



GruberIndustries

21439 N. 2nd Avenue, Phoenix, AZ 85027



CREDIT CARD POLICY FOR FIRST TIME USERS

Gruber accepts credit cards drawn on United States and Canadian Banks only. Gruber Accounting must approve all credit card transactions \$1000 or more. No accounting approval is needed for transactions under \$1000.

Sales account manager is to have customer submit a clear copy of the front and back side of their credit card. A photo copy of the customer's ID is no longer required.

| Option (1) Directly to our controller's private fax located in a secured area. The secured fax number is 623-879-7356.

| Option (2) File Transfer Protocol (FTP) for security. The upload link is www.gruber/sdu. (secure data upload)

Accounting department will do its best to expedite approval.

Sales account manager should establish expectations with their customers that someone from our credit department will contact them to establish authenticity.

*****FLAGS for "possible" fraudulent CC transactions*****

'Customer wants to use more than one credit card on a sales order.

'Customer wants to use two or more credit cards with different names.

'One card is declined; customer submits a different card.

'Customer's email domain is hotmail.com, mail.com, yahoo.com, gmail.com, etc.

'Customer says it is not his card, but he has approval from card owner.

'Customer wants the settlement done now as a sale. Shipping today.

'Shipment *out of the country*, with card drawn on a U.S. Bank.

'Shipping address is a personal residence.

Credit card disposition will be indicated as follows on punks:

1. Approved
2. Declined
3. In progress
4. See comments