



# Presence payment with credit cards

## INSTRUCTIONS FOR PROCESSING MANUAL TRANSACTIONS AS A RESULT OF MALFUNCTIONS

As a rule, card data may only be entered into the terminal from a chip or magnetic stripe. Should errors or faults arise, the merchant can accept the credit card for manual payment in certain exceptional cases.

This rule does **not apply** for Visa Electron, V PAY, Maestro and UnionPay cards. The data from these cards can only be imported into the terminal via a chip and/or magnetic stripe.

The merchant is **not permitted** to accept a credit card in the absence of the cardholder and without presentation of the credit card; this requires concluding a separate contract.

When processing manual transactions, the merchant is required to follow the instructions from Worldline listed below.

### RISKS WHEN PROCESSING MANUAL TRANSACTIONS

The merchant recognizes that the aforementioned methods of transaction processing are risky and that the merchant bears these risks.

The merchant bears the full risk of claim collectibility for the cardholder's corresponding transaction.



## PROCEDURE FOR MALFUNCTION DUE TO CARD DEFECTS

If the malfunction can be attributed to damage to the credit card, the merchant is authorized to enter the transaction into the terminal manually ("Manual card data entry at the terminal" function).

Make a photocopy of an official piece of identification belonging to the cardholder and check whether the information on the ID (name and gender) match the information on the card. This photocopy is to remain with the merchant and is to be turned over to Worldline upon request.

Enter the credit card data manually into the terminal according to your terminal supplier's operating instructions ("Manual card data entry at the terminal" function).

The transaction is authorized automatically.

Have the cardholder sign the sales slip issued by the terminal and check whether the card information and the signature on the sales slip match the information on the card.

If the information does not match, cancel the transaction immediately. As an exception, you may choose to accept a different form of payment in such a situation.

## PROCEDURE FOR MALFUNCTION DUE TO TERMINAL PROBLEMS

If the merchant's electronic accounting system or terminal malfunctions, the merchant must have the transaction authorized by Worldline by telephone until system operation resumes.

Make a photocopy of an official piece of identification belonging to the cardholder and check whether the information on the ID (name and gender) match the information on the card. This photocopy is to remain with the merchant and is to be turned over to Worldline upon request.

Dial the telephone number of the authorization centre (24-hour service) and follow the instructions.

Write down the authorization number that you receive from the authorization centre.

Enter the transaction into your terminal as soon as the malfunction is corrected. Proceed according to your payment terminal's operating instructions ("Booking authorized by telephone" function).

Destroy the manually recorded transaction data (especially card number, expiration date, check digits such as CVC2, etc.) after a successful transaction.

Your local point of contact can be found at: [worldline.com/merchant-services/contacts](https://worldline.com/merchant-services/contacts)

