



## Best Practices and Security Measures

### Dos and Don'ts for Merchants

As your partner, we want to make accepting payments as simple as possible for you. Here are some top tips and best practices to help you prevent fraud, reduce chargebacks and securely handle payments of your customers. For more details, you can refer to *Your Payments Acceptance Guide* by visiting the 'Client Support' section of our website.

### Don't:

- Split the amounts/multiple swipes for a single transaction/provide cash against the credit cards
- Do not attempt to stop a transaction by pulling out the chip card (or removing the contactless card from the sensor) in the middle of the payment process. Please conduct a void transaction instead
- Do not use your own card at your merchant establishment
- Do not handover the EDC to the cardholder, unless the terminal asks for a PIN to be entered
- Do not do swipe transaction using chip card

## Do:

- Check the card validity period
- Check for card security features
- Swipe the card through the terminal in the customer's presence
- Use void transaction function to cancel a transaction instead of pulling out the chip card (or removing a contactless card from the sensor) in the middle of the transaction process
- Follow instruction from point-of-sale (POS) (Approve/Decline/Pick-up and so on)
- If the card gets declined as Lost/Stolen, Capture or Pickup, merchant should retain the card or report immediately to the acquiring bank or call up the authorization number and ask for a code 10 authorization
- Compare the card number and name printed on the charge slip with that on card
- Get a signature from the customer on the charge slip and check if the signature matches with that on card
- If the card is not signed then ask the customer to sign it in front of you and verify the signature and name with some form of photo identification
- Return the card and customer copy of the charge slip to the customer
- Keep the merchant copy of the charge slip and the invoice of the transaction for at least one year after the sale to settle any future disputes
- For all International/High Value card transactions, merchant is recommended to check the ID proof of the cardholder and compare the signature on the card to the signature on the ID proof. Also check if the nationality as per ID proof matches with Issuing bank country
- The credit card is local or international can be checked with the Issuing bank name, country of card issued and customer care numbers printed on the backside of the credit card. Alternatively, merchant may contact the authorization center of the acquirer and confirm the name of the bank against that on the card
- Always write down the customer's address and contact details for future reference

**We're here to help. If you have any further questions:**

Call us at **+852-3071-5008** or

Visit the "Client Support" page at [firstdata.com.hk](https://firstdata.com.hk)



## 最佳做法與保安措施

### 商戶注意事項

作為您的合作夥伴，我們希望盡量為您簡化收款程序。以下實用貼士與最佳做法有助預防詐騙行為，並可減低退款金額，同時安全處理顧客付款。如欲了解更多詳情，歡迎瀏覽我們網站的「客戶支援」一節並參閱《您的收款指南》。

### 避免事項：

- 不要為同一筆交易分拆付款金額/多次刷卡/接受顧客以信用卡透支現金。
- 在付款過程中，切勿嘗試通過提早拔出晶片卡（或拿走非接觸式卡）來終止交易，請使用取消交易指令。
- 切勿在您的商店使用您本人的信用卡。
- 除非終端機要求輸入密碼，否則切勿將終端機交予卡主。
- 切勿使用晶片卡進行刷卡交易。

## 應做事項：

- 查看信用卡的有效期限。
- 查看信用卡的防偽特徵。
- 在顧客面前使用終端機刷卡。
- 請使用取消交易指令，而不是在交易過程中提早拔出晶片卡（或拿走非接觸式卡）。
- 遵循終端機指示（核准/拒絕/拾獲等）。
- 萬一信用卡因「失卡/盜用」、「沒收」和「拾獲」等原因而被拒接納，商戶便應收起此卡，並立即向收款銀行匯報，或者致電授權號碼以索取「密碼 10 號授權」。
- 核對信用卡與收據上的卡號及姓名。
- 請顧客在收據上簽署，並將核對收據簽名與信用卡上的簽名。
- 如果信用卡上未有簽名，則請顧客當場簽署，並要求出示附帶相片的身分證明文件，以便核對簽名及卡主姓名。
- 將信用卡及客戶收據交還顧客。
- 在銷售完成後保留商戶收據及交易發票至少一年，以平息日後可能出現的潛在爭議。
- 就海外/大額信用卡交易而言，建議商戶核對卡主的身分證明文件，並對比證明文件與信用卡上的簽名是否相符；同時亦應查看身分證明文件上的國籍與發卡銀行所屬國家/地區是否相符。
- 如要了解信用卡經由本地抑或海外簽發，可查看卡背印上的發卡銀行名稱、發卡國家/地區及客戶服務熱線號碼。此外，商戶亦可聯絡收款銀行授權中心，確認銀行名稱與卡上所示相符。
- 務必記錄顧客的地址及聯絡資料，以便日後備考。

我們樂意為您提供協助。如有其他疑問，請：

致電 +852-3071-5008 聯絡我們或

瀏覽 [firstdata.com.hk](http://firstdata.com.hk) 的「客戶支援」頁面