

GLOBAL PAYMENTS ASIA-PACIFIC LIMITED  
(GLOBAL PAYMENTS)  
環滙亞太有限公司

# HSBC PURCHASING CARD PROGRAMME

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滙豐採購卡計劃

**Merchant Card Acceptance Guide**  
商戶收卡指南

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## 1. INTRODUCTION

The HSBC Purchasing Card Programme is a convenient payment management system that enables a company to procure a wide variety of goods and services directly from the suppliers/merchants using purchasing cards. Unlike retail sales transactions where the cardholder is present, the majority of these purchasing transactions are performed by mail, fax or telephone orders.

Cardholder-not-present (CNP) transactions are an ideal medium for fraud to take place as there is no physical verification of the transaction by imprinting the card and checking the cardholder's signature. As a supplier/merchant, therefore, you are strongly advised to follow the procedures set forth in this Merchant Card Acceptance Guide (the "Guide") to reduce the risks of fraud and chargeback cases.

### 1. 簡介

滙豐採購卡乃為工商企業而設，方便公司持卡人直接從供應商/商戶採購各類貨品及支付服務費。此卡與一般零售業信用卡不同，該類持卡人使用信用卡時，一般須到商店購物；但工商企業使用採購卡，則可利用郵遞/傳真或電話方式訂購貨品或服務，無須親自前往商戶進行交易。

由於持卡人不必親身到商戶進行交易，亦可免除刷卡和核對持卡人身份及簽名等程序，但此方法較容易招致盜用或詐騙。所以供應商/商戶應遵守本指南內之程序，從而有效減低受騙及退款的風險。

## 2. ACCEPTANCE PROCEDURES

When accepting a Purchasing Card for an order placed by mail, fax or telephone, the supplier /merchant should:

- a. prepare an order form setting out all information as stipulated in clause 5.1 (c) of the Merchant Agreement;

*Note:*

*The merchant should retain all related transaction details and documents for at least 13 months.*

- b. check the details against an appropriate business register or a telephone directory for unknown business customers or those with no previous business relationship, if possible;
- c. if delivery service is requested, obtain the telephone number for the delivery address and check it against an appropriate business directory. Prior to the dispatch of goods, confirm the order with the cardholder using the provided telephone number;
- d. be cautious if the contact number provided is a mobile phone number. Request a land line business number and address as supplementary information.

For cardholder present transactions, the merchant also needs to comply with the existing Merchant Acquiring Policy and Operating Guide.

## 2. 收卡程序

若採購卡持卡人以郵遞，傳真或電話方式訂購貨品或服務時，供應商/商戶應按照以下程序辦理：

- a. 在訂購表格內填上商戶合約第 5.1(c)條款所規定之一切資料；

*註：商戶應保留一切與交易有關的資料及文件至少 13 個月。*

- b. 若有陌生客戶訂貨，或商戶從未與對方有業務往來，應翻查適當工商機構名錄或電話簿，盡可能核實該客戶資料；
- c. 如需送貨予持卡人地址，應先在相關工商機構名錄找出該地址的電話號碼，致電持卡人確認訂單，方可送貨；
- d. 若客戶只提供流動電話號碼作聯絡之用，應查問其公司註冊電話號碼及地址作為補充資料。

若持卡人親自前來交易，商戶亦必須遵守現行的「商戶收卡政策及操作指南」。

### 3. OPERATING PROCEDURES

The merchant should be aware that the floor limit for all purchasing card transactions has been set at zero. As such, the following actions must be adhered to:

a. Authorisation

Authorisation verification is required for each card transaction whether effected by mail, fax, telephone or in person. Authorisation code must be obtained through Global Payments Interactive Voice Response (IVR) system by calling the Global Payments Authorization hotline. When a transaction involves different types of goods or services with different descriptions, a separate authorisation code should be obtained for each type of goods or service.

b. Transaction Handling

The merchant should clearly fill in the authorisation date and code on the mail/fax/telephone order form, Fill in the transaction details on a “Purchasing Card Transaction Details Record Form” and submit both forms together with invoice and acknowledged delivery note to Global Payments for processing. If the cardholder places the order at the merchant’s shop, outlet or place of business in person, the merchant needs to imprint the card on a manual Sale slip, obtain authorisation code and the cardholder’s signature, and submit the foregoing to Global Payments for processing.

*Note: In compliance with the Purchasing Card Programme regulations, the supplier/merchant must ship the goods before a transaction is forwarded to Global Payments for processing.*

### 3. 操作程序

由於採購卡商戶並無豁免授權最低限額，因此，商戶必須遵守以下程序：

a. 授權

採購卡商戶可透過授權熱線提供之自動語音(IVR)系統，取得授權密碼。任何採購卡交易，不論是郵遞、傳真、電話或客戶親身辦理，均應經過授權程序。若同一宗交易涉及多種貨品或服務，而各有不同的說明，應該就每種貨品或服務索取授權密碼。

b. 處理交易

商戶須在郵遞/傳真/電話訂購表格上清楚填寫授權日期和號碼。商戶須於清單內填寫詳細交易資料，並連同客戶簽收憑條及發票一併交送環滙亞太有限公司處理。如持卡人親臨商戶並即時使用採購卡交易，商戶須開發銷售單及取得授權號碼，並須要求持卡人於壓印信用卡之銷售單上簽署作實，後交送環滙亞太有限公司處理。

註:根據規則, 供應商/商戶必須先送貨, 然後將單據送交環滙亞太有限公司處理。

c. Dispatch of Goods/Services

The merchant shall dispatch the goods and/or perform services to the cardholder after obtaining authorisation from Global Payments. Please pay attention to these guidelines:

- i. Do not dispatch goods to unknown parties or addresses that are unrelated to the company.
- ii. Be wary of requests for next day delivery, change of delivery address upon short notice, and phone calls re-confirming the delivery time on the day of delivery.
- iii. Obtain a signed proof of delivery.

c. 交付貨品 / 提供服務

商戶須在取得環滙亞太有限公司認可之授權後, 方可向持卡人交付貨品或提供服務, 應注意以下要點:

- i. 未清楚對方身份 或發現送貨地址與該訂購公司毫無關連時, 便不應交付貨物給對方或提供相關服務。
- ii. 若客戶要求於第二天立刻交貨/服務、臨時要求更改交貨/服務地址、或在交貨/服務當天來電查問送貨時間, 便應特別小心處理。
- iii. 必須要求收貨人簽署收訖回條。

d. Settlement

The merchant shall present the bank copy of the sales slip (if applicable) and the “Purchasing Card Transaction Details Record Form” together with any order form, invoice and related delivery note (or acknowledgement receipt) of the goods or services delivered/performed, and duly signed by or on behalf of the Cardholder to Global Payments within seven (7) banking business days from the date of obtaining the transaction authorization code.

Payment will be made by Global Payments to the merchant’s specified bank account through autopay within an agreed number of days following the submission and processing of the approved documents.

d. 結算

商戶須在該項交易取得授權號碼後的七個銀行營業天內，將附持卡人已簽署之銷售單(如適用)的銀行副本、訂購單、交易詳細清單、發票及任何由持卡人或其代表正式簽署的貨品/服務交付單(或簽收回條)一併交送環滙亞太有限公司。

環滙亞太有限公司於收妥並處理商戶交來單據後，會根據合約指定數期,以自動轉賬方式將款項存入商戶指定之銀行戶口內。

## 4. FRAUD AWARENESS

The merchant shall provide assistance for the prevention and detection of fraud as and when requested by Global Payments. In this regard, the merchant shall at a minimum follow the following guidelines:

- a. Do not accept any transaction placed using purchasing cards that have been listed on alert reports by Global Payments, whether in written or verbal format.
- b. Be wary of telephone and mail orders that are placed hastily with little or no sales consideration.
- c. Benchmark the sales orders with the average or customer's past ordering history (*i.e.* is the value of the sale to the cardholder reasonable or excessive?).
- d. Determine whether the types of purchase match with the customer's business nature.
- e. Be wary of any similar or consecutive card numbers being provided (this may be a hint for suspicious transactions).
- f. If a customer collects the goods in person, such sale should be processed as a cardholder present transaction. The cardholder **MUST** produce his/her card for the merchant to obtain an approved authorisation code from Global Payments. The cardholder must also sign on a new sales slip to complete the transaction.

*Note: Please call our 24-Hour Authorisation Hotline at 2969 9333 for any suspicious transaction. Once connected to our agent, please state "this is a Code 10 call."*

## 4. 預防詐騙指引

商戶在處理交易中，須按照環滙亞太有限公司的指示辦理，並盡力協助環滙亞太有限公司預防及監察詐騙行為：

- a. 若環滙亞太有限公司已對該採購卡進行的交易發出書面或口頭警告，商戶便不應接納該項交易。
- b. 如客戶沒有詳細談妥買賣細節，即匆匆以電話或郵遞方式訂購，便應加倍小心。
- c. 客戶的訂購額是否過高，或與日常的採購狀況不符？換言之，持卡人的訂購額是否合理或遠遠超過常見水平？
- d. 留意所訂購的貨品/服務是否該公司業務中常用的類別。
- e. 留意交易的採購卡號碼，是否接連出現相同或相連的號碼；此等情況均足以引起懷疑。
- f. 若客戶親自前來取貨，其交易便成為「持卡人親身訂購」類別。持卡人必須出示採購卡，讓商戶/致電授權中心取得環滙亞太有限公司的授權密碼，而持卡人亦必須按一般程序在新的銷售單上簽名。

*註：若對交易有所懷疑，不論任何理由，均應致電環滙亞太有限公司的24小時商戶授權熱線查詢(電話號碼: 2969 9333)。電話接通後，請說明是(Code 10)查詢。*



## 5. IMPORTANT TELEPHONE CONTACTS

24-hour Authorisation Centre                      2969 9333

Merchant Service Hotline                      2969 9888  
(Mon - Sun: 9am – 9pm)

## 5. 重要電話號碼

24 小時 授權中心                                      2969 9333

商戶服務熱線                                      2969 9888  
(星期一至日: 上午九時至下午九時)

## 6. RETURN AND EXCHANGE

On occasion, a cardholder may request to return or exchange the merchandise. Please follow these procedures:

### a) Refund

To prevent fraudulent transactions, refunds are to be credited only to the purchasing card used in the original transaction. For a full refund, prepare a credit slip for the full amount.

### b) Exchange

- Even exchange — If customer exchanges the merchandise for an item of the same value, you do not need to process a credit slip.
- Lesser value — Prepare a credit slip for the difference.
- Greater value — Void the previous transaction and process a new transaction.
- Cash refund should not be made under any circumstances.
- When submitting Credit Slips to Global Payments, the merchant should:
  - Prepare a Deposit Slip as a summary and send the bank copies of both Deposit Slip and Credit Slips to Global Payments.
  - Keep the merchant copies of all slips for record.

## 6.退貨和更換貨物

持卡人若要求退貨或更換貨物, 請遵照以下指引辦理:

### a) 退款

- 為防止詐騙, 只應將退款存入原來交易所用的採購卡戶口中。若悉數退回款項, 應開出退款單以支付全部退款。

### b) 更換

- 若顧客要求更換貨物, 應遵照以下指引辦理:
  - 更換同價貨物: 若顧客要求更換相同價值的貨物, 不必開退款單。
  - 更換較低價貨物: 須開出付款單以支付差額。
  - 更換較高價貨物: 註銷原來交易, 當作一項新的交易處理。
  - 在任何情況下均不應退回現金。
  - 交付退款單時須連同存款單之銀行存根一併送回環滙亞太有限公司處理, 商戶亦須保留有關商戶存根, 以供日後參考。

# 退款單

如有需要, 咁主請於此簽名.  
請在銀行存根上給予授權人簽名連公司蓋印.

## Credit Slip

5553 02 XXXXXX3388      1983372

DATE: 1 NOV 2013

05/18

ABC CO LTD

088-XXXXXX-800

Global Payments Asia-Pacific Limited

Merchant Sign Here: *[Signature]* ABC CO

DESCRIPTION	AMOUNT
CONVERSION RATE	
CONVERSION AMOUNT	
CARDHOLDER SIGN HERE: <i>Vic Lee</i>	TOTAL: \$1,000

VISA    MASTERCARD    DISCOVER

VISA    MASTERCARD    DISCOVER

VISA    MASTERCARD    DISCOVER

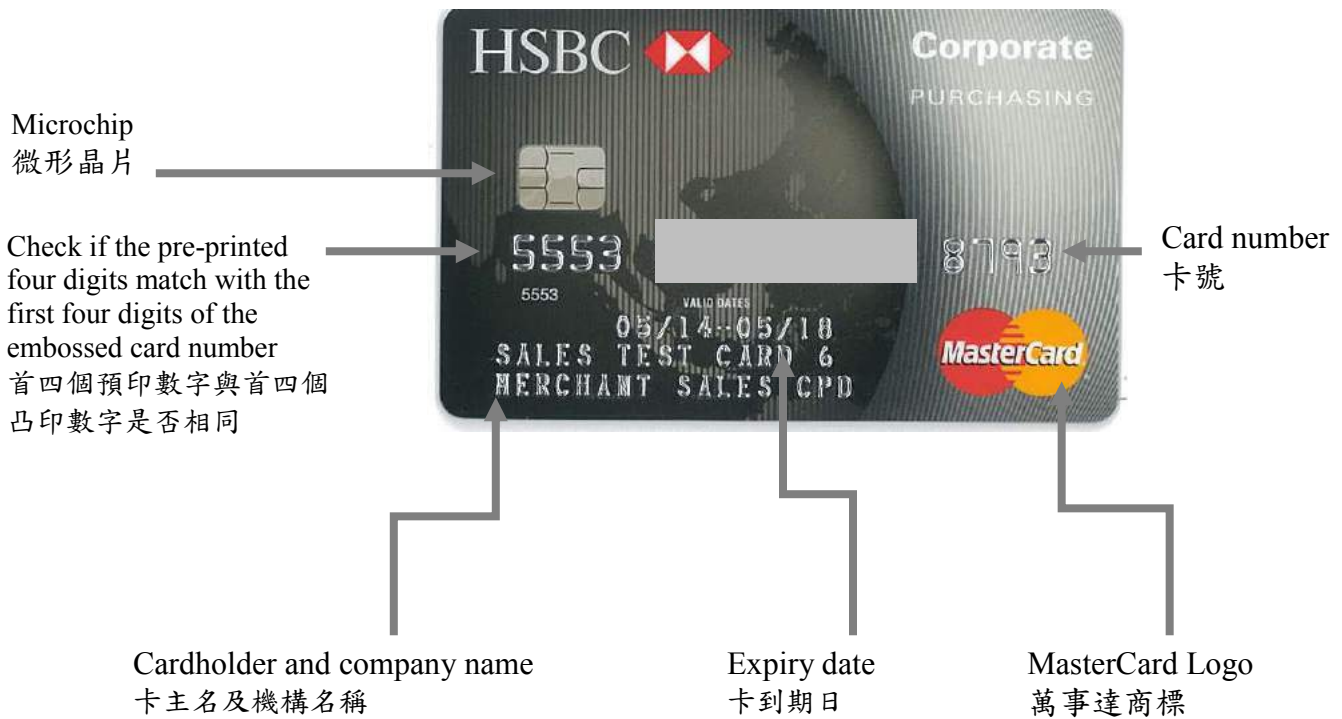
Cardholder Signature if necessary

Please put the Authorized Signature with Company Chop on bank copy

## 7. APPENDIX

# SECURITY FEATURES FOR THE NEW PURCHASING CHIP CARD 新晶片採購卡防偽特徵

## Front Side of the Purchasing Card 採購卡正面



## Back Side of the Purchasing Card 採購卡背面

Magnetic stripe  
保安磁帶

Updated tamper evident  
signature panel design  
全新的保安簽名欄

3D globe hologram  
地球的立體彩色顯像圖



3-digit verification value printed outside  
of the signature panel

一組三位數字的代碼列印於簽名欄外

**PURCHASING CARD - FAX ORDER FORM**

樣本

From : Cardholder's Co Name  Cardholder's Co Address  Tel No. : 2121 2121 Fax No. : 2323 2323	To : ABC Co Ltd  Attn : Mr Chan  Tel No. : 2345 6789 Fax No. : 2345 6780
Purchasing Card No. : 5553 02 XXXXXX3388 (必須填寫)      Expiry Date : 12/05 (必須填寫)	
Customer Reference ID. : ABC004423125647 (由持卡人提供)	

Please supply the following item(s) to the address shown below:-

Item	Description	Quantity	Unit Rate	Amount
1	Umbrella 38" (long)	1	\$255	\$255
2	Brush plastic	4	\$9	\$216
<b>SAMPLE</b>				
Total Amount :				\$471

Delivery Address : Cardholder's Delivery Address

Contact Person : Mr C K Au

Telephone No. : 2233 4455      Fax No. : 2987 6543

Authorised signature : C K Au  Date : 5 Jan 2000

*(Note for the purchaser internal use only)*

*This purchase was made through the ... Purchasing Card No. XXX or XXX are required. Users are required to return supplier's delivery note, duly signed, to the responsible officer, within 2 workingdays after receipt of goods/service, for payment purpose. For enquiry, please contact the responsible officer stated above.*

## 24-hour Authorisation Hotline 2969 9333

Select Language **1** Cantonese **2** English **3** Putonghua

### Select Service

#### **1** Authorisation Request

1. Enter your **Merchant No.** and **press #**
2. Enter the **Credit Card No.** and **press #**
3. Enter the **Credit Card Expiry Date** in MMY format and **press #**
4. Choose the **Currency**  
**Press 1** for HKD  
**Press 2** for USD  
**Press 3** for other currencies
5. Enter the **Transaction Amount** (i.e. \$100.00=10000) and **press #**  
**Press 1** if the amount is correct  
**Press 2** if incorrect. Re-enter the transaction amount and **press #**
6. Enter the **3-digit Card Verification Value (CW)** and **press #** or **press #** to skip  
**Press 1** if the CVV code is correct  
**Press 2** if incorrect. Re-enter the CW code and **press #**
7. Write down the **Approval Code** for your record  
**Press \*** to repeat the authorisation response  
**Press 1** for another authorisation transaction  
**Press 2** to go to the main menu

#### **2** Authorisation Cancellation

1. Enter your **Merchant No.** and **press #**
2. Enter the **Credit Card No.** and **press #**
3. Enter the **Credit Card Expiry Date** in MMY format and **press #**
4. Choose the **Currency**  
**Press 1** for HKD  
**Press 2** for USD  
**Press 3** for other currencies
5. Enter the **Transaction Amount** (i.e. \$100.00=10000) and **press #**  
**Press 1** if the amount is correct  
**Press 2** if incorrect. Re-enter the transaction amount and **press #**
6. Enter the **Original Transaction Date** in DDMMYY format and **press #**
7. Enter the **6-digit Approval Code** of the original transaction and **press #**  
**Press 1** for another cancellation  
**Press 2** to go to the main menu

#### **3** Instalment Plan Programme

1. Enter your **Merchant No.** and **press #**
2. Enter the **Credit Card No.** and **press #**
3. Enter the **Credit Card Expiry Date** in MMY format and **press #**
4. Enter the **Transaction Amount** (i.e. \$100.00=10000) and **press #**  
**Press 1** if the amount is correct  
**Press 2** if incorrect. Re-enter the transaction amount and **press #**
5. Enter the **No. of Months** of the instalment plan and **press #**
6. Enter the **3-digit Card Verification Value (CW)** and **press #** or **press #** to skip  
**Press 1** if the CW code is correct  
**Press 2** if incorrect. Re-enter the CW code and **press #**
7. Write down the **Approval Code** for your record  
**Press \*** to repeat the authorisation response  
**Press 1** for another instalment plan transaction  
**Press 2** to go to the main menu

#### **4** Address Verification

1. Enter your **Merchant No.** and **press #**
2. Enter the **Credit Card No.** and **press #**
3. Enter the **Credit Card Expiry Date** in MMY format and **press #**

Your call is being transferred to one of our merchant services representatives to complete your request.

#### **5** Code 10

If you are suspicious of the cardholder or the card presented for a transaction, **press 5** to report a **Code 10**.

Your call is being transferred to one of our merchant services representatives.

