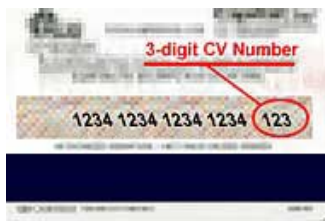


Credit Card Terminal Prompts

IMPORTANT – PLEASE READ:

The following prompts may appear when credit card transactions are swiped or key-entered.

1. **Zip Code Prompt** – Add customer zip code. If the customer won't give zip code, enter your own. Don't leave it blank. This is a key prompt.
2. **Address Code Prompt** – Either add street numbers or numbers from PO boxes.
3. **Customer Code Prompt** – Ask if customer has four-digit code. If not, enter 1111.
4. **Card Verification Value Code** – The CVV code helps to determine the customer placing the order actually possesses the credit/debit card and that the card account is legitimate. Each credit card company has its own name for the CVV code, but it functions the same for all major card types. (VISA refers to the code as CVV2, MasterCard calls it CVC2, and American Express calls it CID.)



5. **Sales Tax Code Prompt** – Irrespective of state sales tax exemptions, enter 0.00 depending on the prompt (don't leave it blank) and press enter. However, however if sales tax is applicable, enter the correct amount.

Downgrades

A downgrade occurs when one or more of your qualifying requirements have not been met, thus increasing your risk exposure. The higher the risk, the more you will have to pay to the merchant service provider and the other players to process that particular transaction. A large portion of the costs associated with accepting credit cards stems from the transactions that do not qualify for a discount because they don't meet the data content or transmission timing regulations set out by the card associations. Some of the more common reasons for a downgrade include not settling the transaction within two days of your initial authorization, missing or invalid data, corrupted swiped data, and the absence of address verification on manually keyed transactions.

If additional information is needed, please contact Lorie Verbois, your local account executive at (225) 229-6461 or e-mail her at Lorie.Verbois@elavon.com.