

BP Payment Guide

Sales Authorization



5.0 Sales Authorization

Procedures for Accepting All Credit Cards

Accept only those cards indicated as acceptable in this Guide, on the wall chart or as advised by BP. Failure to adhere to these procedures may result in suspension of your site's merchant privileges. Failure to adhere to these procedures may also be a violation of Visa and/or MasterCard Operating Regulations, which could result in a fine being passed to your site.*

- **DO** be sure the credit card has not expired or been altered.
 - **DO** swipe the card to obtain an authorization.
 - **DO** verify that the signature on the back of the card matches the signature on the receipt.
 - **DO** – For sites using a stand alone POS terminal, the POS will prompt for the total fuel and non-fuel amounts. The cashier must key in the actual sale amount for each. Breaking a large sale into smaller chunks and processing them individually on the terminal is **not allowed** and will result in chargebacks to your site.
 - **DO** verify that all tickets have a sale amount, date, merchant name and location, and authorization code. Commercial card sales must have required information.
 - **DO** keep ALL copies of ALL tickets, Batch Detail Reports, Batch Control Reports, Journal, etc., for 6 months. (For more information, see Section 9.0.)
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- **DO NOT** require the customer to supply any personal information (e.g., home or business phone number, home or business address, or driver's license number) unless instructed by the authorization center or the procedures in this Guide.
 - **DO NOT** establish a minimum or maximum dollar amount as a requirement for accepting a card.
 - **DO NOT** impose a surcharge or fee for accepting a card.
 - **DO NOT** sell cash advances, lottery tickets and money orders on credit cards.
 - **DO NOT** mail in imprinted copy for payment.
 - **DO NOT** accept the card as payment if the card has expired or is not yet valid.
 - **DO NOT** manually key enter a card number if the card is not present, i.e. over the phone, etc.

If the card cannot be read by the terminal:

- **DO** key-enter the transaction.
- **DO** key-enter ALL digits of the account number and check expiration and valid dates on all manually entered transactions.
- **DO** imprint card on Form H-3001 NC (necessary to avoid chargeback).
- **DO** have customer sign the imprinted ticket and validate the signature. Card **MUST** be imprinted on the ticket or the sale is subject to chargeback. (Please keep a copy for your records in case further investigation is warranted.)
- **DO** write "VPI" (Verified Positive Identification) NEXT to the CSR initials after validating ID. The preferred ID is a driver's license or identity card with both a photo and a name that match the name imprinted on the card.

BP Proprietary Consumer Cards: The card is not valid if it is not signed. If the cardholder has 2 pieces of picture identification that match the name on the card, have the customer sign the card and then accept it as payment. Any questions, call BP Credit Card Authorization. See Section 1.0 for contact information.

MasterCard: The card is not valid if it is not signed. If the cardholder is willing to sign the card in your presence, request 2 pieces of valid identification such as driver's license, another bank card, etc. Match the name on the card, have the customer sign the card and accept it as payment.

Visa: The card is not valid if it is not signed. If the card is not signed, do not accept it as payment. Refer the cardholder to his or her issuing bank.

* For access to Visa Operating Regulations, email your request to visarules@visa.com. For access to MasterCard Operating Regulations, visit www.mastercard.com/us/merchant/how_works/merchant_rules.html.

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CVV2/CVC2/CID Card Security Designation

If the cashier is prompted to ENTER SECURITY CODE or ENTER SECURITY ID, MasterCard, Visa and Discover have 3 digits on the back of the credit card that will need to be entered. American Express has 4 digits on the front of the credit card that will need to be entered. Any of these cards may prompt for CVV2/CVC2/CID on manually entered transactions. The implementation of the CVV2/CVC2/CID prompting will be site dependent (at BP's discretion). Refer to Section 1.0 for more information.

Discover Network: The last 3 digits after the account number on the back of the card on the signature line is the CID number. On the example below, it is 888.



Visa: The last 3 digits after the account number on the back of the card on the signature line is the CVV2 number. On the example below, it is 123.



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MasterCard: The last 3 digits on the back of the card on the signature line is the CVC2 number. On the example below, it is 123.



CVC2 number

American Express: The 4 digit number on the front of the card above the account number is the CID number. On the example below, it is 1234.



CID number

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If the transaction receives a “Call for Authorization” or “Referral” response, or if your terminal is down:

- **DO** call the authorization number as instructed.
- **DO** record the authorization code on the sales slip.
- Failure to record a valid authorization number or entering a false authorization number into your terminal will result in a chargeback to your site.

If the transaction receives a “Decline” response:

- **DO** ask for another method of payment.
- **DO NOT** attempt to call the authorization center.

If you receive a “Pick Up” or “Hold” response:

- **NEVER** risk your own safety or the safety of your customers or employees.
- **DO** advise the cardholder you have been instructed to retain his/her card and that he or she should call the issuing bank with any questions.

Sales Administration

- All electronic or H-3001 NC manual sales tickets require the cashier’s initials.
- Manually imprinted sales tickets (H-3001 NC) should be properly completed and received for processing not more than 21 days from date of sale. This will allow time for processing before the 30 day time limit expires.
- Copies of H-3001 NC and EPS sales tickets must be retained for a minimum of 6 months so that sales information can be documented in the event of loss in the mail, etc.
- To reduce fraud and chargebacks, review Batch Reports and H-3001 NC manual sales tickets for a series of purchases made on the same card for a possible unauthorized or fraudulent use.

BEST PRACTICE: CLEAN CARD READERS EVERY WEEK TO REDUCE REFERRALS TO MANUAL SALES TICKETS.

Additional Rules for Authorization of BP Proprietary Credit Cards Only:

All Sales

- All BP Proprietary Credit Cards must be valid, signed and presented at the time of purchase.
- **Manually keyed transactions require an imprint of the customer’s credit card on an H-3001 NC manual sales ticket. Please retain the imprinted ticket for 6 months.**
- The cardholder must sign the sales receipt. A BP MultiCard can only be used by the named cardholder.
 - BP Cards may be 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.
- Purchase restrictions such as “Fuel Only” may be embossed on BP Commercial or In-Station Cards. Only the products and services specified or embossed on the credit card can be purchased.
- Only products and services specified in this Guide can be purchased.
- All manual sales over \$35.00 must be authorized. See Section 1.0 for authorization contact information.
- Purchases of \$50.00 or more in non-fuel products require positive identification. Check cardholder’s ID and write “VPI” (Verified Positive Identification) and initials on the sales ticket.
- Cash advances and money orders cannot be purchased on a BP Private Label Card.
- For phone authorizations, select option 1 for transaction code.

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Automotive Service Work Authorization

- Before beginning service work, ALL work estimates and tire purchase orders exceeding \$250.00 must be called into BP Credit Card Authorization for verbal approval. See Section 15.0 for contact information.
- Upon completion of service work, process sales tickets through the normal channel. Positive identification in the form of a valid driver's license is required and license plate number must be noted on work orders.
- All automotive maintenance products and parts purchased with a BP Private Label Card must be installed in the vehicle for which they are purchased, except at sites where installation is not offered.
- Credit card sales drafts for repair and service work, which includes the itemized service work order, must be retained for 12 months from the date of the sale.*

Other Payment Acceptance Guidelines

Permissible Products and Services Purchased with Acceptable Forms of Payment

- Motor fuels purchased from BP sites
- Motor oils, lubricants, anti-freeze, tires and batteries purchased from BP sites or other locations as approved by BP to process acceptable forms of payment
- Automobile repairs and services at BP sites or other locations as approved by BP to process acceptable forms of payment*
- Convenience store items, such as food, sundries, cigarettes and beverages (unless prohibited by state or local laws) purchased from BP sites or other locations as approved by BP to process acceptable forms of payment
- BP Gift Cards and merchandise purchased at BP sites or other locations as approved by BP to process acceptable forms of payment**

Note: Acceptable forms of payment are listed in Section 1.0 of this Guide.

Products and Services Not Authorized for Sale Using Acceptable Forms of Payment

- Cash advances
- Lottery tickets
- Money orders
- Items prohibited by owner of BP Business, BP BusinessPlus, BP Business Solutions Fuel Card, BP Business Solutions Fuel Card Plus, BP Business Solutions MasterCard or BP In-Station Card accounts
- Any other items expressly prohibited by federal, state or local laws
- BP Commercial Cards should be used for commercial purchases only
- BP Consumer Cards should be used for consumer purchases only

Check Acceptance

The acceptance of personal checks is at the discretion of the Jobber, Commission Marketer, Retail Contract Operator or Dealer. Convenience checks are periodically sent to BP Proprietary Card customers. These checks are not identified as BP, but feature the Chase name and logo. These checks are pre-printed for various amounts of \$20-\$300 and should be processed as regular personal checks. **BP Dealers, Jobbers, Retail Contract Operators and Commission Marketers are not obligated to accept these checks unless the site has a personal check acceptance policy. Note: COCO sites do not have a personal check acceptance policy.**

*All card sales drafts covering repairs and/or service work are purchased free of dispute.

**BP Gift Cards may not be used to purchase other BP Gift Cards.

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PHH/WEX Cobrand Card Authorization

The PHH/WEX cobrand card has 2 account numbers on the face of the card:

- The PHH account number for maintenance/repair transactions is located in the red or blue portion of the card. This account number should never be used to process fuel purchases.
- The Wright Express (WEX) account number for fuel is located in the gray portion of the card and should always be used to process fuel purchases.

The Wright Express card has everything embossed on the card to handle fuel only purchases.

The cashier will receive a “Fuel Only Y/N” prompt for non-fuel items when the account number is manually entered.

Voyager Commercial Credit Card Authorization

Processing a Voyager Commercial Card

- Verify expiration date. Card is valid through the last day of the month for any year indicated. Any sale made after this date is subject to chargeback.
- Cards can be restricted or unrestricted. “Fuel & Oil Only” cards are restricted to motor fuel and oil purchases only. Any other purchases are subject to chargeback. “Fuel & Oil Only” Restriction Codes are: 01, 11, 21 and 31.
- If the card is a cobranded Voyager card, check in the bottom right-hand corner for the Voyager logo.
- Authorization for POS Sales: pin pad may prompt for ID number and/or odometer reading.
- Manually entered transactions are allowed since the site can enter the 2 digit fleet code from the embossed card.
- If a card user appears suspicious, call 1-800-987-6589. Ask for “Authorization Code 10.” The operator will ask you questions that require only “yes” or “no” answers, in case your conversation is being overheard.
- If a problem occurs with a sale, instruct the customer to call Voyager Customer Service at 1-800-987-6591.