The Voice Authorization Module

Contents

Introduction

The Voice Authorization Module is needed when bank cards are accepted in a point of sale using imprinters.

To effect voice authorization the shop assistant (the cashier) calls the acquiring bank (the processing center) and gives essential information about the effected financial transaction.

The OpenWay System user working with the Voice Authorization Module types in the identification data of the imprinter, card and the amount of the transaction. The data is communicated to the issuing bank (or its processing center) to authorize the card.

After the issuing bank carries out the authorization, the OpenWay System user receives the response (saying that the transaction is authorized or declined) and transmits it to the shop assistant.

The Manual is intended for the OpenWay System users (personnel of acquiring banks or processing centers) providing day-to-day operation of the Voice Authorization Module.

It is recommended that you also read the following guides, included in the set of OpenWay manuals:

- "DB Manager User Manual";

- "Acquiring module. User Manual".

The following conventions are used in the book:

- *Italic* indicates a form field name;

- [Square brackets] indicate a form button, e.g. [Approve];

- → indicates the next item to be selected in the sequence of User Menu items, e.g. "Issuing→Contracts Input & Update";

- ⇒ indicates the next item to be selected in the sequence of System Menu items, e.g. "Database ⇒ Change password";

- <Angle brackets> indicate shortcut keys available in DB Manager, e.g. <Ctrl>+<F3>;

- ☝ indicates a warning against a possible wrong action.

Chapter 1. Opening the Voice Authorization Screen

To display the Voice Authorization Screen, choose "Customer Support $\rightarrow$ Voice Authorization $\rightarrow$ Voice Authorization Screen" on the User Menu (see Fig. 1).
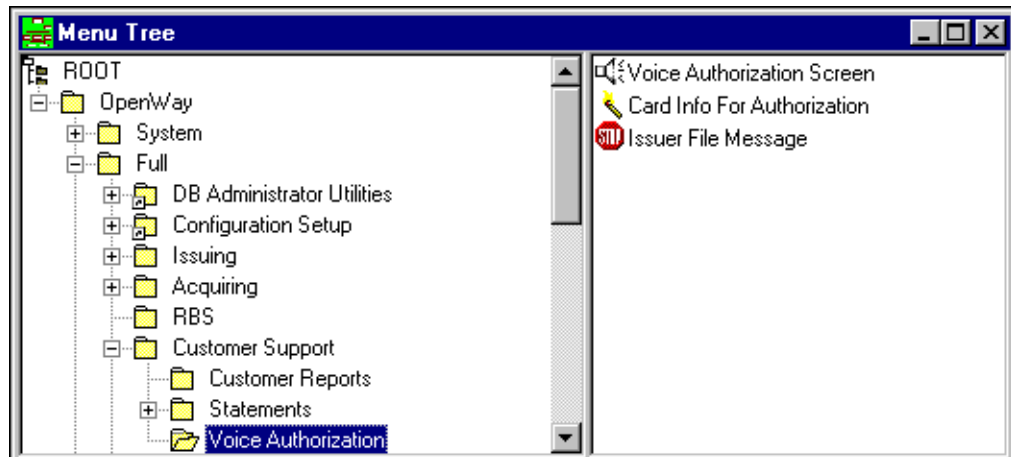

Fig. 1. The User Menu items used to deal with the Voice Authorization module

As a result, the "Voice Authorization Screen ..." is displayed (see Fig. 2). The following three active control buttons are available on the screen:

- [Authorization] – to start the Voice Authorization procedure;

- [Reversal] – to cancel (to reverse) an Authorization carried out earlier;

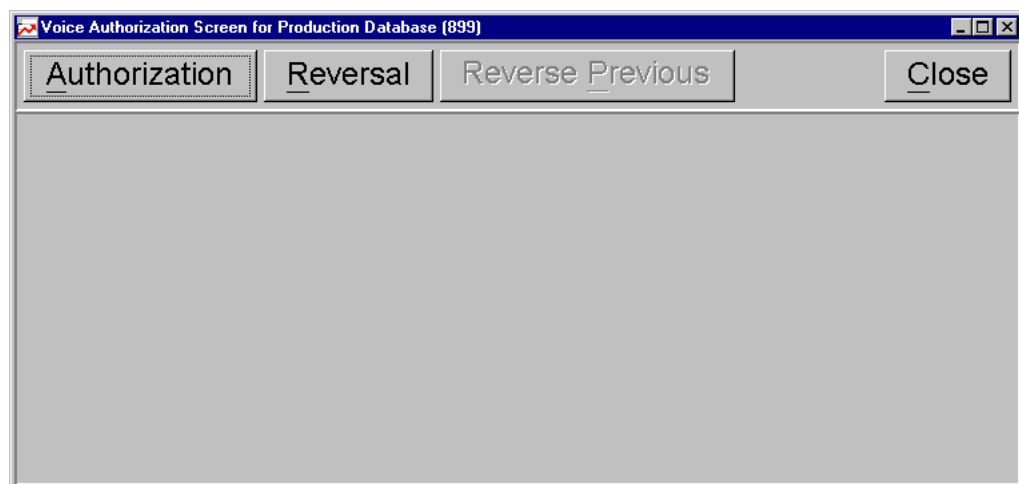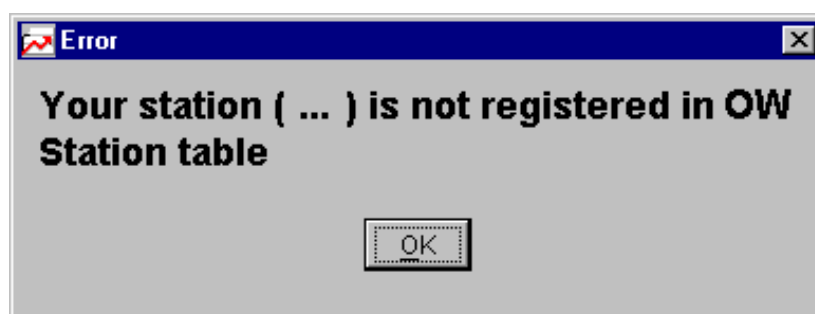- [Close] – to close the Voice Authorization Screen.

Fig. 2. The Voice Authorization Screen just opened

After you select the menu option, if you see the message saying that the station is not registered in the table of the OpenWay workstations (see Fig. 3), contact the System Administrator.

Fig. 3. The message saying that the workstation is not registered in the OpenWay System

Chapter 2. Carrying out Voice Authorization

To start executing the voice authorization procedure after you receive a call from a Point of Sale assistant, press the [Authorization] button in the "Voice Authorization Screen ..." (see Fig. 2).

This command changes layout of the Voice Authorization Screen (see Fig. 4) as follows: the *Imprinter* entry field is displayed to type in the imprinter ID as well as the [Cancel Input] button to cancel the data input and to return to the initial Voice Authorization Screen.

Fig. 4. The Voice Authorization Screen to type in an imprinter ID

Enter the *Terminal ID* field value in the *Imprinter* field as the imprinter ID. The value is specified when the device accounting contract is created in the Acquiring Module (see "Acquiring module. User Manual").

If a wrong imprinter ID is entered, the following error message is displayed (see Fig. 5).

Fig. 5. The error message caused by a wrong imprinter ID

After you type in the imprinter ID and press [Enter] the Voice Authorization Screen layout changes (see Fig. 6): the fields to enter the financial transaction data become accessible and the merchant data is displayed.

Fig. 6. The Voice Authorization Screen when a financial transaction data is entered

To enter data of a financial transaction you must specify values of the following fields:

- *Card Number* – to enter the bank card number;

- *CVC2* – to enter the value used to verify data of some of bank cards;

- *Expire MMYY* – to enter expiry date of the card in the "MM-YY" format, where MM – is the month number, YY – are the last two digits of the year;

- *Currency* – to enter the transaction currency;

- *Amount* – to enter amount of the transaction.

After you complete entering the financial transaction data, the [Execute] button becomes accessible on the Voice Authorization Screen (see Fig. 7).

Fig. 7. The Voice Authorization Screen after the financial transaction data is entered

To run the authorization request, press the [Execute] button of the Screen (see Fig. 7).

The command generates and executes the database query and displays the "Waiting for response" dialog box (see Fig. 8).
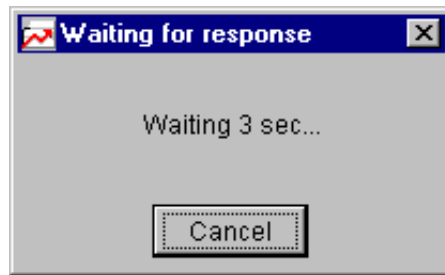
Fig. 8. The dialog box displayed while the card authorization request is executed

If the card is successfully authorized, the "Authorized" dialog box is displayed giving the Authorization code and the CVC2 processing results (see Fig. 9).
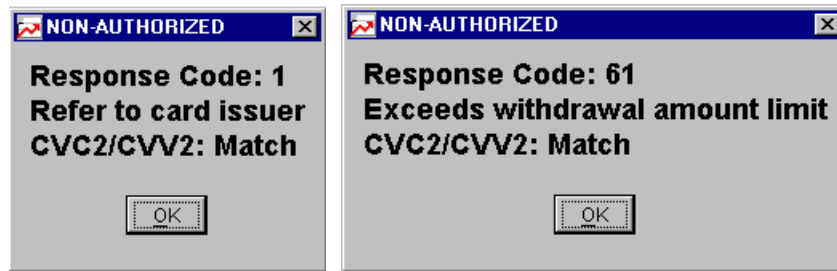

Fig. 9. The positive response to the card authorization request

After you receive the positive response and press the <OK> button in the "Authorized" dialog box, the layout of the Voice Authorization Screen changes (see Fig. 10): the System adds the *Authorization Code* field displaying the authorization code as well as the [Reversal] and [Reverse Previous] buttons used to reverse an earlier Authorization (see "Reversing the Voice Authorization Results").

Fig. 10. The Voice Authorization Screen after a positive response to a request

In case of a negative response (because the card is expired, the required amount is unavailable etc.), the respective message is displayed (see Fig. 11) and the Voice Authorization Screen returns to the initial state (see Fig. 2).

Fig. 11. Versions of negative response to the card authorization request

You must inform the Point of Sale assistant (the cashier) of the executed authorization procedure results. The cashier must write down the authorization code in the receipt (the slip) issued by the cashier when the financial transaction is executed.

Chapter 3. Reversing the Voice Authorization Results

Reversing an earlier authorization

You might need to reverse an authorization after you receive a call from a Point of Sale assistant (the cashier) with a request to cancel an earlier authorization.

To reverse an authorization choose "Customer Support → Voice Authorization → Voice Authorization Screen"on the User Menu (see Fig. 1. The User Menu items used to deal with the Voice Authorization module

) and press the [Reversal] button on the Voice Authorization Screen (see Fig. 2).

The command displays the dialog box to type in the number of the card (see Fig. 12) the authorization that will be reversed belongs to.

Fig. 12. The dialog box to type in the card number to reverse a transaction

After you type in the card number and press [OK], the "Select Transaction to Reverse" dialog box is displayed (see Fig. 13). It contains a list of transactions authorized for the card.
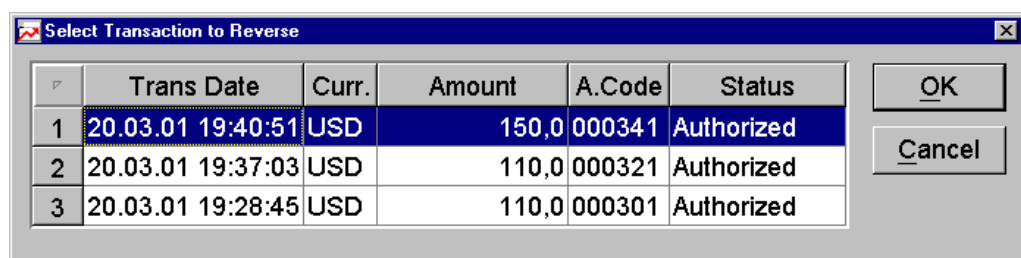

Fig. 13. The list of authorizations carried out for the card

Using arrow keys or mouse select the required record in the list and press [OK].

The command generates and executes the database query and displays the "Waiting for response" dialog box (see Fig. 8).

In case of a successful authorization reversal, the "Reversed" dialog box is displayed (see Fig. 14) saying that the transaction has been reversed.
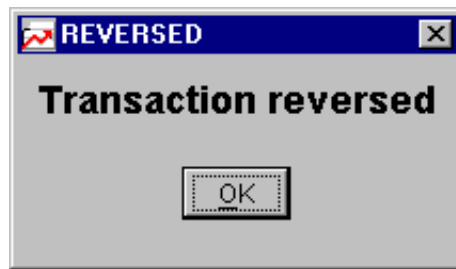
Fig. 14. The reversal message

If a negative response is received, the dialog box is displayed (see Fig. 15) describing the reason why the request has been declined.
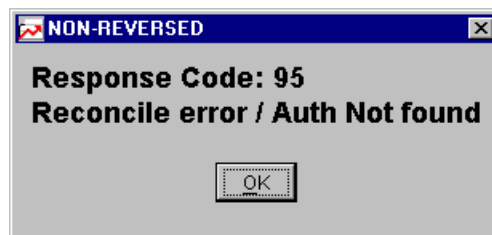
Fig. 15. The negative response to the authorization reversal request

Reversing the latest authorization

After you receive a positive response to an authorization request, you can reverse the authorization right in this screen.

With this view, press the [Reverse Previous] button in the Voice Authorization Screen (see Fig. 10).

In case of a successful authorization reversal, the "Reversed" dialog box is displayed (see Fig. 14) saying that the transaction has been reversed.

If a negative response is received, the dialog box is displayed (see Fig. 15) describing the reason why the request has been declined.

Chapter 4. The Voice Authorization Log

When you need to look through the history of executed voice authorizations, choose "Acquiring → Online Logs → Voice Authorization Log" on the User Menu.

As a result, the "Voice Authorization Log" grid form is displayed. The form contains information about the earlier executed voice authorizations.