

BP Payment Guide

RFCO/Chargebacks/Credit
Card Fraud



9.0 RFCO/Chargebacks/Credit Card Fraud

Request For Copy (RFCO) of Original Sales Ticket

BP Proprietary Cards

Reason for RFCO:

Cardholder wants information on sale or is disputing sale.

If you receive a RFCO:

Mail or fax the legible copy as soon as possible to the appropriate location shown on the RFCO request or the table in this section called “RFCO Contact Information.”

- Copies *must* be received by the date printed on the request to avoid a chargeback.
- Send one ticket copy per page of the request (retain the original ticket for your files). Include your 7 digit SVB number, the name of a contact person at the site and your phone number with your fax or cover letter. Save your fax confirmation as a receipt. If you mail this, it is recommended that this be sent via Certified Mail (and keep the certified signed receipt).
- You should not receive a RFCO for a pay at the pump sale. If you do, please contact Credit Card Support. Please refer to Section 15.0 for contact information.

Refer to “How to Avoid Non-Receipt of RFCO Chargebacks” in this section for more information.

Third Party Cards

Reason for RFCO:

- Credit card not processed following proper guidelines.
- Cardholder wants information or is disputing the sale.
- Sale in question may be fraudulent.

If you receive a RFCO:

- Mail or fax the legible copy as soon as possible to the appropriate location shown on the RFCO request or the table later in this section. Copies must be received by the date printed on the request to avoid a chargeback.
- Send one ticket copy per page of the request (retain the original ticket for your files). Include your 7 digit SVB number, the name of a contact person at the site and your phone number in your fax or cover letter. Save your fax confirmation as a receipt. If you mail this, it is recommended that this be sent via Certified Mail (and keep the certified signed receipt).
- You should not receive a RFCO for a pay at the pump sale. If you do, please contact Credit Card Support. Please refer to Section 15.0 for contact information.

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Sites can be charged back without receiving a RFCO. If a site is charged back without receiving a RFCO, the chargeback may be disputed. All chargeback disputes should be directed to Credit Card Support. Please refer to Section 15.0 for contact information.

RFCO Contact Information

Card Type	Response Time	Fax #	Address
BP Card BP MultiCard BP Visa®	14 Days	1-603-896-8708 1-888-849-2132	Chase Paymentech Solutions 4 Northeastern Blvd. Salem, NH 03079
American Express	14 Days	1-623-444-3000	P.O. Box 297838 Ft. Lauderdale, FL 33329-7838
MasterCard Visa	14 Days	1-502-315-3842 1-888-797-3842	BA Merchant Services 1231 Durrett Lane Louisville, KY 40213-2008
Discover Network	14 Days	1-614-283-4774	Discover Network P.O. Box 3011 New Albany, OH 43054-3011
BP Proprietary Commercial BP Business Card BP BusinessPlus Card BP Business Solutions Fuel Card BP Business Solutions Fuel Card Plus BP Business Solutions MasterCard BP In-Station Card	14 Days	1-800-420-8061	BP Customer Service P.O. Box 9033 Carlsbad, CA 92008-9003
Voyager	14 Days	1-800-987-6592	P.O. Box 790049 Houston, TX 77279-0049
Wright Express/PHH	14 Days	1-207-523-7179 1-800-732-3633	Attention: Site Services 97 Darling Avenue South Portland, ME 04106

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RFCO - Pay at the Pump vs. POS

In some cases, pay at the pump RFCOs can be sent to the site level. Dealers and Jobbers then spend time locating a sales draft, only to find out that the sale was a pay at the pump sale and there is no draft available.

A reference number is provided on the Acquirer Batch Detail Report or the Acquirer Batch on the Terminal Batch Detail Report. This reference number contains information regarding the transaction, including a code for Sales Entry Method. By identifying the Sales Entry Method, you will be able to determine if the sale took place inside at the POS device or outside at the pump.

Reference Numbers for 7 Digit SVB Numbers

1st and 2nd digits = Approval Code

3rd digit = Sales Entry Method

0 = Attended RFID* card (Inside Transaction)

1 = Manual Entry

3, 5 or 7 = Inside Sale (Card Swiped)

4, 6 or 8 = Outside Sale (Pump)

9 = Unattended RFID* card (Outside Transaction)

4th and 5th digits = Batch Number

6th, 7th and 8th digits = Transaction Number

* RFID is also known as Contactless Payment.

Disputing Chargebacks

All sites must follow all procedures in this Guide. Even if a valid authorization number is obtained, the **TOTAL VALUE** of the sales transaction is still subject to be charged back if the transaction is in violation of any of the credit card policies.

To Question or Dispute a Chargeback

Write or fax your dispute immediately upon receipt to Credit Card Support.

Please refer to Section 15.0 for contact information.

All chargeback disputes must be processed within 14 days of the date of chargeback.

Note: This does not prevent the chargeback from drafting from a bank account.

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Chargeback Escalation Process

Credit Card Support has been trained to assist Jobbers, Commission Marketers, COCO Managers and Dealers in chargeback dispute resolution. This team is able to assist in over 90% of chargebacks in question. The Credit Card Support representative will provide a case number for this dispute. The site should record this case number along with the name of the Credit Card Support representative.

Credit Card Support will provide a return call within 5 days of the initial phone call. If the case is still open, a status will be provided.

Whether the chargeback is reversed or declined, the site will be notified in writing.

Credit card chargeback resolution can take up to 30 days. Credit card chargeback disputes involving car repairs may take longer.

If the site is not satisfied with the progress being made, follow these escalation process steps:

- Call Credit Card Support and provide your 7 digit SVB number, the case number and any fax receipts for documents previously submitted.
- The Credit Card Support team will investigate and respond to the site.
- For final resolution, the site may call Credit Card Support. Please refer to Section 15.0 for contact information.

If the site does not follow the steps outlined, management will be required to go back and follow the process established.

If final resolution is not received, the Team Supervisor will present the chargeback in question to the BP Review Committee for final arbitration.

How to Avoid Chargebacks

When a chargeback for Invalid Signature is the result of a customer disputing a sale on his or her credit card bill.

- The BP Proprietary Card chargeback process usually begins with a customer dispute. If a customer notifies the issuing bank of an unauthorized charge that appears on their credit card bill, the bank treats this transaction as a fraudulent transaction. With any fraud case, the customer is required to complete, sign and return an affidavit stating that he or she did not complete this transaction. After the affidavit is returned, the bank begins the chargeback process. A retrieval request is sent to the site asking for a copy of the sales ticket in question. The site must provide this information back to the bank in the proper timeframe.
 - A comparison is done on these 2 documents and the signatures are matched. If the signature does not match, a chargeback is sent to the site. If the signature does match, the customer is notified and a chargeback to the site does not occur.

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To avoid these chargebacks, there are site procedures in place.

Non-Fuel Purchases over \$50.00 for BP Private Label Cards

- Purchases of \$50.00 or more in non-fuel products require positive identification. Request and check cardholder's ID (e.g., driver's license) and write "VPI" (Verified Positive Identification) on the sales ticket.
 - This is a credit card industry best practice and while it will not offer complete protection against chargebacks, if followed, it can reduce a site's exposure to chargebacks.

Invalid Signature

- Obtain a signature for every transaction (this excludes pay at the pump sales) and verify that the signature on the back of the card matches the signature on the receipt. If the signatures do not match, request the customer's ID to verify the signature. If the signature cannot be verified:
 1. Request an alternate form of payment from the customer.
 2. Refund (or give a credit) for the original transaction.
- BP Cards are transferable, which means that the name embossed on the front of the card may be different from the signature on the back of the card. This means the cardholder is an authorized user of the card. In these cases, the signature on the back of the card must match the signature signed on the sales receipt. If the signature does not match, you may request additional forms of identification in order to process these sales.

Since chargebacks can result from fraudulent credit card usage, follow the steps below to minimize fraud at the site level.

Inside Store Sales

- Store all journal tapes, manual sales tickets and end of day reports in a secure place. These tapes are by far the easiest way for thieves to collect data on your customers. When discarding these reports, make sure it is in a way that they cannot be read or copied.
- Do not allow any employees to bring electronic devices to work. This includes laptop computers or smaller devices that resemble pagers. These devices are used for skimming. Skimming data is a technique used to perpetrate credit card fraud. These devices collect credit card data from legitimate credit cards and store them into a database that can be used to produce counterfeit credit cards.
- Train your cashiers to be on the lookout for customers making large or multiple purchases of items such as cigarettes, alcohol and phone cards on credit cards. Each site should have an established policy on these sales that is communicated to all employees.
- Watch for counterfeit cards. If a card presented doesn't look or feel like a bank card it probably isn't. All acceptable bank cards will be embossed with raised numbers and letters and the identical account number is printed on the back of the card. Also, remember to check expiration dates: do not accept cards that have expired.
- To report suspicious activity:
 - **For BP Consumer Private Label Cards: Call 1-888-541-3801.**
 - **For BP Visa: Call 1-800-228-1122, press 4 and report code 10.**
 - **For BP Commercial Cards: Call 1-800-299-5766.**
 - **For Visa and MasterCard: Call 1-800-479-9077 and report code 10.**
- Finally, ask for identification if you suspect the customer is not the person named on the card. All Visa, MasterCard, Discover, American Express as well as BP MultiCard and BP Visa cards can only be used by the person whose name appears on the card. Any other usage can result in a chargeback.
- **Never risk your own safety or the safety of your customers or employees.**

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How to Avoid Non-Receipt of RFCO Chargebacks

Respond to RFCO Requests Promptly

- Manual sales ticket copies must be received by the requester by the date indicated on the RFCO notice.
- Late submission will result in a chargeback.

Prepare Information Using These Guidelines

- Photocopy each requested manual sales ticket copy along with the RFCO request onto a single page. Only copy one ticket and its corresponding RFCO **per page**.
- Make sure the copies are **legible**.
- On each page include **7 digit SVB number, phone number and name of contact**.

Fax Information and Save Fax Confirmation Receipt

- **Faxing is the preferred** method of responding to RFCO notices, but you may send information using **Certified Mail. Save your receipt/fax confirmation!**

File All Information for Future Reference

- Save all information, including fax confirmation receipts and copies of all Settlement Reports that show if RFCOs were made available the preceding day. These will be needed if you dispute a chargeback.
- **Without proof of response to a RFCO within the allotted time frame, a chargeback for non-receipt of RFCO cannot be reversed.**

BEST PRACTICE FOR RFCO:

- **PRINT YOUR PORTAL RFCO REPORTS (JOBBER) EVERY DAY.**
- **CHECK FOR RFCO EVERY DAY. IF SOMEBODY ELSE PRINTS YOUR E-MAIL, YOU ARE RESPONSIBLE TO GET THE RFCO REQUESTS FROM THEM.**

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Credit Card Chargeback Reasons	Guidelines*** Disputable/Not Disputable
Manual sales tickets received more than 30 days after date of sale	Not Disputable
Transaction sale amount or other sales information altered	Disputable: site needs to supply correct information
Expired, mutilated credit card accepted	Not Disputable
Manual sales ticket missing required information	Not Disputable
Illegible or invalid customer account number	Disputable: site needs to supply correct customer account number
Chargeback per site/District request or voided ticket	Disputable: site must provide correct information
Invalid signature	Disputable: if site can prove signature matches
Non-authorized transaction at the pump	Disputable: site needs to provide proof sale was at the pump
No account number	Disputable: site needs to supply correct account number
Requested sales authorization not shown on manual ticket	Not Disputable
Sales authorization declined at time of transaction	Not Disputable
Unauthorized transaction that exceeds the floor limit	Not Disputable
Customer disputes	Disputable: site needs to provide written explanation of transaction
Duplicate billing - EPOS tickets	Disputable: site needs to prove 2 separate sales with same customer signature
Duplicate billing - EPOS ticket and manual sales ticket	Disputable: site needs to prove 2 separate sales with same customer signature
Fraudulent activity by site/employee	Disputable: affidavit received stating credit card left with site attendant
Presentment of sales ticket or data more than 6 months	Not Disputable
Imprinted and handwritten amounts do not agree	Disputable: site needs to supply correct documentation
Dealer-required sales authorization code not shown	Not Disputable
Copy of EPOS ticket retrieval not provided (RFCO)	Disputable: site needs proof of fax confirmation or Certified Mail
Customer disputes quality of products or services rendered	Disputable: site needs to provide written explanation of transaction
Reverse previous error letter or chargeback	Disputable
Positive ID not verified on non-fuel sales over \$50.00	Not Disputable
Fraud activity or charge accepted in violation of authorization procedure	Not Disputable
Invalid authorization	Not Disputable
Credit card not accepted by BP	Not Disputable

***Guidelines only. The ability to dispute a chargeback may vary with multi-reason chargeback.

All disputed credit card chargebacks should be directed to Credit Card Support. Please refer to Section 15.0 for contact information.

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Chargeback Type	Steps to Avoid Chargeback
Non-receipt of RFCO (Request For Copy of Original Tickets)	<ul style="list-style-type: none"> • Make sure you retrieve your e-mail on a daily basis. • Respond to the RFCO within the timeframe required. The due date required is at the bottom of the RFCO. • Ensure that you have proof of submission via fax confirmation or using Certified Mail. • Ensure that you fax the RFCO to the correct fax number displayed at the bottom of the RFCO. • Keep copies of all information sent until resolution.
Unbillable Sale	<ul style="list-style-type: none"> • Prior to making the sale, make sure that BP accepts the credit card as a method of payment. • In the case of manual sales, make sure the manual sales ticket is legible, particularly the last copy of the ticket. The bottom copy is used to bill the customer. • The authorization number obtained must clearly be visible on the EPOS sales receipt or manual ticket. • Properly complete all required sections of manual sales tickets (including Wright Express and other commercial cards which require additional fields to be entered).
Invalid Card	<ul style="list-style-type: none"> • Do not accept a card PRIOR to the valid date or AFTER the expiration date that appears on the card. • Credit card sales submitted on expired cards are not valid even if an authorization number is obtained through the issuing company. • Do not process a sale if the card number displayed on the receipt does not match the number embossed on the face of the card.
Addition Errors	<ul style="list-style-type: none"> • Make sure all manual sales tickets are included with the Batch Summary and are added correctly.
No Imprint	<ul style="list-style-type: none"> • An imprint is required on all manual sales tickets and key-entered sales. Imprint the card on a manual sales ticket. • If the imprint is not clear or cannot be obtained, clearly print account number, expiration date and name of customer on the manual sales ticket with a black ballpoint pen.
No Signature/Invalid Signature	<ul style="list-style-type: none"> • Obtain a signature for every sale (excluding pay at the pump sales). • Compare signature on the sales draft with the one on the back of the card.
Non-Fuel Sales Over \$50	<ul style="list-style-type: none"> • Request a form of identification from customer (driver's license, etc.). • Verify that the ID matches the name embossed on the card and the signature on the back of the card. • If ID matches the name on the card, complete the transaction, initial the sales ticket and write "VPI" (Verified Positive Identification) on the ticket. • Obtaining authorization and writing "VPI" does not guarantee payment. It is a process BP and banks require to reduce fraud and chargebacks.
Referral Code	<ul style="list-style-type: none"> • If after swiping a card the POS code shows REFERRAL, the POS device is requiring the cashier to verify identification of the person presenting the card. This is for security purposes and does not mean the sale should be declined, only that positive identification should be obtained.
No Authorization/Invalid Authorization	<ul style="list-style-type: none"> • Obtain proper authorization on all sales. • Do not attempt to re-authorize a sale once a decline is received. Ask for another form of payment. • Record a valid authorization number on "Call for Authorization" and "Referral".
Duplicate Processed Sale	<ul style="list-style-type: none"> • Ensure that the cardholder is billed only once per transaction.
Late Presentment	<ul style="list-style-type: none"> • Submit all manual sales tickets for processing within 21 days of the date of sale. A best practice is that sites submit tickets on a weekly basis.

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Tips on Minimizing Fraud

BEST PRACTICE: NEVER RISK YOUR OWN SAFETY OR THE SAFETY OF YOUR CUSTOMERS OR EMPLOYEES.

Sales Processing

- Obtain authorization by swiping the card or calling the authorization center if the card won't swipe.
- Make sure the credit card number that prints on the receipt matches the number on the card presented.
- Always obtain a signature and compare the signature on the manual sales ticket to the signature on the back of the card.
- Watch for customers who:
 - Purchase large amounts of non-fuel items such as cigarettes, beer, wine and auto supplies.
 - Try to distract you while processing the sale.
 - Make multiple purchases in the same day.
 - Make multiple purchases at the pump.
- **If you are suspicious of a card, call the authorization center for that card and ask for a "Code 10" authorization. You should call for a "Code 10" authorization AFTER the customer has left the site and any danger to site employees and customers has passed.**

Site Managers

- Review Batch Reports and look for an excessive number of key-entered transactions. Be alert for multiple key-entered transactions on an account in a 24-hour period.
- **Store all materials containing cardholder information in a locked and secure area limited to authorized personnel. Materials include, but are not limited to:**
 - Receipts
 - Manual Tickets
 - Journal Tapes
 - Batch Reports

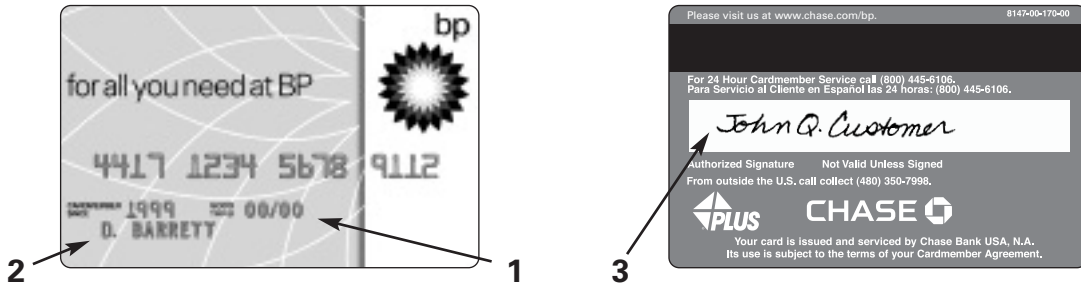
Destroy (i.e. shred) any materials that contain cardholder information after retention times described in this Guide. Never simply throw these materials in the garbage.

- For BP In-Station Cards:
 - Keep the cards secure. You will be responsible for any fraudulent transactions that take place at another site. If possible, establish a process between shifts to account for all In-Station Cards.
 - Update the list of authorized users with your customers on a regular basis.
 - Train your employees on how the authorized users will identify themselves.
- **Do not allow employees to bring laptop computers or other electronic equipment to your site. Laptops and other electronic equipment can be used for "skimming" or "cloning" or "sniffing" of cardholder account information to be used fraudulently elsewhere.**
- Do not disconnect or connect any equipment to either the network switch or the satellite inside unit (PES) or modem unless specifically instructed to by a BP Help Desk Analyst or a BP network engineer. Changes to the connection of card processing equipment or the card processing network are not permitted.

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BEST PRACTICE: THE BEST WAY TO MINIMIZE FRAUD AND AVOID CHARGEBACKS IS TO ALWAYS CHECK THE SIGNATURE ON BACK OF THE CARD AND COMPARE TO THE SIGNATURE ON THE SALES TICKET.

BP Proprietary Card Procedures



- Check expiration and valid-through dates (1).
- Make sure the name on the front of the card and card number matches the name printed on the sales receipt (2). If suspicious, call BP Credit Card Authorization at 1-888-541-3801.
- Check signature on the back of the card with signature on sales ticket (3).
- Check ID when prompted and on all sales. Remember to write "VPI" (Verified Positive Identification) on sales tickets for BP Proprietary Cards.

Visa/MasterCard Security Features



- All MasterCard account numbers begin with 5 and Visa account numbers begin with 4.
- A 4 digit number pre-printed on the card (above or below the account number) should match the first 4 embossed digits of the account number.
- The MasterCard account number embossed on the face of the card should be exactly the same as the 16 digit account number printed on the signature panel and printed on the sales draft.
- A MasterCard should have a hologram with interlocking globes showing the continents. The hologram may be above or below the MasterCard Brand Mark on the front of the card or may be on the back of the card or integrated into the magnetic stripe on the back of the card.

If you suspect that the card may not be legitimate, call:

MasterCard Law Enforcement at 1-800-231-1750

or

Visa Law Enforcement 1-800-FOR-VISA

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American Express Security Features



- American Express cards are not transferable. Only the person whose name is embossed on the card is entitled to use it.
- All American Express account numbers begin with 37.
- If someone has tampered with the signature panel, the waved printed background will appear white or smudged.
- A duplicate account number is etched into the back of the card.

If you suspect that the card may not be legitimate, call American Express Law Enforcement at 1-800-528-2121.

Discover Network Security Features



- All Discover account numbers begin with 6.
- Repetitive fine line printing of the card name appears on the back or on the sides of the card.
- A duplicate account number appears in the reverse indent printed on the signature panel.

If you suspect that the card may not be legitimate, call Discover Services Law Enforcement at 1-800-347-1111, option 2.