

# Merchant Welcome Handbook





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# Introduction

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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. 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.

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.

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

Department	Phone Number	Email
Customer and Technical Support	800-631-3072	<a href="mailto:support@signaturepayments.com">support@signaturepayments.com</a> ; <a href="mailto:downloads@signaturepayments.com">downloads@signaturepayments.com</a>
Dispute Resolution	888-664-0283	<a href="mailto:chargebacks@signaturepayments.com">chargebacks@signaturepayments.com</a>
Compliance		<a href="mailto:compliance@signaturepayments.com">compliance@signaturepayments.com</a>
Signature Fax	323-866-3280	

# Frequently Asked Questions

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

Shortly, one of our Customer Support representatives will contact you to guide you through the installation process and provide training on the use of your new device. In the meantime, if you need assistance or any additional information, don't hesitate to contact us.

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?

In most cases, processing fees 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

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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:

- Daily Settlement Reports
- Transaction Type Reports
- Card Type Reports
- Detail Reports
- Chargeback Reports
- Reserves Reports
- 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

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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.

## 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.

# PCI Compliance

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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 email you login credentials to access your compliance portal at <https://pciapply.com/scs>, where you can fill out the Self-Assessment Questionnaire that's right for your business. Once you achieve compliance, your attestation will automatically be submitted to Signature Payments on your behalf. You can also become PCI compliant by calling PCI Apply Support at 833-792-0073 or contacting us at [compliance@signaturepayments.com](mailto:compliance@signaturepayments.com).

You have 60 days from the day your account with Signature was approved to become compliant before a non-compliance fee of \$25/month is assessed.

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

# Fraud Prevention: Card Present Transactions

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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 the card are physically present. We've compiled tips and precautions to assist you in preventing fraudulent/criminal activity.

## Check all card security features

- Check the card for a chip
- Check the expiration date: The card is valid through the last date of the month. Do not accept an expired card.
- 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:

- Store security policies. Some merchants require that every transaction over a certain amount be verified by signature, in an attempt to deter fraud.
- 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.
- Business processes. Restaurants often require a customer to sign the receipt as it creates an opening for the customer to add a tip.



# Fraud Prevention: Card Present Transactions (cont.)

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## Authorize the transaction

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

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

## Look for physical evidence

- The customer's signature doesn't match the one on the card
- A MasterCard signature panel doesn't contain the MasterCard wordmark
- A Visa card signature panel doesn't contain the titled Visa pattern
- The card is warped or has a dull finish
- The account number is titled
- The printed information is on top of the laminate surface of the card
- The printing on the back of the card is distorted
- Information displayed on the terminal or electronic printer receipt does not match the account number on the front of the card

# Fraud Prevention: Card Not Present Transactions

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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.

## Mail an order confirmation notice to the cardholder prior to shipping

This will not prevent chargebacks but may reduce the number of inquiries and ticket requests.

# Fraud Prevention: Card Not Present Transactions (cont.)

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## 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

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

# Fraud Prevention: eCommerce Transactions

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Recognizing fraudulent behavior when taking orders online can be challenging because neither the customer nor the credit card is physically present.

When processing electronic transactions, be alert for the following

- Orders consisting of multiples of the same item or big-ticket items that maximize resale value and profit potential
- Orders shipped rush or overnight to deliver fraudulently obtained items as soon as possible for quick resale
- 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
- Transactions with similar account numbers. This may indicate account numbers used have been generated using software available
- 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
- 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

- Create a Frequently Asked Questions (FAQ) page that includes questions and answers on how consumers can protect themselves when shopping online
- If you are using Verified by Visa or MasterCard SecureCode, add the logo to your home page, security information page, and checkout pages
- 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).
- 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
- Create a page that educates visitors and customers about your website's information security practices and control

Additional best practices and fraud prevention tips

[Rules for Visa Merchants](#)

[American Express Merchant Operating Guide](#)

[Mastercard Merchant Rules Manual](#)

[Payment Card Industry Compliance](#)