

# FREQUENTLY ASKED QUESTIONS

## ***What does a "call message" mean?***

A "call message" is an alert from your customer's bank that additional steps should be taken to receive a valid authorization message. This requires a call to the voice authorization center. (See important contacts)

## ***When do I get paid for the transactions that I just entered?***

Typically, clients receive payment within three business days.

## ***Can I view my statement online?***

Yes, statements are available online via login. Please contact our customer service department for login information if you did not receive it upon account approval.

## ***What is a CVC, CVV2 or CID code?***

The CVC or CVV2 code is the three digits following the signature on the back of a Visa, MasterCard or Discover Card. AMEX CID code which is four numbers is located on the front of the card. This code provides an additional layer of fraud protection for card-not-present transactions.

## ***How often do I get a statement?***

All of our customers receive a statement each month. You should expect to receive your statement the first week of the month for the previous months processing activity.

## ***If I process cards other than Visa, Discover or MasterCard, who pays me?***

Additional card types such as American Express (AMEX) are paid by the respective card issuer. These types of cards will typically show as adjustments on your statement. AMEX cards will be deposited by AMEX.

## ***Why is Address Verification (AVS) important?***

AVS verifies a card holder's billing address information on mail order, telephone order or e-commerce transactions and provides a result code to the merchant that is separate from the authorization response code. If a fraudster has obtained a card number from a receipt or from a lost or stolen card they will not have the billing address or postal code and this can protect you as a merchant if you require AVS match on keyed transactions.

## ***What Is EMV?***

EMV technology comes from EMVCo, a standards organization created to facilitate worldwide interoperability and acceptance of secure payment transactions. Today there are EMV Specifications based on contact chip, contactless chip, common payment application, card personalization, and tokenization. For more information <https://www.emvco.com/>

