



Credit Card Association
of the Philippines



MERCHANT GUIDE

www.ccap.net.ph



INTRODUCTION

This guide gives you simple and concise procedures for completing transactions with Visa, MasterCard, Diners Club, China UnionPay and JCB cards.

By following the procedures in this guide, you will be better positioned to minimise risk and fraud, avoid unnecessary operating costs, improve profitability and provide the best possible service to your customers.



CARD DESIGN AND SAFETY FEATURES



FRONT



Pre-printed first 4 digits of the account no. positioned below the first four digits of the embossed account no.

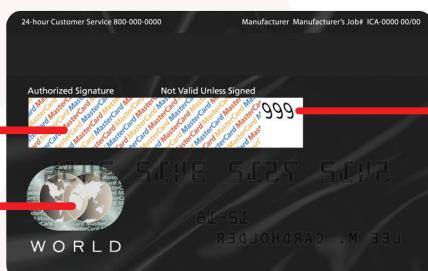
Expiry Date

Cardholder's Name

The word "MasterCard" is presented in multi-color on a signature panel

A 3D global hologram at the back of the card

Card Number



BACK

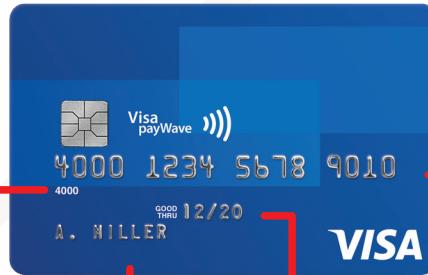
Note: Effective 16, October 2015, MasterCard will eliminate the requirement for Issuers to print the first four digits of the bank identification number (BIN) PAN below the full PAN. As a result, MasterCard will eliminate the requirement for merchants to compare the first four digits of the BIN/PAN below the full PAN to the four digits of the full PAN.

CARD DESIGN AND SAFETY FEATURES

VISA

FRONT

Pre-printed first 4 digits of the account no. positioned below the first four digits of the embossed account no.



Dove hologram moves to card back

Card Number

Redesigned Logo

Cardholder's Name

Expiry Date

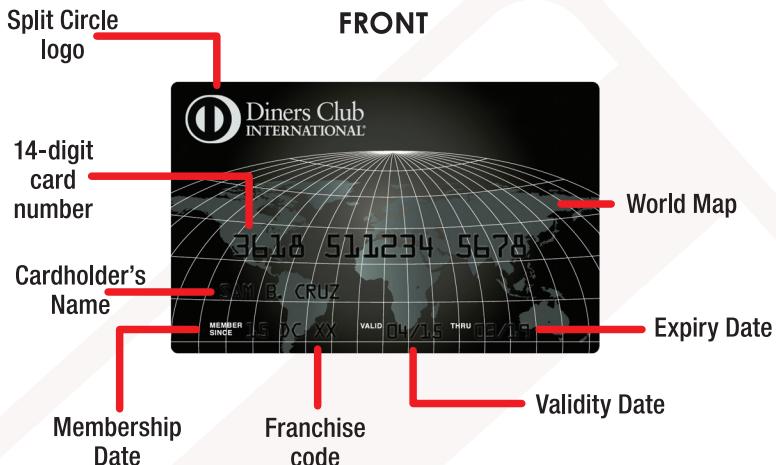
Visa Signature panel with larger typeface
Dove hologram



3-digit verification value

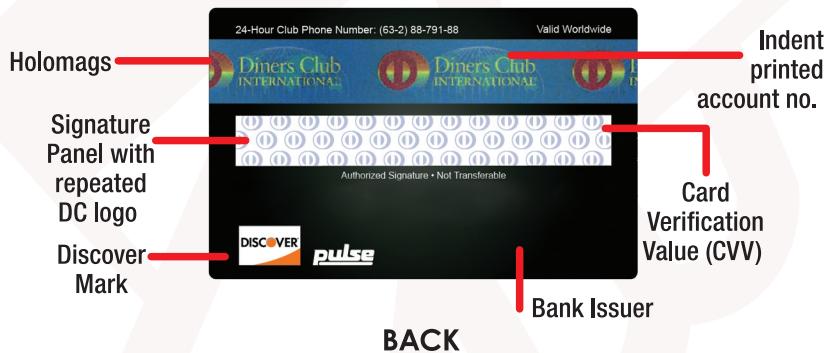
BACK

CARD DESIGN AND SAFETY FEATURES

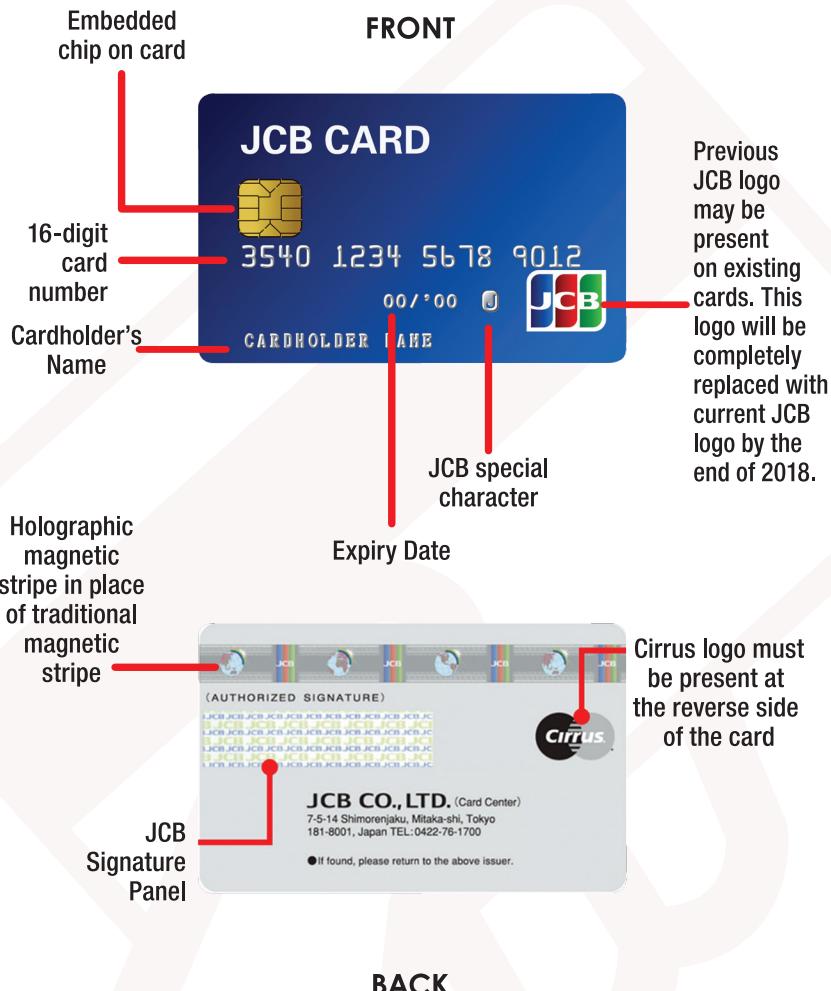


NOTE:

1. DC Card also has a chip card
2. DC Card also has a vertical design
3. Issuer logo will appear in the front of the card



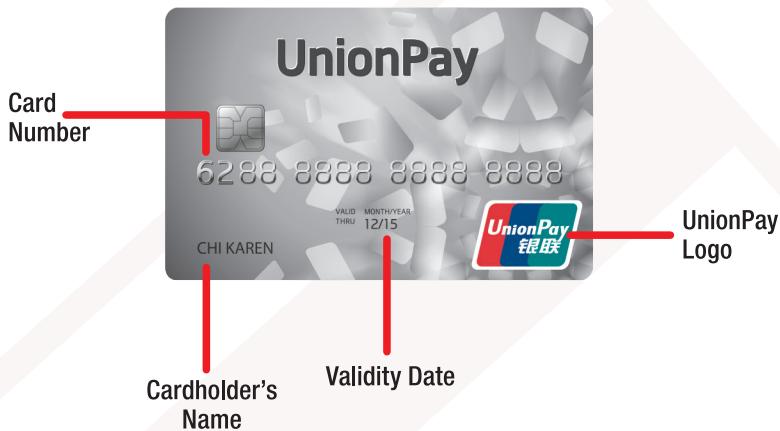
CARD DESIGN AND SAFETY FEATURES



CARD DESIGN AND SAFETY FEATURES



FRONT



UnionPay
Hologram



BACK



0123 4567 8910

CARD ACCEPTANCE PROCEDURE

MAKE SURE THE CARD IS VALID

All credit card account numbers are embossed clearly, uniform in size and spacing. It contains a logo that is unique to each card type (see security features).

SWIPE, TAP, WAVE OR INSERT THE CHIP CARD INTO THE CARD TERMINAL

While processing the transaction, check the card's features and security elements. The terminal will dispense draft with approval code number or a message will appear on the terminal screen for unsuccessful transactions. Obtaining an approval code does not guarantee against chargeback. Avoid sliding the card back and forth.

CHIP CARD IN A CHIP ENABLED TERMINAL



STEP 1
Insert your card "chip first" into the chip-enabled reader on the terminal



STEP 2
Leave the card in the terminal and follow the prompts on the screen



STEP 3
Remove the card when the terminal indicates that the transaction is complete

USING THE CONTACTLESS CARD



Contactless Accepted

If the customer will be using a contactless card, simply follow these steps. Enter the purchase amount into the terminal, and let the customer hold the card within 4cm of the secure contactless reader. The transaction is confirmed when the green indicator lights up and you see a display message confirming that the transaction has been successful. This should take no more than half a second. The customer can choose to have a receipt, but this is optional.



CARD ACCEPTANCE PROCEDURE

COMPARE THE ACCOUNT NUMBER

Hold the card throughout the entire transaction and ensure that the last four digits of the card match with the last four digit numbers printed on the sales draft. If the numbers do not match, call the authorization center using "Code 10".

OBTAIN AND COMPARE THE SIGNATURE

Have the cardholder sign the draft. Compare the signatures on the card and the draft. If they do not match, ask for a valid identification and call the authorization center for further verification. If there is no signature, ask for additional identification and have the cardholder sign the card and then compare the signatures.

Note: There may be some instances when signatures are not required. Please consult your merchant bank. PIN may be required in lieu of Signature.

PROCESSING TRANSACTION MANUALLY

- Always take a neat, clear and readable imprint of card information.
- Write down the assigned Merchant ID Number (MID) and the approval code obtained from credit authorization on the manual invoice.
- Ensure that there is a signature affixed on the manual invoice. Signature must have been verified thoroughly.

Note: Please check the bank's Merchant Operating Guide on how to process manual transactions.



PREVENTING FRAUD

FRAUD CHECKS VIA CARD TERMINAL

- Most Card Terminal devices have the ability to perform fraud checks. If the controls are turned on, the merchant is prompted to enter the last four digits of the card.
- If the Card Terminal does not detect a problem, the transaction will proceed as normal. If there is a possible problem, call the issuing bank or refer to Code 10.

SKIMMING DEVICE

- One example of skimming is when a fraudster uses a device to read the data on the magnetic strip of a credit card or debit card. There are also instances when the information is intercepted by tapping into phone lines.
- Be on the lookout for devices used to swipe credit cards. They are usually box-shaped cordless devices and fit in the palm of one's hand, although laptop computers have been used to accomplish the same thing.
- Merchants are advised to have a card tracking procedure that enables them to identify merchant personnel who handles specific transactions in order to know if he or she is in connivance with syndicates.

CUSTOMER INTIMIDATION

- Be aware of the customer who creates a distraction by causing a fuss at the register to rush the purchase. This may lead to improper or incomplete handling of the transaction.
- Don't be intimidated by these customers. Follow standard procedures to authorize the card. The merchant may potentially lose a sale by making the impatient customer wait, but they will be saving the company from potential fraud losses due to charge back.



PAYMENT CARD INDUSTRY DATA SECURITY STANDARD (PCIDSS) REQUIREMENTS FOR MERCHANT

DOUBLE SWIPING

This process should not be performed by any merchant to prevent data from being compromised.

BUILD AND MAINTAIN A SECURE NETWORK

Install and maintain a working network firewall and keep the security patches current.

PROTECT CARDHOLDER DATA

Encrypt stored data. Encrypt transmission of cardholder data across open, public networks.

MAINTAIN A VULNERABILITY MANAGEMENT PROGRAM

Always use updated anti-virus software. Restrict access to data to a "need to know" basis.

IMPLEMENT STRONG ACCESS CONTROL

Assign a unique ID to each user. Track access to the data by the unique ID. Never use vendor-supplied default as passwords or other security features.

REGULARLY MONITOR AND TEST NETWORKS

Test the security system and process regularly. Maintain a security policy for employees and contractors.

MAINTAIN A SECURITY POLICY

Restrict physical access to cardholder information.



0123 4567

SURCHARGING PROHIBITION

- The price tag must be written clearly, indicating the price of the consumer product including Value Added Tax whenever the product is VATABLE. Service charge, if any, shall not be included in the price tag.
- When the consumer pays through Credit / ATM / Debit / Prepaid card, he shall pay only the price indicated in the price tag.
- When the merchant offers the consumer to pay cash, card or on installment, the same is allowed provided the payment options shall be disclosed by way of a separate information to the consumer but not in the price tag.
- Price tag indicating CASH PRICE TAG, REGULAR PRICE TAG and CARD PRICE TAG on each product or services is not allowed. Violation of article 81 to 83 of the Consumer Act and this Order shall be penalized under Article 95(b) and Article 164 of the same Act.





AUTHORIZATION AND MERCHANT SERVICES NUMBERS

ASIA UNITED BANK / AUB

Authorization Hotline: AUB-8888 or 282-8888
(Metro Manila). Press 6 for Authorizations
Toll-Free Number: 1-800-10-282-8888
Merchant Services Number: AUB-8888 or 282-8888
(Metro Manila). Press 7 for Merchant Services

PHILIPPINE NATIONAL BANK

Authorization Hotline: 663-2555
Direct Lines 892-4079/892-4229
Toll-Free Number: 1-800-10-8128927
Merchant Services Number: 816-3311 loc. 3490/3792

BANK OF COMMERCE

Authorization Hotline: 982-6458
Merchant Services Number: 632-2265

BANK OF THE PHILIPPINE ISLANDS / BPI - GLOBAL PAYMENTS

Authorization Hotline: For BPI 02-88-100
For Global Payments 02-581-6262
Toll-Free Number: For BPI 1-800-1-888-8100
For Global Payments 1-800-1-441-0378
Merchant Services Number:
For BPI 02-88-100
For Global Payments 02-581-6363
Toll-Free Number:
For BPI 1-800-1-888-8100
For Global Payments 1-800-1-441-0374

CHINA BANK

Authorization Hotline: 632-581-6262
Toll-Free Number: 1800-1441-0378
Merchant Services Number via Global
Payments: 632-581-6363 / Toll-Free
1800-1441-0374

CITIBANK

Authorization Hotline: 995-9595
Toll-Free Number: 1800-1888-9898
Merchant Services Number: 995-5118 / 995-5162

EASTWEST BANK

Authorization Hotline: 632-870-3999
Toll-Free Number: 1-800-10-392-8888
Merchant Services Number: 632-870-3999

EQUICOM SAVINGS BANK

Authorization Hotline: 02-241-5952
Toll-Free Number: 1-800-10-EQUICOM (3784266)
Merchant Services Number: 02-828-3784 local 133

MAYBANK

Authorization Hotline: 588-3899
Toll-Free Number: 1800-10-5883899
Merchant Services Number: 588-3899

METROBANK CARD

Authorization Hotline: 8-700-988
Toll-Free Number: 1-800-10-8-700-988
Merchant Services Number: 8-700-999

STANDARD CHARTERED BANK

Authorization Hotline: 632-830-1234
Toll-Free Number: 1-800-10-8301234
Merchant Services Number: 830-1113

SB CARDS

Authorization Hotline: 88-793-88
Toll-Free Number: 1-800-1-888-7343
Merchant Services Number: 814-2761/63

RCBC BANKARD

Authorization Hotline: 688-1000
Toll-Free Number: 1-800-1888-6655
Merchant Services Number: 688-1999 /
688-1888 local 2225/2310

UNIONBANK

Authorization Hotline: 981-3600
Toll-Free Number: 1-800-188822-77
Merchant Services Number: 981-3600

MEMBER BANKS



IN PARTNERSHIP WITH



The POS Terminal Provider of Choice

15/F Suite 1507-A East Tower,
Philippine Stock Exchange Centre,
Exchange Road, Ortigas Center, Pasig City,
Philippines 1605
Tel. No.: +632 6368844



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Makati City, Philippines.
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Sales Inquiry: +63 917 8087594
Fax: +632 8560825



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