

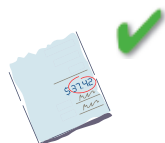
Visa Tips for Restaurant Staff



Helpful Information and Tools
for Handling Visa Card Transactions

0% Tip Authorization

A restaurant authorization that includes a tip could lead to customer dissatisfaction.



✓ **Understand how restaurants can benefit by excluding a tip when authorizing transactions.**

• **Reduced cardholder complaints**

In today's world, Visa® cardholders have the ability to view account activity almost instantaneously via the Internet or at an ATM. Consequently, an authorization that includes an estimated tip can wind up reducing a cardholder's available funds/credit by an amount he or she may not recognize. This can happen when your customer leaves a tip that differs from what you've included in the authorization request, or just leaves the tip in cash. The next thing you know . . . you have an unhappy customer calling your restaurant asking why there's an overcharge, or worse yet—the customer stops coming in. By not including the tip in the authorization request, you can minimize this problem.



✓ **Make sure the authorization amount is equal to the check amount.** Do not include the tip in your authorization request. For example, if the check before tip is \$37.42, the authorization should be for \$37.42.

How Authorizations With Tips Can Result in Lost Sales

- Restaurant check is for \$100, but staff has authorized with estimated tip for \$120.
- The Visa cardholder's bank deducts \$120 from the available funds/credit. The final transaction amount was \$115 (\$100 + \$15 tip).

OR

- The customer leaves a tip in cash so the transaction amount is \$100.
- When the customer views his account activity and sees a \$120 hold against his account, he thinks the restaurant has overcharged him and decides never to return to this establishment again.

Payment Acceptance

✓ **Take appropriate action based on the authorization message response.**



RESPONSE	ACTION
Approved	Ask the customer to sign the sales receipt and compare signatures.
Declined	Return the card to customer and ask for another Visa card.
Call Call Center Call Issuer	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. <ul style="list-style-type: none">• If <i>approved</i>, write the authorization code on the sales draft.• If <i>declined</i>, ask for another Visa card.
Pick Up	Keep the card if you can do so peacefully.



✓ **Compare and match the account number. If your terminal does not prompt for key entry of the last four digits, compare the number on the Visa card to the number shown on the POS display or the sales receipt. If the numbers do not match, you may have a counterfeit card.**



✓ **Return the right Visa card to the right customer.**

During a restaurant's busiest hours, Visa card payments can sometimes stack-up. That's why it's important to double-check the card and sales receipt information to make sure they match up before you return them to the customer.



✓ **Never charge a penalty fee for a reservation "no show" or cancellation.**

Visa operating rules prohibit a restaurant merchant from imposing a penalty fee on any customer who uses a Visa card to make an online, telephone, or in-person reservation and then cancels at the last minute or does not show.

Fraud Prevention



While processing a transaction, always check the card security features.

Any sign of tampering may mean that you have been given a counterfeit card.

Original Visa Card (Good Through 2010)

Are embossed numbers spaced evenly? Is embossing clear and straight?

Does the account number begin with a 4?

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

Does the last group of digits extend into the hologram?

Does the dove move when the card is tilted?

Is the Flying "V" present?

Is the word "VISA" printed at an angle in blue and gold on a white background? Any attempt to erase the signature will cause the word "VOID" to appear.

Is the full or partial account number followed by a three-digit code?

Is the Card Signed?
If the signature panel is blank:

- 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.

Updated Visa Card (Beginning January 2006)

[New features appear in red]

Are account numbers clear, straight and evenly spaced?

Does the account number begin with a 4?

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

When you tilt the card, is there a ring around the sun with the word "VISA" in the center?

The signature panel will look like this or have a custom design. Any attempt to erase the signature will cause the word "VOID" to appear.

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

Is the Card Signed?
If the signature panel is blank:

- 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.



If you receive an authorization, but suspect fraud, make a Code 10 call.

- Keep the card in hand.
- Call your voice authorization telephone number and say, "I have a Code 10 Authorization Request."
- Follow the operator's instructions. If you are directed to pick up a card, keep the card only if you can do so by peaceful means.

You can still make a Code 10 call after a cardholder leaves. A Code 10 alert—even after a cardholder is gone—may still help stop fraudulent card use at another merchant location, or perhaps during another visit to your restaurant.

