



tips to avoid chargeback's

- 1** Obtain a card imprint on manual (zip-zap machine) face-to-face transaction when the magnetic stripe cannot be read. Make an imprint of the card when a key entered (manual) transaction is done. It is your proof that the card was present during the transaction. A scanned, fax or photocopy is not regarded as an imprint.
- 2** The cardholder must sign the sales voucher.
- 3** Reconcile your daily settlement to ensure that transactions are processed correctly.
- 4** Obtain an authorisation for every transaction over your floor limit (when your electronic device does not provide you with one).
- 5** YOU must phone your authorisation centre for authorisation.

 - Do not accept an authorisation code from the cardholder.
 - Do not allow the customer to phone on your behalf.
- 6** Compare the signature on the card with the signature on the sales voucher.
- 7** Do not use your credit card at your own business to generate funds.
- 8** To avoid chargeback's you have to adhere to the rules and regulations as set out in your merchant agreement.
- 9** Provide copies of sales vouchers within the retrieval request timeframes.

 - Don't delay!! Return copies of sales vouchers promptly!

Call for "CODE 10" authorisation

Call your authorisation centre immediately and ask for a Code 10 if:

- You believe you have a counterfeit or altered card.
- The presenter / transaction is suspicious.
- The signatures do not match.
- Account number of the printed sales voucher differs from that on the card.
- The customer does not have his card with him and insists on purchasing goods with a credit card number only.

Fraudulent Letter Authorising Card Use

In all instances, insist on both the credit card and the credit holder being present when payment is processed or call for an authorisation code.

I.D. No: 550523 5466 080

08= S.A. Citizen
18= Non S.A. Citizen
 if issued subsequent to 1986.07.01. Prior issues reflect the Population Group Classification

0 - 4999 = Female
5000 - 9999 = Male

VAN/SURNAME
ALITI

VOORNAME/FORENAMES
MASIKO MAXIMUS

GEBORTE DISTRIK OF-LAND/ DISTRICT OR COUNTRY OF BIRTH
SUID AFRIKA

GEBORTEDATUM/ DATE OF BIRTH
1955-05-23

DATUM UITGEREIK/ DATE ISSUED
1992-06-05

PHOTO

UITGEREIK OP GESAG VAN DIE DIREKTEUR-GENERAAL: BINNELANDSE SAKE

ISSUED BY AUTHORITY OF THE DIRECTOR-GENERAL: HOME AFFAIRS

REMEMBER:
 Check back of photograph to make sure it hasn't been tampered with.
 Check the drivers licence page to make sure that the details match.

Ensure that names are:
 1. Not completed with letraset
 2. The same type of lettering
 3. In a straight line
 4. Contains no initials

Check to see when I.D. was issued Remember to age the photo.

Check photo to see:
 1. If it is the holder
 2. If it has been tampered with
 3. If it is within the block

Ensure that Date of Birth agrees Is holder that age?

Ensure that Date of Birth agrees Is holder that age?