



ComPay Credit Card Receipt Form

Security Notice & Compliance Statement

As a supplier of goods and services you can be at risk in the event of a fraudulent credit card transaction. **It is important that you confirm that your customer is a legitimate buyer.**

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006, provides that **you should know your customer**. You are within your rights to ask for documents proving the identity of your customer before accepting any form of payment.

If the customer is unknown to you or you have had no previous business dealings with them, **you should request identification details** before accepting any payment, including a credit card payment, and releasing goods or providing a service.

Typical identification questions and activities include:

- Ensure the customer's billing address and delivery address are consistent – never forward goods to a P.O. Box.
- Request a land line telephone number and verify it belongs to the customer's business – beware of customer's who can only provide a mobile telephone number.
- Request that the purchaser provide proof of identity and that they represent a legitimate business, this may include:
 - a fax copy of their driver's licence,
 - a copy of a paid utilities bill (electricity, gas, phone, etc.),
 - a trade reference,
 - etc.

If the purchaser hesitates in providing any of this information, you should exercise extreme caution.

Many fraudsters prefer to make online credit card payments (Card Not Present), due to the anonymity afforded by this payment method. An online 'card not present' transaction can be made from anywhere in the world. Knowing this, there are guidelines to help.

- Never undertake payment or delivery unless contact with and assessment of the customer is made.
- Request full details of the credit card being offered:
 - the name of the card holder's bank (the card issuer);
 - the CCV (the credit card verification code) – this is a mandatory ComPay requirement
- Be suspicious if multiple cards are used for a single purchase.
- Don't continue to attempt authorisation after receiving a 'decline' from the ComPay system.
- Refunds should only be credited against the originating credit card account - if you are requested to provide a refund against a ComPay credit card payment **you are advised to immediately contact the 1-Stop Help Desk.**

If a credit card payment is made to you via ComPay and the payment is **successful** this means:

- The credit card number is valid.
- The card has not been reported lost or stolen, although it may in fact be lost, stolen or compromised, cards can be improperly obtained or copied and the card holder can be unaware.
- There are sufficient funds available to cover the transaction.

If a credit card payment is made to you via ComPay and the payment is **successful** this DOES NOT mean:

- that the person providing the card number is the legitimate cardholder – the risk remains that the person providing the credit card number has either stolen or improperly obtained the card.
- that the person providing the card number has not compromised (improperly obtained) the card number, without being in possession of the card.

If you are suspicious of either the purchaser or the transaction you are advised not to ship the goods, even though the transaction has been authorised via ComPay.

Be aware, that **in the event of a fraudulent credit card transaction, the business risk is yours**. Under the terms of the ComPay Client Licence Agreement, where 1-Stop Connections acts as your credit card merchant, the Licensor has the irrevocable right to recover any disputed credit card payment from your nominated bank account.

If at any time you have concerns about payments made to your business via ComPay do not hesitate to call the 1-Stop Help Desk by phone 1300 881 055 or email to helpdesk@1-stop.biz.

For ALL new credit card payment receipt applications:

I have read and understand the Security and Compliance Statement (see above) and the terms and conditions pertaining to credit card transactions contained in the ComPay Client License Agreement (see <https://compay.1-stop.biz/Registration>). I acknowledge my risk, responsibilities and obligations as a ComPay subscriber registered to receive online credit card payments.

Company Name: _____

ABN: _____

CCN: _____ (existing
ComPay user)

Authorised Signatory

Signature: _____

Name: _____

Position: _____

Date: _____

Tick the appropriate box:

I/We request **PSP Logistics-1-Stop Connections** Pty Ltd to act as credit card merchant on our behalf and acknowledge that our Company will be listed in the ComPay credit card receivers' list to accept credit card payments via ComPay and that a monthly service fee may apply.

I/We have our own credit card merchant facilities, the details of which are:

- Merchant ID _____
- Acquiring Bank _____
- Bank Merchant ID _____
- Merch Cat Code _____
- Merch Acct Code _____
- Terminal ID _____
- AMA Username _____
- AMA Password _____

Please list us in the ComPay credit card receivers' list to accept credit card payments via ComPay

I/We do not wish to receive credit card payments via ComPay please remove us from the ComPay credit card receivers' list.

PLEASE FAX THIS COMPLETED FORM TO (02) 9567 9967

Bridging the Gap