Voice Authorisation

Get credit card authorisations using any touch-tone telephone – enter the authorisation codes when your POS system is ready.

CHASE
Paymentech

Voice authorisation systems allow you to get authorisations using any touch-tone telephone in the event that you are unable to get an authorisation using your point-of-sale (POS) system. You will be prompted to make selections or provide information, prior to receiving an approval number or decline. The approval number can then be keyed into your POS system when ready.

Contents

1. ENTER MERCHANT NUMBER

Enter your complete merchant number, which can also be known as a transaction division number. Press the **Pound [#]** key. There is no need to indicate the transaction currency.

2. SELECT THE TRANSACTION TYPE

Select the appropriate transaction type:

- Press **[1]** to request an authorisation for Maestro, MasterCard or Visa
- Press **[2]** to request an authorisation with Address Verification (AVS)
- Press **[3]** to request an authorisation with Card Security Verification (CSV)
- Press **[4]** to request an authorisation with AVS and CSV
- Press **[5]** to request an Address Verification with CSV
- Press **[6]** to speak with Merchant Services or request language translation assistance

3. ENTER CARD NUMBER

Enter the cardholder's Maestro, MasterCard or Visa card number. Press the **Pound [#]** key.

4. ENTER EXPIRATION DATE

Enter the customer's 4-digit credit card expiration date in MMYY format. Press the **Pound [#]** key.

5. PRESS 1 FOR RETAIL OR 2 FOR CARD-NOT-PRESENT

Press **[1]** or **[2]** to specify whether or not the card is present.

6. ENTER CHARGE AMOUNT

Enter the total amount of the transaction without using currency signs or periods (for instance, €68.32 is entered as "6832"; €68 is entered as "6800"). Press the **Pound [#]** key.

7. VERIFY AMOUNT

The system repeats the amount. Press **[1]** if it is correct or **[2]** if it is not correct.

8. YOUR AUTHORISATION CODE IS...

Record your authorisation code and include this when submitting the item for clearing.

Helpful Hints

- To repeat the authorisation code, press **[9]**.
- To return to the transaction menu, press the **Star [*]** key.
- If an error has been made after pressing the **Pound [#]** key, disconnect and begin again with step 1.
- It may be necessary for an operator to come on the line to complete an authorisation. This will happen automatically with no need for a second call.
- Depending on the transaction type selected, you may be prompted to enter additional information.

Chase Paymentech IVR System Menu

Follow these steps to receive an authorisation from our interactive voice response system.

Low-Call from UK:
0800 328 1250

Within Belgium:
0800 81488

Within Ireland:
1800 818277

Within Italy:
800 979513

Within Germany:
0800 7237232

Within France:
0805 540833

Within Netherlands:
0800 4500035

Within Spain:
800 90 05 87

Within Sweden:
020 980 724

Within Switzerland:
0800 000011

Within the USA:
1.888.706.1526

International Phone:
+1.214.849.3002

Chase Paymentech System

Refer to this section for information on the payment brands this system supports and what information you'll need to provide.

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PAYMENT BRANDS

REQUIRED INFORMATION

Please have the following information available:

- Chase Paymentech's Transaction Division (TD) Number:

  _____

- Customer's credit card number and expiration date (in MMYY format)
- Exact total amount of transaction (including tax, shipping and handling)
- Customer's billing address, consisting of street number or P.O. Box number, and post or ZIP code (if requesting Address Verification)

Verification Services

The Chase Paymentech IVR system offers two verification services to assist in preventing fraudulent activity.

The responses provided to the caller are specific to our system and may not apply to other voice authorisation centers.

ADDRESS VERIFICATION SERVICE (AVS)

During the course of a voice authorisation, the merchant can request the use of the Address Verification Service (AVS). It is a fraud-fighting tool provided by the major payment brands to combat fraud on card-not-present (CNP) transactions. During a transaction, the merchant enters the cardholder's street address and/or post code. These items are matched against card issuer information and an AVS response code is returned in addition to the typical authorisation code. The merchant can use the AVS response as additional information in deciding whether to accept the transaction.

CARD SECURITY VERIFICATION (CSV)

Card Security Verification (CSV) prompts the caller to provide the cardholder's card security code, which is located on the back of the card. The system responds with either "match" or "no match."

AVS Response Codes

The Address Verification System (AVS) is a feature that adds fraud protection on card-not-present transactions. The numeric portion of the customer's street address and the post, ZIP or ZIP+4 code are compared against the information on file with the card-issuing bank.

Use this chart to interpret AVS Response Codes.

Response	Description
Match	Address and post/ZIP code, 5 or 9 digits match
No Match	Address and post/ZIP code do not match
Partial Match	ZIP+4 match; address does not match
Partial Match	ZIP matches; +4 and address do not match
Partial Match	ZIP does not match; +4 and address match
Partial Match	ZIP+4 does not match; address matches
Partial Match	Street address match; Post/ZIP code not verified
Partial Match	Post code matches; street address not verified
Match	International street address and post code match
No Match	Street address and post code not verified
Unavailable	Unable to perform verification
Error	Transaction ineligible for AVS