

CDS – Accepting Credit Cards

March 2012

Credit Card Sales –Customer-In-Store

There is no issue when the credit card is brought in and run through the machine.

Credit Card Sales: Phone-In and Online

- **special order** -If the order in question is a “special order” where CDS would be ordering the goods from our supplier specifically for the customer, this normally cannot be done -the customer must instead come in and prepay the order. (Senior Staff and Branch Managers can make **exceptions here for regular Customers**. Exceptions can also be cleared by Gary or a member of the Credit Department.)
- **customer is coming in** -For “non-special” orders where the Customer is coming in to pick up the Order, **remind him to bring his Credit Card**. The Credit Card Authorization normally occurs when the Customer comes in. This is the same as for a Customer-In-Store Credit Card Transaction. It doesn’t matter that the Customer called in the order. **If the Credit Card is not presented when the Customer arrives, the Order generally cannot be released.** (Senior Staff and Branch Managers can make **exceptions here for regular Customers**. Exceptions can also be cleared by Gary or a member of the Credit Department.)
- **sending someone in without the card** -**If the Customer wants to send someone in to pick up the Order without the Credit Card, this is generally unacceptable.** (Branch Managers can make **exceptions here for regular Customers**. Exceptions can also be cleared by Gary or a member of the Credit Department.)
- **orders to be couriered** -If the Customer wants us to courier the Order, get the card information (card number, expiry date, name on card). Ensure that the transaction doesn’t appear suspicious: for example a residential pool owner ordering multiple heaters. Ensure that the address is clear on the Orbiter-Order/Delivery-Slip/Discounters-SmartVendor-Slip. Attach all relevant Courier documentation. **Ensure that the courier is legitimate and will confirm this delivery in writing.**
- **If the order is greater than \$500, the following steps must be taken.** (Branch Managers can make **exceptions here for regular Customers**. Exceptions can also be cleared by Gary or a member of the Credit Department.):
 - Verify that the credit-card billing address and credit-card phone number matches the shipping address and phone number provided by the customer. The following instructions apply to both CDS CAN and CDS USA:
 - Call Moneris **1-866-802-2637**. Follow voice prompts to “Name and Address Verification.” You will be transferred to “MC Global.” Follow voice prompts to get the phone number of the bank that issued the credit card.

Call the issuing bank and follow the prompts until someone at the issuing bank verifies that the credit card Name, billing address, and phone number matches the Name, shipping address, and phone number provided by the customer.
 - If shipping address/phone is different from the credit card billing address:
 - Look up the customer shipping address/phone on whitepages.ca or Canada411.com (or similar US directories), i.e. a reverse lookup. Ensure the shipping address comes up as a listing for the customer. Also, **the phone number must be a LANDLINE, not a cell phone.**
 - **If the shipping address doesn't match the credit card billing address and cannot be confirmed at a listing site, then the customer must prepay the order in a non-rescindable way (eg. Money Order or Certified Cheque or bring in cash or credit card).**
 - Call back the customer to ensure that the phone number he has submitted is accurate. Tell the customer this is Company Policy. You must also do this for the listing shipping address phone number if the shipping address phone number is different from the credit card billing address.
 - **If the phone number test fails, then the customer must prepay the order in a non-rescindable way (eg. Money Order or Certified Cheque or bring in cash or credit card).**