VISA

5 Simple Steps
to Safer Key-Entered Transactions

Can't swipe the stripe?

It could just be a de-magnetized card... or maybe not.

It's up to you to put more action into your key-entered transaction to avoid the possibility of counterfeit fraud.

When the Stripe Won't Swipe

1. Check the terminal to make sure it is working properly. If the terminal is okay and the problem appears to be with the magnetic stripe, follow your company procedures for key-entered transactions. Be sure to check the card security features and match signatures (Steps 2–5 below).

2. Check the card's "good thru" (or "valid thru") date to be sure the card hasn't expired. If the transaction date is after the "good thru" date, the card has expired.

3. Get a manual imprint of the card.

4. Ask the customer to sign the imprinted sales draft.

5. Compare the signature on the card with the signature on the sales draft to be sure they match. Do not accept an unsigned card*!

* If the card is unsigned, ask the cardholder to sign it in your presence, and to provide government I.D. (driver's license or passport). Compare the signatures on the transaction receipt, the card, and the additional identification.

If you suspect fraud, make a Code 10 call.

Call your voice authorization center and say "I have a Code 10 Authorization request."

Follow the operator's instructions if you can do so safely.