



## Wells Fargo Merchant Services

To get started, please review the following steps.

### Getting Started for Merchants with Terminals

**Terminal Model:** First Data FD130

**PinPad Model:** First Data FD-35

**Terminal Demo & Training:** [https://www.firstdata.com/demos/terminal\\_demos/FD130\\_demo.swf](https://www.firstdata.com/demos/terminal_demos/FD130_demo.swf)  
[https://www.firstdata.com/demos/terminal\\_demos/FD-35-Demo.html](https://www.firstdata.com/demos/terminal_demos/FD-35-Demo.html)

Merchant ID, Terminal ID, and Serial Number can be found on the back of the device

*Note: To turn OFF your device, unplug the power cord.*

Your First Data FD35 peripheral takes the standard PIN pad beyond debit acceptance to an all in one device. Your customers can:

- Swipe magstripe cards
- Enter PIN for debit transactions
- Wave contactless chips cards
- Dip EMV chip cards

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## Resources

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### Treasury Resources

The Office of Treasury Management oversees many of the financial transactions for the University and its units that involve cash payments or substitutes for cash (credit cards, checks, etc.).

Kathy King-Griswold, assistant treasurer, serves as a liaison between the central administration and divisional financial officers, and as the University's liaison with banks and external agencies.

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Maryna Lozovatskiy assists the assistant treasurer with the liaison role in central administration.

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Resource	Link
Terminal and printer operations	<a href="http://www.rochester.edu/adminfinance/treasury/terminal.html">http://www.rochester.edu/adminfinance/treasury/terminal.html</a>
Credit card fraud: What it is and how to avoid it	<a href="http://www.rochester.edu/adminfinance/treasury/cardfraud.html">http://www.rochester.edu/adminfinance/treasury/cardfraud.html</a>
Guidelines for card-not-present credit card transactions	<a href="http://www.rochester.edu/adminfinance/treasury/nocard.html">http://www.rochester.edu/adminfinance/treasury/nocard.html</a>
Online payments-setup and reconciliation guide	<a href="http://www.rochester.edu/adminfinance/treasury/docs/URSecurePayDocPkg.pdf">http://www.rochester.edu/adminfinance/treasury/docs/URSecurePayDocPkg.pdf</a>
FAQ – Credit Card Acceptance	<a href="http://www.rochester.edu/adminfinance/treasury/docs/faq-CreditCardAcceptance.pdf">http://www.rochester.edu/adminfinance/treasury/docs/faq-CreditCardAcceptance.pdf</a>
Notice to Change Account Number or Contact Info for Credit Card Merchants & Electronic Merchants	<a href="http://www.rochester.edu/adminfinance/treasury/docs/Notice_to_change_acct.doc">http://www.rochester.edu/adminfinance/treasury/docs/Notice_to_change_acct.doc</a>

### Training

All employees who handle credit card data are required to complete mandatory training.

Resource	Link
Credit Card PCI Compliance training	<a href="https://www.rochester.edu/adminfinance/treasury/credit-card-training/PCItraining2015.pdf">https://www.rochester.edu/adminfinance/treasury/credit-card-training/PCItraining2015.pdf</a>

NETID login and password required. By logging into this site, you are acknowledging your intent to read and understand the enclosed documents.

## Wells Fargo Resources

When calling Wells Fargo, please have the following items handy: Your merchant ID number, business name, and address

Area or Topic	Specific Need	Contact Information
Terminal Help Desk	For card terminal and printer assistance	1-800-622-0842 24 hours a day, 7 days a week
Customer Service	For all inquiries, account changes and security questions	1-800-451-5817 24 hours a day, 7 days a week
Credit Card Processing Software Support	For questions regarding any card processing software issues	1-800-365-1998 · Mon-Fri 5am-7pm PT
Authorization Assistance	Visa®/MasterCard®/Discover®/American Express® Voice Authorization Unit (VRU) for referrals and Code 10 Operator	1-800-626-4480 24 hours a day, 7 days a week
Supply Order	To reorder supplies, call Customer Service	1-800-451-5817 Option 4 · Mon-Fri 5am-6pm PT
	Order online 24x7 Create a new online ordering account with: Membership ID: Wells Membership Password: Fargo123	shopmerchantsupplies.com

## Merchant Card Processing

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### Credit Card Processing

When your customer pays for products and services with a credit card or charge card, you can accept payment by swiping the credit card through a terminal. The card information is verified and the card issuing bank provides an authorization to Wells Fargo Merchant Services to indicate the availability of funds at the time of the purchase. If the magnetic stripe is damaged or the transaction does not take place in person, you can manually key in the card number.

After you obtain authorization and settle the transaction, the funds are transferred from your Wells Fargo Merchant Services account to your bank.

### Debit Card Processing

Debit cards access funds from the cardholder's bank account. There are two types of debit: PIN-based debit and Non-PIN debit. PIN-based debit transactions require cardholders to swipe their cards at the point-of-sale and enter their PIN to authenticate the cardholder and authorize payment for goods or services. Cardholders do not sign a receipt. Non-PIN debit transactions require cardholders to swipe their card at the point-of-sale or have the card number entered by a cashier and sign a receipt.

### Authorization

An authorization is an approval on a cardholder account for a sale amount. All card sales require an authorization from the card issuer to verify that the card is valid and has sufficient funds or credit line to cover the amount of the transaction. The card issuing bank provides an authorization and approval code to Wells Fargo.

Authorization is not a guarantee that you will receive payment for the authorized/approved transaction, and it does not mean that the person using the card is the rightful cardholder, therefore it is important that you verify the signature and identity of the card presenter. In addition, if the transaction is disputed at a later date, it is also important to retain the authorization code as proof of approval.

## Authorization Codes and Messages– Wells Fargo

Code/Message	Response Definition
00 – Approved	A 2 to 6 digit code follows approval.
02 – Declined	The merchant should never accept the card once declined but request another form of payment.
03 – Pick Up Card	Please pick up the customer’s card. The card issuing bank wants the card returned to them. The merchant should never accept the credit card for payment when this response is received.
04 – Referral or Call Center	This response indicates that the card issuing bank requests direct contact with the merchant in order to authorize the sale. The merchant must contact the Authorization Center for Visa/MasterCard/Discover/American Express.
Hold Card / Card Center	The card issuing bank requests that the card be removed from circulation. The merchant should never accept the credit card for payment when this response is received.
10 – Invalid Account Number	The cardholder account number was entered incorrectly.
Invalid Merchant Number	The network does not recognize the merchant account number. Verify the merchant number was entered correctly and make sure the account is still in an active/open status.
08 – Invalid Debit Card	The cardholder account number was entered incorrectly.
14 – Invalid Expiration	The cardholder expiration date was entered incorrectly.
15 – Invalid Transaction	Verify the customer information was entered correctly.

**To obtain a voice authorization** – Call the Wells Fargo Voice Authorization center at 800-626-4480 to obtain an authorization code.

- Write the approval code on the receipt and proceed with keying the transaction into the terminal as a Force/Offline/Post-Authorization sale. Refer to your terminal Quick Reference Guide for the necessary steps to enter this type of transaction. You must enter the transaction into the terminal (with the obtained authorization code) in order to process the transaction.
- If the card is declined, ask the cardholder for another form of payment.
- Tip: Do not accept an authorization code from a cardholder or from a number the cardholder dialed. This is a common fraud tactic.

## Important Information About Refunds, Receipts, and Equipment Features

**Refund** – Refunds are only to be used for issuing a credit on a non-same day transaction. For example, if the cardholder made a purchase and wishes to return the merchandise several days later, the refund process would be followed.

NOTE: As part of the refund process, if a duplicate, or invalid, transaction was processed and settled, you should call Customer Service within 6 months. Customer Service will investigate the transaction and, if applicable, request a transaction level reversal or correction.

Make sure to process refund in the same manner payment was received originally. If payment was made by credit card and refund is processed via check, the possibility of double refund increases since customer may open a chargeback dispute as well.

**Reprint a Duplicate Receipt** - A duplicate receipt would be needed if the paper runs out during a transaction. Only transactions in a current/open batch can be reprinted.

**Keep all receipts for the time specified below to avoid chargebacks.**

- **MasterCard/Visa** – 18 months
- **American Express** – 24 months
- **Discover** – 36 months
- **Health Care** – Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) – 60 months

## Managing Fraud & Losses

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### How can I prevent fraud & chargebacks?

- Have proof the card was present by making sure you swipe all cards through the terminal.
- Get a signature from the cardholder and compare that signature to the back of the card. Check additional identification if necessary. If the card is unsigned, request a photo ID that has a signature, and have the cardholder sign the card. Otherwise, don't accept the card.
- If the credit card is declined when swiped through the terminal, do not continue to try and get an authorization. Instead you should request a new form of payment from the cardholder.
- Verify that the number on the screen matches the number on the card.
- Obtain an authorization number for the full amount of the sale – do not break the sale into several smaller amounts.
- When handling a refund, always issue a credit to the card account used for the original sale.
- Settle transactions promptly. In cases where settlement is delayed more than 5 days, we recommend obtaining a new authorization.

### How can I prevent fraud & chargebacks?

Call the Authorization Center at 1-800-626-4480 and ask for the Code 10 Operator, which indicates that you suspect a fraudulent transaction.

### When should I not accept a card payment?

- Signature on the receipt does not match the signature on the back of the card.
- Hologram does not appear on the card or if it appears altered.
- Card shows signs of tampering (i.e., signature panel shows evidence of erasure; the account number or name on the front of the card looks uneven or misaligned).
- Card is unsigned. Ask for identification and have the customer sign the card in your presence. If the customer refuses, do not accept the card.
- Transaction is occurring either prior to the valid date or after the expiration date on the card. Ask for another form of payment.
- Account number on the face of the card and the number displayed on the terminal do not match, even if an authorization is received.
- For card not present transactions; multiple transactions on one card or similar cards with a single billing address but multiple shipping addresses.

Visa CVV2 Response Codes	MasterCard CVC2 Response codes
M = CVV2 match	M = Valid or "Matched" CVC2 value
N = CVV2 No match	P = CVC2 not processed
P = Not Processed	U = Issuer unregistered for CVC2 Processing
S = CVV2 Should be on card but merchant indicates it is not.	
U = Issuer not certified or has not provided Visa with encryption keys.	
X = Server Provider did not respond.	

If the response code is an "N" or "P" for Visa or a "P" for MasterCard, you have three choices: (1) you can void it and ask for another form of payment, (2) ask the cardholder to confirm their address so you may verify it is the address associated with the card, or (3) process it knowing there is some increased chargeback risk.

## Address Verification System (AVS)

This system is used to verify the billing address of the cardholder. When prompted for the street address, you should key in up to the first 5 numeric characters of the cardholder's street address. When prompted for the zip code, you should key in the cardholder's 5 digit zip code. If you do not provide this when prompted by your equipment, it may result in the transaction clearing at a higher Interchange level.

Below are the common response codes when using AVS:

Common Response Codes	Address/ZIP Match
Address & 5-Digit Zip Match	YY
5-Digit Zip Match Only	NY
Address Match Only	YN
Neither Address nor Zip Match	NN
Address information not verified for domestic transaction	XX
Retry / System Unavailable	XX
Service Not Supported	XX
Address verification not allowed for card type	XX

AVS and CVV2/CVC2 services do not guarantee against chargebacks, but help reduce the risk of fraud. It is the merchant's responsibility to monitor this information to avoid high-risk transactions. If the merchant processes a transaction where AVS or CVV2/CVC2 didn't match and the Cardholder disputes the transaction, the merchant is held liable for the chargeback.

For Discover Network transactions, if AVS or CVV2/CVC2 do not match, the merchant should not process the transaction.

**Customer Code** – This prompt will only appear when accepting Corporate Business cards. You must then ask the cardholder for their Customer Code. If the cardholder does not know their Customer Code, you may key in the number "1" and press enter to proceed with the transaction.

## End of Day Procedures

Your terminal must be manually settled each day unless it is programmed to auto settle. Prepare and deposit your credit card transactions daily to your central processing unit. General accounting can assist with depositing process (585-275-6450).

Your Quick Reference Guide gives you specific settlement instructions for your terminal. After settlement, you'll receive funds on Visa, MasterCard, and Discover transactions as soon as next business day when funding to a Wells Fargo deposit account.