



BE PAYMENT READY

Instalink[®] IVR

Quick Reference Guide



BE PAYMENT READY

Need help?

Web: moneris.com/support

Toll-free: 1-866-319-7450

Record your Moneris® merchant ID here:

Your Device ID is:

Contents

- Using Instalink IVR2**
- Before you begin3**
- Beginning a transaction on the IVR system3
- Transaction codes4
- Processing a Purchase (1) or a Pre-authorization (5)5**
- Processing a Credit Advice (6, 2) or Pre-authorization Completion (6, 1).....6**
- Processing a Refund (2), Purchase Correction (3), or Refund Correction (4)8**
- Processing a Merchant Subtotals Inquiry.....9**
- Authorization code entry on touchtone phones.....10**
- Code entry guidelines10
- Hints and tips.....10
- Merchant support.....11**



Using Instalink IVR

In this section, we go over everything you need to know to use Instalink IVR to process credit card transactions.

Before you begin

Before dialing the Instalink IVR telephone number:

- Imprint or record the credit card number and expiry date on the sales draft or customer invoice.
- Ensure you are dialing from a touch tone phone.

Beginning a transaction on the IVR system

Follow these steps to begin any transaction:

1. Dial the Instalink IVR telephone number: **1-877-619-4241**.
2. Select your language:
 - Press **1** for **English**
 - Press **2** for **French**.
3. Enter your **13-digit Moneris Merchant ID** and press the **pound key (#)**.
4. Enter your **8-digit Device ID** and press the **pound key (#)**.
5. Enter the code for the transaction type you wish to perform e.g., press **1** for a Purchase (see the *Transaction codes* table on page 4).
6. Proceed to the page number listed in the “Page” column of the *Transaction codes* table for additional instructions.

Transaction codes

Code	Description and use	Page
1	Purchase: Used to process a Purchase transaction with a credit card.	5
2	Refund: Used to credit your customer's credit card for a transaction previously charged to their account.	8
3	Purchase Correction (Void): Used to cancel a sale that has been performed in the current batch.	8
4	Refund Correction: Used to cancel a refund that has been performed in the current batch.	8
5	Pre-authorization: Sends a request to the card issuer to verify the availability of credit on that credit card. The pre-authorization response provides an authorization number but does not charge the customer's account until a credit advice or pre-authorization completion (see below) transaction is performed.	5
6, then 1	Credit Advice > Pre-authorization Completion: Used to finalize the pre-authorization and charge the customer's account.	6
6, then 2	Credit Advice > Credit Advice: Used to complete a credit purchase transaction you were unable to process at the time of the sale.	6
7	Merchant Subtotals Inquiry: Enables you to find out about the transactions that have been processed with IVR. The information provided includes: the types of cards processed, transaction types, transaction totals for each card type, and the grand total of all transactions processed.	9

Processing a Purchase (1) or a Pre-authorization (5)

Follow these steps to complete a Purchase or Pre-authorization transaction:

1. Begin the transaction (see *Beginning a transaction on the IVR system* on page 3 for instructions).
2. Enter the **credit card number** and press the **pound** key (#).
3. Enter the **card's 4-digit expiry date** (in MM/YY format) and press the **pound** key (#).
4. If required, enter the card's **three-or-four-digit Card Verification Value (CVV)** and press the **pound** key (#).
Note: *CVV entry is required for all transactions except mail order transactions.*
5. Enter the **amount** in dollars and cents *without* the decimal point and press the **pound** key (#). For example, \$19.50 would be entered as "1950#".
6. Verify the amount:
 - If the amount is *correct*:
 - Press **1**. Proceed to step 7.
 - If the amount is *incorrect*:
 - Press **2**. Repeat step 5.
7. Identify the transaction source:
 - If this is an *e-commerce transaction*, press **1**.
 - If this is a *mail/telephone order transaction*, press **2**.
 - If this is a *different transaction*, press **3**.

The system processes the transaction and returns the Approved message with an Authorization number. Record this Authorization number for your records.

Note: *If the transaction is not approved, the system returns the Declined message.*

8. Select your next step:
 - To repeat the Authorization number, press **1**.
 - To begin another transaction, press **2**. Start at step 5 in the *Beginning a transaction on the IVR system* instructions on page 3.
 - To exit the system and end the call, press **3**.

Processing a Credit Advice (6, 2) or Pre-authorization Completion (6, 1)

1. Begin the transaction (see *Beginning a transaction on the IVR system* on page 3 for instructions).
2. Enter the **credit card number** and press the **pound** key (#).
3. Enter the **card's 4-digit expiry date** (in MM/YY format) and press the **pound** key (#).
4. If prompted, select the transaction lookup method:
 - To search for the transaction using the *original authorization number*, press **1**. Proceed to step 5.
 - To search for the transaction using the *date*, press **2**, enter the transaction date in MM/YY format and press the **pound** key (#). Proceed to step 9.
5. Select the type of Authorization number you were provided during the original transaction
 - Press **1** for a *numeric* Authorization number.
 - Press **2** for an *alphanumeric* Authorization number.
6. Enter the **original Authorization number** then press the **pound** key (#).

Note: *If the Authorization number is alphanumeric, follow the guidelines in Authorization number entry on touchtone phones on page 10.*
7. Confirm the Authorization number:
 - To confirm it is correct, press **1**. Proceed to step 8.
 - To hear the number read again, press **2**. Repeat step 7.
 - To re-enter the Authorization number, press **3**. Return to step 6.
8. Enter the **amount in dollars and cents without the decimal point** and press the **pound** key (#). For example, \$50.00 would be entered as "5000#".

Note: *Input the total amount of the transaction (e.g., the price of the service plus the tip).*
9. Verify the amount:
 - If the amount is *correct*: Press **1**. Proceed to step 10.
 - If the amount is *incorrect*: Press **2**. Return to step 8.
10. Identify the transaction source:
 - If this is an *e-commerce* transaction, press **1**.
 - If this is a *mail/telephone order* transaction, press **2**.
 - If this is a *different* transaction, press **3**.

The system processes the transaction and returns the Approved message with an Authorization number. Record this Authorization number for your records.

Note: *If the transaction is not approved, the system returns the Declined message.*

11. Select your next step:

- To repeat the Authorization number, press **1**.
- To begin another transaction, press **2**. Start at step 5 in the *Beginning a transaction on the IVR system* instructions on page 3.
- To exit the system and end the call, press **3**.

Processing a Refund (2), Purchase Correction (3), or Refund Correction (4)

1. Begin the transaction (see *Beginning a transaction on the IVR system* on page 3 for instructions).
2. Enter the **credit card number** and press the **pound** key (#).
3. Enter the card's **4-digit expiry date** (in MM/YY format) and press the **pound** key (#).
4. Select the type of Authorization number you were provided during the original transaction:
 - For a *numeric* Authorization number, press **1**.
 - For an *alphanumeric* Authorization number, press **2**.
5. Enter the **original Authorization number** then press the **pound** key (#).

Note: *If the Authorization number is alphanumeric, follow the guidelines in Authorization number entry on touchtone phones on page 10.*
6. Confirm the Authorization number:
 - To confirm it is correct, press **1**. Proceed to step 7.
 - To hear the number read again, press **2**. Repeat step 6.
 - To re-enter the Authorization number, press **3**. Return to step 5.
7. Enter the amount in **dollars and cents without the decimal point** and press the **pound** key (#). For example, \$50.00 would be entered as "5000#".
8. Verify the amount:
 - If the amount is *correct*: Press **1**. Proceed to step 9.
 - If the amount is *incorrect*: Press **2**. Return to step 7.
9. Identify the transaction source:
 - If this is an *e-commerce* transaction, press **1**.
 - If this is a *mail/telephone order* transaction, press **2**.
 - If this is a *different* transaction, press **3**.

The system processes the transaction and returns the Approved message with an Authorization number. Record this Authorization number for your records.

Note: *If the transaction is not approved, the system returns the Declined message.*
10. Select your next step:
 - To repeat the Authorization number, press **1**.
 - To begin another transaction, press **2**. Start at step 5 in the *Beginning a transaction on the IVR system* instructions on page 3.
 - To exit the system and end the call, press **3**.

Processing a Merchant Subtotals Inquiry

Follow these steps to complete a Merchant Subtotals Inquiry report:

1. Begin the transaction (see *Beginning a transaction on the IVR system* on page 3 for instructions).
2. Select the card types for which you would like to receive information by pressing the associated number e.g., press **3** for Visa®.

The system will recite the total amount of money, number of sales and amount, total number of returns and amount, total number of corrections and amount, and total number of transactions for a net amount.

3. Select your next step:
 - To repeat the information, press **1**.
 - To report on another card type, press **2**. Repeat step 2.
 - For another transaction, press **3**.
 - To exit the system and end the call, press **4**.

Authorization code entry on touchtone phones

Authorization codes can be numeric or alphanumeric. In the event that you are prompted to enter an authorization code, and the code is *alphanumeric*, refer to the following chart as a guide for how to enter alpha characters on a touchtone phone.

To key in the value:	Press:
6	0 6
0	0 0
G	4 1
N	6 2
F	3 3

Code entry guidelines

- Some older phones have only three characters on the 7 and 9 keys (where the Q and the Z are located). If you are using an older touchtone phone:
 - for the letter **Q**, press “7 2”
 - for the letter **R**, press “7 3”
 - for the letter **S**, press “7 4”
 - for the letter **Z**, press “9 4”.
- For each character in your authorization code, you’ll be entering a 2-digit value on your phone keypad.
- To enter a numeric character, the first digit is always 0. The second digit is the numeric value itself. For example, to enter the number 4, press “0 4”.
- For alpha characters, the first digit entered is the key on the phone’s keypad that the character is printed upon. The second digit is the position on that key where the character is. For example, the letter V is on the 8 key in the third position. To enter the letter V, press “8 3”.

Hints and tips

Use these hints and tips to ensure successful operation with the system:

- Be sure to verify the totals after each transmission AND at the end of each business day (if transactions have been processed during the business day).
- Compare your totals with the results of the Merchant Subtotals Inquiry (see page 9).
- If you make a mistake with the data entry, press the * (**asterisk**) key to return to the main menu and begin the transaction again.
- Transactions processed on the IVR system are deposited to your bank account within 48 hours.
- Retain bank and merchant copies and file by date for 1 year. Failure to produce a requested copy could mean a chargeback to your account.



Merchant support

At Moneris, help is always here for you 24/7.

If you need assistance with your payment processing solution, we're here to help, 24/7.

We're only one click away.

- Visit moneris.com/support to:
 - download additional copies of this guide and other resources
- Visit shop.moneris.com to purchase point-of-sale supplies and receipt paper
- Visit moneris.com/insights for business and payment news, trends, customer success stories, and quarterly reports & insights

Can't find what you are looking for?

Call Moneris Customer Care (available 24/7) toll-free at [1-866-319-7450](tel:1-866-319-7450). We'll be happy to help.

You can also send us a secure message 24/7 by logging in to Merchant Direct® at moneris.com/mymerchantdirect.



BE PAYMENT READY

MONERIS, MONERIS BE PAYMENT READY & Design and MERCHANT DIRECT are registered trade-marks of Moneris Solutions Corporation. VISA is a trademark owned by Visa International Service Association and used under license. Instalink® is a registered trade-mark of Bank of Montreal, and Moneris Solution Corporation is a licensee of the trade-mark. All other marks or registered trade-marks are the property of their respective owners.

© 2018 Moneris Solutions Corporation, 3300 Bloor Street West, Toronto, Ontario, M8X 2X2. All Rights Reserved. This document shall not wholly or in part, in any form or by any means, electronic, mechanical, including photocopying, be reproduced or transmitted without the authorized consent of Moneris Solutions Corporation.

This document is for informational purposes only. Neither Moneris Solutions Corporation nor any of its affiliates shall be liable for any direct, indirect, incidental, consequential or punitive damages arising out of use of any of the information contained in this document. Neither Moneris Solutions Corporation or any of its affiliates nor any of our or their respective licensors, licensees, service providers or suppliers warrant or make any representation regarding the use or the results of the use of the information, content and materials contained in this document in terms of their correctness, accuracy, reliability or otherwise.

Your credit and/or debit card processing is governed by the terms and conditions of your agreement(s) for merchant credit/debit card processing services with Moneris Solutions Corporation. It is your responsibility to ensure that proper card processing procedures are followed at all times. Please refer to the **Moneris Merchant Operating Manual** (available at: moneris.com/support) and the terms and conditions of your applicable agreement(s) for credit/debit processing or other services with Moneris Solutions Corporation for details.