

# A guide to taking manual payments.



## Do.

- Accept card information over the phone only and not via email or any other channel (forms must be reviewed and approved by Westpac NZ).
- Process transactions immediately whilst the cardholder is on the phone.
- Provide purchase receipts to the customer.
- Clearly disclose surcharges where applicable to the customer.
- Be aware of unusual customer purchase behaviour, such as large orders or rush orders.



## Don't.

- Write down and/or store any card numbers for later use.
- Store any verification numbers (three digits on the back of the card).
- Request card details to be sent to you via email or any other channel.
- Use manual key-entry when the cardholder:
  - > can pay using your website payment page (ecommerce) or,
  - > is physically present and able to pay by using your terminal.