



Debit/Credit Card Business Rules & Policies

Category	Description	Comments
"Cash Back"	No "Cash Back" on any debit/credit card.	Business Rule
Corporate Cards (Mastercard)	When processing a Mastercard Corporate card, the system will prompt you for the "company code" (EX: a PO number). This field may be left blank if the customer does not know the "company code".	Business Policy DT will qualify for processing discount by requesting/collecting this data. The "company code" is printed on the cardholder's credit card statement.
Declined Payment Types	If a credit, debit or check payment is declined, the account numbers will be cleared from the Payment screen. The Authorization Stats window must be closed before the customer can try another form of payment.	Business Rule DT is charged a processing fee each time a card is swiped, whether it is declined or approved.
Layaway Refund No Sales	No credit, debit or check payment information will be retained for Layaway Refund No Sales.	Business Rule For more information reference Layaway Procedures
Manual Entry	<ul style="list-style-type: none">Debit card account numbers cannot be manually entered into the system. They must be swiped and the PIN entered in order to obtain an approval number from the debit network. This is required for all sales, refunds and void transactions.Branded debit cards can be manually keyed as a Visa or Mastercard, but not as debit.	Business Policy
Network Down	If the network is down, non-branded (no Visa/MC logo) debit cards cannot be accepted for payment or have payment refunded.	Business Rule
Refund/Voids	<ul style="list-style-type: none">When completing a refund or void, the same credit or debit card must be refunded or voided that was used for the original sale.If the original sale was made with a branded (Visa/MC logo) debit card but was processed as a credit card, a refund must be processed in the same manner of the original invoice.When completing any debit card transaction (sale, refund, or void) the card must be swiped and the PIN entered.If refunding a portion of a sale where multiple cards (debit and/or credit) were used, the refund must be charged back in the same manner as the original invoice. The last 4 digits of the card used can be verified on the original invoice. However,A refund amount on any payment type cannot exceed the original amount of the sale.If a refund results in additional payment being required (exchange), any form of payment may be used.	Business Policy Complies with standard credit/debit card practices. Business Policy Complies with standard credit/debit card practices. Business Policy Business Rule Business Rule Business Rule For more information reference Customer Refunds
Reversals	Reversals (not refunds or voids) for a debit card do not require the card to be swiped or the PIN to be entered. Do not hit reversal button on PIN based debit transactions. Finalization of sale normally occurs at moment PIN is entered.	Business Policy
Signatures	<ul style="list-style-type: none">A customer signature is required on all invoices.The customer signature for the invoice must be compared to the signature on the credit card.	Business Rules