



First In Secure Electronic Payments

Ways to Reduce Processing and Interchange Expense

- **Swipe cards instead of hand-keying card number when in a Face to Face environment.**
- **Enter AVS (Address Verification Service) information for the cardholder's billing address when hand keying.**
 - **Card Present transactions require a Zip Code match.**
 - **Card Not Present transactions require an attempt on the zip code, but do not require a match.**
- **Settle (a.k.a. close) transaction batch within 24 hours.**
- **Restaurant merchants are allowed to adjust the authorized amount up to 20%, but cannot over-authorize the transaction.**
- **Lodging merchants are allowed to adjust the authorized amount up to 15%. Check-In/Check-Out and Folio Number are required.**
- ****Retail merchants need to settle transactions for the authorized amount.**
- **Enter invoice number when prompted.**
- **Enter tax amount of .1-22% for Visa and .1-30% for MasterCard and customer code when prompted.**

If your current terminal or terminal application does not support any of these enhanced data requirements contact your terminal provider for enhanced terminal solutions designed to ensure lowest processing cost.

****Taxi Cabs and Limousines, Drinking Places (Bars, Taverns, Nightclubs, Cocktail Lounges and Discotheques), Beauty and Barber Salons, and Health and Beauty Spas are allowed a tip adjustment of up to 20%.**