

Debit/Credit Card FAQs

Q1. After a debit card refund, credit card refund, or void transaction is completed, are the funds available immediately?

A. **Debit card/credit card refund: It may take 5-7 business days for funds to be available.**
VOID/Reversal: In most cases, funds are available immediately. If the transaction has been reversed and funds are not available, customer must call their bank.

Q2. On a multiple card transaction, can a customer use their branded debit card twice? First as PIN-based debit and then as a credit card?

A. **This is possible, but not advisable, because it may result in a credit approval after the debit transaction has exhausted the funds in the account, and puts the store at risk for the charge.**

BEST PRACTICE:

- **If a transaction declines on a card, reverse/void any auths run against that card and try an alternate form of payment.**
- **If the debit limit is reached, reverse the entire transaction and re-attempt an auth, running the debit card as a 'credit transaction'.**

Q3. Could a store have a card reader that reads in Spanish?

A. **With EMV update, the card reader will display Spanish language text if this is the default language of the card.**

Q4. How many characters are allowed in the Customer Code field on a Corporate MasterCard transaction?

A. **Up to 17 alphanumeric characters.**

Q5. How long does the customer have to swipe their card once the salesperson selects the Transaction Final button?

A. **After 45 seconds the card reader will time out and return to the payment screen.**

Q6. Is there a charge to "reverse" a transaction once it is authorized on the payment screen, or when a refund or void transaction is completed?

A. **Yes there is a nominal fee, but no percentage charged against the total of the transaction for voids/refunds/reversals.**

Q7. Could the card reader prompt the customer to give their card to the salesman for signature verification?

A. **It is possible, but they are not programmed to do so at this time.**