

How to disallow forced authorizations in Counterpoint

Summary:

How to disallow forced authorizations in Counterpoint

Preventing users from manually entering an authorization code, when credit cards are declined or otherwise unable to be authorized.

Cause:

When an authorization is sent to NCR Counterpoint Gateway or NCR Secure Pay, if the card is declined, or the authorization fails for some other reason, a dialogue box will be displayed to **'Force / Cancel / Retry'** the authorization.

For an authorized user, the purpose of this dialogue is to allow the user to call the processor when there is a problem during authorization and obtain a valid voice authorization number to enter in the dialogue box so that the ticket can be completed.

Frequently, this security authorization is used incorrectly by point of sale users and the process for obtaining a valid manual authorization is not obtained. A randomly entered number in this field such as '1234' for example, would allow the ticket to complete but could cause the settlement batch to fail or charge backs to occur on the unauthorized transaction. Additionally, processors are increasingly more likely to reject settlement batches including 'forced' transactions. This can result in additional efforts being required by the merchant to manually settle affected batches and in working with the processor to identify which transactions cannot be settled.

If batches are not settled in a timely manner, this can also result in

funds being lost by the merchant for unsettled transactions that fall outside any window of consideration for settlement as specified by the credit card processor.

Solution:

Counterpoint POS users assigned to a System security code that has the '**manually authorize credit cards**' option checked are able to Force authorizations through, if given the prompt, in the event of a failed authorization.

To prevent users assigned to a Security Code from being able to enter a 'Forced' code (manual or voice authorization):

Setup / System / Security Codes / Authorizations tab,
un-check: '**manually authorize credit cards**'.

**NOTE:* This setting is not related to the ability to manually enter card numbers.

Online URL: <https://counterpoint.knowledgebase.co/article.php?id=892>