

Requirement Basics

All transactions must be properly authorized. An authorization is an indication that funds are available at that time and the card has not been reported as lost or stolen.

Background

Effective **Jan. 26, 2019**, Visa requires all merchant processors to implement risk controls around merchants' ability to perform force-post transactions (often referred to as offline transactions). This means that FIS, as your merchant processor, is required to limit force post transactions.

The purpose of this mandate is to further increase transaction security by mitigating the threat of force-post fraud. As a result, acquirers must only grant force-post functionality to merchants under specific conditions, and in a controlled environment. This requirement helps support transaction security because it aims to prevent criminals from forcing illegitimate transactions through the payment stream and reduce the excessive chargebacks that impact merchants and issuers.

The other Card Brands have also announced that this requirement to limit force post functionality will be included in their upcoming mandates. FIS acknowledges the importance of these requirements, and therefore we implemented a new permission feature for all card types accepted by merchants, effective January 2019.

MERCHANT ACTION REQUIRED

All transactions must be authorized either by the point-of-sale, or by calling the appropriate Voice Authorization Center and obtaining an authorization code. For terminal users, the Voice Authorization Center phone number can be located on your terminal sticker.

It is imperative that merchants never input a self-selected (fictitious) authorization code or re-use a previously obtained code for a different transaction.

If a batch is corrupted, contact the Terminal Help Desk for assistance with settling the batch.

Consequences of Non-compliance

Merchants that do not properly obtain an authorization may be subject to non-compliance assessments, often referred to as Data Integrity Fees.

You will also be liable for all costs associated with reversing the force-post activity. Unauthorized transactions leave the merchant with full liability.

Additionally, funding may be withheld for any transaction that is not legitimately authorized by the terminal or Voice Authorization Center.