



# Authorization IVR

## Quick Reference Guide



## Need help?

**Web:** [moneris.com/support](https://moneris.com/support)

**Toll-free:** 1-866-319-7450

Record your Moneris® merchant ID here:

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# Using Authorization IVR

In this section, we go over everything you need to know to use Authorization IVR to process credit card transactions.

## Beginning transactions

Follow these steps to access the IVR and begin a transaction.

1. From a touch tone phone, call **1-866-802-2637** or **1-888-888-3165**.
2. Select your language:
  - Press **1** for **English**.
  - Press **2** for **French**.
3. Select your card type:
  - Press **1** for **Visa®**.
  - Press **2** for **MasterCard®**.
  - Press **3** for **Discover®**.
4. Select a transaction type.
  - Press **1** for **Authorization**. See *Obtaining authorizations* below for instructions.
  - Press **2** for a **Code 10** call. See *Suspicious transactions* on page 5 for instructions.
  - Press **5** for **Name and Address Verification**. See *Name and address verification* on page 4 for instructions.
  - Press **7** for a **Reversal**. See *Authorization reversals* on page 4 for instructions.

## Obtaining authorizations (1)

After beginning a transaction (see *Beginning transactions* above), press **1** and follow these steps to obtain authorization for a purchase.

1. Enter the **last nine digits of your Moneris merchant ID** and press the **pound key (#)**. For example, merchant ID 0030200123456 would be entered as “200123456#”.
2. Enter the **16-digit credit card number** and press the **pound key (#)**.
3. Enter the **card’s expiry date** (in MMY format) and press the **pound key (#)**.
4. If required, enter the card’s **three-digit Card Verification Value (CVV)** and press the **pound key (#)**.  
**Note:** CVV entry is required for all transactions except mail order transactions.
5. Enter the **amount of the transaction** using only dollars, no cents, and press the **pound key (#)**. For example, \$12.50 would be entered as “12#”.
6. Verify the amount.
  - If the amount is *correct*: Press **1**. Proceed to step 7.
  - If the amount is *incorrect*: Press **2**. Repeat step 5.
7. The IVR will issue a response. If the transaction was approved, the system will issue an authorization number. Refer to the list of *Authorization responses* on page 4 for more information.
8. Select your next step:
  - To repeat the authorization number, press **1**.
  - To process another transaction;

- Press **2** for **Visa**,
  - Press **3** for **MasterCard**,
  - Press **4** for **Discover**.
- To end the call and exit the system, press **5**.

## Authorization responses

- **Approved:** The system provides a 6-digit authorization number to be used when capturing the transaction. This number is only valid for three to five days for the purpose of capturing the transaction. After that time, the number can no longer be used to capture the transaction. Record this authorization number so that you can submit the transaction for settlement.
- **Declined:** Moneris is not given the reason why the transaction is declined. Only the cardholder can obtain this information by calling the phone number on the back of their card.
- **Refer to Issuer:** This message occurs when the issuing bank wants to be contacted before authorizing the transaction. You will be given the option of speaking with a Moneris agent for further assistance.
- **Hold/Pick up Card:** This means that the issuing bank that owns the card would like the card held and sent back to the issuing bank. You will be transferred to a Moneris agent for further assistance.

## Authorization reversals (7)

After beginning a transaction (see *Beginning transactions* on page 3), press **7** and follow these steps to reverse an authorization.

1. The system prompts you to hold for operator assistance.
2. Enter your **13-digit Moneris merchant ID** and press the **pound key (#)**.
3. Enter the **credit card number** and press the **pound key (#)**.
4. Enter the **expiry date** (in MM/YY format) and press the **pound key (#)**.
5. Key in the **original transaction amount** (in dollars only, no cents) and press the **pound key (#)**. For example, \$12.50 would be entered as "12#".
6. Key in the **original authorization number** and press the **pound key (#)**.

The system informs you that it will take 1 – 5 business days to process, and the call ends.

## Name and address verification (5)

After beginning a transaction (see *Beginning transactions* on page 3), press **5** and follow these steps to verify the cardholder's name and address.

1. You will be transferred to Visa Global Assistance or MasterCard International for further assistance. Follow the instructions provided. You will be transferred directly to the issuing bank, or provided a phone number to reach them.
2. Once you have reached the issuing bank, advise them that you would like to do a Name and Address Verification.

3. Follow the agent's directions to verify the cardholder's name and address.

## Suspicious transactions (2)

Follow this process if you are suspicious of the card or cardholder presented for a transaction, and the cardholder is still present. After beginning the transaction (see *Beginning transactions* on page 3), press **2** and follow these steps:

1. The system prompts you to hold for operator assistance. Then you will be transferred to a Moneris agent for further assistance.
2. Have the following information ready for the Moneris agent:
  - Your 13-digit Moneris Merchant ID.
  - The credit card number and expiry date (in MM/YY format).
3. Follow the Moneris agent's directions.



# Merchant support

At Moneris, help is always here for you 24/7.



## If you need assistance with your payment processing solution, we're here to help, 24/7.

We're only one click away.

- Visit [moneris.com/support](https://moneris.com/support) to:
  - download additional copies of this guide and other resources
- Visit [shop.moneris.com](https://shop.moneris.com) to purchase point-of-sale supplies and receipt paper
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### Can't find what you are looking for?

Call Moneris Customer Care (available 24/7) toll-free at [1-866-319-7450](tel:1-866-319-7450). We'll be happy to help.

You can also send us a secure message 24/7 by logging in to Merchant Direct® at [moneris.com/mymerchantdirect](https://moneris.com/mymerchantdirect).



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