

How To Get A Voice Authorization

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On occasion, a cardholder's card may be declined due to security concerns (ex. is over the limit, or is restricted to using the credit card at certain types of businesses). In these cases, you may call the voice authorization line and request a one-time, six-digit authorization code from the issuing bank. You assume all risks, including disputes, when processing this type of transaction. Voice authorization codes are only valid for 7 days.

To request a voice authorization:

1. Call 1-800-291-4840.
2. Select your language preference.
3. Enter your merchant ID number.
4. Enter the business' zip code.
5. Select 1 for Sale.
6. Enter the credit card number.
7. Enter the credit card expiration date (MMYY format)
8. Enter the sale amount (Example: 200 = \$2.00)
9. Verify the amount. If the amount is correct, press 9. To re-enter, press 6.
10. Wait and document the response from the bank.
11. Authorization codes received from the issuing bank need to be entered into your point-of-sale product as a force or offline transaction.

Note: If you do not do a force/offline transaction, the funds will not be deposited into your account.