



**TELEPHONE TOUCH-TONE CAPTURE
TRANSACTION AND ACCOUNT USER GUIDE**



Merchant #:

Merchant Name:

Visa/MC Voice Authorization:

Acumen Help-Desk:

Contents

Performing Transactions.....	1
Merchant Responsibilities.....	2
Transaction Holds.....	2
First View Setup.....	3
Tips to Avoid Chargebacks.....	4-5
Address Verification System (AVS).....	6
Acumen Equipment Terms.....	7

Performing Transactions

MERCHANT NUMBER

1.	Imprint Customers Credit Card on Sales Draft
2.	Call Authorization/Capture Number: 1-800-503-1033
3.	Listen for Greeting
4.	Listen for Prompt: Enter Merchant Number and Press #
5.	Listen for Prompt: Enter Code for Type of Transaction

1.	SALE
2.	RETURN
3.	FORCE POST
4.	AUTHORIZAITON ONLY
5.	VOID SALE
6.	VOID RETURN
7.	VOID FORCE POST

9.	DEPOSIT FROM PREVIOUS DAY
0.	CLOSE BATCH
12.	SALE WITH AVS & CVD
13.	AUTHORIZAITON ONLY WITH AVS
14.	AVS ONLY

1.	Listen for Prompt. Enter card number and press #.
2.	Listen for Prompt. Enter expiration date (MM/YY) and Press #
3.	Listen for Prompt. Enter the exact charge amount and Press #
4.	Listen for Prompt. Press 1 to confirm amount entered. Press 2 to correct amount entered
5.	Listen for authorization number. Press 9 to repeat authorization number
6.	Write authorization number on sales draft. (If entering multiple transactions, press * and return to step 6, otherwise continue)
7.	Ask customer to sign draft. Compare signature on card to sales draft.
8.	Remove customer's copy of draft and present to customer.
9.	File merchant copies of drafts by date for 18 months.

Merchant Responsibilities:

Print a report or perform a batch review to verify the transactions in your terminal or software. Close your batch daily to ensure you are charged the lowest interchange rates and your funds will deposit in a timely manner. Merchants using telephone touch-tone capture **do not** have to manually close their batch.

Insert, tap or swipe all cards. If your terminal cannot read a card, **you must** imprint the card on a manual imprinter and have the cardholder sign the imprinted draft.

1. Maintain a manual imprinter, merchant plate and a supply of sales drafts. **This is your backup system.**
2. Do not accept a credit card before its valid from date, or after its expiration date, on the card. **Do not accept a credit card that is not signed.**
3. Maintain your terminal and printer to insure legible sales draft receipts. Keep copies of credit card receipts, for a minimum of 18 months. **Store receipts in a secure location.**
4. If you are using point of sale software, you must have the latest updates installed to secure card data. If connected to the internet you must maintain a firewall between your POS software and the internet.
5. Do not store the 3-digit security code (V-Code) with the card number and expiration date.
6. Respond within 7 days to all retrieval requests for a copy of a sales draft.
7. Call your voice authorization number and ask for a "code 10" if you are suspicious of a card or cardholder.
8. Authorizations are good for 7 days only. If you have not submitted authorized transactions within 7 days you must re-authorize.
9. If you wish to close your merchant account you must submit a closure letter with the name of your business, your merchant number, a brief closure statement and it must be signed by the principal who opened the account.

Inform Acumen of any of the following:

1. Checking account changes
2. Address change
3. Ownership or Incorporation changes
4. Telephone or internet system changes
5. If you process transactions through a payment gateway other than Acumen, you must inform them separately of any checking account changes.

Transaction Holds:

Your merchant account has an established high monthly volume and high ticket amount. If you process a transaction in excess of the high ticket amount the transaction may be held by the processor. We will notify you within 24 hours of any holds and request additional information about the transaction including but not limited to:

1. Customer invoice (showing service or product)
2. Cardholder contact information including telephone number
3. Merchant bank statement (summary pages only)

To satisfy our banks risk mitigation, you must supply the requested information in order for the transaction to be released.

Alternate Authorization:

Should TTC become inoperable, or if the authorization network is unavailable, follow the steps below to continue accepting credit/debit cards for payment.

Call the Voice Authorization Center to obtain authorization for a transaction. If the card is present, you must make an imprint of the card using your manual imprinter. When TTC is available you will need to capture your voice-authorized transactions, by following the Force Post procedure listed in this user guide.

These steps are necessary for your protection, and your ability to continue to accept credit cards for payment. You must have and maintain.

1. An Imprinter
2. Sales drafts
3. Proper merchant plate for your imprinter

If you do not have any of these please contact the Help-Desk number located on the cover of this user guide.

First View Setup: (Access your merchant statement online)

To access your Merchant Statement, Authorization, Settlement, and Chargeback reports for your merchant account, you must complete setup of the First View online reporting tool. Please follow the below instructions for access to First View.

1. Go to www.firstview.net
2. Enter the User Name for your account
3. Enter the Password
4. Select Login

You will be prompted to enter user setup information including a new user name, password and security questions. Once complete you will no longer use the below information to login to your First View account.

USERNAME	PASSWORD

Payment Card Industry Data Security Standards – PCI DSS (What it means to you)

By keeping your systems secure your customers can trust you with their sensitive payment card information. When you stay compliant with the payment brands security standards you join the global response to fighting payment card data compromise. Merchants are highly encouraged to visit www.pcisecuritystandards.org to obtain the latest Requirements and Security Assessment Procedures.

Acumen Connections has partnered with Security Metrics a leading provider of PCI DSS audit and scanning services. After approval and setup of your merchant account, you will receive an email from Security Metrics, select the embedded link and establish a password for your account. Follow the prompts to complete your audit, SAQ and if necessary a network scan. After successfully validating your compliance you can download a copy of your Attestation of Compliance (AOC) for your records. Validating your compliance must be performed once a year and you will receive an email notification from Security Metrics when your due date is near.

Please contact us if you need assistance with completing validation.

Tips to Avoid Chargebacks

What is a retrieval request?

A retrieval request comes from a cardholder or their bank, requesting to see a copy of a sales draft or a mail order form. This can be done for a variety of reasons ranging from verifying a sale to tax purposes and sometimes fraud reasons. Failure to supply a draft promptly could result in a chargeback.

What is a chargeback?

A chargeback is the reversal of a sales transaction previously processed by your business. The amount of the previous transaction is deducted from your account. Chargebacks are usually initiated by your customer (the cardholder), but can also be initiated by the bank that issued their card. While some chargebacks cannot be prevented, the basic steps below prevent some of the most common errors and help you avoid chargebacks when possible.

TIPS FOR ALL MERCHANTS

1. If you receive a “decline” or “do not honor” message through your terminal, software or telephone touch-tone capture, **DO NOT** proceed with the transaction. **DO NOT** try again for an authorization; there is no protection for a transaction after you have received a “decline” or “do not honor” message, even if you receive an approval code on a second attempt.
2. Position company logo or marketing messages away from the transaction information. A company name, logo, or marketing message printed across the face of the sales draft can make the image copies illegible.
3. Always use high quality white non-patterned thermal paper for transaction information, since colored or patterned paper can render an imaged document illegible.
4. Always provide documentation in original size format. Avoid reducing images, as this will result in illegible images.
5. Check readability of all printed receipts and/or sales drafts daily.
6. Handle thermal paper carefully as any pressure during the handling/storage process causes black blotches, making copies illegible. Extreme heat or cold will degrade the paper.
7. Change printer paper when colored streak first appears as this indicates the end of the roll. The streak diminishes the legibility of transaction information.
8. Save all receipts and/or sales drafts for 18 months. Do not receipts or store sales drafts by cardholder name. You will be required to locate the receipt or sales draft by card number and approximate transaction date only. We will not be able to give you the cardholders name because cardholder names are not provided to us.
9. If you receive a call center or pick up card or “hold call” message through your terminal, call the authorization center and follow their instructions.
10. Do not attempt to process transactions for any persons or businesses other than the approved merchant. This is a violation of United States Code and may subject you to criminal prosecution.
11. Please refer to your Merchant Application and Agreement for your highest ticket limit. If you have a transaction greater than this limit please contact us for instructions before you attempt to process it.

TIPS FOR FACE-TO-FACE TRANSACTIONS (RETAIL)

1. Whenever possible, obtain a swipe of the card through the terminal; verify that the card number on the terminal matches the card number embossed on the card.
2. If you manually key in the card number to your terminal, you **MUST** manually imprint the card using an imprinter with your correct merchant plate. Non-embossed cards **MUST** be swiped, do not manually key.
3. **NEVER** accept an expired card. Check valid to and from dates.
4. Compare the signature on the sales draft to the signature on the back of the card. The card must be signed. If the card is not signed, return it to the customer, have them sign it and request to see their identification. If the signature on the back of the card, does not match the sales draft or identification, **DO NOT** continue with the sale. If the customer refuses to sign the card, **DO NOT** continue with the sale.
5. Obtain an authorization for the full amount of the sale (hotels may authorize within 15% of total, restaurants/beauty salons within 20%). If a settled amount exceeds the allowed percentage, you must void the original transaction and re-authorize for the new purchase total.

6. If you limit the return or exchange of merchandise your return policies must be clearly indicated on the printed receipt or sales draft near the cardholder signature area or in an area easily seen by the cardholder. Please contact us for instructions.
7. Compare the four digits of the embossed account number to the four digits printed below the embossed account number to determine they are the same numbers in the same sequence. The first four numbers should always match, if not **DO NOT** complete the transaction and notify the authorization center.
8. If the transaction is a cash advance, record the four printed digits on the cash disbursement slip in the space provided
9. Always inspect the card. Keep the card throughout the transaction. Inspect the name, expiration date, and signature on back. **Never** accept a card that appears to have been altered.

TIPS FOR MAIL/PHONE/E-COMMERCE TRANSACTIONS

All Mail/Phone/E-Commerce transactions are considered high risk because the card and cardholder are not present. The following suggestions are offered to assist you in an attempt to prevent chargebacks to your account. However, we are not always able to prevent chargebacks affiliated with doing business in Mail/Phone/E-Commerce environments.

REQUIRED INFORMATION ON EVERY MAIL/PHONE/E-COMMERCE receipt or sales draft:

- o The last four digits of the card number and expiration date
 - o The name that appears on the front of the credit card
 - o The cardholders billing address and phone number
 - o Description of merchandise and/or services rendered
1. ADDRESS VERIFICATION SERVICE (AVS) is available on all terminals. AVS will verify the cardholders billing address with the cardholders credit card issuer. If you do not get an **EXACT MATCH** do not proceed with the transaction.
 2. Ship product or merchandise, only to the cardholders billing address. **NEVER** ship to any other address that the customer may request.
 - o Request certified signature for proof of delivery
 - o AVS will only verify addresses within the United States
 3. Provide cardholder name and merchant contact details in the sales transaction data.
 4. CVV2/CVC/CID otherwise known as the V-Code is the 3-digit code located on/after the signature panel following the last four digits of the card number. This code helps to verify that the cardholder is in possession of the card. It does not provide protection against chargebacks but does provide an additional level of security.
 5. Clearly link credits/refunds you have issued with the original sale information. Include invoice number, settlement information, etc.
 6. Ask Acumen to include your customer service telephone number in the billing name that appears on your customer’s credit card statement. This allows your customers the ability to contact you directly if they have questions regarding the sale.



Address Verification System (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 ZIP code are compared against the information on file with the card-issuing bank.

Code	Description	Visa	MC	Amex	Disc
X	Match-Address and 9-digit Zip Code	x	✓	x	✓
Y	Match - Address and ZIP code (for Discover, address only matches)	✓	✓	✓	✓
A	Partial - Address matches, ZIP code does not (for Discover, both address and ZIP match)	✓	✓	✓	✓
W	Partial - 9-digit ZIP code matches, address does not (for Discover, no data from issuer)	x	✓	x	✓
Z	Partial - ZIP code matches, address does not	✓	✓	✓	✓
N	No match - Neither address nor ZIP code match	✓	✓	✓	✓
U	Unavailable - AVS system unavailable or issuer does not support AVS	✓	✓	✓	✓
R	Retry - Issuer's system unavailable or timed out	✓	✓	✓	x
S	Not supported - AVS not supported by issuer at this time	✓	✓	✓	x

Acumen Connections Equipment Terms:

Approval of your merchant account constitutes your acceptance to the terms and conditions set forth in this document.

Alterations/Replacement of Equipment Owned and Provided by Acumen

- Upon request, you must allow Acumen Connections reasonable access to the premises where POS terminals, and or printers are or will be located.
- Only Acumen Connections can alter or modify POS terminals or other equipment owned by us.
- If a terminal or printer appears to be defective, you must contact the help-desk immediately.
- You are responsible for safeguarding POS terminals or other equipment from loss, damage, or theft.
- If necessary, replacement equipment will be sent to you. If you fail to return the defective equipment, you will be responsible for its replacement value and for any legal and/or collection costs incurred by us in connection with recovering the equipment.
- You are responsible for keeping all Acumen Connections owned equipment from claims, liens, and legal processes initiated by creditors.
- Equipment may not be subleased at any time. The cost of comparable new equipment, as well as any associated legal and/or collection costs incurred by Acumen Connections will be assessed to you for each piece of equipment not returned to us upon termination of the Merchant Agreement by either party, or upon our request for the return of the equipment for any reason.

Replacement of Merchant Owned Equipment

- Purchased and leased equipment is under warranty for 1-year from date of purchase, or manufactures warranty whichever is longer. (Applies only to equipment purchased from Acumen Connections). You must pay the cost of repair if not under warranty.
- If equipment is submitted for repair Acumen Connections will provide you with comparable equipment at a monthly rental fee. Acumen Connections assumes no liability for repair or shipping of equipment.
- Rental fees will be discontinued upon return of rental equipment to us.
- Rental equipment must be shipped to us by traceable delivery. Equipment not sent traceable, and lost in transit will be billed to you at retail value.