

Mail / Telephone / Internet Orders and Other Card Not Present Sales –

These types of transactions have a higher risk of a Chargeback. Since you don't have the card in hand to swipe or will not have the cardholders signature on the sales draft, you will assume all risk associated with accepting a mail/telephone/internet or other card not present transaction. The following procedures, while they will not eliminate chargebacks, are useful in reducing them and should be followed at all times.

1. Obtain expiration date, 3 digit card verification code, and address verification information (billing zipcode & street address) and key in information at the time of the transaction. Address verification does not guarantee against chargebacks but used properly, it assists you in reducing the risk of fraud by confirming whether information matches or does not match information maintained by the Issuer. It is the merchants responsibility to monitor the AVS responses and use the information provided to avoid high-risk transactions.
2. For mail orders, write "MO"; for telephone orders write, "TO" on the cardholders signature line.
3. If feasible, obtain and keep a copy of the cardholders signature on file on a form authorizing you to submit the transaction.
4. For telephone orders, it is recommended that written verification of the sale and possible copy of drivers license be requested from the Cardholder (sent by mail or fax).
5. You may not submit a transaction for processing until after the merchandise has been shipped or the service has been provided to the customer. You must also obtain proof of delivery of the goods or services to the address designated by the cardholder. If local delivery is provided, obtaining an imprint of the customer card is encouraged with signature.
6. Notify the cardholder of delivery time frames and special handling and/or cancellation policies. Merchandise shipping dates must be within 7 days of the date authorization was obtained. Notify cardholder of any shipping delays and a reauthorization of the transaction may be necessary.