

BP Payment Guide

Frequently Asked
Questions (FAQs)



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Q. How do I cancel a credit card sale?

A. Cancelling a credit card sale can be handled in one of two ways. It can be cancelled through your POS device (POS capability and site management discretion) or the cancellation may be phoned in to Credit Card Support. Please refer to Section 15.0 for contact information.

Q. How do I prevent chargebacks on BP Private Label Cards for non-fuel sales over \$50.00?

A. To prevent these chargebacks:

- Request a form of identification from the customer such as a driver's license.
- Verify that the name on the customer's identification matches the name on the card.
- If the two match, the cashier should initial the ticket and mark "VPI" (Verified Positive Identification).
- If ID does not match, call BP Credit Card Authorization. See Section 15.0 for contact information.
- Compare the signature on the ticket to the signature on back of the card.

Q. How do I process a credit card if the magnetic stripe is bad?

A. Key-enter the sale, but be sure to get an imprint of the credit card using form H-3001 NC and have the customer sign the imprinted form H-3001 NC. See Section 5.0 of this Guide for more details.

Q. How do I prevent chargebacks on manually key-entered sales?

A. Manually key-entered sales require an imprint of the customer's credit card and their signature on an H-3001 NC manual sales ticket. Periodically review manually entered transactions for potentially fraudulent activity.

Q. What should I do with an imprinted sales ticket?

A. Keep the imprinted sales ticket on manually key-entered sales for a minimum of 6 months in case the customer disputes the sale. (To avoid double billing the customer, do not submit the imprinted form for payment on key-entered sales.) Keep these tickets and all tickets in a locked and secure place to protect cardholder information and prevent fraudulent use.

Q. I received a chargeback for Late Presentment of a Credit Card Sale. What is this?

A. All sales must be processed by the issuer within 30 days of the transaction date. Therefore, be especially aware of submitting your manual sales tickets in a timely fashion. BP recommends submitting all manual sales tickets on a weekly basis.

Q. How long am I required to keep copies of my electronic and manual sales ticket transactions?

A. Sites are required to keep electronic journal tapes and manual sales tickets for a minimum of 6 months. All materials containing cardholder information (i.e., electronic journal tapes and sales tickets) should be kept in a locked and secure area. Appropriately destroy (i.e., shred) these materials after the retention time has elapsed.

Q. I received a chargeback for Non-Receipt of RFCO and I have proof that I sent this request in within the timeframe required. What should I do?

A. Site Managers, Dealers, Jobbers, Commission Marketers, Retail Contract Operators or COCO Managers who believe they have received a Non-Receipt of RFCO chargeback in error can contact Credit Card Support. Please refer to Section 15.0 for contact information. The marketer must be able to provide proof that the RFCO was received within the correct amount of time. Fax confirmation is the best proof or a signed Certified Mail receipt.

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Q. What should I do if I receive a RFCO for a pay at the pump sale?

A. Ordinarily, you should not receive a RFCO for a pay at the pump sale. If you do, call Credit Card Support. Please refer to Section 15.0 for contact information. Refer to Section 9.0 for instructions on how to identify a pay at the pump sale.

Q. On a bank card transaction, I never received a RFCO and now I have been charged back. Do I have any recourse?

A. Yes. As a merchant, you have the right to challenge any chargebacks received whether or not a RFCO was sent to your site. Contact Credit Card Support and they will assist you in disputing these types of chargebacks.

Q. If after I receive a RFCO I settle the dispute directly with the customer, do I still have to send in a copy of the ticket?

A. Yes, absolutely. Failure to send in a copy of the ticket under any circumstances will result in you being charged back. Recall that an automatic timer is set at the time the RFCO is created. If that timer is not turned off, as it is when the credit card processor receives a copy of the requested ticket, a chargeback will be generated automatically.

Q. I have called Credit Card Support and I am not reaching resolution on my issues. What can I do?

A. The Chargeback Escalation Process is outlined in Section 9.0 of this Guide.

Q. Is it possible to turn off the Cash Back feature?

A. Yes. The Cash Back feature is set-up at the time of install. The default is No Cash Back. It is only turned on when the Jobber specifically requests it. A recent EPS software upgrade caused the Cash Back feature to be turned on at a number of sites. If Cash Back is on and you want it off, please contact BP Elite Customer Solutions at 1-888-BP-HELPU.

Q. Will CommLinx enable Discount for Cash (DFC)? How?

A. Yes, Discount for Cash will be available with CommLinx Ruby software. Contact your Ruby Representative (VASC) for instructions on how to utilize this function. G-SITE EPS software does not support DFC.

Q. If a site doesn't have a computer to access www.bpconnection.com, how can they receive their mail and Settlement Reports?

A. Settlement Reports are available on the POS, but they do not print automatically. To access Settlement Reports from the POS, please refer to your EPS Transaction Quick Reference Guide. The Settlement Reports are also available on www.bpconnection.com. Sites that cannot access www.bpconnection.com can obtain copies of their daily Settlement Reports by using an eFAX service. Obtain fax service information on www.bpconnection.com under the PROGRAMS menu titled, "Credit Card Settlement Report Access CommLinx."