

Suggestions to Minimize Retrieval Requests

Reduce retrieval requests to decrease the likelihood of expensive chargebacks.

Merchants who keep copy requests to a minimum are more likely to have lower chargeback rates. Best practices for reducing copy requests include:

Make Sure Customers Can Recognize Your Name on Their Bills

Cardholders must be able to look at their bank statements and recognize transactions that occurred at your establishment. Check with your acquirer to be sure it has the correct information on your “Doing Business As” (DBA) name, city, and state/region/province. You can check this information yourself by purchasing an item on your Visa card at each of your outlets and looking at the merchant name and location on your monthly Visa statement. Is your name recognizable? Can your customers identify the transactions made at your establishment?

Make Sure Your Business Name Is Legible on Receipts

Make sure your company’s name is accurately and legibly printed on transaction receipts. The location, size, or color of this information should not interfere with transaction detail. Similarly, you should make sure that any company logos or marketing messages on receipts are positioned away from transaction information.

Train Sales Staff

With proper transaction processing, many copy requests can be prevented at the point of sale. Instruct your sales staff to:

- Follow proper point-of-sale card acceptance procedures.
- Review each transaction receipt for accuracy and completeness.
- Ensure the transaction receipt is readable. Give the cardholder the customer copy of the transaction receipt, and keep the original, signed copy.

Sales associates should also understand that merchant liability encompasses the merchandise, as well as the dollar amount printed on the receipt; that is, in the event of a dispute, the merchant could lose both.

Avoid Illegible Transaction Receipts

Ensuring legibility of transaction receipts is key to minimizing copy requests and chargebacks. When responding to a copy request, you will usually photocopy or scan the transaction receipt before mailing or electronically sending it to your acquirer. If the receipt is not legible to begin with, the copy that the acquirer receives and then sends to the card issuer may not be useful in resolving the cardholder’s question. If this occurs, the transaction may be returned to you as a chargeback for an illegible copy. At this point, unless you can improve the readability of the transaction receipt, you may end up taking a loss on the transaction.

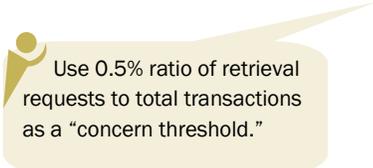
Suggestions to Minimize Retrieval Requests (Continued)

The following best practices are recommended to help avoid illegible transaction receipts.

- **Change point-of-sale printer cartridge routinely.** Faded, barely visible ink on transaction receipts is the leading cause of illegible receipt copies. Check readability on all printers daily and make sure the printing is clear and dark on every sales draft.
- **Change point-of-sale printer paper when the colored streak first appears.** The colored streak down the center or on the edges of printer paper indicates the end of the paper roll. It also diminishes the legibility of transaction information.
- **Keep the white copy of the transaction receipt.** If your transaction receipts include a white original and a colored copy, always give customers the colored copy of the receipt. Since colored paper does not photocopy as clearly as white paper, it often results in illegible copies.
- **Handle carbon-backed or carbonless paper carefully.** Any pressure on carbon-backed or carbonless paper during handling and storage causes black blotches, making copies illegible.

Copy Request Monitoring

It is recommended that merchants monitor the number of copy requests they receive. If the ratio of copy requests to your total sales (less returns and adjustments) is more than 0.5 percent, you should review your procedures to see if improvements can be made.



Use 0.5% ratio of retrieval requests to total transactions as a “concern threshold.”