Processing Credit Cards When Card Readers are Down

Guidelines

If the credit card readers go down at your store, follow these procedures to process customer credit card(s), protect your customers' information, and keep your store running.

You may also follow these procedures for branded debit cards that can be run as a credit card. PIN-based debit cards cannot be used for a manual override.

IMPORTANT:

- Do not process credit cards manually for **phone orders**. Ask for the customer's phone number and return the call when the card readers are back up.
- Do not accept the Discount Tire card for layaway deposits. Take another card. After sale is finalized, credit deposit back, then charge sale to the Discount Tire card.
- <u>NEVER</u> take a photo of a customer credit card.
- <u>NEVER</u> write the credit card number on the invoice.
  This must be written on the PDF "Transaction Register" located on the KC.
- Keep the Transaction Register in a locked cash drawer.
- After finalizing the invoice in the POS, **SHRED THE HANDWRITTEN TRANSACTION REGISTER CONTAINING CREDIT CARD INFORMATION**.

Processing credit cards manually

Follow these steps to process credit cards manually:

Step	Action
1	In the POS, process the transaction as a layaway or quote. If the POS is down, fill out the PDF invoice available on the KC. If the KC is also down, write the invoice by hand.
2	Write the **CVV** number on the invoice. **IMPORTANT:** To minimize risk to customer, <u>NEVER</u> write the CVV on the same paper as the credit card number.
3	Write the **credit card** information on a printed copy of the Transaction Register: • Credit card number • Expiration Date • Auth Code • Layaway/quote/invoice number (if available) • Amount
4	Call the processor to obtain voice authorization. Use the merchant numbers on the laminated sheet issued to your store. If you don't have this number, please contact the Support Desk. Write the authorization number on the layaway/quote/invoice and Transaction Register. **REMEMBER:** <u>NEVER</u> write credit card info on the Invoice / layaway / quote or on the same paper as the CVV number.
5	The customer must sign the invoice/layaway/quote. If possible, • Verify the signature matches the back of the credit card. • Verify the customer's I.D. (Driver's license) matches the name embossed on the front of the credit card.
6	Give the customer the "Customer" copy of the invoice.
7	Place the Transaction Register with handwritten credit card information in a locked cash drawer.

Finalizing transactions

After the card readers come back up, follow these steps to finalize each transaction:

Step	Action
1	In the POS, enter each transaction, or convert the layaway/quote.
2	On the payment screen, click **Override**.
3	Click **Voice Auth.** and enter the authorization number.
4	On the POS, click **Transaction Final**.
5	On the card reader, key in the credit card number, expiration date, and CVV.
6	**SHRED** the Transaction Register with handwritten credit card information.

Contact

If you have any questions or concerns, please call the Service Desk at 1-800-366-4399.

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