stolen data. • Card left at the shop used to create electronic or manual receipts and take cash from the cash register. • Card left at the shop used by more than one person. • Card swiped more than once and copy of the receipt used without the Cardholder’s permission. • Counterfeit receipts creation to take amount from the cash register. |

3.2.1 Skimming

The criminals are capturing full track 1 and 2 data contained on the magnetic stripe of a legitimate Card, and using it to either encode a counterfeit Card or re-encode a lost or stolen Card. When an electronic authorization attempt is made with the encoded or re-encoded Card, it can result in an issuer approval of a fraudulent Transaction.

- To prevent skimming, you should be on the lookout for:
 - Anyone operating an electronic device not normally used in your day-to-day business activities.
 - Anyone offering you money to record account information.
 - Apparent tampering with the in-store point-of-sale devices (scratches, color changes, devices attached to point-of-sale (POS) cables, etc.)
- Ensure that Card data is protected in accordance with the Payment Card Industry Data Security Standard (PCI DSS) requirements at all times. Transmission of Card data to other organizations should be compliant with PCI DSS. All payment devices should be compliant with PCI PA-DSS, as well.
- If you suspect skimming activity is happening at your place of business, call your Acquirer, law enforcement, and company security immediately.

3.2.2 Tampering POS

Key best practices to prevent thieves from tampering your POS Terminals:

- Keep your equipment safe.
- Do not leave the device unattended.
- Always log-off, if you don't use it.
- Train your staff what to do if there is a problem.
- Track and monitor all POS Terminals that accept Bankcards.
- Check for simple abnormalities. A missing seal or screw, or extra wiring or holes, for instance — could be the first step to uncovering fraud. You should also look for added labels, decals or other materials that may be masking damage inflicted by tampering.
- Routinely inspect POS Terminals and PIN-entry devices (PEDs) and secure Terminals to counters to prevent removal.
- Secure your POS devices. Anchor your equipment with secure stands, tethers, or alarms to prevent devices from being replaced by substitutes and reduce the chance of tampering. Connector cables should also be safeguarded. Whenever possible, protect them by using a conduit, or contain them within a secure structure.
- Install closed-circuit cameras to monitor all POS Terminals. Position them so that they do not record customers' PIN-entry process, and in a manner consistent with access laws pertaining to the disabled.
- Challenge anyone who pretends to be from POS Support Company requesting to maintain or replace POS devices. Call your customer support to confirm, prior to allowing access to the POS devices.

3.3 Tips and Tricks to Avoid Fraud

The following protective measures can help to avoid losses and must be observed for all Transactions. Merchant's employees and staff members must be trained for accepting Cards. It is important to make all employees and staff strictly observe the provisions of this document. All monitoring activities described in this document must be performed.

General/Card and Cardholder identification

1. Staff must know all Card types, Card usage instructions and procedures.
2. Check all Card security features (e.g., hologram, pre-printed BIN, etc.).
3. Having no evidence of damage or alteration.
4. Having a signature on the signature panel (if any) on the Card back.
5. If the Card bears a photograph intended for identification, verify that the Cardholder resembles the person depicted in the photograph.
6. If the Card does not bear a photograph intended for identification, and there is some suspicion review the Cardholder identification (e.g., valid id. Card, passport, driving license).

Signature

7. When there is a signature panel on a Card, but the signature is missing, be sure to check the Cardholder's identity carefully and attract the Cardholder's attention to the problem.
8. Examine the Card surface to check whether the signature panel is level with the Card or not. If it is slightly raised, the Card could be fraudulent (a false signature panel may have been stuck on the original signature, or the original may have been tampered with in some other way).
9. Merchant has an option to request signature. If it is captured, compare the signature on the Card with the signature on the receipt before giving the Card back to the Cardholder.

Card Handling

10. Cards cannot be used for cash withdrawal.
11. Do not store retained Cards at the Merchant Outlet.
12. It is forbidden to give cash back when items paid for by Card are returned. Refund Transaction needs to be processed.
13. Never let Cardholders leave their PIN codes at the Merchant Outlet.
14. Never ask for the Cardholder's PIN.
15. If the cardholder is present, Card must be always used for authorization.

Note

If you suspect fraud, adhere to your Merchant store procedures, and respond accordingly

4 Payment Card Industry Data Security Standard Requirements

The PCI DSS is a comprehensive set of international security requirements to help protect Cardholder data. The PCI DSS was developed by the founding payment brands of the PCI Security Standards Council to help facilitate the broad adoption of consistent data security measures on a global basis. All Merchants must comply the PCI DSS. The PCI DSS consists of twelve basic requirements.

| | |
|-------------|---|
| Note | Merchant needs to send the certification about compliance at least once a year to the Acquirer. |
|-------------|---|

| Tip | Description |
|--|---|
| Build and Maintain a Secure Network | <ul style="list-style-type: none"> • Install and maintain a firewall configuration to protect Cardholder data. • Do not use Vendor-supplied defaults for system passwords and other security parameters. |
| Protect Cardholder Data | <ul style="list-style-type: none"> • Protect Cardholder Data • Encrypt transmission of Cardholder data across open, public networks. |
| Maintain a Vulnerability Management Program | <ul style="list-style-type: none"> • Use and regularly update anti-virus software. • Develop and maintain secure systems and applications. |
| Implement Strong Access Control Measures | <ul style="list-style-type: none"> • Restrict access to Cardholder data by business need to-know. • Assign a unique ID to each person with computer access. • Restrict physical access to Cardholder data. |
| Regularly Monitor and Test Networks | <ul style="list-style-type: none"> • Track and monitor all access to network resources and Cardholder data. • Regularly test security systems and processes. |
| Maintain a policy that addresses information security | <ul style="list-style-type: none"> • Maintain a policy that addresses information security. |

Table 9 - PCI Data Security Standards

To protect sensitive Cardholder and Transaction information from compromise Merchants that store, process, or transmit Cardholder account or Transaction data must:

- Keep all material containing account numbers—whether on paper or electronically—in a secure area accessible to only selected Personnel. Merchants with paper receipts should be extremely careful during the storage or transfer of this sensitive information.
- Render Cardholder data unreadable, both in storage and prior to discarding.
- Never retain full-track, magnetic stripe, CVV2* or CVC, and chip data after Transaction authorization. Storage of track data elements in excess of name, personal account number (PAN), and expiration date after Transaction authorization is strictly prohibited.

More information is available on: <https://www.pcisecuritystandards.org/>

5 Transaction settlement

5.1 Batch Close, End of Day Procedures

Each Merchant must perform a Batch Close at least once per Business Day – see also relevant section of the POS Terminal User Guide. Batch Close can be automatic or manual and must be done prior the daily cutoff time (24:00 CET) to present and settle the Transactions in the next end of day process.

Late presentment carries a chargeback risk for which the Merchant is responsible.

If the last Batch Close is impossible or it is not completed successfully and reports “Out of Balance”, the Merchant shall report the incident to the Customer Service Centre and follow the instructions of the Customer Service Centre.

Note

In case of seasonality, Merchant needs to close the Batch on the last active business day.

5.2 Settlement process

The Merchant shall perform Batch Close and financial/payment validation processes daily, as per standard instructions from the Acquirer. All Cards activity will be settled within this normal Settlement procedure.

The Acquirer reimburses Merchant based on agreed Settlement process (gross or net).

The Acquirer’s cutover time is 24:00 CET. It means successful transactions performed and submitted by the Merchant to the Acquirer between 24:00 CET by 23:59 CET on day D, will be paid by the Acquirer daily on day D+1, if it is a Business Day. If not, on the next Business Day.

For the avoidance of doubt, Transactions conducted at the Merchant on a Friday, Saturday and Sunday and submitted to the Acquirer on the same day by 23:59 CET will be paid on Monday if it is a Business Day, if not, on the next Business Day.

The amounts due to the Merchant pursuant to the previous paragraph will be calculated by adding the total amount of DCC Margin and then deducting the applicable Pass-Through Costs and other disputed items received from the Card Association on the previous calendar days.

The Acquirer will transfer the calculated Settlement amount in local currency to Merchant’s account.

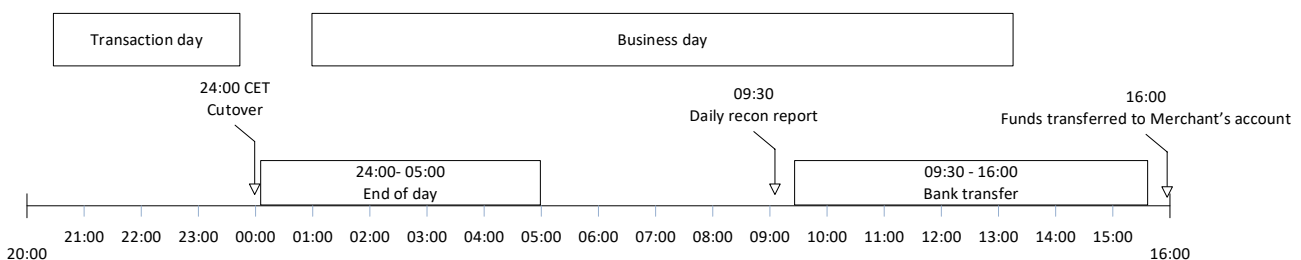


Figure 25. - Settlement process

Examples

| Batch close time and date | Settlement payment |
|-----------------------------|--------------------|
| 23:58 CET, Tuesday, 2 June | Wednesday, 3 June |
| 00:10 CET, Wednesday 3 June | Thursday, 4 June |
| 00:15 CET Friday, 5 June | Monday, 8 June |
| 22:00 CET, Friday 5 June | Monday, 8 June |

5.2.1 Net settlement

In case of Net Settlement, the settlement payment will be made on daily basis as per the table below

| |
|---|
| Gross amount of D Day Transactions (i.e., purchase amounts) included in the batch close |
| + DCC Margin on D Day transactions on all accepted DCC Transactions |
| +/- manual adjustments |
| +/- Disputed items e.g., chargebacks received in Card Association incoming Files |
| +/- Card Association fees received (|
| - Interchange fees of D-2 Day |
| = daily Settlement on D+1 |

If for any reason certain Card Association Fees and/or disputed items are not deducted from the amounts payable to the Merchant by the Business Day following the date the Transactions were posted by the Merchant, the Acquirer shall be entitled to deduct such fees from future payments in accordance with the Agreement.

5.2.2 Gross settlement

In case of gross settlement, the settlement payment will be made on daily basis as per the table below and merchant fees will be applied on monthly basis.

5.2.3 Daily settlement

| |
|--|
| Gross amount of D Day Transactions (i.e. purchase amounts) included in the batch close |
| +/- manual adjustments |
| +/- Disputed items e.g., chargebacks received / answered |
| = daily Settlement on D+1 |

1st business day of the following month

| |
|---|
| Gross amount of D Day Transactions (i.e., purchase amounts) included in the batch close |
| + DCC Margin on last month transactions on all accepted DCC Transactions |
| +/- manual adjustments |
| +/- Disputed items e.g., chargebacks received / answered |
| - Card Association fees for last month |
| - Interchange fees for last month |
| = daily Settlement on D+1 |

If for any reason certain Card Association Fees and/or disputed items are not deducted from the amounts payable to the Merchant by the Business Day following the date the Transactions were posted by the Merchant, the Acquirer shall be entitled to deduct such fees from future payments provided it makes a clear explanation to the Merchant.

5.2.4 Discrepancies

If Merchant identifies any payment discrepancies (such as missing Transactions or delayed payment), the incident should be reported to the appropriate Customer Service Team for investigation and resolution/escalation.

6 Issue resolution

During the daily operation processes, Merchant may face issues related to Transaction processing or to the POS Terminal itself. To finish the Transaction successfully, the Customer Service Centre must be contacted. **Identify the Transaction** that requires further investigation. Merchant having problems with performing Transaction (not accepted Cards or declined Transactions) may contact the Customer Service Centre to check the status of the Transaction in the Acquirer's database.

- **Call the Customer Service Centre** to initiate the Transaction Investigation ([see APPENDIX IV. – Technical Investigation](#))

During the call please provide following details:

- a. Merchant ID or Name
 - b. Name of the caller (initiator of the incident)
 - c. Reason: Transaction Investigation
 - d. Date and time of the incident (when the problem occurred)
 - e. Transaction details: Card Number, (at least BIN – first 6 digits) Terminal ID, amount, time of the Transaction or incident, Card type/logo, magnetic or chip Card, Issuer name
 - f. Description of the issue: e.g., Terminal frozen, etc.
 - g. Other details: e.g., how many times the Transaction was initiated, is it a recurring problem, what did the POS Terminal display etc.
- **Receiving investigation results**

Merchant Outlet employees and staff receives investigation result during the call. In case of unclear or insufficient information, the Merchant may request additional investigation. If the Transaction cannot be completed successfully, Merchant should request another way of payment from Cardholder.

6.1 Terminal Technical Investigation

1. **Verify** if the Terminal is **functional**. If the Terminal is not functional or displays a message requiring service, then the Merchant Outlet staff should contact the Customer Service Centre.
2. **Call the Customer Service Centre**. Provide all requested information as required by the Customer Service Centre operator. Follow the instructions of the operator to resolve the issue. If the issue requires service on site, agree with the operator on the time of the service.

Please be prepared to provide following information:

- a. Merchant ID
- b. POS Terminal ID
- c. Serial number of POS Terminal
- d. Problem identification (e.g., problem with printer, keyboard, display, Card reader, cables)
- e. Details of the problem – What exactly does not work? (See also [APPENDIX IV. Technical Investigation](#))
- f. Circumstances of the problem:
 - When did the problem occur? (e.g.: during the Transaction, after restart).
 - Before the problem occurred, was there any

- Restart of Terminal?
 - Receipt paper exchange?
 - Relocation of POS Terminal?
- g. Is the problem related to one POS Terminal only or to more POS Terminals at the same site?
2. In case replacement of POS Terminal is required, the Customer Service will initiate a swap out of the Terminal.

6.2 Communication problem

1. **Verify** if communication is working properly (see POS Terminal User Guide). If you need help, contact the Customer Service Centre (See [Contact Numbers](#)). If there is a problem with the network or the internet on site, you can directly contact Customer Service.
2. **Call the Customer Service Centre** (See [Contact Numbers](#)) and provide to the operator the details listed under Chapter.6.1 POS Terminal Technical Investigation.

6.2.1 Batch close problem

There are two situations in which Merchant Outlet staff may face problems with batch closing and should contact the Customer Service Centre to report the issue:

- Batch cannot be closed, or
- Batch is closed but unbalanced.

(For more details about batch close see [5.1 Batch Close, End of Day Procedures](#).)

Before initiating the call, **verify** if communication and POS Terminal is working, see relevant chapter of POS Terminal User Guide.)

Call the Customer Service Centre (See [Contact Numbers](#)) and provide to the operator the details listed below:

- Merchant Identification number (MID)
- POS Terminal Identification number (TID)
- Number and date of the last successful batch

If the batch is closed but unbalanced, send the copy of the printed batch close receipt and Transaction list to the Customer Service Centre.

6.3 Details to Provide When Contacting Customer Service Centre

Before contacting the Customer Service Centre, please ensure that you have tried all steps listed in section [7.5 Troubleshooting](#). Contact the Customer Service Centre only if the problem remains unresolved.

Prepare the form received (contains all important details that need to be provided).

When contacting Customer Service due to any of the listed problems with delivering or providing documentation, please provide the following information to the Customer Service representative:

1. **Merchant ID** (the Customer Service Centre operator can ask you to confirm the Merchant name, location)
2. **Item number** (from the form)
3. **Short description of the problem** (Transaction cannot be identified, email sending issues etc.)
4. Please **be prepared to provide Transaction details** listed on the form if asked by the Customer Service representative.

7 Documentation

7.1 Archiving Transaction Receipts and Sales Drafts

Each Merchant Outlet must archive paper copies of the Transaction receipts (preauthorization receipt) and sales drafts of Transactions. All documentation is to be stored in paper format only and if required sent to the Acquirer's Customer Service Centre.

All documentation related to Transactions (Transaction receipts, preauthorization receipt), sales drafts, paper slips, invoices etc.) that could be used for documenting the Transaction must be available **for at least 13 months or in accordance with Country Law** from the original Transaction date. The maximum obligatory archiving period is defined by local regulations of each country. In some countries the documentation is stored by an archiving company.

Merchant needs to keep the document in a secure place. Merchant needs to have own policy for safekeeping.

| | |
|-------------------|--|
| Important! | <ul style="list-style-type: none">• Copies of sales drafts and slips that were created during offline Transactions must be archived in a secure way and stored separately from the regular Transaction receipts as they contain some of the Cardholder data.• No unauthorized personnel from the Merchant must have access to these sales drafts and slips. Authorized personnel are nominated by the Merchant.• The sales drafts and slips can be used only for the purposes of providing Transaction evidence when requested. |
|-------------------|--|

For dispute resolution the Merchant is obliged to provide a legible copy or the original Transaction documentation. Documentation must be legible enough for the Cardholder to read or for the Issuer to identify the account number. For more details, see [Chapter 7](#) Documentation.

The stored documentation that exceeded the maximum obligatory archiving period is to be reviewed quarterly and destroyed in a secure way. That means with one of the following methods: shredding, incineration, or pulping hardcopy materials so that Cardholder data cannot be reconstructed. In case the documentation is archived by an archiving company, the process, and timeframes of destroying the documentation is defined by the archiving Company.

7.2 Documentation Requests

Should the Customer Service Centre request support (e.g., copy of the original receipt printout) for a Cardholder-reported exception or other incident, the Merchant is obliged to cooperate as best as possible. The documentation request form will be received by e-mail, which should be completed and returned.

7.3 General requirements

1. The Merchant is obliged to provide any documentation and explanation related to the Transaction within the timeframe specified on the request.
2. All documentation related to Transactions (Transaction receipts (preauthorization receipt), sales drafts, paper slips, invoices etc.) that could be used for documenting the Transaction must be available for at least **13 months from the original Transaction date or in accordance with local law.**

Documentation must be provided within a date specified on the request form. The deadline for providing the documentation is usually 8 Business Days; The general Terms and Conditions/contract contains the required deadline for Providing Documentation.

Upon receiving the Documentation Request Form via email, the Merchant should follow this procedure to complete the form:

1. **Check the deadline** for providing the documentation (**Documentation provide by** field).
2. **Check the Transaction details (Transaction Identification section).**
 - a. Card Number – Card number of the related Transaction in masked form;
 - b. POS Terminal ID – number of the POS Terminal;
 - c. Date and Time – date and time when the original Transaction was performed;
 - d. Reference Number – reference number of the Transaction;
 - e. Amount – amount and currency of the original Transaction;
 - f. Transaction ID (TXID) – serial number of the Transaction printed on the receipt.
3. **Check the documentation requirements** (receipt, invoice, etc.) in the **Note** field.
4. **Find related Transaction documentation**
 - a. Transaction receipt(s), if also preauthorization was performed including the confirmation about purchased goods and payment;
 - b. Any other documentation confirming the purchase of goods (if applicable).
5. **Make a legible copy of the documentation.**
 - a. Make a copy of the documentation and ensure that the copy is legible based on the description above.

Important!

Answer must be sent even if the legible documentation is not available.

6. **Send the documentation.** Send the answer and the legible documentation to the email address listed on the form.

Important!

Documentation must be delivered within the deadline defined in the actual Terms and conditions.

7. **Save the documentation.** Save the copy of documentation together with filled form to be available for further investigation.

7.4 Documentation requirements

Proper Transaction receipt example:



Figure 26. - Correct Transaction receipt

The Merchant is obliged to provide a legible copy or the original Transaction documentation if required.

Documentation must be legible enough for the Cardholder to read or for the Issuer to identify the account number and Transaction details.

Incorrect /illegible Transaction receipt examples.



Figure 27. - Incorrect Transaction receipts

The first one has red stripes on the reverse, which means that the paper roll will be finished soon. This part of the paper roll cannot be used for billing purposes.

The one in the middle shows a Receipt on which the writing cannot be read, therefore this one is incorrect too.

The third example is created. This paper quality is certainly not something that was archived properly after it came out of the POS Terminal.

7.5 Troubleshooting

| Cause | Description/Instructions |
|---|--|
| Cannot find the documentation Or Transaction cannot be identified | <ul style="list-style-type: none"> • Check if the Merchant name and ID is correct • Check if the Terminal ID belongs to one of your POS Terminals • Based on the time and Transaction ID, check if you can find the previous and following Transaction • Check if the PAN number on the receipt and on the request is similar • Contact the Customer Service Centre and explain the problem |
| Documentation is not readable | <ul style="list-style-type: none"> • If the color of the printed text starts to be less intense (cartridge is to be changed) • If it is the POS Terminal, call the Customer Service Centre. • Try to make a darker copy with the photocopier. • Check if the new copy is legible. • If the documentation is legible, send the documentation to the appropriate email address. |

Table 10 - Common Causes of Documentation Failure

7.6 Tips for Avoiding Documentation Requests

Merchants who keep documentation request to a minimum are also more likely to have lower chargeback rates and higher profitability. Best practices for reducing documentation requests include:

| Tip | Description |
|---|--|
| Make Sure Customers Can Recognize Your Name on Their Bills | <ul style="list-style-type: none"> • Cardholders must be able to look at their statements and recognize Transactions that occurred at your establishment. You can check this yourself by purchasing an item using a Card at each of your Merchant’s Outlets and looking at the name and location on your Card’s monthly statement. • Is your name recognizable? • Can your customers identify the Transactions made at your establishment? |
| Make Sure Your Business Name Is Legible on Receipts | <ul style="list-style-type: none"> • Make sure your Merchant Outlet’s name is printed accurately and legibly on Transaction receipts. Similarly, any company logos or marketing messages on receipts should be positioned away from Transaction information. |
| Train Your Staff | <ul style="list-style-type: none"> • With proper Transaction processing, many copy requests can be prevented at the point of sale. Instruct your employees and staff to: <ul style="list-style-type: none"> • Follow proper point-of-sale Card acceptance procedures. • Review each Transaction receipt for accuracy and completeness. • Ensure the Transaction receipt is readable. • Give the Cardholder the customer copy of the Transaction receipt, and keep the original, signed copy. • Employees and staff should also understand that Merchant liability encompasses the merchandise as well the amount printed on the receipt; that is, in the event of a dispute, the Merchant could lose both. |
| Avoid Illegible Transaction Receipts | <ul style="list-style-type: none"> • Ensuring legibility of Transactions receipts is key to minimizing documentation requests and Chargebacks. The following best practices are recommended to help avoid illegible Transaction receipts. <ul style="list-style-type: none"> • Faded, barely visible ink on Transaction receipts is the top cause of illegible receipt copies. Check readability on all printers daily, and make sure the printing is clear and dark on every sales draft. • Change point-of-sale printer paper when the colored streak first appears • The colored streak down the center or the edges of printer paper indicates the end of the paper roll. It also diminishes the legibility of Transaction information. |
| Measure Documentation Request Volume | <ul style="list-style-type: none"> • Your monthly copy request volume should not exceed 0.16 percent of your total sales. To measure this volume, divide the number of copy requests received by your total Transactions minus returns and adjustments. If the ratio exceeds 0.16 percent, review your point-of-sale and other business procedures to identify opportunities for improvement. |

7.7 Tips for Avoiding Chargebacks

| Situation | Description |
|--|--|
| Declined Authorization | <ul style="list-style-type: none"> Do not complete a Transaction if the authorization request is declined. Do not repeat the authorization request after receiving a decline; ask for another form of payment. |
| Referrals | <ul style="list-style-type: none"> If you receive a „Refer to Card issuer” message in response to an authorization request, do not accept the Transaction until you have called the Issuer’s Authorization Centre (contact details can be found on the back of the Card) Customer Service. In such instances, be prepared to answer questions. The operator may ask to speak with the Cardholder. If the Transaction is approved, write the authorization code on the sales receipt. If declined, ask the Cardholder for another Card or method of payment. |
| Expired Card | <ul style="list-style-type: none"> Do not accept a Card after its “Good Thru” or “Valid Thru” date unless you obtain an authorization approval for the Transaction. |
| Cardholder Signature | <ul style="list-style-type: none"> The Cardholder’s signature can be required for signature-based Transactions. See also 2.1.4 When checking the signature, always compare the first letter and spelling of the surname on the sales receipt with the signature on the Card. Always follow the instructions of terminal, confirm the signature if it is required. Otherwise the transaction will be reversed. |
| Fraudulent Card-Present Transaction | <ul style="list-style-type: none"> If the Cardholder is present and has the account number but not the Card, do not accept the Transaction. Even with an authorization approval, the Transaction can be charged back to you if it turns out to be fraudulent. |
| Card not present transaction | <ul style="list-style-type: none"> If the Cardholder is present and the Card is present, always use chip or magnetic stripe instead of manually keying-in the card number into POS. This also applies in case Cardholder has previously made a Card Not Present Transaction (e.g. Hotel reservation through email, fax, telephone). When Cardholder is present at the Merchant, there should always be a Card Present Transaction to prove Card and Cardholder presence. This can be a new Transaction, a completion or any incremental authorization. |
| Legibility | <ul style="list-style-type: none"> Ensure that the Transaction information on the sales receipt is complete, accurate, and legible before completing the sale. An illegible receipt, or a receipt which produces an illegible copy, may be returned because it cannot be processed properly. The growing use of electronic scanning devices for the electronic transmission of copies of sales receipts makes it imperative that the item being scanned is legible. |
| Refund | <ul style="list-style-type: none"> In case Cardholder regrets a purchase and wants to return the product, always perform the refund to the Card that was used for the original sale Transaction. |
| Chargeback | <ul style="list-style-type: none"> If you have received chargeback, and the Cardholder complaint is right, refund does not need to perform at this stage. Chargeback will be accepted. |

8 Alipay services

The Acquirer is accepting Alipay Transactions by supporting the “Transaction QR Code Payment”. In the “Transaction QR Payment” method, POS Terminal is sending a request to the Alipay system including the Transaction data, and Alipay will respond with a QR Code to represent the Transaction. The QR code will be printed by the POS and scanned by Customer’s phone in order the Transaction to be completed.

8.1 Alipay Marketing Guidelines for Offline Acquirers

Each Merchant must display the brand or logo of Alipay in parity with all other forms of payment method accepted by Merchant, such as next to the point of sale at physical retail stores or on applications or promotional materials of Company or Merchant (as applicable), in each case where payment options are featured for the purchase of Product.

8.2 Alipay Dispute

When Alipay User initiates a complaint/dispute, the Acquirer shall send an email to the Merchant with the relevant transaction information, reason for the User Complaint and the request Merchant to make Refund to the Alipay User and/or take other remedial actions. Merchant shall answer the request and provide evidence about the Transaction within the defined time limit (5 business day from the request).

8.3 Prohibited product list for Alipay transactions

| # | Description |
|-----|---|
| 1. | Illegal political audio-visual products and publications |
| 2. | Illegal political program channels |
| 3. | State secret documents and information |
| 4. | Pornographic and vulgar audio-visual products, channels and publications |
| 5. | Pornographic and vulgar erotic services |
| 6. | Gambling devices and accessories |
| 7. | Lottery |
| 8. | Gambling service |
| 9. | Narcotics and related accessories |
| 10. | Weapons of all types (including daggers, firearms and accessories), replica weapons, ammunitions and explosives) |
| 11. | Military or police equipment |
| 12. | Illegally obtained proceeds or properties as result of crime |
| 13. | Poisonous or hazardous chemicals prohibited by Applicable Law and/or the laws of the People's Republic of China |
| 14. | Batons and electric batons |
| 15. | Lock picking tools and accessories |
| 16. | Anesthetic, psychotropic or prescription medicine prohibited by the People's Republic of China; illegal unregistered medicine |
| 17. | Fetal gender determination |
| 18. | Aphrodisiac |
| 19. | Medical services, including medical consulting, hypnotherapy, plastic surgery |
| 20. | Hacking services or accessories |
| 21. | Malwares |

| # | Description |
|-----|--|
| 22. | Illegal publication of certificates issuing or carving of stamps |
| 23. | Crowd funding |
| 24. | Video chatting services |
| 25. | All religious websites, publication, or accessories |
| 26. | Online cemeteries and ancestor worshipping |
| 27. | Sales of personal information (e.g., identity Card information) |
| 28. | Espionage equipment and accessories |
| 29. | Services or products that infringe on personal privacy (e.g., online activity monitoring) |
| 30. | Pyramid schemes and multi-level marketing |
| 31. | Gold investment |
| 32. | Cash disbursement from credit funding sources (e.g., credit Cards) |
| 33. | Counterfeit currency |
| 34. | Illegal sale of financial information (e.g., bank accounts, bank Cards) |
| 35. | Stock and securities |
| 36. | Mutual Funds |
| 37. | Insurance products and platforms |
| 38. | Financial products and services |
| 39. | Rebate or cashback services |
| 40. | Software or products related to trading of financial products and information |
| 41. | Single-purpose prepaid Cards (including gift Cards and other stored value Cards) |
| 42. | Illegal or un-registered fund-raising activities |
| 43. | Foreign exchange services |
| 44. | Peer to peer (P2P) lending services |
| 45. | Payment by instalments service |
| 46. | Trading in invoices issued within the Peoples' Republic of China |
| 47. | Trading or sale of virtual currencies (e.g., Bitcoin, Litecoin) |
| 48. | Satellites and antennas |
| 49. | Archaeological and cultural relics |
| 50. | Trading or distribution of currency (both RMB and foreign currencies) |
| 51. | Counterfeit or replica food products |
| 52. | Online sale of tobaccos and cigarettes |
| 53. | Fireworks and firecrackers |
| 54. | Crude oil |
| 55. | Human organs |
| 56. | Surrogacy services |
| 57. | Services to facilitate plagiarism and examination fraud |
| 58. | Protected species |
| 59. | Smuggled goods |
| 60. | Sales of distribution of event tickets without license (e.g., Olympic Games or World Expo tickets) |
| 61. | Seeds |

| # | Description |
|-----|--|
| 62. | Real estates |
| 63. | Charitable Organizations |
| 64. | Auction sites and services |
| 65. | Pawn services |
| 66. | Lucky draw |
| 67. | Sale of animals, plants, or products with contagious and hazardous diseases |
| 68. | Sale of animals, plants or products originating from areas declared with an epidemic outbreak of contagious diseases |
| 69. | Services or products facilitating unlawful public gathering |

Table 11 - Alipay Prohibited Transactions

8.4 Alipay Transaction Limits

There are certain Transaction limits for in-store payment set by Alipay, so Transactions above these limits will not be accepted by Alipay.

Daily CNY Total Transaction limit: 50 000 CNY

Monthly CNY Total Transaction limit: 200 000 CNY

9 MO/TO and AVS transactions

9.1 MO/TO

MO/TO – Mail Order or Telephone Order a form of CNP – Card Not Present Transactions are a standard product features in payments to support Merchants in hotels and retail in processing Transactions for their Customer base who are not present on site to make a purchase. MO/TO payments allow businesses that operate remotely to process debit and credit Card payments from their Customers, via telephone, letter, or email requests.

Manual key entry of the PAN is the normal method of performing a MO/TO Transaction. Online authorization is required.

The following ICOs are supported:

- VISA
- Mastercard
- UPI
- JCB
- Diners
- AMEX

| | | |
|---------------------|--|---|
| Important! | In case of CVV/CVC used for authorization the Merchant must not re-use the CVV/CVC or retain the code in any manner for any purpose. The CVV/CVC on a Cardholder authority for a Mail Order Transaction must be rendered unreadable prior to storage. | |
| Country | MOTO is allowed | MOTO is not allowed |
| UK, France | Only for Domestic Maestro Cards | Non-Domestic Maestro Cards |
| Italy, Spain | - | Domestic and Non-Domestic Maestro Cards |

Table 12 - MOTO Transactions with Maestro Cards

9.2 AVS

AVS – Address Verification Service:

Address verification Service is a service supported by some Card Schemes and Issuers, currently mandated in the UK for Issuers. This System allows the Merchant to send the Customer house number and digits of the post/zip code for additional validation at the Issuer over and above the authorization request. AVS is used when the Merchant verifies Credit Card data, such as billing address and ZIP code, against the Visa/Mastercard billing information of the Cardholder. AVS verifies that the billing address of the credit or debit Card matches the address that was given by the Customer.

Where this service is offered and a full AVS match is obtained the Transaction along with a successful authorization by the Issuer, the Transaction will automatically proceed on the POS Terminal.

The Merchant may wish to either accept or decline Transactions on the POS Terminal where either no AVS match is obtained or only a partial match is received. Therefore, the POS Terminal will display a confirmation message requiring input from the Cashier to confirm or reverse the Transaction after the AVS result is received.

Please note, receiving a partial match or no match does not necessarily mean that the Customer is not legitimate, equally receiving a full AVS match does not guarantee that the Customer is legitimate, the service is designed to give you additional assurance that the Customer is legitimate, to help reduce chargebacks. If AVS is available and you choose not to use it, or if you choose to accept a Transaction where only a partial or no match is received this can weaken your chances of enforcing chargeback challenges with the Schemes and Issuers. See [Appendix I](#) for AVS Response Codes.

10 APPENDIX I. – Response Codes

The table below contains list of possible POS Terminal response codes with related approved or declined status. For declined response codes where no specific instructions are mentioned it is suggested to contact Customer Service Centre.

| Response Code received by the Terminal | Response Message | Remarks |
|--|--|--|
| 00 | APPROVAL nnnnnn | nnnnnn = APPROVAL NR |
| 03, 05, 12, 13, 14, 15, 20, 21, 30, 33, 36, 38, 39, 51, 54, 55, 56, 57, 61, 62, 65, 75, 77, 89, 92, 94, 95, 96, 97, 98 | DO NOT HONOUR | |
| 67 | CARD PRODUCT NOT ACCEPTED BY THE MERCHANT | |
| 04, 34, 59 | PICK UP | |
| 01, 02 | PLEASE CALL BANK | |
| Y1 | REFUND LIMIT EXCEEDED | |
| X1 | PREAUTHORIZATION NOT FOUND FOR RRN nnnn, AUTHORIZATION CODE xxxx, MID yyyy | nnnn = Retrieval Reference Number xxxx = Authorization Code yyyy = Merchant ID |
| X2 | CANCELLATION AMOUNT GREATER THAN THE TOTAL PREAUTHORIZED AMOUN | |
| X3 | TRANSACTION ALREADY EXISTS | Duplicated preauthorization completion |
| X4 | DUPLICATED PREAUTHORIZATION FOUND FOR MID nnnn | nnnn = Merchant ID |
| X5 | PREAUTHORISATION IS IN DIFFERENT CURRENCY | |
| All other response codes | INVALID TRANSACTION | |

Table 13 - Response Codes

| Received From | Response Code received by the Terminal | Response Message / Description |
|-----------------|--|---|
| Mastercard | 15 | Exceeds withdrawal count limits (non-POS ctls trx) |
| Mastercard | SC | Additional/stronger customer authentication required |
| Visa | SC | Additional/stronger customer authentication required |
| Visa | SP (OP) | PIN data required |
| AmEx (Brighton) | SC | Contactless request declined – retry in contact mode |
| SIA/AmEx IT | SC | Strong Cardholder Authentication Required |
| UPI | SP (OP) | Exceed Amount limit / Exceed Times limit |
| Diners | SP | Customer Authentication Required (Online PIN supported/ Online PIN not supported) |

Table 14 - PSD2 related Response Code

| AVS Response Code | Description | POS |
|-------------------|---|--|
| A | Address matches, ZIP does not. Acquirer rights not implied | POS displays: PARTIAL AVS MATCH Address matches, Postal Code does not. Proceed at your own risk? Print on Merchant Receipt: A: PARTIAL AVS MATCH |
| B | Street addresses match. Postal code not verified due to incompatible formats. (Acquirer sent street address and postal code.) | POS displays: PARTIAL AVS MATCH Address matches, Postal Code does not. Proceed at your own risk? Print on Merchant Receipt: B: PARTIAL AVS MATCH |
| C | Street address and postal code not verified due to incompatible formats. (Acquirer sent street address and postal code.) | POS Displays: Could not verify due to incompatible format. Proceed at your own risk? Print on Merchant Receipt: C: AVS NOT VERIFIED |
| D | Street addresses and postal codes match. | The transaction must be approved by the POS. POS Display: AVS Match OK Print on Merchant Receipt: D: AVS Match OK |
| F | Street address and postal code match. Applies to U.K.-issued Cards. | The transaction must be approved by the POS. Print on Merchant Receipt: F: AVS MATCH OK |
| G | Address information not verified for international transaction. Issuer is not an AVS participant, or AVS data was present in the request, but issuer did not return an AVS result, or Visa performs AVS on behalf of the issuer and there was no address record on file for this account. | POS Display: Card Issuer is not an AVS participant or Issuer did not return an AVS result. Proceed at your own risk? Print on Merchant Receipt: G: AVS NOT VERIFIED |
| I | Address information not verified. (International Only) | POS displays: AVS NOT VERIFIED Proceed at your own risk? Print on Merchant Receipt: I: AVS NOT VERIFIED |
| M | Street address and postal code match. | The transaction must be approved by the POS. Print on Merchant Receipt: M: AVS MATCH OK |
| N | No match. Acquirer sent postal/ZIP code only, or street address only, or postal code and street address. Also used when Acquirer requests AVS but sends no AVS data in field 123. | POS displays: AVS NOT MATCHED Proceed at your own risk? Print on Merchant Receipt: N: AVS NOT MATCHED |
| P | Postal code match. Acquirer sent postal code and street address, but street address not verified due to incompatible formats. | POS displays: Postal Code matches, Address does not. Proceed at your own risk? Print on Merchant Receipt: P: PARTIAL AVS MATCH |
| R | Retry: System unavailable or timed out. Issuer ordinarily performs AVS but was unavailable. The code R is used by V.I.P. when issuers are unavailable. Issuers should refrain from using this code. | The transaction will be reversed by the POS. POS displays: Please retry the transaction AVS System Unavailable |
| S | Not applicable. If present, replaced with U (for domestic) or G (for international) by V.I.P. Available for U.S. issuers only. Or, AVS currently not supported (only for Mastercard) | POS displays: AVS NOT SUPPORTED Proceed at your own risk? Print on Merchant Receipt: S: AVS NOT SUPPORTED |
| U | Address not verified for domestic transaction. Issuer is not an AVS participant, or AVS data was present in the request, but issuer did not return an AVS result, or Visa performs AVS on behalf of the issuer and there was no address record on file for this account. | POS displays: AVS NOT VERIFIED Proceed at your own risk? Print on Merchant Receipt: U: AVS NOT VERIFIED |
| W | Not applicable. If present, replaced with Z by | POS displays: Postal Code matches, Address does not. |

| AVS Response Code | Description | POS |
|-------------------|---|---|
| | V.I.P. Available for U.S. issuers only. Or, postal code matches, address does not (only for Mastercard) | Proceed at own risk? Print on Merchant Receipt: W: PARTIAL AVS MATCH |
| X | Not applicable. If present, replaced with Y by V.I.P. Available for U.S. issuers only. Or, postal code and address match (Mastercard) | The transaction must be approved by the POS. Print on Merchant Receipt: X: AVS MATCH OK |
| Y | Street address and postal code match. | The transaction must be approved by the POS. Print on Merchant Receipt: Y: AVS MATCH OK |
| Z | Postal/ZIP matches; street address does not match, or street address not included in request. | POS displays: Postal Code matches, Address does not. Proceed at own risk? Print on Merchant Receipt: Z: PARTIAL AVS MATCH |

Table 15 - AVS Related Response codes

11 APPENDIX II. - Troubleshooting and error messages

| Error | Investigation question | Solution |
|--|--|---|
| The Cardholder fails to swipe his Card in time, results in a time-out. | | Repeat Transaction. |
| Unreadable Card or invalid swap off | Is the Card corrupted? Is the Card embossed? | Repeat Transaction. If chip cannot be read, please swipe the magnetic stripe of the Card (fall back) as Terminal displayed this message. If this solution does not work, ask for other method of payment. |
| No receipt printed | Is there any paper loaded? Is the paper loaded correctly? Is the proper type of paper role used? | If yes, make sure there is no paper jam. Check the paper roll. Check the paper roll. |
| No power to POS Terminal or blank screen | Is the power cable fully connected? Is there power failure in the wall outlet? | After checking these, reset POS Terminal by switching off then on. |

Table 16 - Errors and possible solutions

This table contains the Error messages that may appear on the screen of the POS Terminal. The columns below list messages, their meaning and the activity required to cease the problem.

| Error message | Meaning | Required activity |
|---|---|--|
| ALREADY EXIST | The new user ID you are going to store in the user table is already defined. | Give a new user ID: |
| CARD DATA DOES NOT MATCH | Reversal: The Transaction you are going to reverse was performed with different Card than the inserted one. | Try to find the right Card. |
| TERMINAL IS IN OFF-LINE STATE. DAYCLOSE ABORTED | The day closure is an on-line function. | Try to change the POS Terminal state to on-line mode starting Service menu F3/1 - Communication menu option. |

| Error message | Meaning | Required activity |
|---|---|---|
| CARD BEEN LOCKED | This Card is in locked state. | Ask the Cardholder to use another Card. |
| CARD PRODUCT NOT ACCEPTED BY THE MERCHANT | Merchant contracted not to accept this type of Card. | Ask the Cardholder to use other type of Card or payment method. |
| DOMESTIC USE ONLY | This Card is not usable in your country. | Ask the Cardholder to use another Card. |
| EXPIRED CARD | This Card has expired. | Ask the Cardholder to use another Card. |
| FAULTY CARD | The inserted Card cannot be accepted. | Ask the Cardholder to use another Card. |
| WRONG CARD NUMBER | Manual PAN entry: The Card number you have entered is wrong. | Check the Card number again. |
| INVALID DATE | The date you have entered is wrong. | Type in a correct date. |
| INVALID TIME | The time you have entered is wrong. | Type in a correct time. |
| INVALID VALUE | The value you have entered is wrong. | Check the user's manual and type in a correct value. |
| INVALID OR MISSING PARAMETER | Internal error in POS Terminal application. | Call the Customer Service Centre and let them know about the error message. |
| THE TERMINAL MEMORY IS FULL MAKE A DAYCLOSE | There is not enough space to store the next Transaction's data. | Start the Transaction menu/Day closure menu point. |
| MEMORY ALLOCATION ERROR | Internal error in Terminal application. | Call the Customer Service Centre and let them know about the error message. |
| ONLINE AUTHORIZATION REQUIRED | The Terminal is in off-line mode. This Card is not acceptable in this state. | Check the reason of off-line mode. Set the Terminal in on-line mode or ask the Cardholder to use another Card. |
| OUT OF BALANCE CALL CUSTOMER SERVICE | There is a difference between the Terminal and authorization host totals. | Call the Customer Service Centre and let them know about the error message. |
| PAPER OUT | The paper has run out. | Insert a new paper roll. |
| PIN NOT SUPPORTED IN OFFLINE STATE | The POS Terminal is in off-line mode. This Card is not acceptable in this state. | Check the reason of off-line mode. Set the Terminal in on-line mode or ask the Cardholder to use another Card. |
| PLEASE LOGIN | There is no user logged in. | Start User menu/Login menu point. |
| PRINTER ERROR | The printer has broken down. | Call the Customer Service Centre and let them know about the error message. |
| REFUND LIMIT EXCEEDED | The started refund Transaction has exceeded the amount or frequency limit belonging to the Merchants. | This Transaction can be executed only after a day closure. If the Merchants wants to set higher refund limit, request needs to be sent to the Customer Service Center. Risk manager approval is required. |
| THERE ARE NO TRANS. WITH THIS CARD | Ticket reprint: the actual batch doesn't contain Transactions made with the inserted Card. | None. |
| TOO LARGE VALUE | The value you have entered is too large. | Check the User's manual and type in a correct value. |
| TOTAL AMNT TOO LARGE | The sum of the item amounts is too large. | Delete items from the list. |
| TRANSACTION NOT FOUND | Reversal: the entered Transaction ID cannot be found in the actual batch. | None. |
| TRANSACTION ALREADY REVERSED | Reversal: the identified Transaction is already reversed. | None. |
| TRANSACTION BATCH IS CLOSED | You are not allowed to start new Transaction because the actual batch is closed. | Start Transaction menu/Day closure. |

| Error message | Meaning | Required activity |
|------------------------------|---|--|
| TRANSACTION TYPE NOT ALLOWED | The started Transaction is not allowed for the inserted Card. | Ask the Cardholder to use other Card. |
| PARAMETER DOWNLOAD FAILED | Parameter download process was broken off. | Start the function again manually with Service menu/Parameter download. |
| NOT ENTITLED | The current user tried a function with insufficient user rights. | Login with a user who has the user rights to perform the current task. |
| USE CHIP INTERFACE | The card's limit has been reached for contactless, PIN-less transactions. | Insert the chip into the terminal and enter the PIN code. The current transaction will not be aborted. |
| CONNECTION ERROR IN SIGNPAD | The DCC pad/Sign pad has been disconnected incorrectly. | Call the Customer Service Centre and let them know about the error message. |

Table 17 - Error messages

12 APPENDIX III. Card Recovery Process

12.1 What to Do in Case the Cardholder Leaves the Card at the Merchant Outlet

Sometimes it happens that the Cardholder leaves his Card at the Merchant Outlet after completing the payment. In such situations, please follow the steps below:

1. The Merchant contacts the Customer Service Centre.
2. The Customer Service Centre will contact the Acquirer.
3. The Acquirer will contact the Issuer (based on the information printed on the back of the Card) and requests the instructions for dealing with the Card.
4. Further steps depend on the Issuer's instructions. This might be, but is not limited to, the destroying of the Card, returning Card back to the Cardholder based on the identification Card, delivering the Card to the Issuer etc.
5. The lost Cards need to be handled as described in the General Instructions. Cards can be given back to the Cardholder only if the Issuer instructs the Acquirer in writing to do so.

12.2 General Instructions

A request for capturing a Card can be received during an on-line Transaction displaying the following messages on the Terminal:

| Terminal Code | Host Code | Description |
|---------------|-----------|----------------------|
| 208 | 04 | Pick-up Card |
| 208 | 41 | Lost Card, pick-up |
| 209 | 43 | Stolen Card, pick-up |

The same applies if during an off-line Transaction and Voice Authorization the Customer Service Centre provides the authorization response that the Card should be picked-up.

Merchant's employees and staff should ask the Cardholder to leave the Card with them but never conflict with the Cardholder.

The Card needs to be logged and rendered unusable – as defined it by schemes below - under dual custody as soon as possible then send the Card and the documentation (See the Card Recovery form in [Appendix IX.](#)) to the Acquirer within the required time limit of the Card recovery.

Merchant needs to send the properly recovered Cards (destroyed based on the Card type) along with the Card recovery form and a copy of the Terminal receipt to the Acquirer in form of a registered mail.

In case the capture Card request was received through Voice Authorization write the date and time of call into comments field instead of attaching the Terminal receipt.

The Card Recovery report (copy) needs to be sent to the following email address as well:

| Country | e-mail address |
|----------------|-------------------------------------|
| United Kingdom | pos_support_uk@euronetworldwide.com |
| Italy | pos_support_it@euronetworldwide.com |
| Portugal | Poshdesk.pt@epayworldwide.com |

| Country | e-mail address |
|---------|-------------------------------------|
| France | pos_support_fr@euronetworldwide.com |
| Spain | pos_support_es@euronetworldwide.com |
| | |

The Card must be sent to the following address:

| |
|----------------------------------|
| Euronet Services Kft. |
| POS ACQUIRING BUSINESS OPERATION |
| Alkotas utca 50, Alkotas Point |
| H - 1123Budapest |
| Hungary |

12.2.1 Mastercard Card Recovery Rules

Merchants should use their best efforts to recover a Card by reasonable and peaceful means if:

- The Issuer advises the Acquirer or Merchant to recover the Card in response to an authorization request.
- The Electronic Warning Bulletin file or an effective regional Warning Notice lists the account number.

After recovering a Card, the recovering Acquirer or Merchant must notify its authorization center or its Acquirer and receive instructions for returning the Card. The Acquirer must forward the recovered Card to the Issuer within five calendar days of receiving the Card along with the first copy (white) of the Interchange Card Recovery Form.

If mailing the Card, the recovering Acquirer or Merchant first should cut the Card in half through the magnetic stripe.

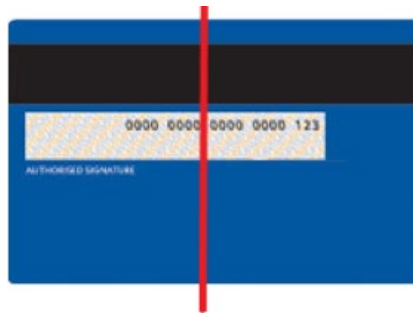


Figure 28. - Vertically cut the Mastercard Card in half

12.2.2 VISA Card Recovery Process

A Merchant must not complete a Transaction and should attempt to recover a Visa Card by reasonable, peaceful means, for any of the following reasons:

- Account Number appears on a Card Recovery Bulletin,
- Acquirer or its Authorizing Processor requests its retention,
- 4-8 digits printed below the embossed or printed Account Number (if present) do not match the first 4-8 digits of the embossed or printed Account Number,
- Merchant has reasonable grounds to believe that the Card is counterfeit, fraudulent, or stolen.

A Merchant must notify the Acquirer that it has recovered a Card and ask for further instructions. The Card needs to be securely destroyed through shredding.

| | |
|-------------|---|
| Note | In case of Visa Bank Cards ensure that the Card is securely destroyed through shredding or incineration. Render all images, Account Numbers, and generic identifiers completely unusable or unreadable. |
|-------------|---|

Cutting the Card in half and disposing of it in the trash does not comply with this requirement.

12.2.3 JCB Card Recovery Rules

JCB Cards: cut away a corner, but do not damage the magnetic stripe or the chip.

12.2.4 AMEX Card Recovery Rules

Card Issuers may occasionally request capture of its Cards to prevent unauthorized use of a lost or stolen Card. All Cards that are captured must be destroyed in a manner which ensures full disablement of the Card. A captured Card must not be returned to the Cardmember.

12.2.5 UPI Cards Recovery Rules

A Merchant should handle captured Cards according to the following procedures:

- Use the Transaction Receipt as the receipt of captured Card to the Cardholder. The receipt should be in triplicate and record Card number as well as reason for Card capture. The three copies of the receipt are kept by the Merchants, the Cardholder, and the Acquirer.
- The captured Card must be immediately cut in the corner (cut in the top left corner of the back along a direction which meets the bottom edge of the magnetic stripe and forms an angle of no more than 45 degrees).
- The Merchant must inform the Acquirer within 3 business days after the day of Card capture and bear any risk if the captured Card is not handled as required.

Cards captured by Merchants will not be returned to Cardholders. When a Merchant captures and handles a Card as required, the Acquirer shall send related documents to UPI within five local business days.

12.2.6 Diners Card Recovery Rules

Merchant must notify the Acquirer about the retained Card within 3 (three) calendar days of the retaining date. Acquirer may request the Merchant to return the recovered Card, or if original is not available, a photocopy or imprint of the Card stating "Card destroyed" will be accepted by the Issuer.

13 APPENDIX IV. – Technical Investigation

This table list the questions/answers that help solve POS Terminal related problems.

| Source of the problem | Investigation question | Sample answer ¹ |
|-----------------------|--|--|
| POS Terminal itself | What is displayed on the POS Terminal? | |
| | When did the problem appear? (after/during which step of the Transaction process) | During Authorization. During printing the Transaction receipt. After entering the amount. |
| Display | What is shown on the Display? | Display is black. / Not readable. /Signs are incorrectly displayed. |
| | When did the problem appear? (after/during which step of the Transaction process) | During Authorization. During printing the Transaction receipt. After entering the amount. |
| Cables/connectors | Have cables/connectors been damaged? Which cable has been damaged? | |
| Printer | What is the problem with the receipt? | Receipts are not printed. The printout is not visible. Strange characters appear on the print-out. |
| Keypad | Which part of the keypad is problematic? | Keypad. Or Specific key. |
| | How frequently does the problem occur? | Sometimes. / Always. / After ... process. |
| Card reader | Is it a physical problem? | The Card cannot be inserted. The Card cannot be read. |
| | Is it an authorization problem? | The Card cannot be accepted. |
| | Which Cards cause this problem? | Specify Card brand (Visa, MC, etc.). Chip Cards/Magstripe Cards. |
| | How frequently does the problem occur? | Sometimes / Always. / After ... process. |
| POS Terminal freeze | When did the problem appear? (After which step of the Transaction process) | During Authorization. During printing the Transaction receipt. After entering the amount. |
| | Which Cards cause this problem (type, Issuer/BIN)? | Specify Card brand (Visa, MC, etc.). The Cards with ... BIN. |
| | What is the application name and parameter version? (Print parameters from Terminal). See the POS Terminal User Guide for details. | Specify details. |

Table 18 - Technical investigation

14 APPENDIX V. – Contact Numbers

All issues related to Transaction processing and POS Terminals must be reported to the local Customer Service Centre either in email or via phone call.

| Customer Service Centers | Contact Number | Email |
|--------------------------|----------------|--|
| Italy | 800 098 932 | POS_SUPPORT_IT@euronetworldwide.com |
| United Kingdom | 0800 0211 549 | POS_SUPPORT_UK@euronetworldwide.com |
| France | 00330805370814 | POS_SUPPORT_FR@euronetworldwide.com |
| Spain | 900 533 497 | POS_SUPPORT_ES@euronetworldwide.com |
| Portugal | 800 110 326 | Poshelpdesk.pt@epayworldwide.com |

Table 19 - Table Contact Numbers

¹ Sample answers only function as guidelines for finding out the most possible about the problem. There are other possible answers to the investigation question as well.

15 APPENDIX VI. – DCC

| Question | Answer |
|--|---|
| 1. Abbreviation of DCC | Dynamic Currency Conversion. |
| 2. With what Cards can DCC be applied? | Mastercard, Maestro, and VISA. |
| 3. How is it possible for the Cardholder to choose the currency of the purchase? | A message appears on the Terminal showing the amount of purchase in both currencies and the exchange rate. The Cardholder may choose to accept or decline the option of paying in his/her home currency when abroad. |
| 4. What happens if the option is declined? | The Cardholder will pay in the currency of the country he/she is in. |
| 5. What happens if the option is accepted? | The Cardholder will pay in the currency of the country he/she is from, meaning that this amount will be debited on his/her account. Plus, a message will appear saying: "I accept that I was given a choice of payment currencies and that I could have paid in local currency. I accept the exchange rate used to perform the currency conversion and my decision is final to pay in YYY ² ." |
| 6. Why does the POS Terminal say: "Previous screen"/"accept"? | Because the Cardholder may still change his/her mind after accepting to pay in his/her home currency and has the right to go back to the previous screen and decline the option of paying in his/her home currency and to pay in the country's currency he/she is in at the moment of purchase. See also POS Terminal User Guide. |
| 7. Could you describe a situation where DCC is applied? | For example, an Austrian Cardholder purchases goods at a UK Merchant. Purchase is initiated by the Merchant by inserting the Card in the Terminal and entering the original GBP amount. When the system realizes that the Card can be offered a DCC service (DCC eligible), the GBP amount is exchanged to the home currency of the Cardholder – in our case: EUR - and displays both the amount and the exchange rate on the screen. The Cardholder would then select the Euro amount and the Transaction would be completed in Euro from the Cardholder's perspective, meaning the Issuer will debit the Cardholder's account with that proper EUR amount. Merchant will be credited with the original GBP amount. DCC can be applied also when a preauthorization is performed. In this case the Austrian Cardholder provides the Card details to the Merchant who will perform a preauthorization. The system realizes that the Card is DCC eligible, the GBP amount is exchanged to the home currency of the Cardholder- so the DCC is offered by the Merchant. If the DCC offer is accepted the preauthorization will be performed and the Cardholder's account will be debited with the proper EUR amount. |
| 8. Are there any other changes in the process of payment due to DCC? | No. |
| 9. What happens if a refund must be made for a DCC Transaction? | If the DCC option was selected for the original Transaction, the DCC option must be selected for the Refund Transaction. |
| 10. Which transaction types offer DCC? | Sale, Preauthorization, Completion, Telephone Order |

² Where <YYY> is Cardholder billing currency, in the form of 3 digits alphanumeric ISO code.

15.1 Dynamic Currency Conversion (DCC) – Merchant Requirements

A Merchant that offers Dynamic Currency Conversion (DCC) must comply with all the following:

- Inform the Cardholder that DCC is optional and not use any language or procedures that may cause the Cardholder to choose DCC by default,
- Ensure that the Cardholder is given all the relevant information to allow them to make a clear and transparent decision to expressly agree to a DCC Transaction (this means that a Cardholder must actively make a selection (for example: checking a box or button) and the DCC option must not be pre-selected),
- Not misrepresent, either explicitly or implicitly, that its DCC service is a Visa or MC service (Inform the Cardholder before obtaining Authorization that DCC is a service provided by the Merchant/ Acquirer)
- Offer DCC in the Cardholder Billing Currency,
- Not impose any additional requirements on the Cardholder to have the Transaction processed in the local currency,
- Not convert a Transaction amount in the local currency that has been approved by the Cardholder into an amount in the Cardholder Billing Currency after the Transaction has been completed but not yet entered into Interchange.

15.2 Dynamic Currency Conversion (DCC) – Disclosure Requirements

An Acquirer must ensure that, before initiating a Dynamic Currency Conversion (DCC) Transaction, its Merchant complies with all DCC Cardholder disclosure requirements in all acceptance environments, as follows:

| Disclosure Description | Priority Check-out ³ | Mail Order | Telephone Order | All Other Transactions |
|---|---------------------------------|-----------------|---------------------|------------------------|
| Agreement type | Written agreement | Mail Order Form | Verbal notification | N/A |
| A statement that the Cardholder has been offered a choice of currencies for payment, including the Merchant’s local currency | X | X | | |
| The specific Transaction Currency agreed by the Cardholder and Merchant. | X | X | | |
| Either as appropriate: <ul style="list-style-type: none"> • Currency symbol of the Merchant’s local currency and the proposed Transaction Currency | | | X | X |
| Total Transaction amount of the goods, services purchased in Merchant’s local currency and the proposed Transaction Currency. | | | X | X |
| Exchange Rate used to determine the Transaction amount | | | X | X |
| A statement that the exchange rate will be determined by the Merchant on the date that the Transaction is processed, without additional consultation with the Cardholder. | X | | | |
| Any currency conversion, commission, fee or markup on the exchange rate over a wholesale rate of government-mandated rate. | X | X | X | X |
| A statement that the Cardholder expressly agrees to DCC by marking an ‘accept’ box on the written agreement or mail order form. | X | X | | |

Table 20 - DCC – Disclosure Requirements

³ For Hotels, Lodging and Vehicle Rental Merchants only.

16 APPENDIX VII. Actual CVM Limits per country

| Country | AMEX | CUP/UIP | Diners/ Discover | JCB | Mastercard | VISA |
|----------|-------------------------------------|-------------------------------|-------------------------------------|--------|--------------------------------------|--------------------------------------|
| France | 50 EUR | 50 EUR | 50 USD or equivalent local currency | 50 EUR | 50 EUR effective from April 24 2020 | 50 EUR effective from May 11 2020 |
| Italy | 50 EUR effective from 31 March 2020 | 50 EUR | 50 USD or equivalent local currency | 50 EUR | 50 EUR effective from 1 January 2021 | 50 EUR effective from 1 January 2021 |
| Spain | 50 EUR effective from 30 March 2020 | 50 EUR | 50 USD or equivalent local currency | 50 EUR | 50 EUR effective from 30 March 2020 | 50 EUR effective from 23 March 2020 |
| UK | 100 GBP effective from 1 April 2020 | 100 GBP as of 15 October 2021 | 45 GBP | 45 GBP | 100 GBP as of 15 October 2021 | 100 GBP as of 15 October 2021 |
| Portugal | 50 EUR effective from 30 March 2020 | 50 EUR | 50 USD or equivalent local currency | 50 EUR | 50 EUR as of 25 March 2020 | 50 EUR as of 23 March 2020 |

Table 21 - CVM limits

17 APPENDIX VIII. – Hotel Industry Specifics

17.1 Reservation

17.1.1 Guaranteed reservation

If a Merchant accepts a Guaranteed Reservation, the Merchant must do all the following:

- Provide disclosure of reservation conditions to the Cardholder at the time of the reservation. If the reservation was made by telephone, the Merchant must send to the Cardholder a written reservation confirmation containing all required disclosures within 24 hours of the reservation.
- Provide to the Cardholder a period of at least 24 hours after delivery of the reservation confirmation to cancel the reservation without penalty.
- Hold the reservation for at least 24 hours after the agreed start time unless the Cardholder cancels the reservation by the time specified in the Merchant's cancellation policy.
- If the Cardholder claims the reservation within 24 hours of the agreed start time, and the Merchant has failed to hold the reservation, provide at no cost to the Cardholder comparable accommodation, merchandise, or services, and pay for associated costs, or as otherwise agreed by the Cardholder, until the reserved accommodation, merchandise, or services become available.
- Process a No-Show Transaction only if the Cardholder has not properly canceled the reservation according to the disclosed and agreed cancellation policy and has not claimed the reservation.

While interacting with the Cardholder...

1. Gather information:
 - The Visa/Mastercard Card account number
 - The Card expiration date
 - The Cardholder's name as it appears on the Card
 - The Cardholder's billing address, phone number and email address (contact information)
2. Provide the Cardholder with the following information:
 - The room rate (including tax)
 - The hotel's address
 - The confirmation code for the guaranteed reservation (advise the Cardholder to keep this for future reference)
3. Explain your cancellation policy

When interacting with the Cardholder you must explain your cancellation policy. Let them know if these rules (or others) apply:

- Guaranteed rooms are held until check-out time on the day following the scheduled arrival
- The deadline for cancelling reservations is 6.00pm (local time) on the scheduled arrival date.
- If the room is not claimed or cancelled on time, the Cardholder will be billed for one night's stay (plus tax) or as set out in the Terms & Conditions the Cardholder agreed upon at time of reservation. Lower cost reservations offer a fixed fee for the Cardholder in exchange for the Cardholder's agreement to forgo any refund.
- If your deadline is earlier than 6.00pm (local time) on the scheduled arrival date, tell the Cardholder the date and time of your deadline, and send a follow-up mail/e-mail with the cancellation policy.

Merchants should offer at least a 24-hour cancellation period after the receipt of the cancellation policy to the Cardholder. Cancellation/return/refund policies must be properly disclosed to the Cardholder.

4. Provide the Cardholder with written confirmation
If the Cardholder requests a written confirmation, be sure to include:

- The Visa / Mastercard Card account number (this must be truncated so that only the last four digits are shown)
- The Card expiration date
- The Cardholder's name as it appears on the Card
- The room rate inclusive of tax and any other appropriate details about the accommodation
- The hotel's address
- The confirmation code
- The Cardholder's rights and responsibilities under the Visa / Mastercard hotel reservation service
- The date and time that cancellation privileges expire
- Disclose the cancellation/return/refund policy

17.1.2 Handling cancellations

While speaking with the Cardholder...

1. Provide them with a cancellation code
2. Advise them to keep a record of the code for future reference

Then...

3. Write "cancelled" on the reservation form and record the cancellation code provided to the Cardholder
4. Provide a written cancellation note to the Cardholder with:
 - The Visa / Mastercard card account number (this must be truncated so that only the last four digits are shown)
 - The Card expiration date
 - The Cardholder's name as it appears on the Card
 - The cancellation code

17.1.3 Handling "no show" Transactions

A guaranteed reservation ensures that a Cardholder's reservation will be honored when a bank Card is used to make it and allows a Merchant to charge a no-show fee for one day if the Cardholder does not cancel the reservation within the timeframe set out in the cancellation policy.

If a Cardholder fails to cancel a reservation or claim the room, you may submit a Visa / Mastercard sales draft for one night's accommodation, plus any applicable tax. Simply write "no show" on the signature panel of the sales draft (if required) and complete all sections of the sales draft, or complete an electronic keyed Transaction as described in the procedure "Priority check-out (Card no longer present)".

Important!

Please note that only eligible Merchant Types may guarantee a reservation and charge a no-show fee for one day. The eligible Merchant Types are

- hotel and lodging
- rental services (equipment, truck, car, boat, aircraft, motorcycle, bicycle rental companies)

17.1.4 Handling reservation service overbooking

If the guaranteed accommodation is not available when the guest arrives, you must at least provide the following at your hotel's expense:

- Comparable accommodation at a hotel of at least equal quality for one night
- Transportation to that establishment
- Forwarding of all messages and calls to that establishment
- A three-minute telephone call

17.1.5 Handling reservations via a third-party agent

Please remember that your hotel is responsible for all its third-party reservations. A reservation can be

cancelled directly through your hotel, or through the third-party agent. It is the responsibility of your hotel to ensure that all cancellations made through a third-party agent are provided to you by the agent.

17.2 Amended Amounts and Delayed Charges

Delayed Charges for Loss, Theft, or Damage

The charge must comply with all the following:

- Be directly related to the merchandise or services provided by the Merchant to the Cardholder during the rental period.
- Be the actual cost for replacement/repair of damage to the Merchant's property or for an insurance deductible, whichever is less
- If a prepayment, not be used to pay for damage, theft, or loss of use

To support the charge, the Merchant must provide to the Cardholder within 10 business days of the check-out and before processing any additional Transaction, documentation that does all the following:

- Explains the charge and connects the charge to the Cardholder's use of the merchandise or services.
- Includes any accident, police, or insurance report.
- For damage provides at least 2 quotes from entities that are legally permitted to perform repairs.
- Specifies the portion of the loss, theft, or damage that will be paid by insurance and the reason that the Cardholder is liable for the amount claimed.
- Informs the Cardholder that payment for loss, theft, or damage with the Cardholder's Card is optional and not a required or default payment option.
- The Cardholder must expressly approve the charge before the Merchant processes the Transaction (except in the Europe Region).

In the Europe Region:

- The Cardholder may, within 10 business days of receiving this confirmation, and at no cost to the Merchant, provide an alternative written estimate for the cost of repairing the damage.
- If agreement is not reached between the Merchant and the Cardholder for the cost of repairing the damage, and if the Merchant processes the delayed charge Transaction, the Cardholder may dispute the Transaction.
- The Merchant must wait 20 business days from the date of the confirmation receipt provided to the Cardholder before processing a delayed charge for damages.
- The Merchant must process the charge within 90 calendar days of the check-out.

All Other Delayed Charges

The charge must be directly related to both of the following:

- The merchandise or services provided by the Merchant to the Cardholder (for example: tolls or parking tickets).
- A Transaction in which the Cardholder participated.

To support the charge, the Merchant must provide to the Cardholder both of the following:

- The Transaction Receipt for the delayed charge.
- An explanation of the charge.
- The Cardholder must not approve the charge before the Merchant processes the Transaction.
- The Merchant must process the charge within 90 calendar days of the rental return, check-out, or disembarkation date.

Amended Amounts

The charge must be directly related to both of the following:

- The merchandise or services provided by the Merchant to the Cardholder (for example: insurance or rental fees).
- A Transaction in which the Cardholder participated.

To support the charge, the Merchant must provide to the Cardholder the amended Transaction Receipt:

- The Cardholder must not approve the charge before the Merchant processes the Transaction unless required by applicable laws or regulations.
- The Merchant must process the charge within 24 hours of check-out.

17.3 Authorization

17.3.1 Obtaining authorization

It is important that you obtain electronic authorization in all circumstances. The authorization will stay valid for the length of the agreement between the hotel and the Cardholder. For stays longer than 14 days, we recommend that you close the Cardholder's account with your hotel, complete the Transaction and create a new authorization for the new agreement period.

You must record the following items in the Cardholder folio:

- Date
- Amount authorized
- Authorization code

17.3.2 Obtaining agreement from Cardholders for charges

You must ensure that, at check-in, the Cardholder or guest signs an agreement to pay for delayed or amended charges as defined by your terms and conditions. You must also ensure that the Cardholder or guest signs an agreement covering priority check-out facilities if required.

17.3.3 Obtaining authorizations

1. When the Cardholder wishes to check in to your hotel:
 - After you request a payment method, the Cardholder tenders a Card
 - Explain your policy regarding delayed or amended charges for items discovered after check-out, such as room service, telephone, or mini bar charges
 - Offer the priority check-out service to the Cardholder
 - Estimate the amount required for authorization
2. If Cardholder requests priority check-out you must:
 - Record the Card account 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 mail address / e-mail address
- The Cardholder account number (Card number) on the check-out agreement matches the account number (Card number) on the authorization of the estimate.

3. Insert or swipe Card in the Terminal

Place the chip Card into the Terminal and follow the onscreen prompts. Obtain an electronic authorization for the full amount.

4. The Cardholder enters their PIN or signs the receipt (if Merchant would like to obtain a signature see also [2.1.4](#)). The Transaction is either:

- Approved – The authorization code is retained on file.
 - Declined – Request another Card or form of payment.
5. Obtain Cardholder's signature on the hotel registration document
- Once the request has been approved, you must obtain the Cardholder's signature agreeing to the terms and conditions for priority check-out and any delayed or amended charges.
6. Keep the Terminal receipt
- Attach the Terminal receipt to the hotel registration document.

17.3.4 Reversing authorizations

You should reverse the preauthorization full or partial amount where it is applicable. If the preauthorized amount is higher than the value of the guest's final bill, it is important that you process a preauthorization reversal for the difference between the authorized amount and the value of the Cardholder's final bill. In processing a preauthorization reversal, you should advise the Cardholder:

- That you have attempted to reverse an authorization
- Of the authorization code number
- To contact their issuing bank to have released the hold on fund due to authorization if not performed by the issuing bank automatically.

The whole Transaction can be reversed before the next batch closing. After the batch closing only refund Transaction can be processed to credit the Cardholder.

17.3.5 Authorizing estimates

The estimated authorization procedure allows you to assess the final Transaction amount and receive the protection of an authorization before the guest checks out.

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

- The expected length of stay
- The room rate with tax
- The estimated miscellaneous charges

The Cardholder might be prompted to enter their PIN as part of the process for authorizing an estimate. 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 (except when the Issuer debits the account based on the authorization).

Merchant must monitor the estimated spending versus the actual spending of the Cardholder and initiate incremental preauthorization if the estimated amount is lower than the final Transaction amount appearing on the invoice. Of course, if the estimated amount is higher than the final Transaction amount a preauthorization reversal should be initiated with the difference before completion is initiated with the final invoiced amount. This procedure will help the Issuers to handle open balance of the Cardholders and avoid Cardholder disputes. Majority of the Card Associations mandate that final Transaction amount cannot differ from the sum of the preauthorizations.

In case of Mastercard the actual Transaction amount needs to be authorized; no extra payment guarantee is allowed. Authorization must be reversed within 24 hours after the Transaction was cancelled or finalized with a lower amount. Mastercard monitors the procedure and penalty is set.

In case of UPI and JCB Cards, 15% tolerance is kept by UPI and JCB meaning that the final Transaction amount (completion) can be 15% higher or less than the sum of the previously estimated authorization amount and

preauthorization incremental amounts. For example, an authorization for an estimated amount of €1,000 at check-in will be valid for a final amount of up to €1,150.

In case of Diners/Discover – no pre-authorization, incremental pre-authorization, completion is allowed. In such cases, normal authorization should be sent.

17.3.6 Revising the authorization of an estimate

When the guest extends (or reduces) his authorization initiated on estimated amount. If the recalculated amount exceeds the original authorization the hotel must obtain an incremental authorization for the amount in excess of the original authorization.

17.3.7 Procedure: revising the authorization of an estimate

1. Revise the authorization

Periodically you may need to revise (top up) the estimate if the Cardholder's expenditure exceeds the original authorized estimate. If a top-up is required, this should be processed electronically and assumes that the revised amount is higher than your floor limit. It is strongly recommended that electronic authorization is sought.

2. Enter the Card details

Enter the Card details using the keypad. The top-up is either:

- Approved – The authorization code is printed on the Terminal
- Declined – Request another form of payment

3. Keep the Terminal receipt

Attach the Terminal receipt to the guest record.

The priority check-out service is a quick and convenient procedure for you and your guests, allowing all parties to avoid delays at peak check-out times. When using the service, it is important that you correctly follow these simple steps. Failure to do so may result in unnecessary customer disputes and potential chargebacks.

17.3.8 Hotel check-out (Card present)

1. Decide whether you need authorization or Preauthorization completion

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

- If the final bill amount is less than the sum of all authorized amounts, the terminal will perform a partial reversal automatically for the difference.
- If the final bill amount exceeds the total of all previous authorized amounts, the terminal will automatically perform an incremental preauthorization for the difference.
- If no authorization was previously obtained, authorization is required for the full amount.
- In case of UPI Transactions final amount (completion) could be 15 % less, or more than the sum of the Preauthorizations

2. Insert or swipe Card in the Terminal, place the chip Card into the Terminal and follow the onscreen prompts. If the Card does not have a chip, swipe the magnetic stripe.

3. Cardholder enters PIN or signs receipt (if Merchant requests a signature- see also [2.1.4](#)) and the Transaction is either:

- Approved – The authorization code is retained on file
- Declined – Request another form of payment

4. Keep the Terminal receipt

Attach the receipt to the guest record.

17.3.9 Priority check-out (Card no longer present)

1. Finalize the guest's bill and folio

Complete the sales draft by entering the total charges incurred during the stay, including restaurant, telephone and miscellaneous charges. Compare the final bill amount with the total amount of authorized estimates.

- If the final bill amount is less than the sum of all authorized amounts, the terminal will perform a partial reversal automatically for the difference.
- If the final bill amount exceeds the total of all previous authorized amounts, the terminal will automatically perform an incremental preauthorization for the difference.
- If no authorization was previously obtained, authorization is required for the full amount.
- In case of UPI Transactions the final amount (completion) could be 15 % less or more than the sum of the preauthorizations.

2. Keep the Terminal receipt. Attach the receipt to the guest record.

3. Mail / e-mail all sales information to Cardholder.

Transaction receipt must be provided at or within 3 business days of the Cardholder departure, check-out:

- A completed sales draft indicating the final amount with the words "signature on file" on the signature line, or a printout of the Visa / Mastercard billing
- The itemized hotel bill
- A copy of the signed priority check-out agreement

4. File your copy of the documentation

Retain a copy of the itemized bill and completed signed check-out agreement for at least six months after the Transaction date.

This procedure allows you to bill Cardholders for any additional charges discovered after they have checked out – such as room service, telephone, or mini bar charges. When billing guests for additional charges, it is important that you correctly follow these simple steps.

17.3.10 Delayed charge

Delayed Transaction can be initiated by the Merchant after the guest left only in case the Cardholder has given his prior consent to be charged for goods, services or other charges that remain unpaid.

Delayed Transaction must be initiated by the Merchant within 90 calendar days calculated from check out date. Initiate a separate authorization for delayed charges, with the words "signature on file" on the signature line for room, food, or beverage as follows:

1. Obtain electronic authorization if applicable

Enter the Card details. The Card is either:

- Approved – The authorization code is printed on the Terminal receipt
- Declined – Contact the Cardholder at the address provided to request another form of payment.

2. Keep the Terminal receipt

Attach the receipt to the guest record.

3. Mail / e-mail the additional charge information to the Cardholder

- The Transaction sales receipt with the words "signature on file" on the signature line
- A copy of the sales draft with a detailed explanation of the additional charges

Failure to include the sales draft will result in Cardholder queries and possible complaints.

17.4 UPI - Hotel Reservation CNP Transactions

17.4.1 Reservation

1. When a Cardholder makes a reservation via telephone, E-mail, or other non-face-to-face channels, the hotel Merchant conducts a key-in preauthorization Transaction to make a reservation for the Cardholder.
2. A hotel Merchant or its agent must obtain the Cardholder's name, Card number, and Card expiration date displayed on the Card for each reservation. The scheduled check-in date and accommodation duration must also be provided to the Cardholder.
3. The Cardholder's billing information is optional (depending on the hotel or agent's request.)
4. The cashier keys in the Card number, expiration date, and amount on the POS Terminal to initiate a preauthorization Transaction. The Transaction amount should be one-night's lodging fee or a specific amount confirmed by both the Cardholder and the Merchant.
5. The hotel Merchant generates a reservation number and provides it to the Cardholder, and must also inform the Cardholder of the following information:
 - Accommodation fee per night (incl. tax);
 - Address of the establishment;
 - Duration of the Cardholder's room reservation;
 - Cancellation of the reservation is required to be completed within the time specified by the hotel;
 - If the Cardholder fails to cancel the reservation on time and does not check in, one night's lodging fee or a specific amount will be charged (incl. tax);
 - If the Cardholder reserves a room for other parties, the Cardholder is required to provide their names and all relevant information to the Hotel Merchant before the guests check in the room.
6. The Terminal prints a receipt upon receiving a successful response from the Issuer.
7. To better identify the reservation, items on the receipt should include information, such as Card number, expiration date, Transaction amount, Transaction type, retrieval reference number, authorization number, and Transaction date, the Acquirer's Institution Identification Number (IIN), Merchant Identification Number (MID), Merchant name, Terminal ID (TID), Transaction serial number, and batch number.
8. Once the payment is successfully completed, the hotel Merchant must provide the Cardholder with an electronic receipt containing the reservation confirmation code, accommodation information, other policies, and regulations, and so on.
9. To prevent any dispute from the Cardholder claiming that he/she has not been informed and refusing to pay for a No Show, the hotel Merchant must request the Cardholder to confirm receipt of a cancellation policy.

17.4.2 Hotel Reservation Cancellation

1. The Cardholder cancels the reservation within the deadline stated by the hotel Merchant and provides information, such as reservation number and credit Card or signature-based debit Card number in the way agreed by both the Cardholder and the Merchant.
2. The Merchant sends a preauthorization cancellation request. The Merchant must properly keep the Transaction receipts.
3. The Merchant generates and provides a cancellation number to the Cardholder and suggests the Cardholder to remember the cancellation number.
Upon the Cardholder's request, the Merchant should reply with a written notice that includes the following information:
 - Card number (may be truncated for security)

- Card expiration date
- Cardholder's name
- Cancellation number
- Original reservation number and other relevant information.

17.4.3 No Show

1. If the Cardholder does not cancel the reservation nor checks in on time, the hotel Merchant will charge an accommodation fee (one night fee or an amount specified on the reservation).
2. The cashier initiates a preauthorization completion Transaction by keying in the Card number and preauthorization number and prints out the Transaction receipt after the acquirer system returns a success response. The cashier marks "No Show" or "NO CHECK IN" on the Transaction receipt.

17.4.4 Priority Check-out Service Merchant Processing

1. The Merchant describes the priority check-out service to the guest. If the guest requests Priority Check-Out, the Merchant must:
 - Ensure that the Card number, expiration date, and Cardholder's name have been recorded.
 - Give the guest a priority check-out agreement (if the check-in policy includes the priority check-out policy, this agreement is optional.)
 - Inform the guest of the policy regarding any charges after check-out.
 - Ask the guest to return the signed agreement at any time before check-out.
2. When the guest returns the agreement, the Merchant must verify that:
 - The guest has signed the agreement.
 - The mailing address is included so that a copy of the final bill can be sent to the guest after the guest's departure.
 - The Card nr on the check-out agreement matches the account nr on the Transaction receipt.
3. If the Cardholder has signed the agreement, after the guest leaves the hotel Merchant, the Merchant must:
 - Initiate a preauthorization completion Transaction on the POS Terminal.
 - Write "Signature on file" in the signature column of the Transaction receipt.
4. The Merchant must mail the following documents to the guest within three business days upon request:
 - The Transaction receipt indicating the total amount with the words "Priority Check-out" in the signature column.
 - The itemized bill.
 - Copy of the Priority Check-out Agreement.

17.4.5 Late Charge

It may happen that, after the Cardholder checks out, the hotel Merchant finds that the charged amount is less than the actual amount due to a miscalculation or other reasons.

To prevent this from happening, the hotel Merchant must explain the policies regarding late charges when the guest checks in. At the time of check-in, it is recommended that the hotel Merchant asks the guest to sign an agreement to pay for any late charges. If a late charge occurs after the guest checks out, the Merchant must:

- Contact the Cardholder and send a letter indicating the late charge. (If the agreement has not been signed, the Merchant must request the guest to send back a signed confirmation letter.)
- Obtain a new authorization from the Issuer and initiate a preauthorization completion Transaction.
- Indicate "Signature on file" on the Transaction receipt.
- Mail a copy of the Transaction receipt and itemized bill to the guest.

Any late charges must not be collected unless the guest agrees to pay. The Merchant must not charge any fees to avoid damages to the room.

17.5 JCB Hotel, Cruise, & Rent-a-Car Service Program

17.5.1 JCB Guaranteed Reservation Program

17.5.1.1 Introduction

This program:

- Allows a Cardmember enjoy a room and/or rent-a-car guarantee reservation service; and
- Guarantees payment to a Merchant if the reservation is not used and properly canceled.

17.5.2 General Requirement

A Merchant must:

- Accept any JCB Cards for guaranteed reservation
- Have a valid Guarantee Reservation Program contract with the Acquirer
- Follow the following procedure.

1. Billing Information: Merchant must obtain at least the following information from a Cardmember:

- Cardmember's name as it appears on the JCB Card, and Cardmember address
- Card number and an expiration date
- Expected arrival date

2. Reservation Confirmation: A Merchant must inform a Cardmember of the following:

- Rate and total amount to be charged to the JCB Card
- Merchant's address
- Confirmation number for the Guarantee Reservation
- To retain a record of this number for future reference
- The time when accommodations and/or rent-a-car will be held
- Cancellation deadline
- If the room is not claimed and canceled in time, the Cardmember will be billed.

3. Authorization Process

A Merchant must obtain authorization in accordance with operations manual.

4. Transaction Process

A Merchant may not complete a Sales Draft. A Merchant must mail the following to the Cardmember within one week:

- The written reservation confirmation
- Cardmember copy of the Sales Draft
- Complete explanation of cancellation requirements

5. Handling Cancellations

A Merchant must:

- Provide a cancellation number
- Ask a Cardmember to retain a record of the number for future reference
- Mail the following to the Cardmember:

- The written cancellation verification if requested by the Cardmember.

6. Handling “No Show” Transactions

If a Cardmember fails to cancel a reservation and claim a room, a Merchant may bill a Cardmember for one night’s room according to the following procedures:

- Obtain authorization in accordance with operations manual
- Complete a Sales Draft by printing or typing the following information:
 - Cardmember’s name
 - Cardnumber and an Expiration Date
 - Total amount of one night’s room
 - Authorization Approval Code
 - Words “No Show” in the space for the Cardmember’s signature.

7. Unavailable Accommodations

If a reserved accommodation is unavailable, the Merchant must provide to a Cardmember the following services without charge:

- Comparable accommodations at an alternate establishment for the number of nights specified in the reservation or until the reserved accommodations become available at the original establishment
- If requested, two 3-minute telephone calls, and message forwarding to the alternate establishment
- Transportation to the alternate establishment’s location and return to the original establishment. If requested, the hotel must provide daily transportation to and from the alternate establishment.

17.5.3 Express Check-Out Program

17.5.3.1 Introduction

This program:

- Allows a Cardmember to authorize the use of his/her JCB Card for payment of his/her total obligation to the Merchant, with or without prior knowledge of the total amount, by signing a completed express check-out agreement
- Eases the workload on hotel and cruise employees at check-out rush hour.

17.5.3.2 General Requirement

A Merchant must:

- Accept any JCB Cards for express check-out
- Have a valid Express-Check-Out Program contract with an Acquirer
- Follow the following procedure:

1. At Registration

A Merchant must imprint a Sales Draft with a JCB Card and provide a Cardmember an Express Check-Out authorization forms, which must include the following information (to be written or imprinted):

- Merchant’s name, address, and telephone number
- Cardmember’s name and address
- Card number and an Expiration Date

- Cardmember signature
- Room number.

2. After Check-Out

A Merchant must obtain authorization in accordance with operations manual; complete the Sales Draft as follows:

- Write the words “Signature on File/Express Check-Out” in the space for the Cardmember’s signature.
- Fill in the amount of total charge.

Mail the following to the Cardmember within 3 business days:

- Copy of the hotel bill
- Cardmember copy of the Sales Draft
- Copy of the Express Check-Out authorization form.

18 APPENDIX IX. –Card Recovery Form

The Card Recovery Report needs to be filled out in case a captured Card request was received from the POS Terminal or the Voice Authorization system. The Card needs to be destroyed then the report must be sent to the address of the Acquirer. (See the address [above.](#))

Card Recovery Report

| CARD RECOVERY DETAILS | |
|---|---|
| MERCHANT NAME (Renter / Lessee) | |
| SITE ID (MID) | TERMINAL ID (TID) |
| STREET | COUNTRY |
| POSTAL CODE | PHONE |
| TOWN | FAX |
| EMAIL | |
| DATE RECOVERED | TIME RECOVERED |
| LOCATION OF RECOVERY | |
| Was the Card retained by a law enforcement Agency <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| CARD WAS RECOVERED, LOGGED, COUNTED, DESTROYED BY (PRINTED NAME AND SIGNATURE) | |
| 1. | |
| 2. | |
| CARD INFORMATION | |
| REASON FOR CARD RECOVERY | |
| <input type="checkbox"/> Voice authorization | <input type="checkbox"/> Terminal response |
| <input type="checkbox"/> Left behind | <input type="checkbox"/> Non-hologram |
| <input type="checkbox"/> Authenticator | <input type="checkbox"/> Code 10- Merchant Suspicious |
| <input type="checkbox"/> Other | |
| CARD NUMBER (first 6 digits and last 4 digits) | |
| CARDHOLDER NAME, TITLE IF APPLICABLE (first initial of the first name and first and last initials of last name) | |
| EXPIRY DATE | |
| COMMENTS (arrests, other Cards recovered): | |
| | |
| DATE OF RECOVERY REPORT | Merchant's signature |

19 Appendix X. - Daily Sample Reconciliation Report (Blended and Unblended (MIF++))



Secure Financial Transactions - Any Time, Any Place

Reconciliation Report for DD.MM.YYYY

| Cardtype | Cardnumber | Expiry date | Amount | TX-Type | MDR | State | Doc State | AID | DCC Currency Ref. | DCC Commission (EUR) | Date | TID | Batch No. | STAN |
|------------------------------|------------|-------------|--------|---------|-----|-------|-----------|-----|-------------------|----------------------|------|-----|-----------|------|
| VISA VISA VISA VISA | | | | | | | | | | | | | | |
| Total for Batch TID EN | | | GBP | | | | | | | | | | | |
| Total for TID EN | | | GBP | | | | | | | | | | | |

| Cardtype | Cardnumber | Expiry date | Amount | TX-Type | MDR | State | Doc State | AID | DCC Currency Ref. | DCC Commission (EUR) | Date | TID | Batch No. | STAN |
|--|------------|-------------|--------|---------|-----|-------|-----------|-----|-------------------|----------------------|------|-----|-----------|------|
| MasterCard MasterCard Amex MasterCard Amex China Unionpay VISA Amex Amex MasterCard Amex Amex | | | | | | | | | | | | | | |
| Total for Batch / TID EN | | | | | | | | | | | | | | |
| Total for TID EN | | | | | | | | | | | | | | |
| Total MDR | | | | | | | | | | | | | | |
| Other merchant fee | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|---------------|--|--|-----|--|--|--|--|--|--|--|--|--|--|--|
| Total for MID | | | EUR | | | | | | | | | | | |
|---------------|--|--|-----|--|--|--|--|--|--|--|--|--|--|--|

Figure 29. - Blended Daily Reconciliation Report



Secure Financial Transactions - Any Time, Any Place

Reconciliation Report for DD.MM.YYYY

| Cardtype | Cardnumber | Expiry date | Amount | TX-Type | Card Associat. Fees (GBP) | Euronet fees (GBP) | State | Dcc State | AID | DCC Currency Ref. | DCC Commission (GBP) | Date | Batch No. | STAN |
|-----------------------------------|------------|-------------|--------|---------|---------------------------|--------------------|-------|-----------|-----|-------------------|----------------------|------|-----------|------|
| MasterCard | | | GBP | | | | | | | | 0,00 | | | |
| Total for BatchNN / TID EN1000NNN | | | GBP | | | | | | | | 0,00 | | | |
| Total for TID EN1000NNN | | | GBP | | | | | | | | 0,00 | | | |
| Card Association fee | | | GBP | | | | | | | | | | | |
| Euronet fee | | | GBP | | | | | | | | | | | |
| Interchange fee | | | GBP | | | | | | | | | | | |
| Other merchant fee | | | GBP | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|--------------------|--|--|----------|--|--|--|--|--|--|--|--|--|--|--|
| Total for MID NNNN | | | 0,00 GBP | | | | | | | | | | | |
|--------------------|--|--|----------|--|--|--|--|--|--|--|--|--|--|--|

Figure 30. - Unblended (MIF++) Daily Reconciliation Report

20 Appendix XI: Monthly Sample Merchant Invoice and Statement Report (Blended and Unblended (MIF++), Monthly MIF Report)

Euronet 360 Finance Ltd
55 Baker Street
7th Floor North Block
London
W1U 7BU
United Kingdom

Statement/Invoice

Invoice Number: 0905120191101
Statement Period: 01/11/19 to 30/11/19
Merchant Number: 9061
DBA Name: Pxp
Currency: GBP

Recipient

Pxp
Pxp Pxp
Test Street
London, 12345
VAT Number 123456789

Contact information

For customer service please call 0800 0211 649
VAT Number: GB 288 3085 67
For more information please send an e-mail to pos_support_uk@euronetworldwide.com or contact to your E360F Sales Manager.

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Summary

| | Items | Amount | | Fee Summary |
|---------------|-------|--------|---------------------------------|-------------|
| Sales | 0 | 0.00 | Fees/Charges | |
| With Cashback | 0 | 0.00 | Interchange Fee | 0.00 |
| Returns | 0 | 0.00 | Card Association Scheme Fee | 0.00 |
| Net Sales | 0 | 0.00 | Card Association Processing Fee | 0.00 |
| Chargebacks | 0 | 0.00 | Euronet fee | 0.00 |
| Adjustments | 0 | 0.00 | Other Fees | 0.00 |
| Total Sales | 0 | 0.00 | Total Charges and Fees | 0.00 |

Charges and Fees have been posted to Bank Account IBAN: GB77BOFA16505165061650 BIC: BOFAGB22XXX

Year to Date Reporting Values

Current Year to Date Net Sales: 0.00

Volume Recap

| Card Type | --- Sales --- | | --- Cashback --- | | --- Credits --- | | --- Net Sales --- | | Per Item |
|------------|---------------|--------|------------------|--------|-----------------|--------|-------------------|----------|----------|
| | Item Count | Amount | Item Count | Amount | Item Count | Amount | Amount | Discount | |
| MasterCard | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| VISA | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| CUP | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| Diners | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |

Daily Deposit Summary

| Batch Date | Settlement Date | Reference | Paid by Merchant Payment Services |
|----------------|-----------------|---------------------|-----------------------------------|
| 20/11/19 | 01/12/19 | UK18120103340148061 | 0.00 |
| Deposit Totals | | | 0.00 |

Merchant Balance 0.00
Each batch under 'Paid by Merchant Payment Services' has been posted to Account IBAN: GB77BOFA16505165061650 BIC: BOFAGB22XXX

Daily Fee Activity

| Date | Fee Amount |
|-------|------------|
| Total | 0.00 |

Chargebacks

| Card | Chargeback Reason | Ref# | Chargeback amount | Chargeback Date | Transaction Date |
|------|-------------------|------|-------------------|-----------------|------------------|
|------|-------------------|------|-------------------|-----------------|------------------|

Each Chargeback has been posted to Account IBAN: GB77BOFA16505165061650 BIC: BOFAGB22XXX

Adjustments

| Card | Adjustment Reason | Ref# | Amount | VAT | Adjustment Date | Transaction Date |
|------|-------------------|------|--------|-----|-----------------|------------------|
|------|-------------------|------|--------|-----|-----------------|------------------|

Each Adjustment has been posted to Account IBAN: GB77BOFA16505165061650 BIC: BOFAGB22XXX

Summary of Charges

| Item Description | Item Count | Net Sales Amount | Interchange Fee | Scheme Fee | Processing Fee | Euronet fee |
|------------------|------------|------------------|-----------------|------------|----------------|-------------|
|------------------|------------|------------------|-----------------|------------|----------------|-------------|

Other Fees

Non Taxable Items

| Description | Items | Rate | Totals |
|-------------|-------|------|--------|
|-------------|-------|------|--------|

Taxable Items

| Description | Items | Rate | Extended Amt | Tax | Totals |
|-------------|-------|------|--------------|-----|--------|
|-------------|-------|------|--------------|-----|--------|

Total NON-Taxable Items 0.00
Total Taxable Items 0.00
Total Other Fees 0.00

Euronet 360 Finance Ltd
55 Baker Street
7th Floor North Block
London
W1U 7BU
United Kingdom

Statement/Invoice
Invoice Number: 07536/20191101
Statement Period: 01.11.19 to 30.11.19
Merchant Number: 7536
DBA Name: Posabo_mf1
Currency: GBP

Recipient
Posabo_mf1

Alkotás 50
Budapest, 1120
VAT Number: 123456789

Contact information

For customer service please call 0800 0211 549
VAT Number: GB 288 3085 87
For more information please send an e-mail to pos_support_uk@euronetworldwide.com or contact to your E360F Sales Manager.

News

Summary

| | Items | Amount | Fees/Charges | Fee Summary |
|---------------|-------|--------|---------------------------------|-------------|
| Sales | 0 | 0,00 | Interchange Fee | 0,00 |
| with Cashback | 0 | 0,00 | Card Association Scheme Fee | 0,00 |
| Returns | 0 | 0,00 | Card Association Processing Fee | 0,00 |
| Net Sales | 0 | 0,00 | Euronet fee | 0,00 |
| Chargebacks | 0 | 0,00 | Other Fees: | 0,00 |
| Adjustments | 0 | 0,00 | | |
| Total Sales | 0 | 0,00 | Total Charges and Fees | 0,00 |

Charges and Fees have been posted to Bank Account IBAN: GB35BOFA16505016165050 BIC: BOFAGB22XXX

Year to Date Reporting Values

Current Year to Date Net Sales: 0,00

Volume Recap

| Card Type | --- Sales --- | | --- Cashback --- | | --- Credits --- | | --- Net Sales --- | | |
|------------|---------------|--------|------------------|--------|-----------------|--------|-------------------|----------|----------|
| | Item Count | Amount | Item Count | Amount | Item Count | Amount | Amount | Discount | Per Item |
| MasterCard | 0 | 0,00 | | | 0 | 0,00 | 0,00 | 0,00 | 0,00 |
| VISA | 0 | 0,00 | | | 0 | 0,00 | 0,00 | 0,00 | 0,00 |
| CUP | 0 | 0,00 | | | 0 | 0,00 | 0,00 | 0,00 | 0,00 |
| Diners | 0 | 0,00 | | | 0 | 0,00 | 0,00 | 0,00 | 0,00 |

Daily Deposit Summary

| Batch Date | Settlement Date | Reference | Paid by Merchant Payment Services |
|----------------|-----------------|----------------------|-----------------------------------|
| 30.11.19 | 01.12.19 | 00019120108334047536 | 0,00 |
| Deposit Totals | | | 0,00 |

Merchant Balance: -16,52
Each batch under 'Paid by Merchant Payment Services' has been posted to Account IBAN: GB35BOFA16505016165050 BIC: BOFAGB22XXX

Daily Fee Activity

| Date | Fee Amount |
|-------|------------|
| Total | 0,00 |

Chargebacks

| Card | Chargeback Reason | Ref# | Chargeback amount | Chargeback Date | Transaction Date |
|------|-------------------|------|-------------------|-----------------|------------------|
|------|-------------------|------|-------------------|-----------------|------------------|

Each Chargeback has been posted to Account IBAN: GB35BOFA16505016165050 BIC: BOFAGB22XXX

Adjustments

| Card | Adjustment Reason | Ref# | Amount | VAT | Adjustment Date | Transaction Date |
|------|-------------------|------|--------|-----|-----------------|------------------|
|------|-------------------|------|--------|-----|-----------------|------------------|

Each Adjustment has been posted to Account IBAN: GB35BOFA16505016165050 BIC: BOFAGB22XXX

Summary of Charges

| Item Description | Item Count | Net Sales Amount | Interchange Fee | Scheme Fee | Processing Fee | Euronet fee |
|------------------|------------|------------------|-----------------|------------|----------------|-------------|
|------------------|------------|------------------|-----------------|------------|----------------|-------------|

Other Fees

Non Taxable Items

| Description | Items | Rate | Totals |
|-------------|-------|------|--------|
|-------------|-------|------|--------|

Taxable Items

| Description | Items | Rate | Extended Amt | Tax | Totals |
|-------------|-------|------|--------------|-----|--------|
|-------------|-------|------|--------------|-----|--------|

Total NON-Taxable Items: 0,00
Total Taxable Items: 0,00
Total Other Fees: 0,00

Interchange FEE Report for 2019-12

Merchant name: Test Merchant
Merchant ID: 121212
Currency: EUR



Total fees per card brands

| Brand | Total number | Total value | Total service charge | Total card association fee | Total ST | Summed fee |
|------------|--------------|-------------|----------------------|----------------------------|----------|------------|
| CUP | 1 | 854.00 | 2.8 | 21.24 | 170.20 | 8.30 |
| MasterCard | 1 | 298.24 | 1.45 | 1.45 | 0.56 | 0.22 |
| VISA | 1 | 87.00 | 2.81 | 2.81 | 1.54 | 1.66 |
| Total | 3 | 1239.24 | 7.06 | 25.50 | 172.30 | 10.18 |

Transaction detailed fees

| Date & time | Invoice | Card Brand | Card Number | Transaction type | Ref. No. | Terminal ID | Service Charge | Interchange Fee | Card Association fee | Summed fee |
|---------------------|---------|------------|------------------|------------------|--------------|-------------|----------------|-----------------|----------------------|------------|
| 2019-12-18 13:12:31 | 854.00 | MasterCard | 5211110000001111 | Sale | 000320000014 | BN11000111 | 20.52 | 170.20 | 21.24 | 8.30 |
| 2019-12-18 08:43:11 | 298.24 | VISA | 4311110000001111 | Sale | 000320000008 | BN11000111 | 1.45 | 0.56 | 0.57 | 0.22 |
| 2019-12-24 12:21:35 | 87.00 | CUP | 4311110000001111 | Sale | 000320000177 | BN11000111 | 2.81 | 1.54 | 0.62 | 1.66 |