



*Total Merchant Concepts, Inc.*

## **BEST PRACTICES 4 RETAIL**

*Improper card acceptance can be spendy!  
Take these steps to minimize your risk and reduce costs.*

### **Proper Card Acceptance-**

Verify Amount of Transaction BEFORE pressing Enter

Verify ID on all credit card transactions

DO NOT Interrupt Transactions

DO NOT ask DEBIT or CREDIT (Know Your Costs & Take Charge Politely! ☺)

### **Pin Based Debit-** (Requires a Triple DES Compliant Device)

On transactions UNDER \$35, process all cards as credit cards.

On transactions OVER \$35, process Debit Cards AS Debit Cards

### **Swiped vs Keyed-** Key entering credit cards should be a rare occurrence!

If your customer's card will not swipe take the following steps:

- 1- Make sure to key enter the BILLING information for the cardholder's card
- 2- Verify ID
- 3- Politely ask your customer to get the card replaced as the magnetic stripe is no longer good.

### **Possible Errors/Challenges-**

- 1- You Entered The Wrong Amount- VOID and start over!
- 2- Cardholder Name Does Not Match The Card-  
DO NOT TAKE THE CARD
- 3- Customer Claims They Were Double Billed- Request copy of BANK statement and let them know you will take care of any challenge.
- 4- You Run Out Of Paper During the Transaction-  
Reload Paper- Reprint Receipt.

*A properly trained staff and the right tools can help make accepting credit cards  
less expensive and an invaluable tool to increase your business!*

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