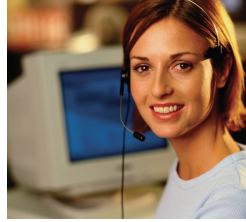


Code 10 Actions

If you receive an electronic authorization approval, but still suspect fraud:



- Keep the card in hand.
- Call your voice authorization center or dial 1-800-FRAUD-FREE (1-800-372-8337) and say, "I have a Code 10 Authorization Request."
- Follow the operator's instructions.
- If you are instructed to pick up a card, keep the card only if you can do so by peaceful means. Remember, your safety comes first.
- Notify your merchant bank that you have recovered a card and ask for further instructions. You may be eligible to receive a cash reward.

Returns and Exchanges

If a customer requests a refund for returned merchandise purchased with a Visa card, you must prepare a Visa credit voucher to credit the cardholder's account. To prevent fraudulent transactions:

- Do not give cash refunds for merchandise purchased with a Visa card.
- Do not credit refunds to any Visa card other than the card used for the original transaction.

Note: Visa does not require you to refund a transaction if your establishment's merchandise return and exchange policies are clearly disclosed to customers and written on sales receipts as "No Return," "In-store Credit Only," or "Exchange Only."



Point-of-Sale Reminder Card

How to Accept and Process Visa Cards



Card Authorization Process

- 1** Swipe the card through your terminal in the direction indicated. Do not swipe the card back and forth.
- 2** Enter the dollar amount of the transaction and request authorization.
- 3** Check the authorization response and take appropriate action.



RESPONSE:	ACTION:
Approved	Ask the customer to sign the sales receipt.
Declined	Return the card to customer and ask for another Visa® card.
Signature panel is blank	<p>Call your authorization center and tell them you received a "call" message. Be prepared to answer questions. The operator may ask to speak with the cardholder.</p> <ul style="list-style-type: none"> If approved, write the code on the sales draft If declined, ask for another Visa card
Pick Up	Keep the card if you can do so peacefully.
No Match	Swipe the card and re-key the last four digits. If "no match" response appears again, keep the card if you can do so peacefully. Request a Code 10 authorization.

Always complete an electronic authorization before you make a Code 10 call. If the transaction is declined, you do not need to request a Code 10 authorization.

4 Compare the card to the sales receipt.

Do the name and last four numbers on the card match those on the sales receipt?

Do the signatures match?

The first initial and spelling of the surname must be the same.



IF THE:	THEN:
Name and numbers on the card do not match those printed on the receipt	Request a Code 10 authorization.
Signatures do not match	<ul style="list-style-type: none"> Ask for additional identification (e.g., driver's license). Compare the signatures on all three documents. If the signatures do not match, request a Code 10 authorization.
Signature panel is blank	<ul style="list-style-type: none"> Review positive identification, such as a passport or driver's license, and write its number and expiration date on the sales receipt.* Ask the cardholder to sign the card before completing the transaction. If the cardholder refuses, do not accept the card.

* As always, it is up to each merchant and merchant bank to check with its legal counsel to make sure this provision complies with all federal, state, and local laws.

Always Check the Card

Take time to look over the Visa card security features.

Does the dove in the hologram move when the card is tilted?

Does a three-digit code appear either on or in a white box to the right of the signature panel? It may be accompanied by all or the last four digits of the account number.

The mini-dove hologram may appear anywhere within the outline areas shown here.

If you do not see a mini-dove on the back of the card, check for the traditional dove hologram above the Visa Brand Mark on the front of the card.

Is the card signed?

Are account numbers clear, straight and evenly spaced?

Does the account number begin with a 4?

Does the printed four-digit number match the first four digits of the account number above it?

Has someone tampered with the signature panel? Any attempt to erase the signature will cause the word "VOID" to appear.

Some newly issued cards have a holographic magnetic stripe instead of the dove hologram designs discussed above.



If you suspect a card has been altered, or is counterfeit, call your voice authorization center and request a Code 10 authorization.