Why am I required to sign the back of my credit card?

Tell Me

1. The University does not have a choice in requiring the cardholder’s signature for a face to face transaction.
2. The University has signed contractual agreements with the State, our credit card processor, and the bank card agencies.
3. As part of those agreements, UNC Charlotte is bound to abide by certain Suntrust Merchant Services (STMS), VISA, and MasterCard operating procedures.

   Operating Procedure References
   a. The NC Office of the State Controller website
   b. The STMS Operating Procedures within the “Your Card Acceptance Guide”
      i. The signature panel verification requirement detail is in Part I.3, Validating the Cards
      ii. Both VISA and MasterCard require all cards to be signed by the cardholder to validate the card

4. If the University were to accept an unsigned card, it would be in breach of its agreements and potentially liable for fraudulent charges.

Related FAQs

- May credit card information be stored in files or documents on my computer?
- When are eCommerce training sessions offered?
- Where do I get the required eCommerce reports to reconcile electronic payments?
- Are there fees associated with processing credit cards?
- Do I have to make a deposit for card transactions that process at the bank?