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MERCHANT WELCOME HANDBOOK



FIRSTLY _____
THANK YOU
_____ **FOR CHOOSING US!**

Welcome to Signature Payments. Thank you for allowing us to provide you with outstanding payment processing services. This handbook will guide you through working with the Signature teams, Signature systems, and PCI Compliance.

For your convenience, our Customer Service team is available Monday-Friday from 6:00am to 6:00pm, PST. They can be reached by calling 888-334-2284. Before or after those times, we have a 24-hour help desk you may call for support. The telephone numbers for those help desks can be found on the sticker on your payment terminal.

Thank you for allowing us to be your partner in payments!

Sincerely,

Jordan Stewart
Senior Vice President, Sales

CONTENT

<u>ABOUT US</u>	4
<u>INTRODUCTION</u>	5
<u>FREQUENTLY ASKED QUESTIONS</u>	6
<u>ONLINE REPORTING</u>	7
<u>PROCESSING SERVICES</u>	8
<u>PCI COMPLIANCE</u>	10
<u>FRAUD PREVENTION GUIDE</u>	11
<u>CARD PRESENT TRANSACTIONS</u>	12
<u>CARD NOT PRESENT TRANSACTIONS</u>	14
<u>ECOMMERCE TRANSACTIONS</u>	16
<u>APPENDIX</u>	17
<u>ADDITIONAL FRAUD PREVENTION TIPS</u>	18



ABOUT US

Signature Payments provides Merchants with the tools, technology and support to help their businesses grow. Our custom programs allow our merchants to leverage the Signature platform and infrastructure so they can concentrate their efforts in the areas most critical to their business. But we don't stop there. We add more value with gateway, cash discount, currency conversion, cash advance and other complimentary services and solutions. We leave no stone unturned in engineering faster, better solutions to help our Merchants grow their business.

From our platforms to our products and private sales coaching, we're here to ensure our partners get the tools and support they need, when they need it. Whatever the business, Signature provides customized solutions and personal attention to help your business grow.

INTRODUCTION

Signature Payments has a variety of teams and resources available to help you succeed.

If you have not already done so, please be sure to login to [merchantinfo.com](https://www.merchantinfo.com), our online Merchant Resource Center. From this site, you can manage your merchant account(s), request support, access a variety of daily and month-end reporting, view your statements, and much more. To login, go to <https://www.merchantinfo.com/> and click on “first time at merchantinfo.com”. Make sure you have your merchant ID and tax ID on hand.

Department	Phone Number	Email
Customer and Technical Support	800-631-3072	support@signaturepayments.com ; downloads@signaturepayments.com
Dispute Resolution	888-664-0283	chargebacks@signaturepayments.com
Compliance		compliance@signaturepayments.com
Signature Fax	323-866-3280	

FREQUENTLY ASKED QUESTIONS

Now that I have my welcome handbook, what is the next step?

If you haven't already, please login to Merchantinfo.com. This is the merchant account portal that houses all your merchant account reporting and information. If you ordered equipment, it will be arriving in the next few days. If you need assistance with setting up your equipment or for help navigating the Merchantinfo.com portal you can reach our support team at support@signaturepayments.com.

When will I receive my deposits in my DDA account?

Your credit card deposits will typically post to your DDA within 1-2 business days from the date of transaction settlement. In some cases, next day funding options are available.

How do I receive my statements?

Statements are delivered online via the merchantinfo.com portal. For more information about online access, please contact our Customer Support team.

How and when are the processing fees deducted from my account?

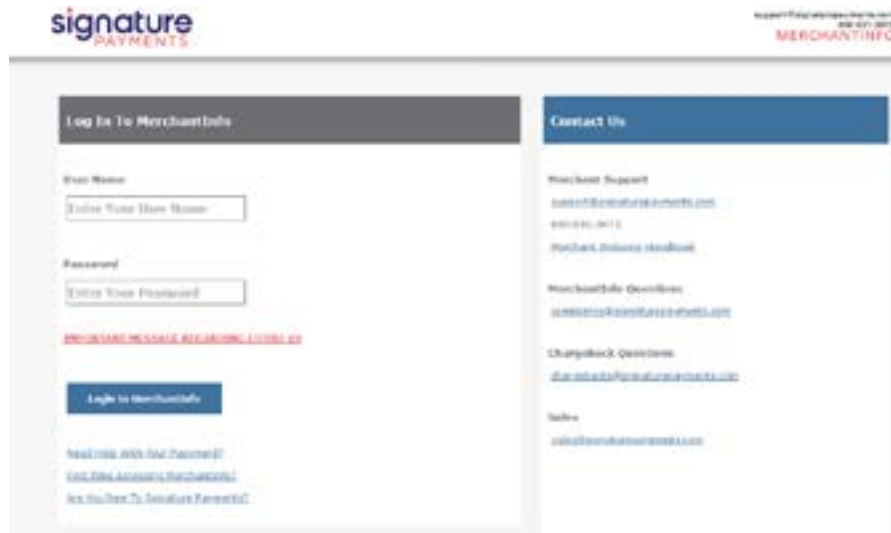
For most merchants, a portion of fees are deducted from settlement deposits throughout the month, while the remainder are deducted at the beginning of each month, for the previous month's processing activity.

Will MasterCard, Visa, Discover and American Express bill me separately?

Your Visa, MasterCard, Discover Debit and AMEX Opt Blue fees will be billed by Signature Payments. All fees will appear on your monthly statement. If you have a direct relationship with AMEX, those fees will continue to be billed by AMEX.

ONLINE REPORTING

[MerchantInfo.com](https://merchantinfo.com)



Merchantinfo.com is Signature’s online resource center where you can access all the tools and information you need to effectively manage your credit card processing account. Login using the username and password provided in your welcome email for access to:

1. Daily Settlement Reports
2. Transaction Type Reports
3. Card Type Reports
4. Detail Reports
5. Chargeback Reports
6. Reserve Reports
7. Month End Summary Reports

Click [Here](#) to Login

Merchant Statements

Your merchant statements are available to you on a monthly basis. Statements can be accessed via merchantinfo.com.

PROCESSING SERVICES



You know your business better than anyone and you know exactly what it takes to keep your customers coming back. Adding additional products and services can help you strengthen relationships with existing customers as well as attract new ones. Please contact our support team for information on how to get started with the products and services we offer.

Cash Discount Program

Cash Discount offers business owners a way to recoup much of the cost associated with accepting credit card payment (Visa, MasterCard, Discover & American Express) while offering a discount on cash, debit card & check payments.

Chargeback Management

Protect your business from chargebacks with a technology-driven platform designed to prevent and fight chargebacks. We can help you recover revenue and scale profitability.

PROCESSING SERVICES (CONT.)

Multi-Currency Acceptance

Multi-currency processing allows shoppers to pay for goods and services in their own currency while receiving deposits in US Dollars. International cardholders enjoy a seamless online shopping experience by paying in the currency they know best - their own.

Technology Tools

We can help you maintain smooth and secure operations with our integrated technology platform and the latest in secure software and hardware systems.

Gift Card Solutions

Gift cards are a cost-effective way to add a new revenue stream to your business. Gift cards can be preloaded and distributed to potential customers and used to refund customers, so profits stay in your store.

ACH and Check Program

Increase sales by offering additional payment methods to your customers. Our check and ACH program makes check acceptance simple and safe.

PCI COMPLIANCE



The Payment Card Industry Data Security Standard, or PCI DSS for short, is a set of requirements that all businesses—regardless of size—must adhere to in order to accept payment cards. The purpose is to ensure the security of cardholder data and to help prevent credit card fraud, hacking, and other security issues.

Since you accept credit/debit cards, you are required to maintain PCI compliance and provide proof on a yearly basis (if you are processing credit cards online, you may also need a quarterly vulnerability scan).

Becoming PCI Compliant is easy and it takes about 15 minutes. PCI Apply, our authorized PCI vendor, will send you an email with your login credentials to access the compliance portal. Once you achieve compliance, your attestation will automatically be submitted to Signature Payments. You can also become PCI compliant by calling PCI Apply Support at 833-792-0073 or by contacting Signature at compliance@signaturepayments.com.

You have 60 days from the day your account with Signature was approved to become compliant before a non-compliance fee may be assessed.

If you have any questions or need to check your compliance status call our Customer Service team at 800.631.3072.



OUR

FRAUD PREVENTION GUIDE

CARD PRESENT TRANSACTIONS

Fraud is one of the leading causes of chargebacks. A chargeback occurs when a customer disputes a transaction and requests the return of the money used to pay for that transaction. If a customer is successful in disputing a transaction, you must refund the money and lose the merchandise sold in the transaction in addition to paying a chargeback fee and expending time and energy managing the dispute. Having excessive chargebacks could limit your ability to accept credit cards in the future.

When you conduct business in person, you deal primarily with card-present transactions. This type of transaction occurs when both the cardholder and card are physically present. We've compiled some tips and precautions to assist you in preventing fraudulent/criminal activity.

Check all card security features

1. Check the card for a chip.
2. Check the expiration date: The card is valid through the last date of the month. Do not accept an expired card.
3. Check the valid date: Some cards will have this feature, in which the card is not valid until the date shown. Do not accept an invalid card.

Obtain the customer's signature when necessary

Although the payment networks have moved away from signatures, you may still require a customer's signature for several reasons:

1. Store security policies. Some merchants require that every transaction over a certain amount be verified by signature, in an attempt to deter fraud.
2. Technical reasons. If you are using a card reader that does not accept EMV cards, or the EMV reader is not working, the machine may default to asking the customer to swipe their card's magstripe and sign for the purchase.
3. Business processes. Restaurants often require a customer to sign the receipt as it creates an opening for the customer to add a tip.

CARD PRESENT TRANSACTIONS (CONT.)

Authorize the transaction

All transactions must be authorized. Make sure to review the authorization response and take the appropriate action:

1. Approved: Ask the customer to sign the receipt if necessary
2. Declined: Return the card to the customer and ask for another form of payment. Do not re-attempt
3. Call for A Voice Authorization
4. Pick Up: Keep the card if you can

Look for Physical Signs of Fraud

1. The customer's signature doesn't match the one on the card
2. A MasterCard signature panel doesn't contain the MasterCard wordmark of payment
3. A Visa card signature panel doesn't contain the titled Visa pattern
4. The card is warped or has a dull finish
5. The account number is tilted
6. The printed information is on top of the laminate surface of the card
7. The printing on the back of the card is distorted
8. Information displayed on the terminal or electronic printer receipt does not match the account number on the front of the card

CARD NOT PRESENT TRANSACTIONS

In the mail and telephone order business where neither the card nor the customer is physically present at the point-of-sale, you are at the greatest exposure to disputes, chargebacks and fraud. Guidelines have been developed to help reduce this exposure for mail and telephone order sales.

Authorize sales on the order date

Authorizations are valid for a specific number of days: Visa up to 7 days, MasterCard up to 30 days. Merchandise must be shipped, and sales must be deposited within these timeframes or the authorization will expire. If your shipping date exceeds these timeframes, obtain a new authorization code before shipping the merchandise.

Record the card account number

A Visa card number begins with a 4, a MasterCard card number with a 5 or 2 and a Discover card with a 6; all have 16 digits.

Ask for a billing and shipping address

If the addresses differ, determine whether the difference seems reasonable.

Do not deposit sales until ship date

Visa and MasterCard regulations do not permit merchants to receive payment for sales until the goods or services are delivered to the customer. Obtain an authorization on the order date, but don't deposit the sale until the ship date. Visa transactions for customer-ordered merchandise may be deposited on or after the order date, under the condition that the merchant has informed the customer that they will be billed prior to shipping.

CARD NOT PRESENT TRANSACTIONS (CONT.)

Ask for the code on the back of the card

Visa cards verification value 2 (CVV2), MasterCard card validation code 2 (CVC2), or AMEX card ID number (CID). Merchants who request the code will receive a match or no match response when entering the transaction into a terminal for processing

Ask for the customer's phone number

Ask for the phone number not as a condition for accepting the sale, but as a customer service tool. This enables you to call the customer for various reasons; to inform that merchandise is back ordered, to request another form of payment if the authorization is declined or to verify information if the caller seems unclear about address details.

Warning signs for fraudulent MOTO transactions

1. Hesitant caller: Callers with shaky voices or delayed responses to questions
2. Rush orders: Rush orders are a favorite weapon of fraud schemes
3. P.O. Boxes and mail receiving services: Most delivery services will not deliver to these addresses
4. 1-800 return phone numbers: Be suspicious of toll-free telephone numbers when given as the day or evening phone number
5. Above average transaction amounts: Be wary of transactions that greatly exceed the norm

ECOMMERCE TRANSACTIONS

When processing electronic transactions, be alert for the following:

1. Orders consisting of multiples of the same item or big-ticket items that maximize resale value and profit potential
2. Orders shipped rush or overnight to deliver fraudulently obtained items as soon as possible for quick resale
3. Orders from internet addresses using free e-mail services that do not require billing information or means to verify an account was opened by a legitimate cardholder
4. Transactions with similar account numbers. This may indicate fraudulent use of account number generating software
5. Orders shipped to a single address with transactions placed on multiple cards. This may indicate fraudulent use of account number generating software or stolen cards
6. Multiple transactions on one card over a very short period of time as this could be an attempt to 'run a card' until the account is closed

Best Data Security Practices for your E-commerce Website

1. Create a Frequently Asked Questions (FAQ) page that includes questions and answers on how consumers can protect themselves when shopping online
2. If you are using Verified by Visa or MasterCard SecureCode, add the logo to your home page, security information page, and checkout pages
3. Ask for the code on the back of the card. Visa cards verification value 2 (CVV2), MasterCard card validation code 2 (CVC2), or AMEX card ID number (CID).
4. AVS compares the billing address provided by the customer with the billing address on file at the card's issuing bank. You receive a verification code indicating a match or non-match. While this is not a guaranteed against chargebacks, it allows you to make more informed decisions before shipping
5. Create a page that educates visitors and customers about your website's information security practices and control

*View Appendix for additional best practices and fraud prevention tips



THE

APPENDIX

ADDITIONAL FRAUD PREVENTION TIPS

[Rules for Visa Merchants](#)

[Mastercard Merchant Rules Manual](#)

[American Express Merchant Operating Guide](#)

[Payment Card Industry Compliance](#)

