

DEBIT AND CREDIT CARDS (not GE Capital/Jewelry Accents)

IDENTIFICATION AND SIGNATURE

VERIFICATION: For ALL credit and non-PIN entered debit transactions, take possession of the customer's credit/debit card until the VeriFone transaction is completed or rejected; compare *AND* match the name embossed on the front of the card and the signature on the back of the card to the customer's picture identification; if the back of the customer's credit/debit card is NOT signed, ask the customer to sign it in your presence and then compare *AND* match the signature to the customer's identification.

If the customer will not sign the back of the credit/debit, it is not an acceptable form of payment; return the card to the customer and ask for another form of payment.

PIN ENTERED DEBIT CARD: Once completed, a PIN entered debit card transaction cannot be voided or reversed - USE CARE WHEN ENTERING THE AMOUNT TO BE CHARGED. Subject to company policy, refunds are by cash and company check ONLY; do not refund a PIN entered debit card transaction to a credit card (or same card as a non-PIN entered debit card) even if debit card has a VISA or MasterCard logo.

PAYMENTS ON ACCOUNT: ONLY cash, check and PIN entered debit cards can be accepted for payments on any credit account – Daniel's OR GE Capital/JA; non-PIN entered debit cards and credit cards CANNOT be accepted for payments on any credit account.

The ENTER key referred to in these instructions is the GREEN key with the black left arrow printed on it.

SALES (Credit or Debit)

1. Swipe card through reader
2. Enter the amount to be charged; press ENTER
3. Press 4/Credit or 6/Debit (PIN Entered)
4. For PIN entered debit, customer must enter PIN on PIN pad
5. When prompted, compare the last 4 digits on the actual card to the numbers displayed on the terminal;
 - a. If numbers are the same, press 4/Yes; transaction will be processed and the MERCHANT COPY receipt will print;
 - b. If numbers are NOT the same, press 6/No *AND* return the card to the customer and ask for another form of payment
6. Press 4/Yes for CUSTOMER COPY
7. Customer must sign and you must retain the MERCHANT COPY

MANUAL DRAFT PREPARATION: If the customer's card cannot be read when it is swiped through the VeriFone, a manual sales draft MUST be completed in order to complete the sale - credit and non-PIN debit transactions only; PIN entered debit cards MUST be swiped through the VeriFone; there is no option to use a manual draft for PIN entered debit card transactions

1. Use the correct SALES or CREDIT manual draft form for Bank of America
2. Use the manual imprinter for your store with a merchant plate properly installed
3. Imprint the card and verify that the customer's account number, expiration date, name and merchant plate information are clearly legible on the manual draft; handwritten or hand corrected customer card or merchant plate information IS NOT VALID and the sale will be charged back
4. Complete the manual draft for sales date, description and total amount charged
5. The customer MUST sign the MANUAL DRAFT, even if a VeriFone receipt is printed for the transaction

SALES – CREDIT CARD Manual Entry

VeriFone functioning, but card cannot be read when swiped A manual draft MUST be properly completed; see instructions

1. Press 1/Credit Debit
2. Press 1/Sale
3. Enter the amount to be charged; press ENTER
4. At the SALE SWIPE CARD prompt, enter the full card number; press ENTER
5. Enter the expiration date on the card MMY; press ENTER
6. Verify that you have completed the manual draft properly; press ENTER
7. Enter the customer's billing ZIP code number; press ENTER
8. The Transaction will process and the MERCHANT COPY receipt will print
9. Press 4/Yes for CUSTOMER COPY
10. Customer must sign and you must retain a properly completed MANUAL DRAFT; the VeriFone MERCHANT COPY does NOT have to be signed by the customer

DEBIT AND CREDIT CARDS (not GE Capital/Jewelry Accents)

VOICE AUTHORIZATION

VeriFone **NOT** functioning; a manual draft **MUST** be properly completed; see **MANUAL DRAFT PREPARATION** instructions
SEE SEPARATE VOICE AUTHORIZATION INSTRUCTIONS
YOUR STORE'S MERCHANT IDENTIFICATION NUMBERS AND THE
MERCHANT SERVICE CENTER TELEPHONE NUMBERS ARE
SHOWN ON THOSE SEPARATE INSTRUCTIONS

SALES – CREDIT CARD Force Entry

Prior to the end of the business day, you must Force enter ANY/ALL
VOICE AUTHORIZATION transactions.

1. Press 1/Credit Debit
2. Press 3/Force
3. Enter the amount to be charged; press ENTER
4. At the FORCE SWIPE CARD prompt, enter the full card number; press ENTER
5. Enter the expiration date on the card MMY; press ENTER
6. Verify that a properly completed manual draft was completed; press ENTER
7. Enter the amount of sales tax INCLUDED in the total amount charged; press ENTER
8. If no sales tax was charged, i.e., a repair or registry ONLY, press ENTER and at the TAX EXEMPT prompt, press YES; otherwise enter the entire amount of the sales tax for the sale transaction.
9. At the CUSTOMER CODE prompt, press ENTER
10. At the AUTH CODE prompt, enter the authorization code that you received; press ENTER
11. The transaction will process and the MERCHANT COPY receipt will print
12. Press 6/No for CUSTOMER COPY; no additional copy is required.
13. Write the authorization number on the MANUAL DRAFT

REPRINT

MUST be same day as transaction

1. Press 1/Credit Debit
2. Press 6/More, Press 6/More, Press 1/Reprint
3. Press ENTER to reprint last receipt
4. Enter the INVOICE number shown on a report of or another copy of the transaction; press ENTER
5. MERCHANT COPY receipt will print
6. Press 4/Yes for CUSTOMER COPY

VOID

**Must be same day as entered
NOT available for PIN entered debit**

1. Press 1/Credit Debit,
2. Press 6/More, Press 6/More, Press 5/Void
3. Enter the INVOICE number shown on a report or the original VeriFone receipt
4. Review the transaction displayed; press 5/VOID
5. Press 4/VOID to continue transaction
6. MERCHANT COPY receipt will print
7. Use reprint function to print customer copy

REFUND

NOT available for PIN entered debit

1. Press 1/Credit Debit
2. Press 2/Refund
3. Enter the amount to be refunded/credited; press ENTER
4. At the REFUND SWIPE CARD prompt, swipe the card.
5. Press 4/Credit or 6/Debit (PIN Entered)
6. Compare the last 4 digits on the actual card to the numbers displayed on the terminal
 - a. If numbers are the same, press 4/Yes
 - b. If numbers are NOT the same, press 6/No
7. At the CUSTOMER CODE prompt, press ENTER
8. MERCHANT COPY receipt will print
9. Press 4/Yes for CUSTOMER COPY

REPORTS/SETTLEMENT REPORTS

1. Press 1/Credit Debit
2. Press 6/More, Press 6/More
3. To VIEW reports (pre closing/balancing), press 2/View Reports
4. To PRINT reports, press 3/Print Reports
5. Press 1 through 3 to select the report to be viewed or printed.
6. For closing, print 2 copies EACH of the Card Totals and Card Details reports.

SETTLEMENT

Completed AFTER all balancing has been completed and AFTER all reports have been completed

1. Press 1/Credit Debit
2. Press 6/More
3. Press 3/Close
4. View totals. If correct press 4/Yes.
5. Attach settlement report to SMC copy of other deposit reports and information

Detail and Totals reports should be run together, compared to actual receipts, if matching, run a second copy of Detail and Total report for pink copies then run settlement; staple one copy of Card Details and Cart Total reports and the settlement to receipts for White Daily workbag.

CHECK ACCEPTANCE

CHECKS ACCEPTED: Personal and business checks payable to "Daniel's Jewelers" drawn on banks in the United States, Canada, Puerto Rico and the U.S. Virgin Islands may be accepted.

PRE-PRINTED BY BANK: The NAME of the person or the name of business *AND* the current address for the person or the business writing the check MUST BE PRINTED BY THE BANK ON THE CHECK. If a P O Box is the address pre-printed on the check, a physical address must be handwritten on the face of the check. Temporary checks or checks that only have the customer or business name printed on it CANNOT be accepted.

PAYMENTS ON ACCOUNT: Checks for payments on Daniel's or GE Capital/JA accounts should NOT be entered into the VeriFone; no TeleCheck authorization is required.

CASH SALES/DOWN PAYMENTS: Checks for payment of a cash purchase *OR* down payment on a Daniel's charge account purchase MUST be authorized.

MAXIMUM CHECK AUTHORIZATION: The maximum check amount that can be authorized is \$3,000. If the check that needs to be authorized exceeds \$3,000, contact Central Credit

VALID PICTURE IDENTIFICATION: Only state issued Drivers or Identification cards can be used for check authorization; passports from ANY country and Matrícula Consular CANNOT be used as picture identification for check authorization.

TAKE POSSESSION OF THE CUSTOMER'S CHECK AND PICTURE IDENTIFICATION AND INSPECT THE CHECK:

1. If the check is a personal check, verify that name on the picture identification matches the name printed on the check by the bank
2. For all checks, verify that the picture identification has NOT expired
3. Verify that the check is made payable to "Daniel's Jewelers".
4. Verify that the date written on the check is TODAY'S DATE
5. Verify that the amount of the check in words matches the amount the written numerically dollars and cents
6. Verify that the check has been signed by the customer
7. Verify that the customer's telephone number is printed on the check; if the customer's telephone number is not pre-printed, you or the customer may write the telephone number on the face of the check; write legibly

WRITE THE CUSTOMER'S IDENTIFICATION ON THE FACE OF THE CHECK:

Mark a cross or "T bar" on the face of the check and write the customer's information on the face of the check as shown below (DO NOT WRITE DOWN CANADIAN ID):

LEAVE BLANK LEAVE BLANK	Approval Number
Customer's Telephone Number IF NOT PRE-PRINTED ON CHECK	ID Number EXCEPT CANDADIAN

PROCESS THE CHECK THROUGH VERIFONE

1. Insert the check into the check reader; the FRONT of the check should FACE the VeriFone; place the bottom of the check into the reader and press forward until the check is accepted into the reader; remove the check from the reader after it is scanned.
2. For a personal check
 - a. Press 4/Yes
 - b. Enter the amount of the check; press ENTER
 - c. OTHER THAN IDENTIFICATION FROM THE STATE OF TEXAS OR CANADA (DO NOT SWIPE THESE IDENTIFICATION TYPES EVEN IF THERE IS A MAGNETIC STRIPE), if the customer's identification has a magnetic stripe on the back of it, swipe the identification through the VeriFone as if it were a credit card; otherwise enter the customer's identification information (see next page for information on manual entry of identification information); press ENTER and the transaction will process
3. For a business check, press 6/No and the transaction will process

LOOK AT THE RESPONSE ON THE VERIFONE CAREFULLY!

APPROVED and approval number: write this number in the upper right corner of the mark you made on the face of the check; retain the check for your bank deposit and return the customer's identification

CODE 4 – DECLINED – you cannot accept this check. You **MUST** write the transaction number displayed below the decline message on a TeleCheck "Dear Customer" notice and you **MUST give this notice to the customer**; the customer should be encouraged to call the number on the notice to address why their check was declined

CODE 3 – DECLINED – You **MUST** write the transaction number displayed below the decline message on the a TeleCheck "Dear Customer" notice and you **MUST give this notice to the customer**; the customer should be encouraged to call the number on the notice to address why their check was declined The customer may be able to receive an approval for their check AFTER THEY call Telecheck. If the tells you an approval was given, YOU MUST attempt to re-authorize the check through the VeriFone. ONLY APPROVALS ISSUED THROUGH THE VERIFONE OR APPROVALS THAT YOU RECEIVE WHEN YOU CALL TELECHECK DIRECTLY ARE VALID

Call Center – While the customer is in the store, while you still have possession of the customer identification and check and within 1 hour of receive this message, you **MUST call** TeleCheck at 800 366 5010. You CANNOT accept the check until you receive AN APPROVAL THAT IS ISSUED THROUGH THE VERIFONE OR AN APPROVAL THAT YOU RECEIVED **WHEN YOU CALLED TELECHECK DIRECTLY**.

CHECK ACCEPTANCE

To enter alphabetic letters in an identification number, look at the key pad carefully. Find the numeric key that has the letter you need to enter. Press the ALPHA key to select the first, second, third or fourth letter on a specific numeric key, then press the numeric key. For example, "N" is the 2nd letter on the 6 key. Press ALPHA two times then the 6 key.

Military ID (State Code):

97 Military ID

United States Drivers Licenses (State Codes):

* DO NOT write the identification number from District of Columbia identification on the physical check.

* * DO NOT SWIPE, only manually enter the identification information for Texas identification

25 Alabama	52 Louisiana	65 Oklahoma
55 Alaska	56 Maine	67 Oregon
20 Arizona	79 Maryland	78 Pennsylvania
27 Arkansas	87 Massachusetts	70 Puerto Rico
23 California	40 Michigan	74 Rhode Island
26 Colorado	64 Minnesota	72 South Carolina
28 Connecticut	77 Mississippi	73 South Dakota
33 Delaware	66 Missouri	86 Tennessee
* 93 Dist. of Columbia	68 Montana	** 89 Texas
35 Florida	63 Nebraska	88 Utah
42 Georgia	38 Nevada	83 Vermont
44 Hawaii	47 New Hampshire	82 Virginia
43 Idaho	53 New Jersey	92 Washington State
45 Illinois	39 New Mexico	98 West Virginia
46 Indiana	69 New York	94 Wisconsin
49 Iowa	75 North Carolina	99 Wyoming
57 Kansas	36 North Dakota	
59 Kentucky	60 Ohio	

Canadian Drivers Licenses (Provinces and Territories):

DO NOT write the identification number from Canadian identification on the physical check.

DO NOT SWIPE, only manually enter the identification information for Canadian identification

12 Alberta	31 Newfoundland	81 Prince Edward Island
11 British Columbia	37 Northwest Territories	71 Quebec
61 Manitoba	41 Nova Scotia	58 Saskatchewan
12 New Brunswick	51 Ontario	91 Yukon

DANIEL'S GIFT CARD

FORMS OF PAYMENT: A Daniel's Gift Card can be purchased using cash, check, credit card and debit card; purchases by check must be authorized through the VeriFone as if a cash purchase; the purchases of a Daniel's Gift Cards CANNOT be paid for using a Daniel's or GE Capital/JA charge account.

SELL AND TENDER PAYMENT IN POS BEFORE

ACTIVATING CARD: Use POS function 3G Gift Card Sale to sell a Daniel's Gift Card; fully and properly tender payment for the gift card amount as if a cash sale; the gift card number being issued/re-loaded is needed to complete the transaction in POS.

ACTIVATE/LOAD

1. Press 4/Gift
2. Press 1/Activate
3. Swipe the card to be activated
4. Enter the amount of the Gift Card sold through the POS transaction; press ENTER
5. A receipt will print when the transaction is completed

RELOAD

1. Press 4/Gift
2. Press 2/Reload
3. Swipe the card to be activated
4. Enter the amount of the Gift Card sold through the POS transaction
5. A receipt will print when the transaction is completed

BALANCE INQUIRY

Please use discretion; each balance inquiry transaction results in a fee charged to the company

1. Press 4/Gift
2. Press 5/Inquiry
3. Swipe the card to be checked
4. A receipt will be printed or the display will be updated with the current balance of the card

GIFT CARD TENDERING: A Daniel's Gift Card can be used as a tender on a Cash Sale and as down payment on a Charge Sale; a Daniel's Gift Card cannot be used for payments on a Daniel's or GE Capital/JA charge account. After completing the Cash Out/Redeem function on the VeriFone, enter the amount shown on the VeriFone receipt as a GC tender type in POS

CASH OUT

The "cash out" transaction will deduct the entire amount remaining on the Gift Card; this is the preferred transaction when the customer wants to use the entire amount on the card; no inquiry is needed to determine the value of the card in advance.

1. Press 4/Gift
2. Press 6/More
3. Press 1/Cash Out
4. Swipe the card to be used
5. A receipt will print when the transaction is completed

REDEEM

1. Press 4/Gift
2. Press 3/Redeem
3. Swipe the card to be used
4. Enter the amount to be deducted from the Gift Card; press ENTER
5. A receipt will print when the transaction is completed

VOID

To VOID ANY Gift Card transaction (Activation/Load/Re-Load *OR* Cash Out/Redemption) – same day ONLY

1. Press 4/Gift
2. Press 6/More
3. Press 3/Void
4. Enter the TRANS number shown on a report or the original VeriFone receipt.
5. A receipt will print when the transaction is completed

END OF DAY PROCESSING: At the end of the day, separately total all of the Daniel's Gift Cards SOLD or RELOADED (from POS transaction 3G). Also, separately total all of the Daniel's Gift Cards REDEEMED (gift card tendered on a CASH and CHARGE sale transaction).

REPORTS/SETTLEMENT

REPORTS

At the end of the day, use the VIEW function to verify and balance. PRINT both a Net Totals and a Card Details report (two copies each)

1. Press 4/Gift
2. Press 6/More
3. Press 2/View or 3/Print
4. Press 1/Net Totals or 2/Card Details
5. Staple one copy of the Totals and Card Details report to the receipts for SMC Daily workbag; put the 2nd copy with the store's copy of the daily work

SETTLEMENT

Completed AFTER all balancing has been completed and AFTER all reports have been completed

1. Press 5/Gift
2. Press 6/More
3. Press 2/Close
4. Attach settlement report to SMC copy of other deposit reports and information

POS BANK DEPOSIT ENTRIES

As part of the cash, check and credit card deposit, make the following entries to record the deposit of Daniel's Gift Cards SOLD and REDEEMED.

Using the total of ALL Daniel's Gift Cards SOLD or RELOADED, enter transaction type RAD and tender type GCA.

Using the total of ALL Daniel's Gift Cards REDEEMED (used as a tender on a Cash or Charge sale), enter transaction type AD and tender type GCR.