ARU – Frequently Asked Questions

General

1. **How does an ARU transaction work?**
   For all ARU transactions, the merchant calls the ARU number, enters the transaction, receives an authorization number to write on the paper sales slip, takes a manual imprint, has the cardholder sign the sales slip, and submits the signed sales slip.

2. **What is the correct number to dial for ARU?**
   The merchant may use the ARU 1-888-999-8547 number to do all allowed transactions.

3. **What was the official release date for ARU?**
   ARU was released on Aug 11, 2006.

4. **What is the benefit to the AE in selling ARU?**
   The ARU product provides account executives with the ability to sign smaller merchants that they might not have been able to sign previously by providing a processing option that may be less costly than an equipment-driven processing option.

5. **What is the benefit to RBS WorldPay in offering ARU?**
   The ARU product enables RBS WorldPay to attract low volume merchants that cannot justify the cost of a terminal. A number of bank partners have requested ARU for their small merchants.

6. **Is ARU available to seasonal merchants?**
   Yes although it is not targeted specifically to those segments.

7. **Are high risk and special high risk merchants eligible for ARU processing?**
   Yes. Also pricing for ARU services does not change for these merchants.

8. **Was the decision to offer ARU to Regional Sales made in conjunction with the *Drive for 165* Campaign?**
   The release of the ARU product was coincidental to *Drive for 165*. The ARU product was released primarily in response to support our bank partners that have small merchants who cannot justify the cost pf a POS terminal.

Features and Functionality

9. **What card types does ARU support?**
   Visa, MasterCard, American Express, Discover and JCB may be processed using ARU. Other card types, PIN debit, EBT and Check may NOT be processed using ARU.

10. **Does ARU support stored value cards like MasterCard prepaid, signature debit cards or premium cards such as Visa Signature?**
    As long as the stored value, signature debit, or premium card is processed exactly like a standard Visa, MasterCard, Discover, JCB or American Express card, the ARU will support those card types.

11. **How do Amex and Discover work on the ARU?**
    AMEX and Discover transactions work on the ARU in the same manner as with a POS transaction. RBS WorldPay authorizes and Amexor Discover settles the transaction.

12. **Can AMEX and Discover dial into a separate number and how is that set up?**
    The merchant may use the 1-888-999-8547 number to do all allowed transactions including Amex and Discover.

    There are also separate dial in voice authorization numbers that dial directly to Amex and Discover available but these are not a part of the RBS WorldPay ARU product offering. Additional charges may apply to direct dialing outside of the ARU framework.

13. **For merchants processing Amex or Discover on ARU, how are voice operator referrals handled?**
    In most cases, merchants will be transferred to Customer Care who will instruct the merchant to contact Amex or Discover via the appropriate number. The voice operator number for Amex and Discover are included on the merchant's Help Desk sticker as well.

14. **What is the correct number to dial for ARU for an auth only or a ticket only transaction?**
    Merchants DO NOT have to use the Voice Auth (VA IVR) 1-888-999-8546 number for auth only transactions. The "8547" number can be used to process both auth only and ticket only transactions. An auth only transaction would be used in the event that a merchant needs to authorize but not charge a cardholder's account – for example in the case of making a reservation. A ticket only transaction could be completed using the authorization code provided or the merchant could cancel the original authorization and complete a single auth and capture transaction instead.

15. **Can an auth only for AMEX be run on the ARU?**
    Yes. All ARU supported card types can utilize the auth only functionality.

16. **Can a POS auth be processed as a ticket on ARU?**
    Yes. ARU has the capacity to do an offline transaction. Upon dialing 1-888-999-8547, select option 1. Enter MID, then select option 3 for ticket only.

17. **Is it possible to cancel a previous authorization?**
    The merchant may cancel a previous authorization as long as the auth and the cancel occur on the same day. At completion of the transaction, the system states that the authorization has been cancelled.

18. **Is it possible to cancel an authorization from a previous day?**
    The merchant will need to issue a return if the "cancellation" is not the same day as the original transaction.

19. **Is there a limit to the number of transactions that can be processed with an ARU account?**
    ARU is targeted to merchants with small transaction volumes. Monthly volumes should not exceed 150 transactions. Refer to the field calculator on MyRBSWorldPay to determine if ARU makes economic sense for the merchant.

20. **If a purchasing card is present, will the ARU prompt for customer reference number and tax?**
    No. Commercial Card and Purchase Card specific data is not prompted for nor transmitted by the ARU.

21. **What type of settlement does ARU support?**
    ARU is host capture. The ARU system posts transactions automatically.

22. **Can Voice over IP (VoIP), wireless or cordless phones be used with ARU?**
    VoIP, wireless and cordless phones are not recommended for use with the ARU. There is a potential for the cardholder's credit card number to be intercepted by a third party since these communication methods do not utilize encryption.

23. **Does the phone have to be analog for ARU?**
    No. Digital phones as well as analog phones work with ARU.

24. **Can the phone used with ARU be rotary?**
No. Touch tone phones are required when using the ARU service.

25. **Will a batch auth function be made available via ARU?**
Since ARU is ostensibly being sold to merchants who just do a few transactions a month, it is unlikely that batch auth functionality would ever be necessary enough to justify the development costs. If a merchant has multiple transactions and requires batch auth functionality, they need to utilize POS equipment; ARU would be the wrong product choice for such a merchant.

26. **Will CVV ever be added to the ARU prompts?**
There are no immediate plans to add this to the ARU. However, this will be considered for future enhancements.

27. **What happens on a Code 10 transaction?**
The call is routed to an RBS WorldPay representative who will most likely instigate a conference call with the appropriate Issuing Bank or Association.

Pricing and Commissions

28. **Will the pricing grid be updated to include this new service?**
The ARU service is listed on the pricing and commissions sheet.

29. **Are the fees for ARU set or are there options available?**
ARU fees are set. There are no options. The ARU discount rate is 3.90%, 4.00% and 4.50% for Qual, Mid-Qual and Non-Qual respectively. There is also a $10 monthly administrative fee.

30. **Will there always be an administrative fee?**
The administrative fee is mandatory.

31. **Will there be a monthly minimum fee?**
ARU does NOT have a monthly minimum fee.

32. **Can ARU merchants be set up on a Cost Plus basis?**
No. ARU merchants are set up on 3-Tier billing only. 4-Tier and Cost Plus pricing models are not available at this time.

33. **Will a set up fee be assessed for ARU? In what amount?**
There is no set up fee assessed for ARU.

34. **Will Voice Authorization fees be the same as for POS merchants?**
ARU pricing is entirely separate from IVR pricing. There are no voice authorization fees for ARU, just the discount rate and administrative fee.

35. **Do AMEX and Discover transactions have additional costs over and above the ARU costs?**
There are no additional fees from RBS WorldPay to process Amex and Discover via ARU. Standard settlement charges from Amex and Discover will be charged to the merchant as they are normally.

36. **What is the commission to the AE?**
The AE makes a flat commission on the sale. Commission varies by sales channel.

37. **Are residuals paid on ARU?**
Yes. Standard residuals are paid. Lead program rules apply as normal.

38. **Is the referral incentive available to RBS employees who refer ARU merchants?**
No.

Merchant Setup

39. How is an ARU merchant set up?
ARU is a terminal type in OLA that may be chosen. Pricing information including discount rates, mandatory admin fee and the correct contract #10087 must be entered for the order to process properly.

40. How is a request for service to be handled?
All requests for ARU service result in an order being keyed into the OLA.

41. Can existing POS merchants be converted to ARU?
Existing merchants should only be converted to ARU from a POS terminal in the event that they are an at risk account. Use the field calculator on MyRBSWorldPay to determine if ARU makes economic sense for the merchant.

42. How is a POS merchant converted to an ARU merchant, if necessary?
In the unlikely event that a merchant would convert from POS to ARU, the merchant would sign new paperwork authorizing ARU services and fees and the POS would be deactivated. In the case of existing merchants, ARU has its own rate structure and requires manually changing CIS to set the ARU rates.

43. Can a merchant set up a POS and ARU at the same location?
No. There would be no reason to charge the merchant for ARU services if they have a POS at the same location.

44. How would you set up a merchant location for ARU if other locations are using POS?
In the unlikely event that a customer would have some locations utilizing ARU and other locations utilizing a POS, the ARU location will be set up in OLA under the POS pricing. The ARU terminal ID will need to be manually changed to ARU pricing in CIS after the terminal is set up.

45. Would having multiple processing types including ARU force a customer to maintain multiple billing structures?
Yes.

46. When an ARU merchant leaves another processor for RBS WorldPay is it considered a rewrite or a new customer in AIM ?
Whether an ARU merchant is considered a rewrite or a new customer in AIM would depend on that merchant's ability to provide statements based on the URT grid requirements. For a merchant type where statements are required, they would be considered a rewrite if statements were available and new if statements were not available. In most cases, it is expected that the ARU merchant will not be able to supply merchant statements.

47. Does the merchant have a choice of imprinters to choose from?
No. A standard imprinter should be used with ARU.

48. Can ARU be set up as a terminal type under a single merchant ID if it is being used for back up only?
ARU should not be used as a back up product. The IVR service is available for backup.

49. What are the parameters under which ARU is being set up as a backup only? Is there special pricing? What are the requirements or usage parameters?
ARU should not be used as a backup service. The IVR system is a separate system with its own rate structure. The IVR service should be used for backup in the event a POS terminal can not be used.

Installation and Use: Processes and Procedures

50. **Will ARU operator-assisted authorizations follow the same processing criteria as a terminal point-of-sale (POS) merchant who requires a ticket to get paid?**
    Yes.

51. **Will the transaction appear in history and in RTI as a ticket (CTKT) or as an auth/capture sale (CSAL)?**
    It should appear as an auth/capture sale (CSAL).

52. **Will ARU merchants use standard sales drafts?**
    ARU merchants should utilize standard sales drafts.

53. **Will AEs be able to install ARU locations without a certification?**
    Yes. Special certification is NOT required for ARU installations.

54. **Can the call waiting bypass code be used when dialing 1-888-999-8547?**
    The call waiting bypass code is POS specific and does not apply to ARU.

55. **How should calls to Central Install (CI) requesting ARU setups be handled if the merchant has not received their welcome kit?**
    CI should install the merchant with or without the Welcome Kit. CI should make certain that the merchant is sent the appropriate Welcome materials.

56. **How are AEs being trained on the need for a manual imprinter?**
    All information provided to sales indicates that a manual imprinter is required.

57. **Does it indicate in the merchant Welcome Kit that a manual imprinter is required?**
    Currently it does not indicate in the Welcome Kit that a manual imprinter is required. However, the card associations always require the merchant to imprint the card and provide a receipt to the cardholder for all transactions. Therefore, a manual card imprinter is necessary. The next version of the Quick Reference Guide will include this information when it is re-printed.

58. **Is there a custom Welcome Kit for ARU merchants?**
    Yes. ARU merchants are sent the standard Welcome Letter, a test card, an ARU-specific Quick Reference Guide (QRG) and ARU-specific Help Desk stickers.

59. **How should installation/training be handled in the event that the merchant has only one phone line?**
    Ask the merchant to speak to Central Install via a cell phone and perform the ARU transactions over a land line.

60. **Why doesn't CIS use a specialized symbol in the explorer tree to indicate a unique form of acceptance?**
    The ARU solution is expected to be a relatively rare product choice and is indicated in CIS by the terminal type.

61. **When an ARU transaction is cancelled, why does it not show up in RTI as a cancelled transaction (in real time)?**
    The original authorization and subsequent cancellation are reconciled at the end of the day so reporting on the cancellation will not be available until the next day in the Report Viewer, Voice Auth Log.

Competition

62. Is the ARU pricing offered by RBS WorldPau competitive?
The ARU specific pricing offered by RBS WorldPay is very competitive. Many processors charge merchants monthly minimums and higher discount rates.

63. How many processors offer ARU as a processing option?
Nearly all competitors have an ARU option including Global Payments, First Data, Bank of America and Retriever.