



REFUND GUIDLEINES

Approving refund:

- Refund in a POI device should be approved by a Staff assigned with refund code
 - If not applicable, log refund transaction in a central register for review and monitoring
- Process the refund to the credit/debit card account number used in the original purchase
- Refunds should be made in the same tender as the original purchase. Do not issue cash refund for credit card sales

Guidelines to prevent refund fraud:

- Always keep secure the refund (supervisor/manager) code of the POI device when one is received (or replaced) and change it when necessary
- Never keep the refund code out in the open where everyone can see it
- Only authorized staff should know the refund code
- The refund code should be changed regularly, especially when key staff leaves the department
- To reduce losses if fraud occurs, the merchant can request to limit the refund parameters of the POI device
- Do not leave the wireless POI device unattended (perpetrators are swapping the wireless POI device with a dummy POI device and then conducting refunds using the stolen wireless POI terminal)
- Merchants should regularly review their transactions using reports from the TD Merchant Online Report and/or Moneris Merchant Direct to verify/monitor refunds (or transactions) processed through the POI device
 - Refund report should be reviewed independently by a staff not involved in processing credit card payments and/or refunds
 - If you don't have yet access to the online reporting, please send a request to [Raul Ramos](#).

You can also check the resources on fraud prevention from TD and Moneris for security awareness.

TD Merchant Services – [Fraud Awareness & Prevention](#)

Moneris Solutions – [Protecting Against Fraud](#)