

MAIL ORDER TELEPHONE ORDER (MOTO) TRANSACTIONS

This section covers only Mail Order Telephone Order (MOTO) sales. Find out about taking card payments over the Internet in [eCommerce sales](#).



Show All

Which cards can I accept? +

You can accept:

- | MasterCard
- | Debit MasterCard
- | Visa
- | Visa Debit
- | Visa Electron
- | UK-issued Maestro
- | Solo
- | JCB

You cannot accept non-UK-issued Maestro cards.

Reduce the risk of fraud +

Most MOTO sales are genuine. However, because they are relatively anonymous – you don't see the card or the shopper – some people see it as a less risky way to attempt fraud. Many want to obtain goods they can sell on for cash; others 'card test', placing an order to check if the card details they have will be authorised.

If a MOTO transaction is disputed, it is very difficult to prove that the real cardholder ordered the goods. To reduce the risk of fraud and financial loss to your business, it is extremely important to follow the correct procedures.

Find out more about [Reducing Fraud](#) and [Additional security checks for MOTO transactions](#).

What details do I need from the cardholder? –

To process a MOTO transaction, you will need to take the cardholder's:

- | Card number – the long number across the centre of the card
- | Name as it appears on the card – including any initials
- | Card expiry date
- | Issue number or start date for UK-issued Maestro and Solo cards only
- | Full postal/billing address, including postcode, as it appears on the cardholder's statement
- | Chosen delivery address – if different from above
- | Card Security Code (CSC) - three-digit code at the end of the signature strip

Find out more about where this information is found in [Examples of MasterCards](#) and [Examples of Visa Cards](#).



i If you have a limited returns policy, such as no refunds, you must make this clear to customers before asking for payment. To avoid disputes, we recommend you ask them to agree to your terms, in writing if possible, before completing the transaction.

Never ask for a customer's PIN.

i **The Data Protection Act 1998:** Please remember that if you are collecting personal data like the above, you need to register as a data controller. Streamline will not take responsibility if you fail to do this and action is taken against you.

How to complete a MOTO transaction –

Follow the prompts on your terminal and enter the information asked for, including the additional security checks of the Card Security Code and Address Verification Service. The exact process depends on the terminal you have. Please read your [Terminal User Guide](#) to find out more.

Additional security checks for MOTO transactions +

To help make MOTO transactions as secure as possible, you will need to key in details on your terminal for both of the following. You will then get a response on your terminal to help you decide whether to go ahead with the sale.

Card Security Code (CSC)

This is a three-digit code at the end of the signature strip or in a separate white box next to the signature strip. American Express cards have a four-digit CSC on the front of the card. **Never record the CSC – it must only be used for one transaction.**

Address Verification Service (AVS)

Checks the numerical part of the cardholder's registered billing address with the card issuer.

Find out more about the CSC in [Examples of MasterCard](#)s and [Examples of Visa Cards](#).

Examples of CSC and Address Numbers


- | Card number - 5123 4567 8901 2345
- | Three-digit CSC - 696

Mr AN Other 22 High Street Anytown AB1 2BB	Mr A N Other Flat 4 22 High Street Anytown AB1 2BB
You should key... CSC: 696 Postcode numbers: 12 Address number: 22	You should key... CSC: 696 Postcode numbers: 12 Address number: 22

Mr AN Other Level 10 Tower Building	12345 Corporal A N Other BFPO 7899
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200 High Road Anytown AB1 2BB	22 Sun Avenue Cyprus CYP 12
You should key... CSC: 696 Postcode numbers: 12 Address number: 10200	You should key... CSC: 696 Postcode numbers: For BFPO addresses no data is to be entered in this field. Address number: 78992212 (the first eight numerics starting with the BFPO number)

Mr AN Other Home Farm Cottage Lane End High Village Anytown LU3 1NH	Mr AN Other 22 Wall Street New York 1234567
You should key... CSC: 696 Postcode numbers: 31 Address number: If no numbers just press Enter .	You should key... CSC: 696 Postcode numbers: (first eight numerics of ZIP code) Address number: 22

 *Due to the nature of overseas addresses and the way in which they are stored by card issuers, we may not, in all cases, be able to provide a full address match.*

What do the CSC/AVS responses mean?

After you have keyed in the CSC and AVS data, as long as the transaction has been authorised, one of the responses shown below will appear on your terminal. It can also be found at the bottom of your copy of the till receipt.

** MERCHANT COPY ** CARDHOLDER NOT PRESENT Merchant Name Merchant Address 1 Merchant Address 2			
Merchant ID	M21000002 06-04-04	T17796326 15:50	Terminal ID
Card Number	4511138006803821		
Card Expiry Date	09/04 (K)	R0045	Transaction Number Number Keyed In
	TOTAL SALE	£55.05	
Please debit my account with the total amount.			
Authorisation	CARDHOLDER NOT PRESENT AUTH CODE: 4582793 DATA NOT CHECKED		AVS/CVV Response

It's important to understand that these checks are an additional security measure, and can help you make an informed decision, but they are not a guarantee of payment.

Response	What this means	What we suggest you do
Data Matched	Both the CSC and AVS match the card issuer's records.	If you have been given an authorisation code and there are no other suspicious circumstances, in most cases you will want to go ahead with the sale, as long as you are confident you can securely deliver goods/services to the address that has been verified. Delivering to a different address increases the risk associated with any CNP sale.
Card Security Code Matched	The CSC matches. Address postcode and house number details cannot be fully matched.	There is a possibility that the transaction is fraudulent, but it could also mean that the cardholder has moved recently and not updated their details with their card issuer. Another possibility is that the details have been taken down incorrectly or that the cardholder address is abroad and we have been unable to verify with the card issuer. Before going ahead, you may wish to check the address details with your customer and satisfy yourself that they are the rightful cardholder before progressing with the sale.
Address Match Only	CSC cannot be matched. Address postcode and house number details	There is a possibility that the transaction is fraudulent, but it could also mean that the cardholder has given you the wrong CSC. Before going ahead, check the CSC with the customer

	match.	and satisfy yourself that they are the rightful cardholder. Beware of repeated attempts by the cardholder to get the CSC right.
Data not Matched	The CSC and one or both of the address number details do not match.	There is a possibility that the transaction is fraudulent. We recommend you do not go ahead without further checks to satisfy yourself that the person offering the card is the rightful cardholder. For example, you could ask for additional ID, such as a copy of the passport or driver's licence, or ask for copies of utility bills.
Data not Checked	The card issuer has not been able to check the data.	This could be because the card issuer doesn't support either of these security checks or their system is down. If this happens you need to make a decision based on the information you have, to satisfy yourself that the person offering the card is the rightful cardholder, before processing the transaction.

Making an informed decision +

Even when the AVS and CSC do not match, the transaction may still be authorised for the value of the transaction. If this happens, it is your decision whether to accept or decline the transaction based on the results of the CSC/AVS checks. Please remember that these checks are not a guarantee of payment.

It's up to you to decide whether to proceed or not. When you make your decision, bear in mind that you will be financially liable if the transaction is confirmed as invalid or fraudulent/returned unpaid by the card issuer, even if the CSC/AVS data matches and an authorisation code has been given.

Protect your business

Most MOTO sales are genuine but the risk of fraud is higher because the cardholder and card are not present. Follow all the processes outlined in this section.

These additional checks via your terminal cannot confirm cardholder names and therefore you should take additional steps to do so if you are in any way unsure about the transaction. Find out more in [Reducing Fraud](#).


Delivery, documents and record-keeping +

Goods ordered by mail or telephone order must be delivered to the person who ordered them and not released to third parties, including relatives and taxi drivers.

A signature should be obtained from the cardholder as proof of delivery – this can be used as evidence in the event that a dispute subsequently arises.

For all MOTO transactions you must send these documents to the cardholder with the delivery:

- ▮ Sales invoice, to support the transaction
- ▮ Cardholder's copy of the POS receipt from the terminal or the sales voucher

 *Terminal receipts, paper vouchers and other transaction records are high-security items and access to them should be restricted. Keep your copies of all transaction details in a secure fireproof place for at least 18 months in case there is a query later. If you are not able to produce records when asked to, there may be a [chargeback](#). Do not alter transaction records in any way. If there is a dispute, the cardholder's copy will normally be taken as correct. After 18 months, make sure that you dispose of all transaction records securely, in line with your Contract.*

If a cardholder wishes to collect the goods they must come to your premises in person and produce their card. In this case, you must either cancel or refund any previously-completed MOTO transaction and process a new card present transaction, following the instructions in your terminal guide and the prompts on your terminal. Find out more in [Card Present Transactions](#).