

## Card Reader Transactions

### Guidelines

To keep our customers and our Company safe, always use the card reader to process card payments. If the card is rejected by the process, request an alternate form of payment.

#### Insert EMV (Chip and Pin) Cards:

Instead of swiping, your customer inserts their EMV-enabled card into the card reader and leaves it in during the transaction.



#### Swipe Magnetic Stripe Cards:

During the transition to this new technology, not all cards will be EMV-enabled. Customers with the older magnetic stripe cards will continue to swipe as usual.

**CarCareONE cards:** Our card readers also support CC1 cards. You no longer need to manually type this number in. Ask your customers to swipe these cards.

#### Tap Apple Pay, Samsung Pay, or Android Pay enabled devices:

Customers with Apple Pay, Samsung Pay, or Android Pay enabled devices and the appropriate app can tap to pay.

### 2 Types of EMV Cards

We accept two types of EMV-enabled Cards:

#### Chip and PIN

Customer keys a PIN to authorize payment.

#### Chip and Signature

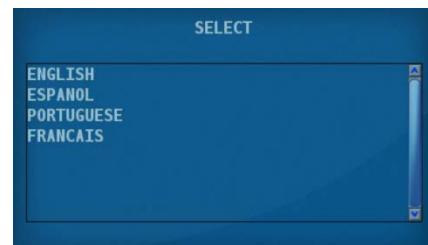
Customer signs to authorize payment.



### Languages

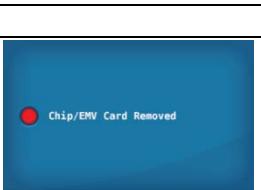
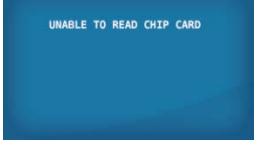
If the customer's card does not match one of the languages supported by our card readers, they will be prompted to select one of these languages:

- English
- Español
- Portuguese
- Français



## Accepting credit/debit payments

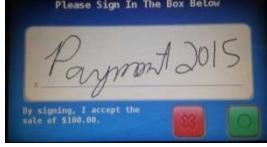
The customer will follow these steps to pay on the card reader.

Step	Action	
1	<p>After the customer selects the Payment Type, they will be prompted to <b>Swipe, Insert, or Tap</b>.</p> <p>Customers with EMV cards must insert them into the card reader <b>AND</b> leave them in until the transaction is completed.</p> <p>If a customer with an EMV-enabled card swipes their card, they will be prompted to insert the card.</p>	 
2	<p>If prompted, select Credit or Debit.</p> <p>If a debit card customer is prompted to select a debit network, ask them to select US Debit.</p>	 
3	<p>The system will process the transaction.</p>	
	<p><b>If ...</b></p> <p>If the customer removes the card before the transaction is completed,</p>	<p><b>Then ...</b></p> <p>An error displays.</p> <p>Finalize the transaction again, and ask the customer to re-insert the card.</p> 
	<p>The card is not EMV-enabled,</p>	<p>The customer will be prompted to swipe.</p> <p>Ask the customer to swipe the card.</p> 
	<p>The card cannot be read,</p>	<p>An error displays.</p> <p>Ask customer to try again. If it continues to fail, ask for an alternate form of payment.</p> 

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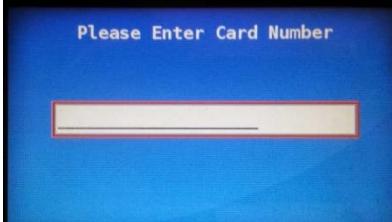
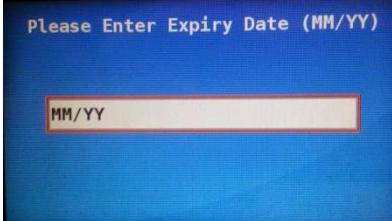
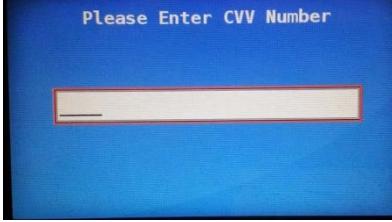
4	<p>The customer will be prompted to authorize the purchase.</p> <ul style="list-style-type: none"> <li>• <b>PIN Card:</b> Customer keys in PIN</li> <li>• <b>Signature:</b> Customer signs the card reader</li> </ul>	
5	<p>The customer will be prompted to sign for the work to be done. This signature authorizes us to perform work on their vehicle.</p> <p><b>IMPORTANT:</b> Signatures must be captured for all invoices.</p>	

### Handling overrides

**Important:** Debit cards cannot be manually entered. Follow these steps to use Override for a credit card.

Step	Action	
1	<p>In the POS, press <b>Override</b>.</p> <p><i>This message displays:</i></p>	
2	Press <b>Transaction Final</b> .	

The customer will need to manually enter the card information on the card reader:

3	<p>Type the card number and tap the green button.</p>	
4	<p>Type the expiration date and tap the green button.</p>	
5	<p>Type the CVV number and tap the green button.</p> <p><b>IMPORTANT:</b> This is critical when running Lifeboat. PCI requires that you destroy the paper record with CVV on it.</p>	

## Backing out of the Payment panel

Changes can be made before the customer signs the card reader.

Step	Action
1	Tap the red X on the card reader screen.
2	In the POS, click <b>Return</b> .  <b>IMPORTANT:</b> Before performing an override, please note that the customer signature <b>MUST</b> be obtained for any credit card transaction to prevent risk of credit card charge back.

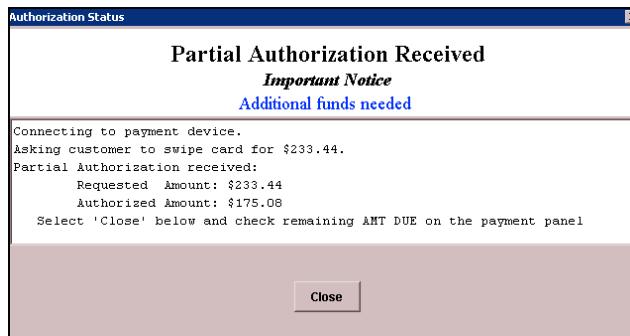
## Partial authorizations

Card readers now process partial authorizations.

A partial authorization occurs when a payment is attempted for a transaction and there are not enough funds available in the account to cover the full amount. The payment is then authorized for the amount available from the account. The customer is then able to apply the remainder balance due to another account.

**This makes processing Gift Credit Cards much easier if your customer is uncertain of the remainder balance available on their card.**

In the event your customer is unable to provide the remainder of the amount due, the **Reverse** button will reverse the payment immediately.



**Returning payment - Reversal****Reversals**

If the customer mistakenly swipes the wrong card and wants to change type of payment, the Reverse button will reverse the payment immediately.



It is important to always perform voids on same day transactions. The void may be credited to the customer's account immediately, depending on card issuing bank policies.

**Refunds**

When performing a refund, remember:

**For debit cards:**

- Only a debit card will need to be swiped and PIN entered.
- The refund must be applied to the **same** card used for the original transaction.

**For credit cards:**

- Credit will be stored and automatically given back. Credit will be returned to the customer's credit card within 3 to 5 days per bank regulations.

**NOTE:** the last 4 digits of the invoice number should match the last 4 digits of the original credit card used for the charge.

- If the original credit card cannot be used for the refund, a negative invoice must be created and a corporate check will be issued via mail.

**For CarCareONE:**

- If no previous account information populates on POS screen, you must process a negative invoice to perform refund.



**Note for Older Invoices:** When performing a refund for a transaction that was completed before the new card reader hardware installation, you must refund using a negative invoice.



**(Example of POS screen when attempting to refund an older invoice.)**

**Duplicate transaction auto reversal**

Occasionally during transactions the computer can lock up causing a duplicate transaction.

In order to eliminate duplicate transactions to our customers, the system auto-reverses these duplicate transactions.

- If a duplicate transaction occurs, Auto Reversal will perform within 99 minutes.
- If you are performing a different transaction and an Auto Reversal is scheduled to perform, the customer may see additional "VOID SUCCESSFUL" or "VOID APPROVED" message on the card reader. This message is not connected to the transaction you are performing.

You can confirm this by reviewing the confirmation status on the invoice.

## Viewing the Daily Reversals report

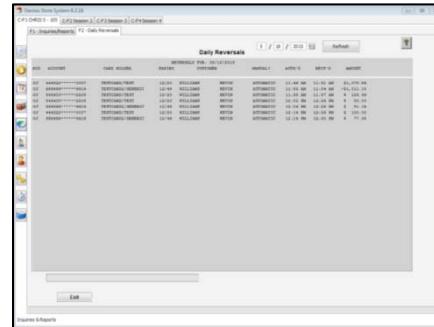
The Daily Reversals report allows you to view a single day's worth of Auto Reversals and search previous record of Auto Reversals.

To access the report:

Step	Action
1	Select <b>Inquiries and Reports</b> from the POS.
2	Select <b>Daily Reversals</b>
3	Enter the Manager password.

The report displays:

- Terminal number
- Customer's name
- Card information
- Reversal time
- Payment amount



## Trouble-shooting

If the card reader displays an error you can't resolve, please contact the Help Desk or ask for an alternate form of payment.

## Contact

Please contact the Help Desk at 800-366-4399 for technical issues, or contact Accounting at [DTC\\_Accounting@discounttire.com](mailto:DTC_Accounting@discounttire.com) for other EMV-related questions or concerns.