

# Presence payment with credit cards

## Instructions for processing manual transactions as a result of malfunctions

As a rule, card data may only be entered into the terminal from a chip or magnetic stripe. Should errors or faults arise, the merchant can accept the credit card for manual payment in certain exceptional cases.

This rule does **not apply** for Visa Electron, V PAY, Maestro and UnionPay cards. The data from these cards can only be imported into the terminal via a chip and/or magnetic stripe.

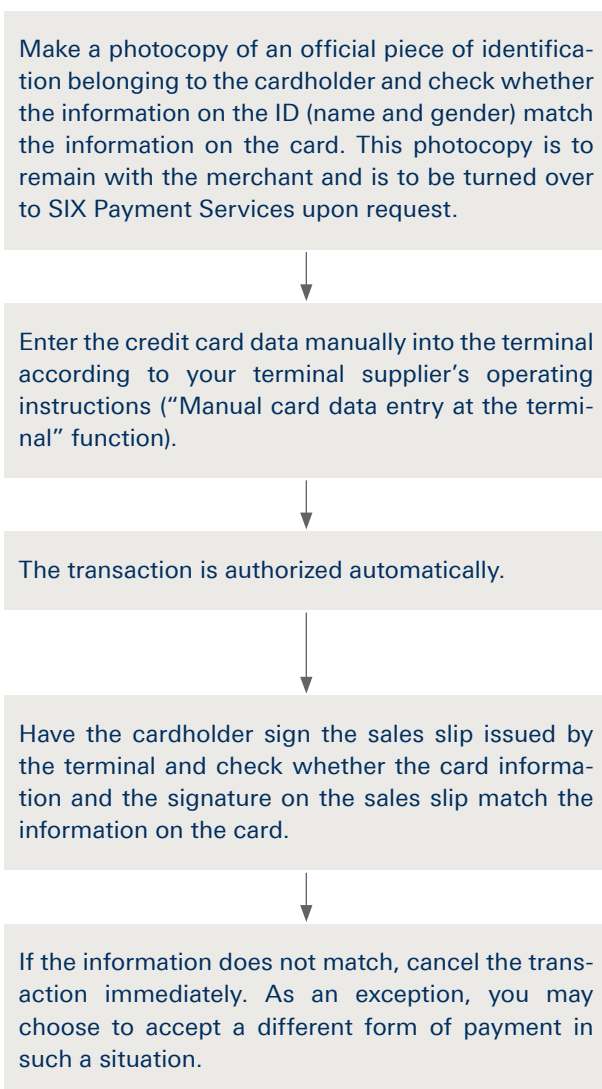
The merchant is **not permitted** to accept a credit card in the absence of the cardholder and without presentation of the credit card; this requires concluding a separate contract.

When processing manual transactions, the merchant is required to follow the instructions from SIX Payment Services listed below.



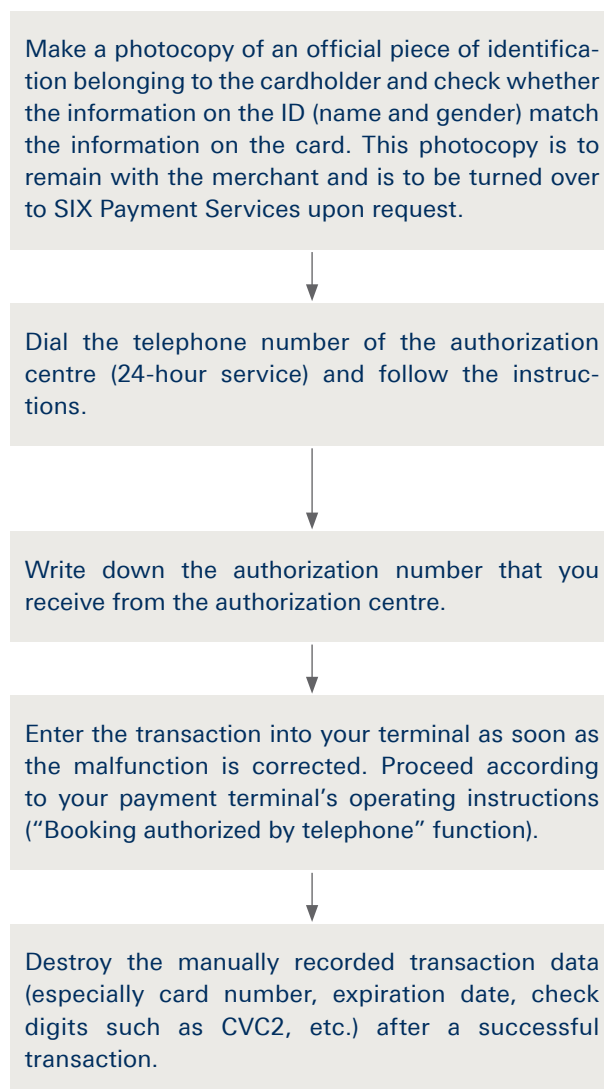
### Procedure for malfunction due to card defects

If the malfunction can be attributed to damage to the credit card, the merchant is authorized to enter the transaction into the terminal manually ("Manual card data entry at the terminal" function).



### Procedure for malfunction due to terminal problems

If the merchant's electronic accounting system or terminal malfunctions, the merchant must have the transaction authorized by SIX Payment Services by telephone until system operation resumes.



### Risks when processing manual transactions

The merchant recognizes that the aforementioned methods of transaction processing are risky and that the merchant bears these risks.

The merchant bears the full risk of claim collectibility for the cardholder's corresponding transaction.

Your local point of contact can be found at: [www.six-payment-services.com/contact](http://www.six-payment-services.com/contact)

SIX Payment Services Ltd  
Hardturmstrasse 201  
P.O. Box  
CH-8021 Zurich

SIX Payment Services (Europe) S.A.  
10, rue Gabriel Lippmann  
5365 Munsbach  
Luxembourg

SIX Payment Services (Austria) GmbH  
Marxergasse 1B  
1030 Vienna  
Austria