



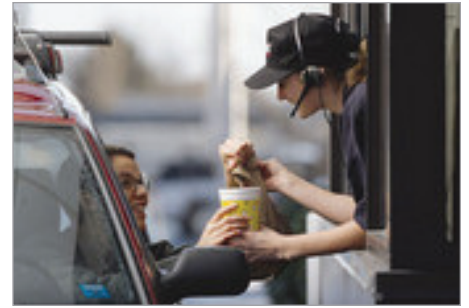
Visa Tips for Restaurant Staff

Helpful Information and Best Practices
for Handling Visa Transactions



For U.S. Only

When it comes to restaurants, most customers are looking for the same basic things . . . good food, good service, a friendly atmosphere, and payment flexibility. That's why so many restaurants accept Visa® cards. They know that their customers trust the Visa brand as a secure, convenient way to pay.



Restaurant owners and their staff also understand operational advantages that Visa payment processing can bring to the table. Whether you work in a full service establishment or a quick service restaurant (QSR), you know that a simple card swipe at the register or a wave with a contactless card can facilitate faster transaction processing that is safe and reliable.

Visa Tips for Restaurant Staff is intended to provide full service and QSR restaurant

staff with up-to-date best practices and helpful suggestions for accepting and processing Visa card transactions. It should be useful to all employees—new and experienced—who handle Visa transactions.

The icons to the right have been included to help direct restaurant staff to the information that is most appropriate to their business environment.



FULL SERVICE RESTAURANTS



QUICK SERVICE RESTAURANTS

0% Tip Authorization



FULL SERVICE RESTAURANTS

A restaurant authorization that includes a tip could lead to customer dissatisfaction.

- **Understand how restaurants can benefit by excluding a tip when authorizing transactions.**

An authorization that includes an estimated tip can wind up reducing a cardholder's available funds/credit by an amount he or she may not recognize. This can happen when your customer leaves a tip that differs from what you've included in the authorization request, or just leaves the tip in cash. The next thing you know . . . you have an unhappy customer calling your restaurant asking why there's an overcharge, or worse yet—the customer stops coming in. By not including the tip in the authorization request, you can minimize this problem.

- **Make sure the authorization amount is equal to the check amount.** Do not include the tip in your authorization request. For example, if the check before tip is \$37.42, the authorization should be for \$37.42.
- **Visa protects you!** An authorization obtained by a restaurant is valid for that amount plus 20 percent, so there is little or no chargeback liability when a tip is not included in an authorization request.

How Authorizations With Tips Can Result in Lost Sales

- Restaurant check is for \$100, but staff has authorized with estimated tip for \$120.
- The Visa cardholder's bank deducts \$120 from the available funds/credit. The final transaction amount was \$115 (\$100 + \$15 tip).

OR

- The customer leaves a tip in cash so the transaction amount is \$100.
- When the customer views his account activity and sees a \$120 hold against his account, he thinks the restaurant has overcharged him and decides never to return to this establishment again.

Handling Cards



FULL SERVICE RESTAURANTS

- **Return the right Visa card to the right customer.** During a restaurant’s busiest hours, Visa card payments can sometimes stack-up. That’s why it’s important to double-check the card and sales receipt information to make sure they match up before you return them to the customer.
- **Don’t charge a penalty fee for a reservation “no show” or cancellation without proper disclosure.** If you choose to impose a penalty fee for a cancellation of a reservation, you must clearly and properly disclose to the cardholder your policy for cancellation. By doing so, you avoid any misunderstandings and potential cardholder disputes.
- **Take appropriate action based on the authorization message response.**

RESPONSE	ACTION
Approved	Ask the customer to sign the sales receipt and compare signatures.
Declined	Return the card to customer and ask for another Visa card.
Call	Call your authorization center and tell them you received a “call” message.
Call Center	Be prepared to answer questions. The operator may ask to speak with the cardholder.
Call Issuer	<ul style="list-style-type: none"> ▪ If approved, write the authorization code on the sales draft. ▪ If declined, ask for another Visa card.
Pick Up	Keep the card if you can do so peacefully.

- **Compare and match the account number.** If your terminal does not prompt for key entry of the last four digits, compare the number on the Visa card to the number shown on the POS display or the sales receipt. If the numbers do not match, you may have a counterfeit card. **Note:** This best practice can also apply to *QSR transactions*.

No Signature Required Program



FULL SERVICE RESTAURANTS
QUICK SERVICE RESTAURANTS

Visa’s *No Signature Required* program makes the small ticket card acceptance even faster and easier for customers and sales staff by eliminating signature requirements for qualified transactions under \$25.

To improve the customer experience, restaurant staff members are encouraged to use the following best practices when handling Visa card transactions.

IF THE RESTAURANT LOCATION:	SALES STAFF SHOULD:
Has Customer Facing Terminals (inside or drive-thru)	<ol style="list-style-type: none"> 1 Have the customer swipe or “wave” the card for a contactless transaction. 2 Wait for authorization approval. 3 If approved, continue with transaction. Note: If qualified transaction is under \$25, No Signature Required. 4 If denied, request another form of payment.
Does NOT Have Customer Facing Terminals (inside or drive-thru)	<ol style="list-style-type: none"> 1 Request card from customer. 2 Swipe the card. 3 Wait for authorization. 4 If approved, continue with transaction according to merchant procedures. Note: If qualified transaction is under \$25, No Signature Required. 5 If denied, request another form of payment.

REMEMBER

Visa’s *No Signature Required* program simplifies the process for qualified transactions under \$25. You process the transaction in the same way, but no signature or receipt* is required.



*A receipt is not required unless the cardholder requests one.

For further information about the Visa *No Signature Required* program or practices covered in this brochure, contact your merchant bank.

Visa Partial Authorization and Balance Return



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Now you don't have to decline a sale when the balance on a customer's prepaid or debit card is less than the purchase amount.

Visa Partial Authorization and Balance Return functions make it possible to complete the transaction by using the remaining available funds on the prepaid or debit card, plus an additional form of payment like cash, or even another payment card. For the merchant, this is called a "split tender" transaction.

If the prepaid card being used is a Visa gift card or Visa incentive card, the remaining balance will be automatically sent to the merchant's terminal where it can be printed on the sales receipt.

Restaurants should check with their merchant bank regarding the availability of the *Visa Partial Authorization and Balance Return* functions.

How it Works

- 1 Customer's prepaid card balance is less than the purchase amount.
- 2 Merchant submits an authorization request for the full purchase amount (tip not included) with a Partial Authorization indicator.
- 3 Due to insufficient funds, issuer sends a partial approval back to the merchant.
- 4 Merchant's POS system identifies the unique response code and subtracts the partially approved amount from total transaction amount. **Note:** In a full service environment, the POS system prints two receipts—one showing the partial authorization transaction (without tip line), and a second receipt showing the remaining amount due plus a tip line to indicate this is still outstanding.
- 5 Customer pays the remaining amount of purchase with another form of payment.
- 6 Sale is completed and a receipt prints showing the split tender amounts. If in the case of a Balance Return, the current card balance is also shown, but can be formatted as follows to maintain customer confidentiality:
 - If the returned balance is less than \$200, the POS system prints the exact balance (e.g., "Balance Remaining: \$47.32").
 - If the returned balance is more than \$200, the POS system prints "Confirmed," instead of the dollar amounts (e.g., "Balance Remaining: Confirmed").

Fraud Prevention



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While processing a transaction, always check the card security features. Any sign of tampering may mean that you have been given a counterfeit card.



FULL SERVICE
RESTAURANTS

If you receive an authorization, but suspect fraud, make a Code 10 call.

- Keep the card in hand.
- Call your voice authorization telephone number and say, "I have a Code 10 Authorization Request."
- Follow the operator's instructions. If you are directed to pick up a card, keep the card only if you can do so by peaceful means.



FULL SERVICE & QUICK
SERVICE RESTAURANTS

You can still make a Code 10 call after a cardholder leaves. A Code 10 alert—even after a cardholder is gone—may still help stop fraudulent card use at another merchant location, or perhaps during another visit to your restaurant.

Does a three-digit code appear either on or in a white box to the right of the signature panel? It may be accompanied by all or the last four digits of the account number.

The mini-dove hologram may appear anywhere within the outline areas shown here.

Does the dove in the hologram move when the card is tilted?

Does the account number begin with a 4?

Does the printed four-digit number match the first four digits of the account number above it?

Are account numbers clear, straight and evenly spaced?

Is the card signed?

Has someone tampered with the signature panel? Any attempt to erase the signature will cause the word "VOID" to appear.

If you do not see a mini-dove on the back of the card, check for the traditional dove hologram above the Visa Brand Mark on the front of the card.

Some newly issued cards have a holographic magnetic stripe instead of the dove hologram designs discussed above.

When you tilt the card, is there a ring around the sun with the word "VISA" in the center?

Unembossed Visa Card Acceptance



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Unlike an embossed Visa card with raised numbers, letters, and symbols, the unembossed card has a smooth, flat surface. The processing of an embossed card at the POS system should be seamless. There's no need for new software, special hardware, or modified terminal procedures. You simply swipe the unembossed card just as you would an embossed card, then wait for an authorization and obtain the cardholder's signature. Because of the unembossed card's flat surface, it cannot be used for transactions that require a card imprint.

Full Magnetic-Stripe Data must be transmitted as part of the unembossed Visa card transaction authorization. Merchants are required to swipe an unembossed card through the terminal to prove that the card was present at the time of the transaction.

Unembossed 16-digit Account Number, Cardholder Name, and Expiration Date are laser-engraved, thermal or indent-printed securely on the front of the card. The card's flat, smooth surface makes it impossible to take a manual imprint.



Cardholder Name or a Generic Title may appear on an unembossed card.

ELECTRONIC USE ONLY communicates to cardholders and merchants that this card is a limited acceptance product and it can only be used at electronic point-of-sale terminals. Merchants without an electronic terminal should ask for another form of Visa payment.

