

INSTRUCTIONS FOR
ACCEPTANCE OF
CARD-NOT-PRESENT
PAYMENTS



ProCredit Bank

The

smart

bank



In order to make an authorization/transaction without physically reading a bank card at a POS terminal:

The Merchant shall send to the cardholder by e-mail a Form for executing a card-not-present transaction - Mail Order.

The Form shall contain the following requisite elements:

- Name, address and contact particulars of the Merchant (e-mail address, telephone number);
- Personal data of the cardholder - name, address and contact particulars of the cardholder (email, phone);
- Data of the card with which the transaction is to be made - name of the cardholder written on the plastic card, card number, validity date, CVV code;
- Name and address of the service user (if other than the cardholder's);
- Clear, accurate and detailed information about the service being sold;
- Other terms and conditions of the Merchant;
- Declaration by the Merchant of confidentiality and protection of personal and card data of the clients;
- Date and cardholder signature field.



Authorization/transaction via Key entry function on POS terminal

To perform authorization/transaction via the Key entry function of the POS terminal, it is necessary to select the appropriate menu from the POS terminal and follow the instructions displayed on the screen. A detailed description of the steps is also available in the User Guide.

Important!

- Upon authorization, the amount is blocked (retained) in the cardholder's account for 5 calendar days;
- Card details received via Mail order forms are not guaranteed. The same have not been verified and in case of subsequent disputes, the responsibility lies entirely with the Merchant. It is particularly risky to use such data to withhold amounts upfront for the service provided;
- Payments with manual data entry are high-risk entailing and can be lost by the Merchant if challenged. We recommend that merchants initially do authorization only and then have the card physically read once clients arrive.

An authorization/transaction made without physically reading a card through a submitted Mail Order form is considered approved (successful) only in cases where a receipt is printed from the POS terminal with an authorization code consisting of 6 characters (numbers and/or letters).

The Merchant should notify the client by e-mail of the transaction and immediately tell him how to use the service.



Cancellation (Reversal) of an authorization/transaction made without physically reading a card, by submitting a Mail Order form

The transaction is performed by selecting the appropriate menu from the POS terminal and following the instructions displayed on the screen. A detailed description of the steps is also available in the User Guide.

Upon successful cancellation, the POS terminal should print a receipt indicating that the transaction was successfully completed.