



INSTRUCTION ON PROCESSING

PAYMENTS MADE WITH

BANK CARDS BEARING VISA,

MASTERCARD OR BCARD LOGOS



ProCredit Bank

One other bank

I. General definitions used when working with bank cards

1. Bank card – a payment instrument issued by a financial institution and allowing the cardholder to execute transactions, such as withdrawals, payments for goods and services, etc.

2. Cardholder – a natural person to whom the bank card was issued and who is authorised to use it under an agreement with the bank.

3. POS (Point of Sale) terminal – a device used to accept card payments at physical stores or on a website.

4. Key Entry – additional functionality of a physical POS allowing manual entry of card data and initiating card payments using the keypad on the terminal device.

5. PIN (Personal Identification Number) – used to confirm transactions and verify the cardholder's identity.

6. Authorisation – a transaction approval process carried out by the bank to verify if the card is valid and has sufficient funds.

II. Information contained on the bank card

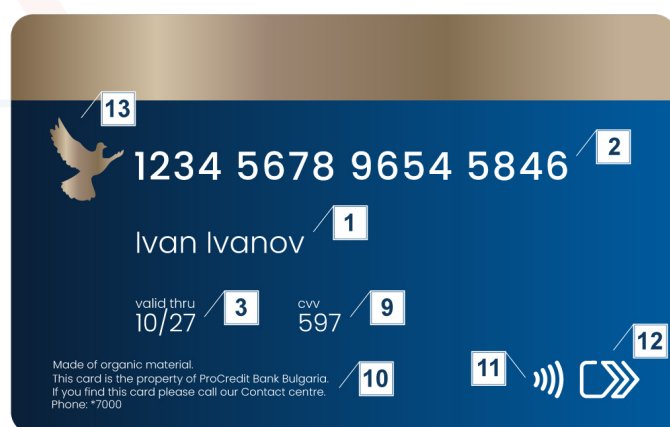
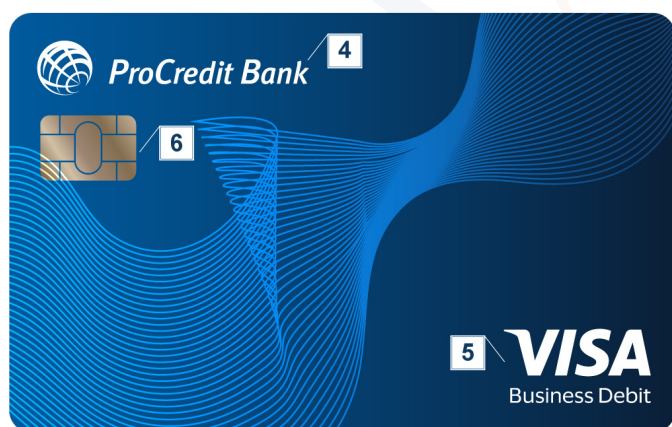
The bank card contains both human-readable and electronically-stored information. The common data found on each bank card are described below:

HUMAN-READABLE INFORMATION PRINTED ON THE CARD:

1. Cardholder name – given name and surname of the person to whom the card was issued.

2. Card number – 16-digit unique card identification number.

3. **Valid thru** – month and year when the card expires.
4. **Issuer/bank logo** – the name and logo of the institution which has issued the card.
5. **Logo of the card scheme** – for example Visa, Mastercard, Bcard, etc.
6. **EMV (Europay, Mastercard, and Visa) chip** – a microchip providing enhanced transaction security.
7. **Magnetic stripe** – contains encoded information about the card (not a mandatory element).
8. **Signature strip** – the field where the cardholder signs the card (not a mandatory element).
9. **CVV/CVC code** – a three-digit security code used for payments.
10. **Bank contact details** – telephone number to report a lost or stolen card.
11. **Contactless icon** – the card supports contactless payments.
12. **Click to Pay icon** – the card supports the Click to Pay service.
13. **Hologram** – Visa cards have a flying dove hologram, while Mastercard uses a world map with two hemispheres. These holograms may be placed either on the front, or on the back side of the card.



III. Instruction on accepting Bcard, Visa, and Mastercard payments on a POS terminal

When processing a payment on a POS terminal, the merchant shall perform the following:

1. CARD VERIFICATION

- Verify all requisite card elements according to the general description of **Visa**, **Mastercard**, and **BORICA** cards.
- Verify the card validity, i.e., that it has not expired and has no signs of tampering.

2. CARDHOLDER VERIFICATION

- For some types of businesses – like financial institutions or hotels – the merchant may request identification to ensure the customer matches the card.

3. POS PAYMENT OPTIONS

- **Contactless payment** – the customer puts the card or payment-enabled mobile device near the display of the terminal.
- **Payment using the chip reader** – the card is inserted, chip first and chip side up, in the chip reader at the bottom of the terminal.
- **Payment using the magnetic stripe** – if the card does not support chip-based or contactless payments, it is swiped through the magnetic stripe reader on the side of the terminal.

4. PAYMENT CONFIRMATION

- PIN entry is required for certain transaction types.
- The payment is only made when a successful POS terminal payment receipt with a 6-character authorisation code (AC*****) is issued.

5. SIGNING

- In some situations, the cardholder may be asked to sign the receipt. In these cases, the printed receipt has a signature field for the cardholder to sign. The customer's signature should be verified with the signature on their ID document. If the signatures do not match, the service should be declined and the transaction should be cancelled.

IV. Resolving issues with bank cards and POS terminals

Certain issues may occur while using a POS terminal to accept card payments. In these cases, it is important to follow clear guidance on the security, propriety, and protection of both customer and merchant.

1. THE CARD'S VALIDITY HAS EXPIRED

- The payment transaction for the specific goods and services is declined automatically by the terminal.
- Kindly notify the customer that the card is invalid and ask them to use another payment method.

2. CARD LEFT IN THE STORE

- The card must be returned to the issuing bank or destroyed.

3. CARD HELD BY THE TERMINAL

- If the terminal displays the message "Pick Up The Card":
- Print two copies of the receipt – one for the customer and another for the bank.
- Within 48 hours, the card must be delivered to the issuing bank along with the receipt.

4. TERMINAL FAILURE OR DECLINED TRANSACTION

- Upon connection failure or declined payment verify if:
 - The terminal is switched on.
 - All cables are properly connected.
 - The card is placed correctly.

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