**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**

- What approval is required to allow a department to accept credit cards?
- How do I begin the process to start accepting credit cards?
- How do I know which eCommerce access to request for a new user?
- May I still submit the scanned or hard copy of the “EC-AR - Access Request to Reporting Systems?”
- How long does it take for the access request to be granted?