**What is a chip card?**

A chip card is a credit card with a built-in microchip that provides greater security and convenience. The microchip is encrypted, which means that it is extremely difficult to copy or counterfeit.

**What if your customer says their credit card doesn’t have a chip/the chip isn’t working/has forgotten their PIN?**

* All credit cards issued in Canada now have chip technology. If a customer presents a card and says that the chip does not work, or they have forgotten their PIN this should be a red flag.
* Another flag should be extraordinarily large purchase (over $500 retail purchases)
* Visa and Mastercard will no longer assume liability for cards that are processed without using the chip technology, even if you verify the customer’s signature on the card and/or ask for identification.
* **For the above reasons, we cannot accept a credit card payment from a customer unless they use a chip and enter their PIN.**

**Exceptions:**

We will sometimes process credit cards manually over the phone, this is done for our repeat customers, and the Moneris terminal will require a staff passcode to process a credit card manually.

***When processing a credit card manually over the phone you need the customers card# and 3-digit CVC from the back of the card.***

***If it is a new customer and they’re card must be processed manually, we can verify the card by getting the billing address from the customer and calling Visa (1-800-847-2911) or Mastercard (1-800-307-7309) to verify this address.***

You should never let the customer leave the store with their purchase until you are completely satisfied that the transaction has been approved and the card verified. Pickup orders for large orders must have ID to verify purchases.

***Under NO circumstances are we to take a credit card for purchases when it does not belong to the person presenting it.***

Please review the information from Moneris regarding protecting ourselves against possible fraud.

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Signed:

Name (print) Title Signature Date

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