

## Accepting Checks and Credit Cards

While each retailer will have specific rules about accepting personal checks, most will require at least some form of identification from the check-writing customer. Customers expect this, so you don't need to be embarrassed to ask. In fact, most stores will have their check-cashing policy posted where customers can see it. If someone should object, you can explain that the policy is for customers' protection as well as the store's.

### *Checking in All the Right Places*

**Checking I.D.** ... Your request for identification should be simple and polite. Customers understand that this is just part of your job, but if you are too abrupt or demanding when asking for identification, they may take it personally and not feel like a valued and trusted customer. The reason for requesting identification is to verify that the check actually belongs to that customer. You do this by comparing the name imprinted on the check and the signature to the name and signature on the identification. Usually a driver's license and/or a major credit card is all that is needed. If the customer does not have a driver's license, your store may require some other form of picture I.D.

**Checking for completeness...** Look to see that the date and the amount (in numbers and written out) are correct. Make sure that the signature and address corresponds to the information on the customer's identification. Your store may request that you record specific information on the check as you are reviewing it. When accepting traveler's checks, you need to witness the customer signing and dating the check. People sign all of their traveler's checks in one place when they first get them from a bank or agency. Then, as they cash these checks, they are to sign them a second time; one of your jobs is to make sure both signatures match.

## Personal Check

Make sure name and address match customer's identification → JOSEPH DOUGH  
SMALLCHANGE AVE.  
NEW YORK, N.Y.

2988

DATE Feb. 14, 2000 → Date of sales transaction

PAY TO THE ORDER OF Sweet Treats \$ 10.50 → These two amounts must be the same

← Name of store → Ten dollars and 50/100

BUCKAROO BANK  
NEW YORK, N.Y. ← Joseph Dough →

Compare customer's check signature to signature on identification

## Traveler's Check

← Name of store →

SIGNATURE Skyla Shavna → Customer should have pre-signed all traveler's checks

WIDE WORLD BANK  
TRAVELER'S CHECK

DATE 1/23/2000 → Date of sales transaction

PAY TO THE ORDER OF Alpine Ski Shop

SIGNATURE Skyla Shavna → Cash value of check

100

Customer must sign the check a second time as the sales associate watches. Make sure this signature matches the one above

**Check printers...**If your company has automatic check printers, you can offer to save customers some time and effort. Customers give you a blank check and you insert it into the machine as you finalize the transaction. The date, the store's name, and the purchase amount will all be printed, and customers only have to sign their name. This makes the check-writing process fast and accurate.

**Better than a check...**Debit cards replace the need for paper checks altogether. They look like credit cards, but act like checks. Debit cards are issued by banks as an extension of the customer's checking account. Customers either punch a code into a keypad at the point-of-sale terminal or they sign what looks just like a credit card receipt (more on that next). In either case, you need to carefully follow any store policies about checking for identification or providing receipts.

**Tip:** Always ask customers if they would like the receipt put in the bag with their items. Some customers prefer to keep their receipts in their wallets or purses.

## *Sure, We Take Credit Cards!*

The majority of retailers accept credit or debit cards. In fact, 40% to 60% of department and specialty store purchases are on credit. Even some supermarkets and fast-food chains now allow credit or debit card transactions. The major national credit cards are Visa, MasterCard, American Express, and Discover. Be familiar with which cards your store accepts and the steps for using them.

Part of your job is to make sure that the card is still valid by checking the expiration date. You should also watch the customer sign the receipt and compare this signature to the one on the back of the card. Customers will appreciate knowing that you are protecting them as well as the store.

Make sure the credit card is being used by the right person. If a man is using a card issued to a "Mrs." (or vice-versa), you should point out that he may accidentally be using his wife's card and ask for a different card.

**Handling rejection...**Many credit companies require sales associates to check with them first before completing a credit card transaction. This is usually done electronically by using a special telephone number. When you follow the steps of this process, you will normally be given an authorization number or other form of permission for the charges. However, if there is a problem with the credit account, you may get a code alerting you to special situations.

### **Some reasons credit card authorization might be denied or questioned:**

- The customer has exceeded the established credit limit
- The card has been reported lost or stolen
- The customer has placed certain restrictions on the card's use
- The creditor is denying credit due to late payment

When a customer's credit card is rejected, you need to handle the situation courteously and try to spare the customer any undue embarrassment. Inform the customer of the problem: ask if he or she would like to use a different credit card or pay with cash. If you suspect that the credit card is stolen, follow store procedures and know who to ask for help.

**Sale Associate:** "I'm sorry. I am getting a code from the creditor that says I cannot accept your credit card at this time. Do you have any reason to think that I am getting this code in error?"

**Customer:** "I have no idea why my card would be rejected. Are you sure?"

**Sale Associate:** "I will try again if you like, but perhaps you'd prefer to pay with a different card or maybe cash?"

**Tip:** *After you have processed a credit card, lay it signature-side up on the counter near you. This allows you to check the signature as the customer is signing the credit slip.*



## DO THESE CHECK OUT?

Circle any errors and make a note of any mistakes that a sales associate should notice on the following checks.


JOSEPH DOUGH SMALL CHANGE AVE. NEW YORK, N.Y.	2988 DATE <u>3/17/2000</u>
PAY TO THE ORDER OF <u>Shamrock Cafe</u>	\$ <u>25.95</u>
<u>Ten and 95/100</u>	
BUCKAROO BANK NEW YORK, N.Y.	<u>Joseph Dough</u>

JOSEPH DOUGH SMALL CHANGE AVE. NEW YORK, N.Y.	2988 DATE _____
PAY TO THE ORDER OF <u>Sals Signs</u>	\$ <u>250.00</u>
<u>Two hundred fifty and no/100</u>	
BUCKAROO BANK NEW YORK, N.Y.	<u>Joseph Dough</u>

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CONTINUED

JOSEPH DOUGH SMALLCHANGE AVE. NEW YORK, N.Y.	2988 DATE <u>April 14, 2000</u>
PAY TO THE ORDER OF <u>Linda's Oil Lamps</u>	\$ <u>10.40</u>
<u>Ten and 40/100</u>	
BUCKAROO BANK NEW YORK, N.Y.	<u>Joseph B. Brooke</u>

	SIGNATURE <u>Joyce Allen</u>
	WIDE WORLD BANK TRAVELER'S CHECK
	DATE <u>June 20, 2000</u>
PAY TO THE ORDER OF <u>Cape Cod Rentals</u>	
SIGNATURE <u>Joyce Allen</u>	100

Compare your answers to those in the Appendix.