



## Force Post Disablement on Moneris® Gateway

Force post is a transaction-processing feature that allows a merchant to process a transaction when a connection to the Moneris host is not available, without obtaining an authorization from the issuing bank at the time the merchant submits the transaction.

Due to the high-risk nature of this transaction type and susceptibility to fraud, some payment networks no longer support force post. Visa mandated that acquirers implement controls to govern the use of force post by January 2019.

To help reduce incidence of chargebacks, force post is disabled by default on all Gateway accounts.

### What does this mean?

As of **November 11, 2019**, merchants are required to contact Moneris and undergo a risk assessment, in order to conduct a force post transaction or enable the function for use within a specified period.

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## FAQ

### When should a merchant use force post?

A merchant should only use force post in the event of downtime (e.g., during an internet or power outage) or upon request by the card issuer to capture a voice authorization.

In situations other than downtime usage, a merchant should perform a standard capture and completion on the cardholder's pre-authorization instead of using force post.

### What will be the new procedure for conducting a force post transaction?

As of **November 11, 2019**, merchants who need to force-post during downtime must first contact the Moneris Voice Authorization line at 1-866-802-2637 to retrieve an authorization code. Merchants will then need to contact the Service Centre so that an agent can assess the transaction and, if approved, temporarily enable force post on the merchant's account.

### How can fraudsters exploit the force post function?

Force post can be exploited by fraudsters in different ways:

- Filing a chargeback on the original sale and falsely claiming it as an unauthorized purchase
- Forging invalid authorization codes to enter into the POS
- Using stolen cards to make purchases that may be charged back by the original cardholder

### What are the potential chargeback ramifications of force post transactions?

Since the transaction does not require cardholder authorization, merchants bear liability for all chargebacks resulting from force post transactions.

Questions? Contact the Moneris Service Centre at 1-866-319-7450 (toll-free)