

DOS AND DONT'S FOR MERCHANT ESTABLISHMENTS

No.	Dos	Dont's
1	Display in easily visible locations, that you accept all types of cards (Mastercard, Visa & RUPAY)	Use your own credit / debit cards on your own POS terminal.
2	Check card Plastic to see any abnormality. Verify Visa / Master / Rupay card emblem, logo, preprinted Bank Name & the validity of the card before the transaction.	Accept white plastic / card without logo of Bank / Mastercard / Visa / RUPAY / AMEX.
3	Maintain control over your credit card POS machine and keep it in safe and good condition at all times.	Move / shift the EDC POS terminal to any new location without informing to M/s.Bobcards Ltd.
4	Verify all Card features, Identity of Cardholder & Match Signature on charge slip with signature on the Card for all transactions. Do not accept unsigned cards.	Accept any card without authorization. (Authorization is an indication that account funds or credit is available and the card has not been reported as lost or stolen).
5	Ask to see the cardholder's ID proof, viz., Driving License, Passport or any other ID to confirm their ID prior to running the card.	Collect any charge from any customer paying by Debit / Credit card. It is against card association regulations and could result in a fine.
6	Make INVOICE with all Terms & Conditions printed & get invoice & Charge slip signed from cardholder for all transactions. Retain Merchant copy of charge slip, with proper customer sign on it & invoice at least for 13 Months. Verify, Collect & retain cardholders documents for all transactions.	Impose a minimum or maximum purchase limit in order for a credit / debit card to be accepted as payment.
7	For cross border/foreign card transaction, collect the Passport Copy, Visa Copy & verify customer identity before doing the transaction. Ensure to keep records of invoice details signed & goods receipts acknowledged by card holder	Split the amount / or encourage multiple swipes for a single amount transaction.
8	Submit requisite documents to the nearest area office of Bobcards Ltd/BOB branch upon request wherever the amount is withheld in risk triggers immediately so as to enable/release such withheld payments.	Accept sensitive credit card data via e-mail or other electronic format (i.e., chat windows).
9	Settle the transactions (batch close) on daily basis to take the advantage of T+1 payment processing.	Let full credit card numbers be left out in the open. If writing down the full credit card number is necessary, keep the information in a secure location. When at all possible, remove the middle eight digits of the card to protect the cardholder.
10	Notify us if your business address / ownership / business model changes in any way.	Refund a card payment as cash or cheque to customer. Refund to be processed to the card that was used to make the purchase. (otherwise, the customer can take the cash and still make a chargeback, so you will lose the amount.)
11	Update us your e-mail id & mobile no. for smooth services.	Let anyone reprogram your EDC POS terminal or handover your POS terminal to anyone unless you are absolutely sure the person works for BOBCARDS.
12	Notify us immediately if you are changing BOB bank account.	Provide CASH against the Credit / Debit Card/Prepaid Card and Gift Card.
13	Keep proper stock of EDC paper roll for a minimum period of 10 days.	Use the paper roll of the other bank / plain paper roll / expired paper roll.
14	Return the EDC POS terminal to the nearest office of Bobcards Ltd/Bank of Baroda or the designated personnel of company/bank/Service Provider, immediately on discontinuation of the Merchant Agreement.	Write down or store card number unless or otherwise required for obtaining manual authorization.
15	Keep Xerox/Photo Copy of original charge slip to retain details imprinted for longer life, as charge slips are made of thermal paper & its life is low.	-
<p>Help Desk For EDC/PC POS Machine:</p> <p>For EDC technical complaints and for paper rolls please contact the helpline numbers: 022-40426060 / 18602332332 given on the sticker labelled on side of EDC Terminal / or at respective Bobcards Area Office.</p>		