

IVR Payment by Phone Guide

The IVR Payment by Phone service allows you to process credit card or electronic check (ACH) transactions using a standard touch-tone phone or cell-phone. It's a great way to accept payments when access to an Internet browser is not available.

Requirements:

To process a transaction by phone, you will need the following:

1. An activate Online Merchant Center gateway account
2. The IVR service activated on your gateway account.
3. An IVR ID (8 digit number provided to you when you activated the IVR service).
4. An IVR PIN (Optional 4 digit number emailed to you when you activated the IVR service).
5. The IVR phone number (provided to you when you activated the IVR service).

In order to process payments by phone, you need to have activated the IVR service on your account. To verify that the service is activated, login to the Online Merchant Center and select the Available Services menu. If the IVR service is not active, select the Activate link to proceed with activation.

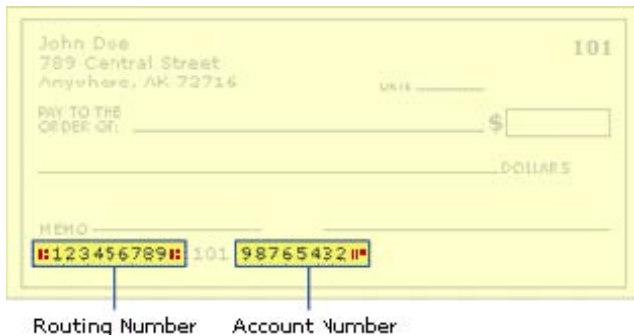
After completing the activation steps, your IVR ID and the IVR phone number will be displayed on the screen. You may also be required to use a PIN password to access the service. If so, the PIN number will be emailed to you.

How to submit a Credit Card payment by phone:

1. Dial the IVR phone number provided to you.
2. Enter your 8 digit IVR ID
3. Enter your 4 digit IVR PIN number (optional).
4. Press "1" to process a payment
5. Press "1" to process a credit card payment
6. Enter the payment information requested.
 - Card Number (16 digits)
 - Expiration Month (2 digits)
 - Expiration Year (2 digits)
 - Zip Code (optional, for AVS)
 - CVV2 value (option, for card verification)
7. Enter the amount (dollars and cents).
 - For example, press 1995 for the amount "19 dollars and 95 cents"
8. Press 1 to submit your transaction
9. If the transaction was approved, the OrderID assigned to the transaction will be read back to you. Make a note of this transaction (i.e. write it down on the customers receipt). If you want to view this transaction at a later date you can use the OrderID to lookup the transaction in the Online Merchant Center.

How to submit an Electronic Check (ACH) payment by phone:

1. Dial the IVR phone number provided to you.
2. Enter your 8 digit IVR ID
3. Enter your 4 digit IVR PIN number (optional).
4. Press “1” to process a payment
5. Press “2” to process an electronic check (ACH) payment
6. Using your phone keypad, enter the first initial of the consumer’s name. This is the name that appears on the bank account that the payment will be processed from.
 - See Appendix A for instructions on keying in letters.
7. Using your phone keypad, spell out the last name consumer’s name. This is the name that appears on the bank account that the payment will be processed from.
8. Enter the 9 digit routing number
9. Enter the bank account number
10. Select whether the account is a savings account or checking account
 1. Press “1” for savings
 2. Press “2” for checking



11. Enter the amount (dollars and cents).
 - For example, press 1995 for the amount 19 dollars and 95 cents
12. Select what type of authorization you will be obtaining from the consumer:
 1. Press “1” if you will obtain a written authorization. A sample authorization is available here: http://www.onlinemerchantcenter.com/docs/downloads/Sample_ACH_DebitAuth.pdf
 2. Press “2” if you will be obtaining a verbal authorization.
13. If you are obtaining a verbal authorization, hand the handset to the consumer and have them complete the following steps:
14. State your name (it will be recorded).
 1. Reply yes to confirm and authorization
 2. Hand the handset back to the merchant
 3. Press 1 to submit your transaction
15. If the transaction was approved, the OrderID assigned to the transaction will be read back to you.

Make a note of this transaction (i.e. write it down on the customers receipt). If you want to view this transaction at a later date you can use the OrderID to lookup the transaction in the Online Merchant Center.

Appendix A: Keying in letters

Names are entered by spelling out the letters using the following convention:

- Press *, the number the letter is displayed on (1-9), and the place the letter is at on the key (1-3).
- For example, to enter "A", press *21
- To enter the letter "K", press *52

Letter	Key entry	Letter	Key Entry
A	*21	N	*62
B	*22	O	*63
C	*23	P	*71
D	*31	Q	*72
E	*32	R	*73
F	*33	S	*74
G	*41	T	*81
H	*42	U	*82
I	*43	V	*83
J	*51	W	*91
K	*52	X	*92
L	*53	Y	*93
M	*61	Z	*94
Backspace	*#	Finish and Exit	**