greatergiving
A division of **global**payments

Declines

Obtaining Approval Codes to Resubmit Declines - After the Event

When a credit card issuer declines to approve one or more submitted charges, the charge(s) will return as **declined**. There are three options for handling declines: resubmit the charge using a Voice Authorization Code, resubmit the charge without a Voice Authorization Code, or obtain an alternate form of payment from the guest.

Information Needed

The following information is required to obtain a Voice Authorization Code:

- The 12-digit Greater Giving merchant account number for Visa and MasterCard is located at the top of each merchant receipt.
    - To obtain a voice authorization on a declined American Express transaction, please contact Greater Giving Client Services
- Bidder number
- Declined credit card number and expiration date
- Cardholder's name as it appears on the card
- Dollar amount
- Bank Code Number – 203600

Tip: Locate declined credit card information on the Banking report.

Obtaining Voice Authorization Codes

Contact the appropriate credit card company and follow the prompts to obtain Voice Authorization Codes.

Visa and MasterCard	American Express	Discover
800-944-1111	800-528-2121	800-944-1111

Greater Giving   *www.greatergiving.com*
1920 NW Amberglen Pkwy   *support@greatergiving.com*
Suite 140   *866-269-8151*
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Reauthorizing and Submitting Declines

Once Voice Authorization Codes are obtained or you are ready to attempt the charge again, resubmit the decline(s) from the Auctionpay Master terminal. If an alternate credit card has been given by the bidder, follow the steps under "Using an alternate credit card to resolve a decline".

Note: If you have obtained an alternative credit card you will still need to reauthorize the declined transaction with the **"REAUTH"** function in order to perform a void. Once you reauthorize and void the decline, you will be able to process the new credit card.

Reauthorizing and submitting declines

Start by reauthorizing the declined transaction with the **"REAUTH"** function as outlined in the steps below. Once a charge is reauthorized, the amount of the charge can be adjusted if necessary. When finished, send the reauthorized charge to the bank as outlined in the Banking tab.

Note: The declined transaction is **not** sent to the bank during the reauthorization process.

To reauthorize a declined transaction:

1. From the main screen of the Master terminal, press **F4** for menu
2. Scroll to select **Banking**
3. Key in user ID and press **Enter**
4. Key in password and press **Enter**
5. Scroll to select **Reauth Decline**
6. Key in the invoice number shown on the banking report under the declined transaction to reauthorize and press the green **Enter** button
7. At the **"Enter Voice Auth Number?"** prompt, press **Yes** or **No** as appropriate
    - If **Yes**, key in the Voice Authorization Code obtained from the card merchant and press **Enter**
    - If **No**, the decline is reauthorized without a Voice Authorization Code and can be re-settled (may still decline—contact the card merchant for more information)
8. At the **"Reauthorize?"** prompt, confirm dollar amount and bidder number and select **Yes**
9. A copy of the receipt prints
10. Repeat with each declined transaction
11. Press the red **Cancel/Clear (X)** button twice to return to the main screen

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To adjust the amount to be charged for the reauthorized transaction *(optional)*:

1. From the main screen, press **F4** for menu
2. Select **Adjustments**
3. Key in the bidder number and press the green **Enter** button
4. Re-key bidder number and press the green **Enter** button
5. Key in the new amount to be charged and press the green **Enter** button
6. At the **"Consumer Present"** prompt, press **Yes** or **No** as appropriate
7. The merchant receipt prints; obtain guest signature
8. At the **"Customer Copy"** prompt, press **Yes** or **No** as appropriate
9. Press the red **Cancel/Clear (X)** button to return to the main screen

See the Banking tab for instructions on submitting the reauthorized charge(s) to the bank.

Using an alternate credit card to resolve a decline

To resolve a decline using a different credit card, re-authorize the declined transaction using the **"REAUTH"** function as outlined above. Follow the instructions below to void the original transaction, and enter a new one using the alternate credit card. Finally, submit the new transaction to the bank as outlined in the Banking section.

To void the declined transaction:

1. From the main screen, press **F4** for menu
2. Select **Void**
3. Key in the bidder number and press the green **Enter** button
4. Press **Yes** to confirm the transaction to be voided
5. The merchant receipt prints
6. At the **"Customer Copy?"** prompt, press **Yes** or **No** as appropriate
7. Press the red **Cancel/Clear (X)** button to return to the main screen

To enter a new credit card transaction:

1. From the main screen, swipe the new credit card
2. Key in the bidder number and press Enter
3. Re-key the bidder number and press Enter
4. The merchant receipt prints; obtain guest signature
5. At the **"Customer Copy"** prompt, press **Yes** or **No** as appropriate

To enter new credit card information manually:

1. On the main screen, use the key pad to key in the full credit card number and press the green **Enter** button
2. Key in the four-digit expiration date in MMYY format and press the green **Enter** button
3. At the **"Card Present?"** prompt, select **Yes** or **No** as appropriate
4. Key in the bidder number and press the green **Enter** button
5. Re-key the bidder number and press the green **Enter** button
6. The merchant receipt prints; obtain guest signature

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7. At the **"Customer Copy"** prompt, press **Yes** or **No** as appropriate

See the Banking section for instructions on submitting a new transaction to the bank.

Warning: If you have resubmitted a decline and the charge was not approved, please wait 24 hours before trying again.

Note: After the authorization process for declines is completed and all declined transactions are resubmitted and/or voided, any additional charges can be processed on the Master terminal using the **F1 Cashiering** function as outlined on the Checkout tab.

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