

MOTO and Hand Key Transactions Terms and Conditions

Last updated April 2023

Where Worldline has authorised the Merchant in writing to perform Hand Key Transactions and MOTO Transactions the terms and conditions set out below apply.

- (i) If a Transaction is initiated via Hand Key or MOTO, the Merchant must:
 - a. before processing the Transaction and in addition to the other requirements in the Agreement, instruct the Cardholder to locate and quote the CVV2;
 - b. for MOTO Transactions, ensure that the Transaction is correctly identified as a MOTO on all Transaction Vouchers and other relevant documentation;
 - c. ensure it promptly provides the Cardholder with a Transaction Voucher for the Transaction;
 - d. when the Transaction is a telephone Transaction, provide the Cardholder with a receipt number for the Transaction and the Merchant must maintain a record of that receipt number;
 - e. if the cardholder is not present, ensure any goods are dispatched to the Cardholder immediately after processing the sales Transaction to Worldline;
 - f. ensure all Cardholder data and transaction records are received, processed and stored in compliance with PCI DSS;
 - g. record the Reasonable Identification Details of the Cardholder, and (where applicable) the expiry date of the Nominated Card; and
 - h. comply with the instructions in the Terminal Guides in relation to such Transactions.
- (ii) A MOTO or Hand Key Transaction is invalid if:
 - a. The Merchant processes the Transaction knowing (or in circumstances where the Merchant would reasonably be expected to know) that the Transaction is not authorised by the Cardholder; or
 - b. the Merchant did not record Reasonable Identification Details of the Cardholder or did not enter the correct CVV2 and (where applicable) expiry date of the Nominated Card.
- (iii) If Worldline reasonably determines that the conduct of a Merchant in processing Transactions in accordance with the Agreement may cause loss to the Merchant or Worldline (through fraudulent activities or otherwise), Worldline may withdraw authorisation for the Merchant to perform MOTO or Hand Key Transactions with immediate effect.
- (iv) Worldline may accept any MOTO Transaction effected through the use of the Merchant's password (where relevant) as if the MOTO Transaction was authorised by the Merchant.
- (v) Authorisation of a MOTO or Hand Key Transaction is not a representation or warranty by Worldline to the Merchant that the purchase is made by the Cardholder.
- (vi) If the Merchant has not performed a MOTO and/or Hand Key Transaction for 6 months, Worldline may withdraw authorisation for the Merchant to perform MOTO and/or Hand Key Transactions and may disable MOTO and/or Hand Key with immediate effect.

Definitions:

MOTO means mail order or telephone order Transactions which are hand-keyed.

Hand Key means manual PAN key entry processing being in-store sales Transactions which are hand-keyed.