

# DEBIT CARD ACCEPTANCE POLICY

- ◆ **We accept debit cards (also commonly referred to as ATM cards) as a tender type for cash sales, down payments & account payments.**
- ◆ Debit cards must be linked to the customer's checking account or combination savings and checking account.
- ◆ An associate should never ask for the PIN number. We do not accept swipe-only Debit Cards. The customer must enter the PIN number when using a debit card.
- ◆ When customers pay by debit card, you may not ask for ID and you may not ask customers to sign the Verifone receipts.
- ◆ The amount tendered on a debit card cannot be greater than the amount of the transaction. There can be no change or cash given back on a debit card transaction.
- ◆ You cannot void or refund debit card transactions on the verifone.

*For your convenience, each store has a quick reference, laminated page of CREDIT/DEBIT CARD INSTRUCTIONS located near the Verifone.*

# DEBIT CARD ACCEPTANCE PROCEDURE

## (CASH SALES, DOWN PAYMENTS & ACCOUNT PAYMENTS)

When customers wish to use their debit cards as their tender type for any transaction, the below instructions are to be followed:

- 1) *AT THE VERIFONE:*
  - Associate presses F2.
  - Associate slides card through PIN pad machine.
  - Associate presses F1
  - Associate enters \$ amount
  - NOTE: Carefully enter the \$ amount, as you cannot void or refund debit card transactions on the verifone
  - Associate presses enter
- 2) *AT THE CUSTOMER PIN PAD:*
  - Customer enters PIN number.
  - Press Green Key
- 3) *Receipt will print.*
- 4) *Give customer a copy of Verifone receipt and place signed original in the check envelope in the cash drawer until later in the evening when it must be included with the "Daily Work Bag" that will later be sent to SMC.*

# DEBIT CARD REFUNDS

Refunds for debit card transactions entered into the verifone and POS are handled like cash. Refunds for \$200 or less must be given back as a Reverse Cash Sale (using, RAT, C for Cash). Refunds for more than \$200 must be handled as a request for check (using RAT, RC for request for check).

There is NO transaction available to Refund/Void a debit card using the verifone.

# DEBIT CARD RE-PRINTED RECEIPTS

Sometimes it becomes necessary to Re-print a debit card Verifone transaction. These functions may only be done on the same day as the original transaction.

1. Press reprint key
2. Press enter
3. Duplicate receipt will print