

# Concord VRU Voice Response Unit

# Quick Reference Guide

To utilize our Automated Voice Approval System dial  
**1-888-800-9244** and follow the instructions below.

## VOICE AUTHORIZATION PROCEDURES

When a card cannot be swiped, manually entered, or you receive a Reference Code 5, a voice authorization is necessary.
1. Imprint the card; write the current date and total dollar amount of the purchase on a manual receipt.
2. Call Concord EFS Voice Response Unit for approval. Be sure to have the invoice number, Concord EFS merchant ID, and card information ready.
3. Write the given approval number on the receipt. Have the customer sign the invoice. The sale is captured by Concord EFS.
<i>Voice Authorizations through banks other than EFS must be phoned in to EFS Authorizations Department at 1-800-238-7675.</i>

When you contact the Concord VRU you will hear an automated operator: "To speak to a representative at anytime during this call, press 0, followed by the # sign. For validation of your account information, the VRU requires the use of an Access code, which is the last four digits of your business phone number. **For Authorization Services, press 1. For Settlement Services press 2.**"

## AUTHORIZATION SERVICES

**For a Sale Transaction, press 1.**

CREDIT CARD SALE	
VRU	ACTION
Please enter Merchant ID followed by the pound sign.	Type in your merchant identification number, then press the # key.
Please enter your four-digit security code, followed by the pound sign.	Type in your four-digit security code found on the welcome sheet, then press the # key.
Please enter card number, followed by the pound sign.	Type in the card number, then press the # key.
Please enter the expiration date (mm,yy), followed by the pound sign.	Type in the expiration date on the card in the format 2-digit month, 2-digit year, then press the # key.
Please enter the invoice number, followed by the pound sign.	Type in the 7-digit invoice number found in the upper-right hand corner of the manual receipt then press the # key.
You entered (invoice number). If this is correct, press 1. If this is incorrect, press 2.	Verify that the invoice number that you entered is correct. To confirm the invoice number, press 1, to cancel and re-enter, press 2.
Please enter dollar amount, followed by the pound sign, using the star key as a decimal place.	Type in the dollar amount of the sale, then press the # key. For example, to enter a \$2.00 sale, press 2*00 and then the # key.
You entered (dollar amount). If this is correct, press 1. If this is incorrect, press 2.	Verify that the dollar amount you entered is correct. To confirm the amount, press 1. To cancel and re-enter, press 2.
To repeat this information, press 1. For additional transactions on this account, press 2. If you would like to return to the Main Menu, press 3. To end this call, press 4.	
If the transaction is approved, write down the authorization code on the manual receipt. If the transaction is declined, you will be transferred to an authorizations representative.	

**For a Refund Transaction, press 2.**

CREDIT CARD REFUND	
VRU	ACTION
Please enter Merchant ID followed by the pound sign.	Type in your merchant identification number, then press the # key.
Please enter your four-digit security code, followed by the pound sign.	Type in your four-digit security code found on the welcome sheet, then press the # key.
Please enter card number, followed by the pound sign.	Type in the card number, then press the # key.
Please enter the expiration date (mm,yy), followed by the pound sign.	Type in the expiration date on the card in the format 2-digit month, 2-digit year, then press the # key.
Please enter the invoice number, followed by the pound sign.	Type in the 7-digit invoice number found in the upper-right hand corner of the manual receipt then press the # key.
You entered (invoice number). If this is correct, press 1. If this is incorrect, press 2.	Verify that the invoice number that you entered is correct. To confirm the invoice number, press 1, to cancel and re-enter, press 2.
Please enter dollar amount, followed by the pound sign, using the star key as a decimal place.	Type in the dollar amount of the credit, then press the # key. For example, to enter a \$2.00 credit, press 2*00 and then the # key.
You entered (dollar amount). If this is correct, press 1. If this is incorrect, press 2.	Verify that the dollar amount you entered is correct. To confirm the amount, press 1. To cancel and re-enter, press 2.
To repeat this information, press 1. For additional transactions on this account, press 2. If you would like to return to the Main Menu, press 3. To end this call, press 4.	
If the transaction is approved, write down the authorization code on the manual receipt. If the transaction is declined, you will be transferred to an authorizations representative.	

**When entering your merchant ID number, do not include the zeros at the beginning.**

EXAMPLES:	
Four digits: 0001234-0001	Type in: 12340001#
Five digits: 0012345-0001	Type in: 123450001#
Six digits: 0123456-0001	Type in: 1234560001#

**For a Cancel transaction, press 3.**

<b>CREDIT CARD VOID</b>	
VRU	ACTION
Please enter Merchant ID followed by the pound sign.	Type in your merchant identification number, then press the # key.
Please enter your four-digit security code, followed by the pound sign.	Type in your four-digit security code found on the welcome sheet, then press the # key.
Please enter card number, followed by the pound sign.	Type in the card number, then press the # key.
Please enter the expiration date (mm,yy), followed by the pound sign.	Type in the expiration date on the card in the format 2-digit month, 2-digit year, then press the # key.
Please enter the invoice number, followed by the pound sign.	Type in the 7-digit invoice number found in the upper-right hand corner of the manual receipt then press the # key.
You entered (invoice number). If this is correct, press 1. If this is incorrect, press 2.	Verify that the invoice number that you entered is correct. To confirm the invoice number, press 1, to cancel and re-enter, press 2.
Please enter dollar amount, followed by the pound sign, using the star key as a decimal place.	Type in the dollar amount of the void, then press the # key. For example, to enter a \$2.00 void, press 2*00 and then the # key.
You entered (dollar amount). If this is correct, press 1. If this is incorrect, press 2.	Verify that the dollar amount you entered is correct. To confirm the amount, press 1. To cancel and re-enter, press 2.
To repeat this information, press 1. For additional transactions on this account, press 2. If you would like to return to the Main Menu, press 3. To end this call, press 4.	
If the transaction is approved, make sure that you make a note of that and omit the transaction from your daily totals. If the transaction is declined, you will be transferred to an authorizations representative.	

**For an AVS transaction, press 4.**

<b>CREDIT CARD SALE</b>	
VRU	ACTION
Please enter Merchant ID followed by the pound sign.	Type in your merchant id number, then press the # key.
Please enter your four-digit security code, followed by the pound sign.	Type in your four-digit security code found on the welcome sheet, then press the # key.
Please enter card number, followed by the # sign.	Type in the card number, then press the # key.
Please enter the expiration date (mm,yy), followed by the pound sign.	Type in the expiration date on the card in the format 2-digit month, 2-digit year, then press the # key.
Please enter the invoice number, followed by the pound sign.	Type in the 7-digit invoice number found in the upper-right hand corner of the manual receipt then press the # key.
You entered (invoice number). If this is correct, press 1. If this is incorrect, press 2.	Verify that the invoice number you entered is correct. To confirm the invoice number, press 1, to cancel and re-enter, press 2.
Please enter dollar amount, followed by the pound sign, using the star key as a decimal place.	Type in the dollar amount of the sale, then press the # key. For example, to enter a \$2.00 sale, press 2*00 and then the # key.
You entered (dollar amount). If this is correct, press 1. If this is incorrect, press 2.	Verify that the dollar amount you entered is correct. To confirm the amount, press 1. To cancel and re-enter, press 2.
For AVS information, please enter Zip Code, followed by the pound sign.	Enter the Zip Code associated with the credit card being used.
You entered (Zip Code). If this is correct, press 1. If this is incorrect, press 2.	Verify that the Zip Code is correct. To confirm the zip code, press 1, to cancel and re-enter press 2.
Please enter AVS address, followed by the pound sign.	Type in the numeric portion of the customer's address (i.e. street address and suite number, if applicable) and then press the # key.
You entered (address). If this is correct, press 1. If this is incorrect, press 2.	Verify that the address is correct. To confirm the address, press 1, to cancel and re-enter, press 2.
To repeat this information, press 1. For additional transactions on this account, press 2. If you would like to return to the Main Menu, press 3. To end this call, press 4.	
If the transaction is approved, write down the authorization code on the manual receipt. If the transaction is declined, you will be transferred to an authorizations representative.	

**AVS Approval Code Responses**

When utilizing Address Verification on your transaction, you will receive a letter at the beginning and the end of the 6-digit Authorization number, describing the authenticity of the Zip Code and Address that was entered. The following is a table that explains what each letter means. Note that there are different meanings for Visa and Mastercard. If you have any questions, please feel free to contact our Customer Service Department.

Visa	Mastercard
<b>A</b> = Address matches, Zip Code does not. <b>E</b> = Error. Ineligible transaction or content error. <b>N</b> = Neither address nor Zip Code matches. <b>R</b> = Retry. System unavailable or timed out. <b>S</b> = Not applicable. <b>U</b> = Address information unavailable. <b>W</b> = Not applicable. <b>X</b> = Not applicable. <b>Y</b> = Address and Zip Code match. <b>Z</b> = Zip Code matches, address does not.	<b>X</b> = All digits match, nine-digit Zip Code was used. <b>Y</b> = All digits match, five-digit Zip Code was used. <b>A</b> = Address matches, postal/Zip Code does not. <b>W</b> = Nine-digit Zip Code matches, address does not. <b>Z</b> = Five-digit Zip Code matches, address does not. <b>N</b> = Nothing matches. <b>U</b> = No data from issuer/Authorization System. <b>R</b> = Retry, system unable to process. <b>S</b> = AVS not supported at this time.

<p><b>X</b> = All digits match, nine-digit Zip Code.  <b>A</b> = All digits match, five-digit Zip Code.  <b>Y</b> = Address matches, Zip Code does not.  <b>T</b> = Nine-digit Zip Code matches, address does not.  <b>Z</b> = Five-digit Zip Code matches, address does not.  <b>N</b> = Nothing matches.  <b>W</b> = No data from issuer/authorization system.  <b>U</b> = Retry, system unable to process.  <b>S</b> = AVS not supported at this time.</p>	<p><b>Y</b> = Yes, Address and ZIP are both correct.  <b>N</b> = No, Address and ZIP are both incorrect.  <b>A</b> = Address only correct.  <b>Z</b> = ZIP only correct.  <b>U</b> = Information unavailable; account number is not U.S. or Canadian.  <b>S</b> = Address Verification subscribed valid (not subscribed).  <b>R</b> = System Unavailable; retry.  <b>L</b> = CM Name and Billing Zip match.  <b>M</b> = CM Name, Billing Address and Zip match.  <b>O</b> = CM Name and Billing Address match.  <b>K</b> = CM Name matches.  <b>G</b> = CM information and Ship-to information verified - Fraud charge back protection guarantee.  <b>C</b> = CM information and Ship-to information verified - No guarantee / No approval code.</p>
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## SETTLEMENT SERVICES

<b>SETTLEMENT TOTALS &amp; SUMMARY TOTALS</b>	
<b>VRU</b>	<b>ACTION</b>
Please enter Merchant ID, followed by the pound sign.	Type in your merchant identification number. Then press the pound (#) key.
Please enter your four-digit security code, followed by the pound sign.	Type in your four-digit security code found on the enclosed welcome sheet. Then press the # key.
<b>FOR A SPECIFIC SETTLEMENT MONTH &amp; DAY, PRESS 1.</b>	
For Credit Settlement Totals, press 1. For Credit Summary Totals, press 2. For Debit and EBT Settlement Totals, press 3. For Store Totals, press 4.	The Credit Settlement Totals are the adjustments, fees, discounts, net settlement amount, and the number of transactions processed for each card type. The Credit Summary Totals are the number of transactions, gross sales, discounts, fees and the net settlement amount. The Debit/EBT Settlement Totals are the adjustments, fees, net settlement amount, and the number of transactions and gross sales for Debit and EBT.
<b>Store Totals (Option 4):</b> For Credit Store Totals, press 1. For Debit Store Totals, press 2. For EBT Store Totals, press 3. For Gift Card Store Totals, press 4. For ACH Store Totals, press 5.	Store Totals include only the number of sale transactions and the dollar amount.
Please enter the settlement date, in the format two-digit month, two-digit day, followed by the pound sign.	Type in the settlement date that you are requesting by entering the 2-digit month followed by the 2-digit day. For example, to enter April 21 <sup>st</sup> , press 0421 and then the # key.
To repeat this information, press 1. To enter another settlement date on this account, press 2. To return to the Main Menu, press 3. To end this call, press 4.	
<b>FOR THE LAST 7 DAYS OF SETTLEMENT INFORMATION, PRESS 2.</b> To return to the main menu at any time during this message, press #.	
For Credit Settlement Totals, press 1. For Credit Summary Totals, press 2. For Debit and EBT Settlement Totals, press 3. For Store Totals, press 4.	The Credit Settlement Totals are the adjustments, fees, discounts, net settlement amount, and the number of transactions processed for each card type. The Credit Summary Totals are the number of transactions, gross sales, discounts, fees and the net settlement amount. The Debit/EBT Settlement Totals are the adjustments, fees, net settlement amount, and the number of transactions and gross sales for Debit and EBT.
<b>Store Totals (Option 4):</b> For Credit Store Totals, press 1. For Debit Store Totals, press 2. For EBT Store Totals, press 3. For Gift Card Store Totals, press 4. For ACH Store Totals, press 5.	Store Totals include only the number of sale transactions and the dollar amount.
To repeat this information, press 1. To go to the next record, press 2.	If you would like to hear this information again, press 1. To proceed to the next settlement day, press 2.
<b>At the end of the 7<sup>th</sup> record:</b> To repeat this information, press 1. To enter another settlement date on this account, press 2. To return to the main menu, press 3. To end this call, press 4. To speak to a Customer Service Representative, press 0.	Press 1 to hear all information again. Press 2 to enter a specific date. Press 3 to return to the main menu. Press 4 to end the call. If you would like to speak to someone about your account, press 0.

**Thank you for using our Automated Voice Approval System. If you have any questions, please contact our 24-hour Customer Service department at 1-800-238-7675 and listen for the automated operator to be directed to the correct representative.**