

# CARD MERCHANT GUIDE

## Accept and Authorize as a Credit Card

You may authorize the card for an amount up to the current available balance.

- Swipe the card through your POS as a credit card.
- If your POS requires the last 4 digits of a credit card, enter the last 4 numbers in the card sequence from the back of the card.

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## Know the Card Balance

To check a card balance, you or the cardholder will need the account number on the back of the card.



### Via phone

- In the US: 800.755.0085
- In Puerto Rico: 800.803.7438
- In Canada: 800.755.8608



### Via cardholder receipt:

The authorization code on the receipt shows the remaining balance of the card in this format: 50X00 where the 'x' represents a decimal point.



### Via web:

[www.getmybalance.com](http://www.getmybalance.com)



### Via customer service desk:

During the property's normal hours

## Split Tender Transactions

If the sale amount exceeds the balance of the card, follow your own store policy regarding split tender transactions.

- Swipe the card for the exact available balance.
  - Obtain another form of payment for the remainder of the sale.
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## Voiding a Sales Transaction

If you deduct an incorrect amount from a customer's card, follow your store's void procedures.

- When you void a sale, the funds need to be placed back on the card.
  - You can call Merchant Support to have the funds immediately placed back on the card. The Merchant Support number is listed on the back of the card.
  - If you do not call Merchant Support, it will take approximately 7 business days for the funds to be automatically placed back on the card.
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## Returned Merchandise Purchased with Card

Stores should follow standard store policy when processing merchandise returns.

- EML recommends that refunds for merchandise purchased with a card not be placed back on the card. Instead, the store should issue its own store credit or store branded gift card.
  - If a return has to be put back on the card, the original card must be present and refunds can take up to 7 business days to appear on the card account.
  - Only the portion of the sale amount purchased with the card may be returned to the card.
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## About the Card

- Each transaction must receive a valid authorization at the time of purchase.
- Stores will be compensated for accepting the card as if they had accepted a credit card.
- Cards cannot be used for gratuities.
- Send customers with questions regarding lost cards to the card selling location to receive information about replacement card policies.
- If a transaction requires a manual entry of the card number, the merchant must call the Merchant Support number on the back of the card.

**Merchant Support Available**  
US Merchants: 800.755.8713  
Canada Merchants : 800.840.5604

