

# BP Payment Guide

## Debit Cards



## Debit Card Acceptance

Debit will be activated inside for all sites. Debit acceptance outside at the dispenser is hardware-dependent. It will only be activated outside if the site acquires the appropriate hardware and notifies BP Elite Customer Solutions.

## Valid Networks for Acceptance



- **No sites can impose any surcharge in connection with a debit transaction. Non-compliance with this requirement may result in the elimination of debit acceptance at the site(s) involved and/or a fine from the debit network.**
- Questions regarding debit processing errors should be directed to BP Elite Customer Solutions at 1-888-BP-HELPU.
- Goods accepted for return, refunds or price adjustments are allowed for goods or services sold by the Dealer/Jobber, provided the Dealer/Jobber makes the refund, replacement or adjustment in the same manner as a cash transaction.
- Debit transactions cannot be completed at the POS when the device is unable to communicate with the BP Retail Network or when the transaction cannot be verified by the debit network. **Manually-processed debit transactions are not allowed and will result in a chargeback to the site.**
- The sales cancellation feature cannot be used to issue credits to a customer's bank account. If a customer is overcharged after completing a debit transaction, the difference should be disputed by the customer with their issuing bank.

# 7.0 Debit Cards

## Debit Card Processing

When processing debit sales, the customer will be asked to enter their PIN on the pin pad. The card is swiped by the customer at the pin pad with the card's magnetic stripe facing down and to the left.

**Site employees are not allowed to request a customer's PIN or assist customers in entering their PIN.**



The **RED** key is the **NO/CANCEL** key. The **GREEN** key is the **YES/ENTER** key.

To enter their PIN, the customer uses the alpha-numeric keys on the pin pad followed by the “ENTER” key.

For processing instructions specific to your POS device, please refer to that device's instruction manual.

If the customer requests cash back and your site participates in the Cash Back Program, the customer selects the cash back amount using the soft keys (labeled F1, F2, F3 and F4) at the pin pad.

## Debit Card Holds

**Some MasterCard and Visa cards are debit cards that are tied to the customer's bank account. When these cards are swiped, it is possible that a "hard hold" may be placed on the account.**

- When these cards are swiped, the issuing bank can place a dollar-amount hold on the customer's bank account.
  - This hold is not placed on the account by BP.
  - This hold is considered a "hard hold" of \$50-\$100 and may not be removed for 3-5 days. The timeframe is determined by the issuing bank.
- When the sale is completed, the actual sale amount is also drafted from the customer's account.
  - This means that the customer has both the actual sale and the hard hold posted on their account, until the hard hold is removed by the bank.
- Customers should be directed to their bank if they experience a hold on their debit card.