

# Reduce costly credit card procedural errors

*Does your business make these common mistakes?*

- Accept an unsigned card for payment. (C, F1, I)
- Fail to compare signature on the card to signature on the receipt. (C, F1, I)
- Fail to imprint Card. (C, F1, I)
- Record or circle ANYTHING on sales receipt. (C)
- Record the 3 digit code on back of card on ANYTHING. (F1, I, L, V)
- Record the customer address on imprint slip. (F1, I, L, V)
- Fail to securely store customer information (including credit card numbers). (F3, I, L)
- Fail to compare last four numbers on receipt to credit card. (C, F1, I)
- Fail to review expiration date on card. (C, F1, I)
- Fail to verify shipping address through AVS. (C, F1, F3, I, S)
- Fail to capture credit information on a secure web page. (F3, I, V)
- Setting a MINIMUM purchase requirement to use a credit card. (V)
- Setting a MAXIMUM purchase allowed by credit card. (V)
- Adding a surcharge for credit card customers. (V)
- Improper tips processing. (\$\$\$)
- Failure to watch for skimming devices. (I, Fraud, \$\$\$)
- Processing credit cards for any other business. (C, F2, V)
- Processing a mistake as a return on the same day the mistake occurred. (\$\$\$)
- Using your OWN credit card in your store's terminal. (F2, V, \$\$\$)
- Failure to keep adequate records. (C)
- Failure to ensure name you process under is prominent on receipts. (C)
- Failure to SECURE wireless networks. (F3, I, L, V)
- Failure to PROMPTLY reply to Chargeback requests. (C)
- Failure to specify return policy on receipts, work orders or websites. (C)
- Failure to have a pre-agreed-to collection policy to protect business in case of Chargeback. (\$\$\$)

**Key:**

- C Cashier error that can cost a business money through a Chargeback
- F1 Cashier error that can allow fraud or identity theft to occur
- F2 Owner activity defined by MasterCard®/VISA® Rules as fraud
- F3 A business process violation that can lead to fraud
- I Cashier or Owner error that can lead to or allow Identity Theft
- L Allowing customer information to get out can lead to a lawsuit
- S This processing error costs a business money through additional surcharges
- V Direct VIOLATION of Bank Card Rules, HEAVY fines possible.
- \$\$\$ Unnecessary charges that can be easily avoided. Typically NOT caused by violations.

*Ask how we can help you lower your processing costs  
and avoid costly surcharges and fines. Call today!*

**Merchant Processing  
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