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Re: COVID-19 Card Acceptance Practices & Procedures

As we continue to monitor the increased volume of internet usage, we cannot emphasize enough the importance of protecting your company and ultimately your company's bottom line.

With lockdowns taking place globally, internet usage is at its highest in human history. With this high volume of usage, we have reason to believe that every company is at threat to breach, theft and fraud attempts, whether it be online, call in, or even face to face transactions.

Please inform your employees on safe practices and take measures to reduce losses and possible chargebacks. ***Please forward this email to all employees that accept credit cards on behalf of your company.***

Retail / Direct Customer Access

Use best judgement, if a transaction involves two plus declines on one or separate cards (or more in many cases) you may be looking in the eye of a thief.

- **Ask for ID.** While some states prohibit this request, please review the specific card brand guidelines below that warrant such action:

In many cases, merchants are not allowed to require an ID for credit card purchases. You can *ask* for a customer's ID but cannot refuse to accept the credit card if they don't show it, ***if the credit card is signed.*** It is "highly" recommended that your employees ask to see the back of the card as this gives you a greater chance of identifying your customer and validating the transaction.

Visa
Merchants cannot require ID if the credit card is signed. However, if the credit card is not signed, the merchant can ask to see a government-issued ID.

MasterCard
Merchants cannot require ID if the credit card is signed. However, if the credit card is not signed, the merchant can ask to see a government-issued ID.

American Express
Merchants should verify that the customer is the actual cardholder, but there are no specific requirements for (or against) an ID.

Discover
Merchants can request an ID if they believe the credit card isn't valid. For unsigned credit cards, the merchant can request two forms of ID, one of which must be a government-issued photo ID.

eCommerce (websites) / Inbound Calls
Unfortunately, these are the customers you don't get to see which ultimately increases your chances for fraud. While EPS takes great measures to ensure your card acceptance security through technology, you must take additional steps to mitigate the risk of fraudulent card usage resulting in loss of time, merchandise and money.

1) Ensure your fulfillment team is communicating with the customer post sale.
2) Verify as much information as possible "prior" to shipping any items or merchandise.
3) Review transaction reporting in the CardPointe virtual terminal and look for multiple attempts and/or declines.
4) **HAVE YOUR I.T. STAFF COMPLETE YOUR PCI COMPLIANCE CERTIFICATION NOW AS THIS WILL HELP PROTECT YOUR BUSINESS.**

Taking precaution and immediate action with your card acceptance practices will significantly reduce chargebacks and losses to your bottom line.

We are by your side and here to help. Please do not hesitate to reach out with any questions or concerns.

Best regards,

Jason Spector
President/COO