



July 18, 2013

Attention: Store Managers/Key Holder in Charge

Thank you for your assistance in completing the switch from the Wells Fargo to the Bank of America VeriFone. Your cooperation made this process go about as smoothly as we could have hoped.

A few important issues:

REVIEW ALL OF THESE ISSUES WITH YOUR ENTIRE STORE CREW

1. **CREDIT AND NON-PIN ENTERED DEBIT:** The new VeriFone devices allow your customer to swipe his/her own credit card (or debit card for a non-PIN entered debit card transaction) on the PIN pad. It is VERY important that you take possession of and closely inspect the card. For **credit and non-PIN entered debit card transactions**, you need to verify that the name in raised/embossed printing on the card matches the identification shown by the customer and that the last four digits in raised/embossed printing on the card match the display of the VeriFone when you are asked to verify the last four digits of the card. You MUST also verify that the card has been signed by the customer. See the VeriFone usage instructions regarding this **requirement** that the customer's card be signed for any credit card or non-PIN entered debit card transaction.
2. **PIN ENTERED DEBIT** The new VeriFone devices require you to verify the last four digits of the debit card used for PIN entered debit transactions. You should ONLY verify the last four digits on the card. **For a PIN entered debit card transaction**, you CANNOT ask to see identification, the name in raised/embossed printing on the card DOES NOT need to match the customer's identification, if it is offered to you to see, and the customer DOES NOT need to sign the back of his/her card, if it is offered to you to see. You ONLY need to verify the last four digits of the card for a PIN entered debit card transaction.
3. **CASH/CHECK BANK DEPOSIT:** The change in banks for the VeriFone DOES NOT change where you make your cash/check deposit for each business day. The cash/check deposit arrangements DID NOT CHANGE. You should continue to use the cash/check deposit slips that you have in your store (do NOT return them to SMC with your old VeriFone) and you should continue to make your cash/check deposit at the same bank that you have been making it at.

Next steps: Please see the bulletin on the next page to verify a few final steps that we need you to complete.

If you have any questions, please contact her Sherry Walden at (310) 846-5687.

Thank you,

Art Ronci
Senior Vice President



Bank of America VeriFone Installation Confirmation

1. This confirmation should be completed by the Store Manager and returned no later than Saturday, July 20, 2013. If the Store Manager is on vacation or is otherwise unavailable until AFTER Saturday, July 20, 2013, the store's Assistant Manager or Key Holder in Charge should complete by Saturday, July 20, 2013.

COMPLETE AND FAX TO (310) 665-2145 BY NO LATER THAN SATURDAY JULY 20TH

2. Stickers:

- a. **The following stickers SHOULD NOT be on display in your store.** If you have these stickers mounted in your store, please remove them and properly clean the area where the sticker was previously mounted.



- b. **The following sticker MUST be on display in your store.** The sticker REPLACED a similar Certegy or Equifax check service notice. The notice telling the customer there will be a charge from TeleCheck for a returned check MUST be in place to be seen by the customer at your primary POS workstation.



Check here if you do not have or need to replace the TeleCheck sticker shown above: ☐

3. Imprinter:

- a. Find your manual credit card imprinter and imprint a sales draft with a Daniel's Credit Card that you may have from a customer who left it in your store (you'll need a card of some kind to put into the imprinter for it to work properly).
- b. FAX the 2nd or 3rd copy of the sales draft that you imprinted to: (310) 665-2145

Check here if you FOUND your manual credit card imprinter, but could not make it work: ☐

Check here if you cannot find your manual credit card imprinter: ☐

Completed by: Name: _____ Employee/SLSP No: _____

COMPLETE AND FAX TO (310) 665-2145 BY NO LATER THAN SATURDAY JULY 20TH