

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.