

# Sample Credit Card Processing Procedures

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If you have the capacity to accept credit card payment for NVC workshops or materials, you might like to establish a process that meets our needs for consistency of information, and respect for the privacy, security and trust of the cardholder. These procedures are ideas to meet those needs. To ensure that card information can be processed, the most important thing is to verify that the information is complete and correct (see below for details).

- Collecting their Information by Telephone.** If people would like to register by telephone, the person collecting their information would enter it directly onto a registration form or a credit card slip. It is especially important to gather the required information (below), and repeat it back to the cardholder to verify it was accurately transcribed. Request the cardholders telephone number in the case you are not able to be process the card.
  
- Processing in Person.** Electronic automated credit card readers are likely to be cost prohibitive for NVC workshops (and require a dedicated phone line). Therefore, the quickest and easiest way to gather participants credit card information is to use a manual slide machine with carbon slips. Steps are:
  - ¥ Insert card into machine
  - ¥ Insert carbon slip into machine, on top of card
  - ¥ Slide machine handle with a fluid continuous motion
  - ¥ Write what was being charged, and amount on the slip
  - ¥ Ask cardholder to sign the slip
  - ¥ Provide the cardholder with their copy of the slip
  - ¥ Place slip in a secure location for processing later through your card service company
  
- No Machine Available.** If you do not have access to a credit card machine, or have run out of carbon slips, you can collect all necessary information (below) on a paper form. Follow the same steps above in regards to writing what they are being charged for, amount, and cardholder signature on the slip. It is especially important to verify that the card number and expiration date are **accurate** and **legible** while using paper forms.

## INFORMATION NEEDED TO PROCESS A CREDIT CARD:

- Name and address of cardholder.** The address on their account.
- Type of card**
- Card number**
- Expiration date**
- What is being charged**
- Amount**
- Cardholder's signature** (only if processing in person)
- Card security code** - Write in three or four digit security code. The code is a sequence of numbers printed somewhere on the card. Not all credit cards carry this code, and the location of the code varies. This visual guide should help you in locating your credit card's security code:

### Visa - MasterCard - Discover



3 Digit Card Verification Number

### American Express



4 Digit Card Verification Number