



UNIVERSITY OF ROCHESTER

PROCESS FOR TELEPHONE AUTHORIZATION OF CREDIT CARD TRANSACTIONS

I. Date of Initiation/Revision

May 16, 2006, April 6, 2007

II. Process Classification

UR Central Administration supported by Treasury

II. Process Summary

This document identifies the contact information and telephone numbers for manual credit card transaction authorization.

IV. Related Processes

Guidelines for Credit Card Fraud
Guidelines for Security of Card Not Present transaction

V. Delegation of Authority

The Office of the Senior Vice President for Administration and Finance and CFO has delegated authority for this process to the Office of Treasury.

VI. Process Statement

The purpose of this process is to identify the contact information and telephone number for merchant terminal locations to contact in the event a manual telephone authorization is necessary for Discover Card, Visa or MasterCard.

VII. Definitions

CID is a Card ID which is the three extra digits at the end of the card number, on the back of the card in or near the signature panel.

VIII. Responsibilities

Each office that maintains a credit card terminal for processing credit card transactions will maintain the contact information and telephone numbers for authorizing credit card transactions on a manual basis. The contact information and credit card numbers are included for Discover Card, Visa and MasterCard.

IX. Processes

Contact the appropriate Customer Authorization Center for Discover Card, Visa or MasterCard as follows:



Call the Authorization Center at 1-800-347-1111.



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Note: If when calling the Authorization Center, the authorization decision is provided by a Merchant Services Representative rather than our automated service, you will be charged a fee.

Provide the following information for each voice authorization request:

- Merchant Account number assigned to you (15 digits).
- Card Account number (16 digits).
- CID, as described in Section 4.4.1.2 of your merchant agreement. (Three extra digits at the end of the card number, on the back of the card)
- Card expiration date (4 digits: mmyy).
- Dollar amount of transaction including tax and tip (dollars and cents) followed by the # sign.

If authorization approval is granted, you will be given an authorization approval code. Write this code in the appropriate box on the Sales slip or complete a force sale entry following the procedures supplied by your terminal provider and obtain an imprint of the Card.



Call the Voice Authorization Center at 1-800-884-1167.

The Voice Authorization Center can assist with the following:

- Voice authorizations for referral responses
- 1-800-843-1167,
- Option *2,*2 for a live operator

Note: If customer/patient is using a debit card, the authorization will hold funds on the customer's account for 7-10 days. If UR does not process a sale on the customer's card, it will automatically come off their account at the end of the 10 day period. If UR does process a sale to customer's debit card, the authorization will disappear and the sale will appear.