

Merchant Procedure Guide

Customer Service

Phone – 800-939-9942

Fax – 707-578-7088

After Hours Help Desk

800-228-0210

Voice Authorization / Call Center

800-228-1122

Security/ Dispute Department

Phone -- 800-385-6212

Fax – 707-576-3617

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Merchant Account / Credit Card Basics

How will I get paid for credit card transactions?

Funds are automatically transferred to your business checking account via an electronic Automated Clearing House (ACH).

Will I receive statements from Redwood Merchant Service?

Yes. You will receive monthly statements in the mail. They are prepared on the last business day of the month and mailed in three or four days. If you like to monitor your account daily, for an additional fee, you can view any account activity online at with Emerchant View. Emerchant View is accessible through the merchant center on Redwoodmerchantservice.com, or contact customer service to set up this service.

Which credit card types may I accept?

You will automatically be set up for Visa and MasterCard acceptance. Other credit card types, American Express, Discover, Diner's Club, JCB and debit card may require you to apply separately.

Definitions

Acquirer: A Financial institution that maintains the merchant credit card processing relationship with the Associations and receives all transactions from the merchant to be distributed to the Issuers.

Address Verification: A service provided which allows the merchant to verify the cardholder's address. Primarily used by Mail/Telephone/Internet order merchants. This is only a security tool and not a guarantee that a transaction is valid. It checks the information entered against a card base and provides an indication if the address entered matches the information on file at the issuing bank.

Approved Monthly Volume (AMV): Merchant processing dollar amount tallied daily until the last day of the month. If you believe that you may exceed your approved volume, please contact our security office.

Associations: MasterCard International, Visa U.S.A. or Visa International, which are licensing and regulatory agencies for bankcard activities.

Authorization: An electronic or voice approval by, or on behalf of, the card issuer to validate a transaction for a merchant or another affiliate bank. An authorization indicates only the availability of the cardholder's credit limit at the time the authorization is requested and not the validity of the cardholder's identity. Authorizations are only valid for a short amount of time. Not closing your batch daily will allow the authorizations to expire. Transactions with expired authorization will reject, not be paid, or create a system-generated dispute.

Average Ticket Size: This is the average transaction size based on the information you supplied when you filled out your application.

Batch: Usually a day's worth of transactions, including sales and credits to be processed by the card processor.

Card Holder: One to whom a credit card has been issued.

Chargeback: A sales transaction that has been disputed by the cardholder for any reason. Fee of 25.00 per chargeback is usually required.

Credit: Refund or price adjustment given for a previous purchase transaction. You may also see the term used as “Return”.

Credit Draft: A document evidencing the return of merchandise by a cardholder to a merchant, or other refund made by the merchant to the cardholder.

Credit Limit: The credit limit set by the card issuer for the cardholder’s account.

Code 10: If you have suspicious activity and you have the credit card in your hand, and it is safe to do so, call the voice authorization number on your terminal and tell them that you have a “code 10”. An operator at that number will ask you questions to ask the card holder. If the card holder can not answer these questions, you may have a fraudulent user.

Draft: Any imprinted document bearing the card holders signature.

Decline: A decline notification on a sales transactions means there is, or could be, a problem with the transaction on the cardholders account. The cardholder may be at their limit or the card may be listed as lost or stolen. Do not “force” the transaction. Do not attempt to authorize the transaction for less, or contact the Authorization Center, a decline is the end of this transaction. If you are offered other credit cards this may be a sign of fraudulent activity; please contact the Security Department at 1-800-385-6212.

Discount Rate: The amount a merchant processor charges a merchant to for processing your bank card transactions. This is the cost of accepting credit cards. These can vary if you accept corporate cards or if you process other than as stated on your application. Eg. Swiped vs Keyed transaction. Contact customer service upon receipt of your statement for any questions.

Fraud: Suspicion of illegal activity.

Issuing Bank/Issuer: The bank that issued a bankcard to an individual.

MTOT/ADJ: If this appears on your statement, you have been debited/credited for a chargeback.

Merchant Sales Agreement: The written contractual agreement between a merchant and RMS (settlement bank) containing respective rights, duties, and warranties with respect to the acceptance of credit cards by the merchant. Please read; this is your guideline as to how RMS will handle your account.

Merchant Account Number (Merchant Number): A number that identifies each merchant to the merchant processor for accounting and billing purposes.

Personal Guarantee: A document signed stating the signor is providing their personal resources as a guarantee of payment should it be needed.

Referral: The message received from an issuing bank, or processor, when an attempt for authorization requires a call to the Voice Authorization Center or Voice Response Unit (VRU), 800-228-1122. This is the only method of authorization accepted. A call to the Card Issuing Bank does not constitute a valid authorization.

Retrieval: A type of dispute, usually the Issuer is asking for a copy of the signed swiped draft.

Risk: a) An position a merchant is willing to take when accepting a credit card that may not have all of the tools, AVS-CVV etc with positive matches. b) another word for the Security department

Suspended: Either your deposit batch has been diverted to a holding account at RMS for investigation or your processing ability has been temporarily stopped.

Submission: The process of sending batch deposits for processing. This is not to be confused with your gateway submitting the file.

Transaction Fees: Service costs charged to a merchant on a per transaction basis.

Merchant Operating Procedure Guide

Operating Procedures Guide Overview:

Redwood Merchant Services is a full service financial transaction processor dedicated to a facilitating the passage of your sales transactions back to the hundreds of institutions who issue MasterCard and Visa cards as well as to the independent card issuers of American Express/Optima, Diners Club/Carte Blanche, NOVUS/Discover, and JCB.

The following Operating Procedures focus primarily on the MasterCard and Visa Associations' (the "Associations") operating rules and regulations, and seek to provide you with the principals for a sound card acceptance program. They are designed to help you recognize fraud, decrease loss and lower risk of chargebacks.

Honor All Cards:

The following rules are requirements established and strictly enforced by Visa and MasterCard. Merchants who are reported by cardholders are subject to warnings and possible account termination:

- Merchants cannot establish minimum or maximum amounts as a condition for accepting a card
- Merchants cannot impose a surcharge or fee for accepting a card, however, you may have a discount for customers who pays cash.
- You may require the cardholder to supply personal information for the purpose of delivery only. You may request other ID however, this can only be done for verification purposes only and not a condition of a sale.
- Any tax or shipping and handling must be included in the total transaction amount
- Merchant may not accept a credit card for collection of a pre-existing debit.
- Cash advances are prohibited, as are any transactions by family members, employees or friends.
- Merchant may not run any transactions for any other businesses thru their terminal. Taking a sale for another business is a risk and is considered a "laundered" transaction. Submitting a laundered transaction can result in the immediate termination of your merchant agreement as well as legal action on recovery of a disputed sale.

Authorizations/Verifying Expiration Dates/Users other than Card holders

All transactions must be authorized. An authorization only indicates the availability of the cardholder's credit at the time the authorization is requested. It does not warrant that the person presenting the card is the rightful cardholder, nor is it an unconditional promise or guarantee that you will not be subject to a Chargeback or debit. Further, if you receive a "decline" authorization, you must not use that card to complete the sale under any circumstance.

- For card not present transactions; expiration dates should be requested from the cardholder. Do not accept a card after the expiration date has passed. You will be subject to a Chargeback and will be debited for this transaction.

- A cardholder may not authorize another individual to use his/her card for purchases. This is not safe; it can result in an impossible to win dispute.
- Match signatures and card numbers from the card to your sales receipt. Counterfeit cards can be made but only carry part of the magnetic stripe information, a card number on your receipt that is different from the card is fraudulent.
- If you are unable to swipe a card present transaction, make an imprint of the card. Imprinters can be purchased by contacting customer service.

Refunds and Exchanges

If you establish special refund/exchange terms or other specific conditions for credit card sales, the words “No Exchange No Refund”, etc. must be clearly displayed at the bottom of your sales receipt. Your refund or exchange policy must be within ¼ (quarter) inch of your cardholder’s signature. If your specific policy is located more than ¼ inch from where the cardholder is required to sign; cardholder may claim they did not see your policy.

NOTE: A qualifying statement does not completely eliminate your liability for a Chargeback because consumer protection laws frequently allow the cardholder to return disputed items.

Refunds

You must promptly complete and submit a credit transaction (with your name, city state and merchant account number) for the total amount of the refund due a cardholder. Full refunds must be for the exact dollar amount of the original transaction including tax, handling charges, etc. You must identify the shipping and handling charges incurred. A description of the goods or services is required. The transaction date of the credit must appear on the voucher. Failure to process a credit within (5) calendar days may result in a Chargeback. Merchants should only issue credit to cards they have previously charged. Do not issue checks for a purchase made via a credit card.

Exchanges

No additional paperwork is necessary for an even exchange. Just follow your standard company policy.

For an uneven exchange, complete a credit record for the total amount of only the merchandise returned. The cardholder’s account should be **credited** for that amount. Then, complete a new sales record for any new merchandise purchased.

Timeliness and Delayed Delivery or Deposit Balance

Visa and MasterCard rules state, you must not process (submit) a transaction until the merchandise has been shipped. In order to qualify for the lower interchange discount rate, all sales and credit transactions must be properly completed and submitted the day of shipment.

In a delayed delivery transaction in which a cardholder makes a deposit toward the full amount of the sale, you should execute two separate sales records, the first for a deposit and the second for payment of the balance upon delivery of the merchandise or the completion of the performance of services.

You must obtain separate authorizations and signatures for each of the two sales records. You must assign separate authorization numbers to each sales order. You must note on such records the words “delayed delivery”, “deposit” or “balance”, as appropriate, and the authorization dates and approval codes.

NOTE: If delivery is more than twenty-five (25) days after the original transaction date (and the initial authorization request), we recommend you re-authorize the unprocessed portion of the transaction prior to delivery as the good authorization obtained twenty-five (25) days ago may no longer be valid. If the transaction is declined, contact the cardholder and request another form of payment.

Recurring Transaction Regulation

If you process recurring transactions and charge a card holder’s account periodically for recurring goods or services (e.g. monthly subscriptions, monthly membership fees, etc.), the card holder shall complete and deliver to you a written request, an authorization, for such goods or services to be charged to his account. The written request must at least specify the:

- The transaction amount; the frequency of the transactions being charged, for example the first of each month, the first business day of each quarter. You must retain the written authorization for the duration of the recurring charges.
- If the recurring transaction is renewed, the cardholder shall complete and deliver to you a new written authorization. You may not charge a card indefinitely.
- You can not process a recurring transaction after receiving a cancellation notice from the cardholder.

Sales and Credit Record Data and Retention

Card not present:

- The truncated card holder account number
- The expiration date
- Date of transaction
- A description of the goods and services
- The amount of the transaction
- The card holder’s name, billing address and ship to address
- Authorization code
- Merchant’s name and address (city and state required)
- Itemized charges
- AVS response code
- Delivery information-proof of delivery

You may not store cvv2 information.

On the sales record information, denote that the transaction was via Internet. Get a positive Addresses Verification (AVS) code for every card not present transaction. **You may not submit a transaction for processing until the merchandise has been shipped or the service has been provided to the customer.** The associations will permit the immediate billing of merchandise manufactured to the customer’s specifications, (i.e., special/custom orders) provided the cardholder has been advised of the billing details.

Sales and Credit Record Data and Retention

Card present:

Retain the credit card receipt and any documentation that may be connected to the sale.

You must protect card holder information as if it were cash. Lock up sales receipts and if possible, your terminal. Keep all card holder data from view. If lost or stolen, contact customer service immediately.

Change of Checking Account, Owner, Business Name, Address, Telephone or Monthly Bankcard Limits

Change of Checking Account

You must mail or fax any changes to our customer service department. A voided copy of the new check should be sent with your request. For the request to be processed the signor of the merchant account must sign the request document and include the merchant account number.

Change in Ownership:

You must contact Redwood Merchant Services to arrange to have your name removed from your merchant agreement. A personal guarantor is signed when a merchant account is opened. The personal guarantor makes the signer responsible for the continuing financial health of the merchant account. . If there is new ownership, the merchant account should be closed to protect you from any debt resulting from the new ownership. Any change in ownership will not release you from your responsibilities as the personal guarantor unless the account is closed and a new agreement is signed in its place

Change in Company Name, Address, Telephone of Fax Number

You must mail or fax any changes to our customer service department. All changes must bear your signature in order to compare it to the signature on file. You will be contacted if any further information is needed.

Change in Monthly Bankcard Limits (Approved Monthly Volume-AMV)

You must mail or fax any request for increases to our underwriting department via the customer service department fax number. This request should indicate the reason for the increase; please be specific. These reasons will be taken into consideration when granting your account the increase you are requesting. Add the web site address if you are adding a site for your product. These changes must be acknowledge by RMS prior to the implementation of any change.

Processing Mail, Phone or Online Orders

Mail/Phone and Online orders carry a much greater risk to you than face to face transactions. If you were approved for card present processing, you must contact Redwood Merchant Services before processing any phone orders or orders over the Internet. The risk for Mail/ Phone or Online orders is higher because you have no concrete verification that the person that is placing an order are indeed the assigned cardholder. Just because someone says they are the cardholder does not mean they are. This is the risk of card not present.

Real-time Authorizations

Real-Time Authorizations are completed directly on your website using any virtual weblink or via terminal. As soon as you have completed the credit card transaction, the information is sent the transaction will be immediately approved or declined.

Be sure to check the AVS response before you ship the merchandise to the customer. If the AVS does not match, call the customer to verify the information. If you feel uneasy about a sale or have determined a transaction is a fraudulent, please void the sale before the close of business that day. Getting a good address verification response does not mean the sale is any more valid than if you do not use it. (See “security” for more information on AVS)

There are some signs that may indicate a possible fraudulent transaction. Out of the country sales, offering of multiple cards for payment, requests for immediate delivery or strange request for items that you do not offer. On any order that does not seem legitimate, call our Security department for further actions. There are also certain countries where sanctions have been imposed by The United States. It is against the law to do business with these countries: Balkans, Burma (Myanmar), Cuba, Iran, Iraq, Liberia, Libya, North Korea, Sudan, Syria and Zimbabwe.

All sales transactions must have an authorization. Processing a sale without an authorization will result in a chargeback for no authorization.

Using The Address Verification System

AVS (Address Verification System) is a tool offered by Visa and MasterCard to assist their members to detect possible fraud. AVS compares the billing address of an order with the address the credit card statement is mailed to. The numeric billing address and the zip code are compared with the cardholders account, when available. Once this information is verified, you will receive a response to the AVS request as to the validity of the address and zip code. The response is returned with the authorization code.

****WARNING****

If there is available credit on the card holders account, the transaction will be approved even if the AVS information does not match!

The AVS Response Codes

X	Exact Match of Address and 9 Digit Zip Code
Y	Exact Match of Address and 5 Digit Zip Code
A	Address Matches but Zip Code does not.
W	9 Digit Zip Code Matches but Address does not
Z	5 Digit Zip Code Matches but Address does not
N	Address and Zip Code do not Match
U	Address Information Unavailable
R	Retry – System Unavailable
S	Service Not Supported
E	Error Invalid (Discover & Amex Cards)
C	Street address and postal code not verified for international transaction due to incompatible formats
G	Address information not verified for international transaction; global non – AVS participant

Chargebacks

The term “Chargeback” refers to a disputed sale by the card holder to their bank. At the time of the sale, the money was deducted from the cardholder’s account and sent to you. Subsequently with a chargeback the money is removed from your account and delivered back to the cardholder.

Media Retention and Retrieval Request Elements:

You are responsible for retaining and providing copies of transactions for a minimum of three (3) years (seven years required for Visa international transactions, i.e., Visa transactions outside the United States or Visa cards issued by foreign banks)

When we mail you a retrieval request (also termed a “12B request”), you have ten (10) business days from the date of request to fax us a clear and legible copy of the sales record. If you are unable to respond to the request within ten (10) days you will be subject to a Chargeback that we are unable to represent , the loss will be debited from your business account.

The required elements to fulfill a retrieval request are:

- Cardholder Account Number
- Card Expiration Date
- Cardholder Name
- Transaction Date
- Transaction Amount
- Authorization Code
- Merchant Name
- Merchant Location
- Description of service/merchandise ---itemized charges -- invoice
- Ship to Address (if applicable)
- AVS response code (if used and the response code is available)
- Proof of delivery

If the retrieval request comes in for “Request for copy bearing signature”, the merchant must provide a copy of the order form with cardholder’s signature.

Association rules and regulations require that a merchant must make a good faith attempt and be willing and able to resolve any disputes directly with the card holder. It is a violation of Association rules and regulations to rebill a customer for a transaction that was charged back.

Chargeback Process/Dispute:

A card holder, or the card-issuing bank, has the right to question or dispute a transaction. In most cases before a Chargeback is initiated, the card issuing bank request a copy of the sales record via a “12B request” or “Retrieval”. We receive this from the card issuer and then we mail you a copy.

With a Retrieval, when you provide information and it is sufficient to answer the initial dispute there will be no chargeback.

If a charge is not disputed within the applicable time set forth by MasterCard and Visa regulations, dispute rights are lost. That is, cardholders have certain time constraints as do merchants when dealing with disputes. You must know and follow all chargeback timelines. Any delay can response can cost a merchant the total dispute amount.

Chargeback Reason:

The following are the top Chargeback reason codes for which we receive Chargebacks, and how to avoid and dispute them:

Card holder or card issuer requests a copy of the sales record.

To Avoid: Prepare and maintain legible sales records with complete sale and authorization information and/or respond to media retrieval request within the required timeframe. Do not file by customer name. It is not mandatory that we receive a cardholder name and this can cause trouble in locating the receipts. Keep your files by date of the sale.

To Dispute: Within ten (10) days of the date you were notified/debited fax or mail us a copy of the sales record.

Cardholder did not authorize the transaction, Fraud (primarily for mail/telephone/internet orders: recurring transactions repetitive billing: pre-authorized health card transactions)

- To Avoid: Mail/telephone orders – follow recommend procedures defined in this Operating Procedures Guide.
- Recurring transaction – ensure your customers are fully aware of the condition of the type of transaction. Use Address Verification Service. Any documents should bear the customers signature and clear verbiage of what the card holder was to expect.
- To Dispute: Within ten (10) days of the date you were debited: Provide a copy of the sales record, invoice or order form.
- Provide a signed delivery receipt (UPS, Fed Ex, etc.) showing name and address the merchandise was delivered to.
- Provide a signed form and/or invoice acknowledging card holder’s participation in a recurring transaction. If possible, contact the card holder directly to resolve the inquiry/dispute.

Non-matching account number (transaction was processed on an account not found on an issuer's masterful.)

- To Avoid: Mail/Telephone/Internet Orders—If possible, contact the cardholder to verify the account number or request another form of payment.
- To Dispute: Within ten (10) days of the date you were debited: Provide a copy of the sales record. If you use a third party for authorization, immediately request their authorization logs and submit to us. If possible, contact the card holder to verify the account number or request another form of form of payment. If an incorrect number was used, authorize and redeposit the transaction using the correct number.

Transaction processed more than once to the same cardholder (Duplicate Processing).

- To Avoid: Settle and reconcile your batches daily. Ensure that the total amount settled and submitted balances with the credit card records of the transactions.
- To Dispute: Within ten (10) days of the date you were notified/debited: Provide two different sales records.

Credit not processed – the card holder is claiming that a credit voucher or refund acknowledgment issued by you was not processed.

- To Avoid: Process credits daily. All credits must be applied to the account to which the debit originally posted Do not issue in-store credit, merchandise credit or checks.
- To Dispute: Within ten (10) days of the date you were debited: Provide a copy of the credit record, date credit was processed, and the deposit total that included the credit. If your policy is no refunds, provide documents that cardholder signed to these terms. If you are an internet merchant there has to be a click through box that is track able that the cardholder agreed to these terms.

No authorization

- To Avoid: Authorize all transactions.
- To Dispute: Within ten (10) days of the date you were debited fax or mail any authorization data that you may have.

Non-receipt of merchandise – card holder is claiming they did not receive the merchandise or merchandise was paid for by other means.

- To Avoid: Do not process a transaction until merchandise is shipped. If a customer has paid for merchandise by another method, do not process the transaction.
- To Dispute: Within ten (10) days of the date you were debited, provide proof that the merchandise was received (i.e., UPS, Fed Ex, etc. tracer and delivery receipt; signed invoice, customer name and delivery address). If possible, contact the card holder directly to resolve the inquiry/dispute.

There are many chargeback reason codes; for practical purposes, they cannot all be listed here. If you have any questions, please contact RMS for more information.

Chargeback Reversals/Collections

Due to the short time frames and the supporting documentation necessary to successfully reverse a Chargeback in your favor, we strongly recommend avoiding Chargebacks by following the guidelines and procedures outlined in this guide. If you do receive a Chargeback, investigate, and if you dispute the Chargeback, contact

us immediately. Whenever possible, contact the card holder directly to resolve the inquiry/dispute. If you have any questions, call RMS dispute resolution department and they will assist you.

Disputing Chargebacks

In order to quickly resolve disputed Chargebacks, it is extremely important that these issues/items be sent to the **dispute resolution group** upon receipt of the notification.

Card Present documentation:

- A clear copy of the signed sales receipt must be faxed to RMS. You must be able to make a copy of the document, read the details of the copy and be able to fax the document so that it is received in a readable condition.
- A clear copy of the imprinted draft with the card holder signature and a description of the goods or service purchased.

Card Not Present documentation:

- Sales amount
- Date of sale/credit
- Card holder's account number
- Cardholder's name
- Description of goods and services
- Proof of delivery
- Date and authorization approval code-including any authorization document that your gateway may provide with AVS.

A dated cover letter detailing the reasons for requesting a review of the Chargeback and documentation to support your dispute should accompany your sales record. (You should retain a copy of all correspondence and all documentation for your files.)

Immediately submit the sales/credit records, all documentation and your letter to RMS.

It is strongly recommended that, whenever possible, you contact the cardholder directly to resolve a Chargeback. Request a letter from the card holder if they feel you have remedied the dispute.

Compliance Programs

In an effort to combat credit card fraud and reduce Chargebacks which ultimately lead to higher costs and risk for all parties within the payment card industry, the MasterCard and Visa Associations have developed several programs designed to mitigate fraud risk and control Chargebacks. Guidelines have been established which include merchant monitoring and reporting to track merchant deposit activity.

In the event you exceed the guidelines outlined in each program below and/or suspicious transactions have been identified on RMS deposit exception reports, you may be subject to:

- Operating procedure requirement modifications
- Incremental Chargebacks and/or fees
- Settlement delay or withholding subject to a RMS investigation to validate transactions

- Termination of your sales agreement

RMS will make every effort to work on your behalf and support you in defense of Association concerns where we believe you are not at fault or where Association enforcement of unreasonable guidelines is evident.

Security:

Things to be aware of:

YOU MAY BE A TARGET OF AN INTERNET ATTACK WHEN:

Unsuccessful attempts to purchase with bad or odd customer information.

Strange purchase amounts that are not the same amounts on your website.

You see authorizations from your web terminal but no sales are coming through or show as deleted.

Transactions are posting to your account within seconds of each other.

You recently had your computers worked on or did work yourself and find settings changed or files in your computer that you did not create.

YOU MAY BE A TARGET OF FRAUD WHEN:

You receive a request for an order that is larger than usual.

Ship to and bill to information is different.

Cards are being used that have the first 12 numbers the same but the last four are different.

Cards are being used that have the first 6 numbers the same but the rest of the numbers are different.

Age restricted products: Only approved, regulated and licensed products may be processed by any RMS merchant. The ability to obtain a credit card does not guarantee that the purchaser is 18 years old.

Some age restricted products are listed below but not limited to:

Tobacco products

Adult material

Firearms

Alcohol

Merchants must be diligent in their efforts to only process transactions for and place into the hands of cardholders over the legal age in any state the cardholder resides. It is your job to know the law in each state that you do business. You are required to get age verification other than the use of a credit card. If your product is delivered to a residence or business, you must obtain age verification prior to sending the product and must insure that the signature of the receiver is that of the cardholder.

Placing age restricted merchandise into the hands of a minor is against the law and prohibited by Redwood Merchant Services. Any merchant found to be less than diligent would be closed and placed on the terminated merchant file.

There are many topics that are outside the scope of this document, please contact Customer Service at Phone – 800-939-9942 or contact Security and Dispute Resolution at Phone -- 800-385-6212