# Moneris ®/MD

# ISO Partner
# Guide

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# Step into success as a Moneris ISO.

**Ready to unlock your business? Moneris has you covered with everything you need to get started.**

This guide is a valuable resource for those aspiring to become successful Moneris ISOs. It provides comprehensive information about our program, including details on pre-sales and post-sales support, available tools, reporting capabilities, revenue sharing, and more. We are committed to equipping our ISOs with the knowledge and resources they need to thrive in their partnership with Moneris.
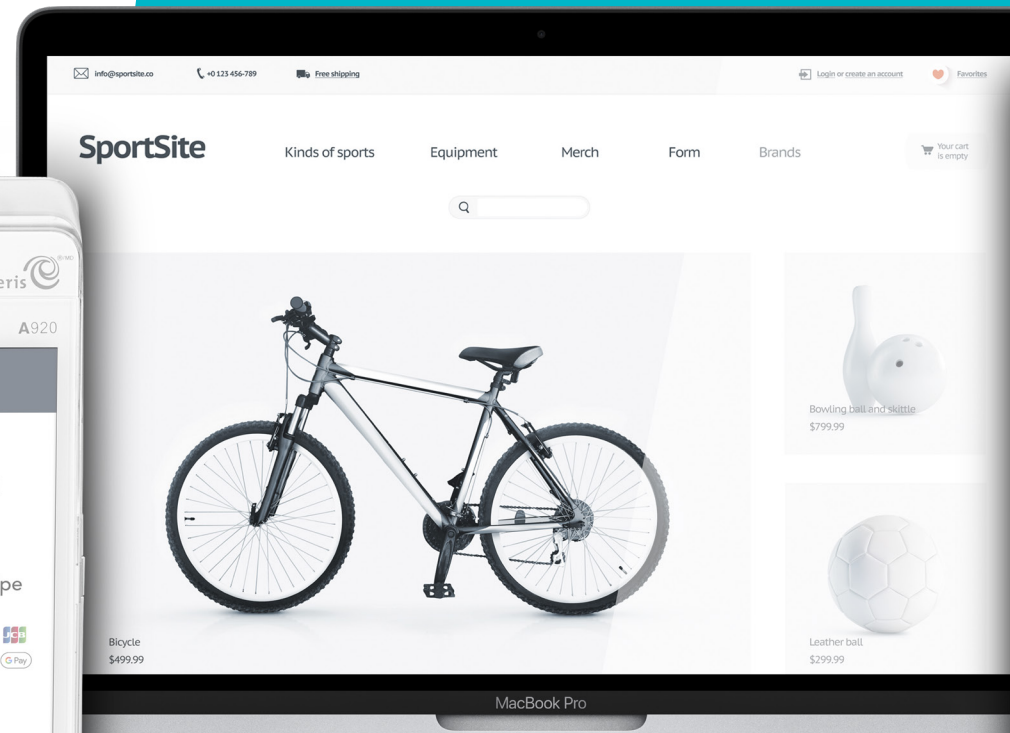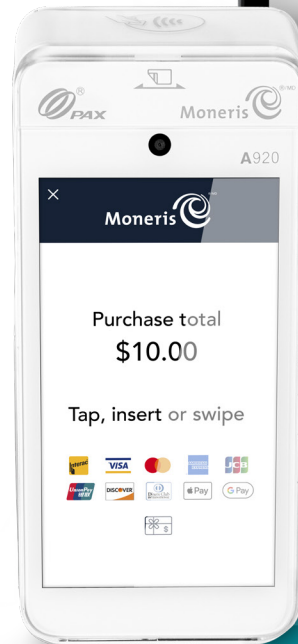
# Moneris, the proud partner of Canadian business.

Moneris is more than a payment processing company; we're the proud partner of Canadian business, on a mission to provide tailored payment processing solutions that work for every merchant. Our keen focus on partnerships ensures that we're always striving for new ways to meet the evolving needs of both wholesale and retail customers. As a joint venture created by RBC and BMO, we've served over 325,000 businesses across Canada, ranging from local establishments to large-scale chains. Moneris helps elevate the businesses that drive our communities' success regardless of size or industry.

# Realize your business potential with Moneris by your side.

At Moneris, we believe in a collaborative approach. Our discovery sessions allow us to delve into your business needs, goals, and requirements. By understanding your unique challenges and objectives, we can tailor our solutions to serve your specific needs. Together, we'll explore the best strategies to maximize your business potential.

## Support/Training:

Your success is our priority, including ensuring your end merchants and team are well-supported. Our dedicated support and training teams are available to assist you with any questions or concerns you may have. We offer training program tailored to your specific needs. ISOs can choose from a range of resources, including training videos, interactive sessions, and reference documents, allowing you to design a training program that suits your agents and team best. The level of customization empowers ISOs to shape their training initiatives for optimal results, ensuring their teams are well-equipped with the knowledge and skills needed to ensure a seamless experience for all parties involved.

## Adjudication/Liability:

In the rare instance of any discrepancies or issues, our adjudication process is in place to resolve them promptly, providing fair and efficient resolutions to maintain trust and uphold our commitment to your business's success.

Moneris has two types of ISO models, one which we refer to as a "Wholesale ISO" and the other being a "Retail ISO". These two models have uniquely different adjudication requirements. Choose the approach that fits your needs, with Moneris either taking on adjudication or providing expert oversight and guidance to help you do it yourself.
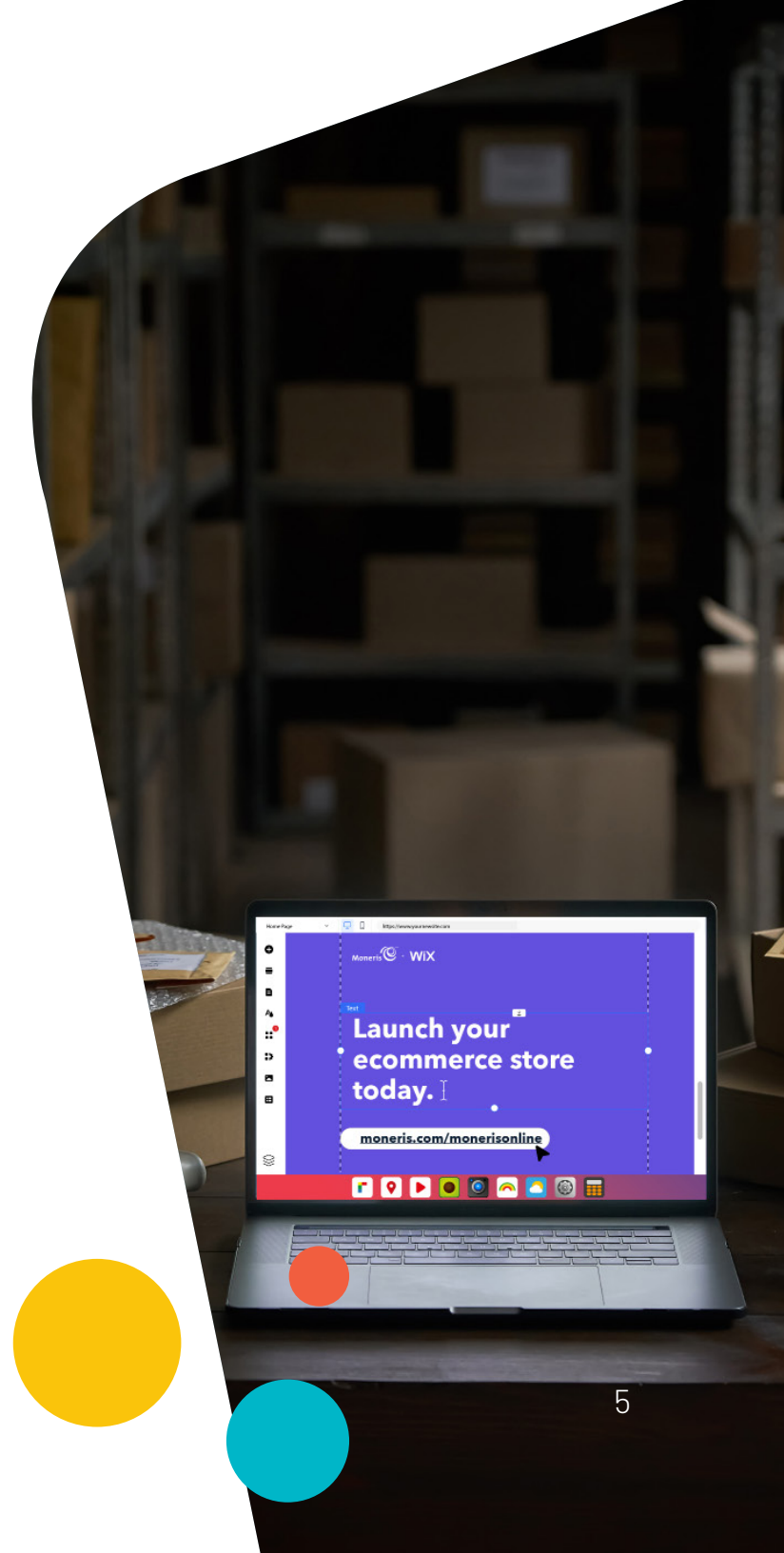
## Boarding:

We offer flexible and streamlined boarding options to suit your preferences. Our onboarding process is designed to be efficient, minimizing disruption to your operations. We work closely with you to ensure a smooth transition, providing guidance and support every step of the way.

## Option 1: Moneris to Perform Adjudication

For the Retail ISO model, Moneris takes the responsibility of performing the adjudication process. Our experienced team will diligently review and resolve disputes, striving for fair outcomes for all parties involved. By entrusting Moneris with the adjudication process, you can focus on your core business activities while we handle this critical aspect with the utmost professionalism.

## Option 2: ISO to Perform with Moneris Oversight

For those who prefer to handle the adjudication process themselves, under the Wholesale ISO model, we provide the option to perform adjudication under Moneris oversight. This approach allows an ISO to maintain control over the process while benefiting from Moneris' expertise and guidance. We will provide comprehensive oversight, ensuring that the adjudication aligns with Moneris' credit and adjudication policies and procedures.

### Settlement:

We understand the importance of timely and accurate settlements. Our settlement process ensures that your merchants receive your funds promptly and securely. Merchants banking with RBC can access settled funds 7 days a week. We provide transparent reporting and a clear breakdown of their settlements, empowering them with the insights they need to manage their finances effectively.

### Reporting:

Data-driven decision-making is crucial for a business' growth. Our robust reporting capabilities provide your merchants with detailed insights into their transaction data, sales performance, and customer trends. They can access comprehensive reports and analytics through our user-friendly platform to better understand their business and make informed decisions.

### Revenue Share Reports:

Moneris offers comprehensive reporting solutions tailored to your unique needs. Access full portfolio data, and agent-level reporting to help you make sense of your revenue. Gain valuable insights into your merchant & agent financial performance and data to help refine your strategy.
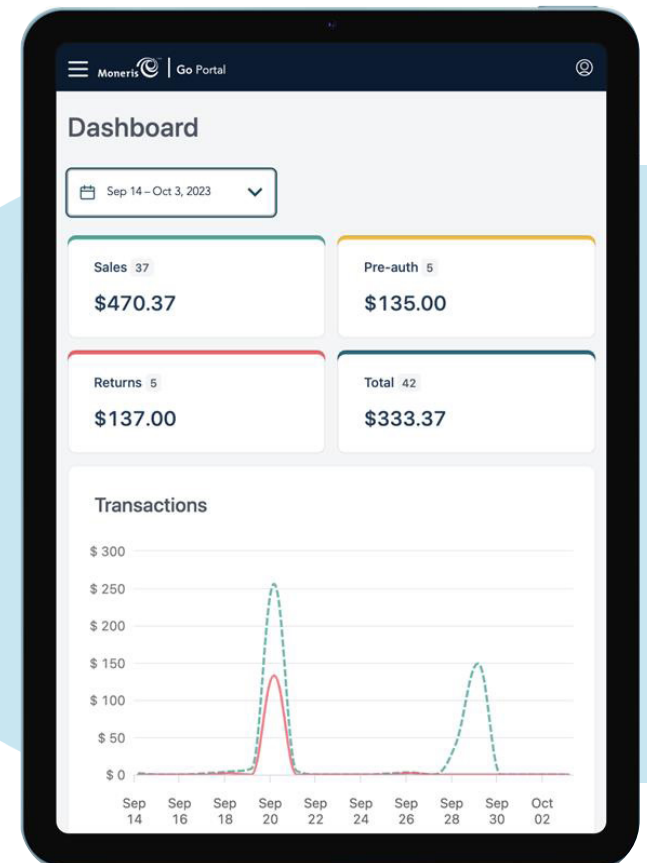
# Moneris creates custom proposals to help put you on the right path.

We offer comprehensive proposals tailored to your specific business needs. Our team will work closely with you to understand your requirements and develop a customized proposal that outlines the optimal solutions and services we can provide. We aim to deliver a proposal that aligns with your goals, ensuring a mutually beneficial partnership.

**Contract:**

Our partnership is built on trust and transparency. We provide clear and concise contracts that outline the terms and conditions of our agreement. Our contracts are designed to foster a strong and collaborative relationship between Moneris and your business.

# The onboarding made simple

Experience smooth onboarding with Moneris, providing streamlined solutions for a hassle-free setup process.

# Moneris is here to support your success every step of the way.

At Moneris, we value our ISO partners and understand the importance of providing support to help achieve your success. As an ISO, you will have access to a team that is dedicated to supporting Moneris' ISOs and committed to assisting you every step of the way. Our goal is to provide you with the resources and guidance needed to thrive, whether you prefer to be front-line to the merchant or would rather us take the reins.

## Customized Support Options:

Whether you need in-depth guidance or minimal intervention, our support services are designed to adapt to your preferences so you receive the right level of support just as you need it.

## Custom Business Email:

As an ISO partnering with Moneris, you'll be provided with a customized business email to streamline support interactions. This dedicated email address is not open to merchants rather it serves as a channel for ISOs to receive assistance and support directly from Moneris for an efficient communication process.

## Training and Train-the-Trainer Programs:

We offer comprehensive training programs to equip ISOs with the knowledge and skills necessary to excel. Our train-the-trainer option allows you to cascade training within your organization, ensuring consistent and effective knowledge transfer. Or you can opt to have Moneris train your team directly. We are here to support you and your team as you navigate the intricacies of payment processing.

## Moneris 24/7/365 Call Centre:

Our commitment to exceptional customer service extends to both ISOs and merchants. Should your organization require it, we provide a 24/7/365 call centre staffed by knowledgeable professionals who are ready to assist with any inquiries or issues. This round-the-clock support ensures that merchants receive the assistance they need at any time, enhancing their satisfaction and loyalty.

## Merchant Direct or SFTP (Self-Serve):

Whether your end merchants prefer to utilize the Merchant Direct portal or utilize Secure File Transfer Protocol (SFTP), we offer convenient and secure self-serve options that streamline your operations and improve efficiency. SFTP can also be leveraged for wholesale, allowing ISOs to generate end merchant statements.

# Optimize earnings with Moneris' custom revenue share models, designed to help you better achieve your financial goals.

At Moneris, we understand the importance of a revenue share model that is tailored to meet your unique business needs. We offer flexible options to help you maximize your earnings and achieve your financial goals.

## Buy Rate/Revenue Share:

Our customized revenue share model allows you to negotiate the buy rate and revenue share that best suits your business objectives. We work closely with you to define the pricing structure that aligns with your profitability goals, ensuring that you have control over your revenue streams.

## Monthly Revenue Share:

To ensure consistent and predictable earnings, our revenue share model operates monthly. You can rely on regular revenue disbursements for better financial planning and stability. Our transparent approach ensures that you have a clear understanding of your revenue share and can make informed business decisions.

## Support of Agent Segregation:

We recognize that agent segregation is a crucial aspect of revenue management for ISOs. Our system supports the segregation of agents, enabling you to track and manage revenues for each agent individually. This feature provides you with clear visibility into your revenue streams, facilitating accurate reporting and financial analysis.

## Sample Reports available upon request

As part of our commitment to transparency, we provide sample reports that showcase the detailed insights and analytics available to you. These reports demonstrate the depth of information you can access to track your revenue share, monitor performance, and make data-driven decisions. By leveraging our reporting capabilities, you gain valuable insights into your business's financial performance and can identify areas for growth and optimization.

# Moneris provides the tools that make it easier to process transactions, now and in the future.

Whether a business is in-store, online, or both, Moneris has it covered with a full suite of unified payment solutions, 24/7 support, and on-site field services. Because payment processing isn't simply about powering businesses to accept payments. It's about empowering business owners with the tools to run their businesses smoothly and efficiently so they can focus on what really matters.

## Go Portal

The Moneris Go Portal is a powerful application that serves as a standalone product while complementing Moneris Go terminal users. With the Go Portal, your end merchants can access a variety of features and functionalities from anywhere, simply by logging in at www.monerisgo.com. Here's what merchants can do with the Go Portal:

## Virtual Terminal and Payment Request

The Go portal offers a Virtual Terminal feature, allowing your end merchants to accept payments through various channels, such as phone or mail orders. Additionally, your end merchants can leverage the Payment Request feature to streamline customer payment collection, enhancing convenience and efficiency.

## Access Reports

Seamlessly access your reports, providing your end merchant with valuable data and analytics to monitor your business performance. Gain insights into sales trends, transaction volumes, and other key metrics that empower informed decision-making.

## Retail vs. Wholesale Access to Go Portal

ISOs end merchants enjoy access to the Go Portal, empowering their end merchants to efficiently manage their transactions and business activities. In the case of wholesale ISOs, they have direct access to the Go Portal, enabling them to oversee and manage transactions, accounts, and operations with ease.

## Manage User Permissions

Take control of user permissions, allowing your merchants to assign specific roles and access levels to your team members. Customize user permissions to ensure the right level of access for each member, enhancing security and streamlining operations.

# Moneris provides the tools that make it easier to process transactions, now and in the future.

## Merchant Direct

Merchant Direct is your end merchants go-to platform for efficient transaction reporting and managing your end merchant's Moneris account online. For Retail ISOs, the end merchant will receive access whereas with wholesale, the ISO will have direct access. Here's what your end merchants can expect from Merchant Direct:

## Dispute Management

Effectively manage disputes with ease through the platform. Access tools and resources to handle chargebacks and resolve issues efficiently, ensuring a seamless customer experience.

## Statement Access

Retrieve and access your statements conveniently through Merchant Direct. Stay up to date with your end merchants transaction details and financial records, simplifying reconciliation and financial reporting processes.

## Integrations

Moneris proudly offers a diverse selection of over 1,000 integrations, enabling businesses to seamlessly connect their payment solutions with a wide range of software and services. With our app-to-app integration capabilities, businesses can effortlessly link their applications, ensuring a smooth flow of data and transactions, ultimately enhancing efficiency and customer experience.
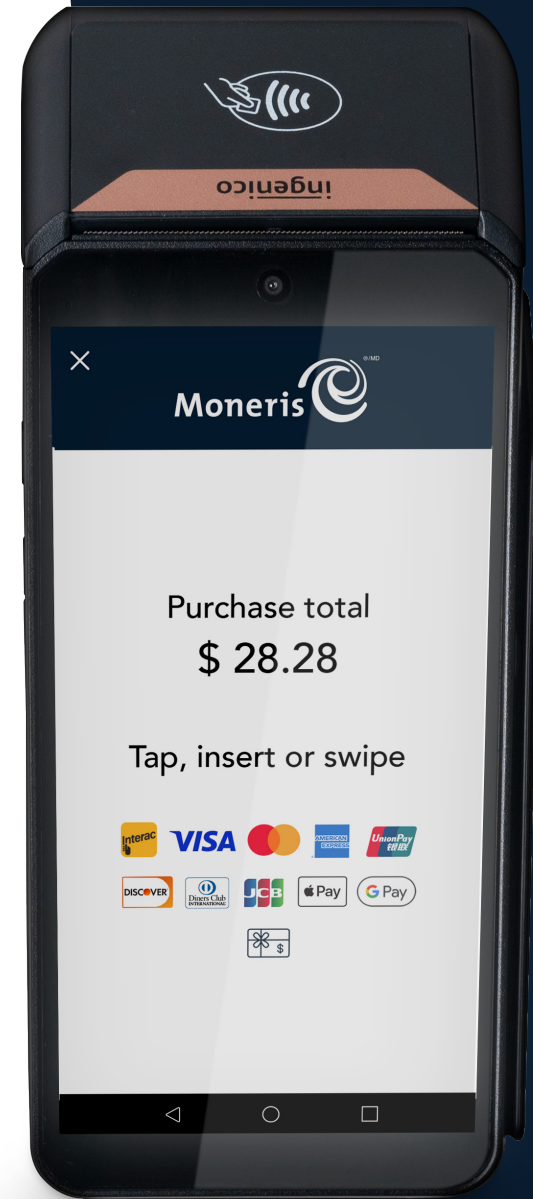
# Securing Payments

## Card-Present Module

The Moneris Gateway includes a Card-Present module, allowing merchants to process face-to-face electronic transactions. This module enables you to accept payments in person, providing a comprehensive payment solution for card-not-present and card-present transactions.

## 3-D Secure 2.0 (3DS 2.0)

Building upon the foundation of 3DS 1.0, 3DS 2.0 is an enhanced industry standard that utilizes more data to authenticate a cardholder's identity. This includes factors like typical purchase behaviour, biometrics, and one-time passwords. By leveraging these advanced authentication methods in real-time, 3DS 2.0 significantly reduces fraud-related chargebacks, providing a higher level of security for your business and customers.

## Point-to-Point Encryption (P2PE)

Our P2PE solution offers end-to-end encryption, ensuring that payment data remains secure throughout the transaction process. It is currently available on our Verifone P400 POSPad solution. Recognized by the PCI Security Standards Council, our fully certified application and solution provide several key benefits. These include device security, with certified devices capable of detecting tampering or malicious activity and deactivating themselves to prevent breaches. Our solution also offers a chain of custody tracking, strict controls for key injection, and significantly reduced PCI assessments for eligible merchants, streamlining your compliance requirements.

# Go beyond payments with Moneris value-added services.

At Moneris, we go beyond payment processing to offer a range of value-added services that help businesses protect against fraud, streamline operations, and enhance customer experiences. Discover our value-added services designed to provide you with added security and efficiency.

## Batch Upload

The Moneris Gateway Batch File upload option is ideal when real-time authorization is not required but multiple sets of data need to be sent to the Moneris Gateway. With batch upload, merchants can easily create batch files in spreadsheet or database programs and save them in a CSV format or send them via XML. All batch files are securely transferred to Moneris' servers using the industry-standard Secure File Transfer Protocol (SFTP). This seamless and secure process enables merchants to process multiple transactions efficiently, reducing manual effort and ensuring data security.

## Vault

The Moneris Gateway Vault offers a secure storage solution for tokens created by merchants. By utilizing the Vault, merchants can safely store tokens without having direct access to cardholder data, enhancing security and meeting compliance requirements. Vault tokens can be utilized for various merchant functions, including recurring transactions and repeat customer transactions. This feature streamlines payment processes, reduces the risk of data breaches, and provides a convenient and secure method for managing customer data.
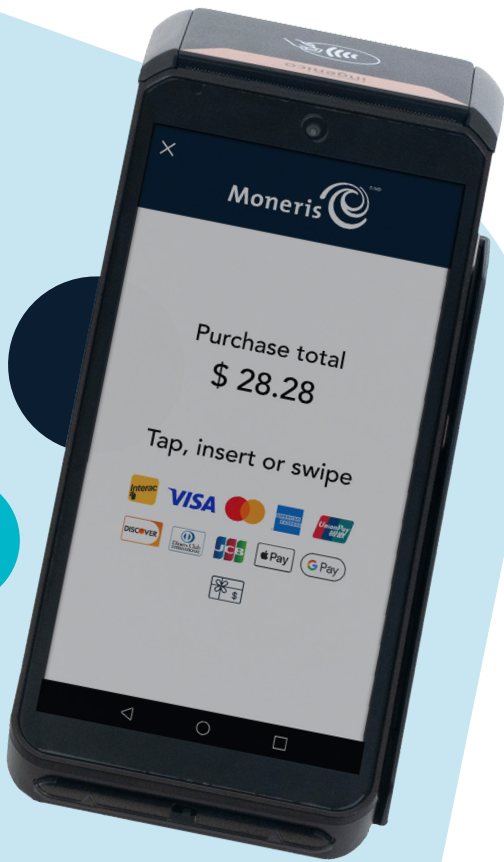
# Automatic Card Updater

Visa Account Updater (VAU) and MasterCard Automatic Billing Updater (ABU) enable the electronic exchange of cardholder account information among participating card issuers, payment processors, and merchants who accept account-on-file transactions. Through the Automatic Card Updater process supported by Moneris, participating merchants can request updated card numbers for various scenarios, including:

### Lost, Stolen, or Damaged Cards

When a card is reported as lost, stolen, or damaged, merchants can utilize the Automatic Card Updater to obtain the updated card number, ensuring uninterrupted service for the cardholder.

### VISA real-time payments

VISA's real-time payment solutions provides merchants with swift and secure payment processing, enabling businesses to access funds in real-time, enhancing cash flow management, and delivering a superior payment experience.

### Card Replacement

During the usual three-year replacement cycle, cards are often reissued. The Automatic Card Updater facilitates the retrieval of updated card numbers for these replacement cards, allowing merchants to maintain a seamless customer payment experience.

### VISA Installments

VISA's instalment options allow customers the flexibility to pay for purchases in convenient installments. This solution can help businesses increase their average transaction value and drive revenue growth, making Visa instalments an asset for ISOs.

### Portfolio Flips and Reissuing

In cases where an issuer switches brands or entire product lines are reissued, the Automatic Card Updater ensures that merchants receive the updated card numbers to prevent any disruptions in payment processing.

# Trust Moneris as your ISO partner, offering outstanding security and reliability to support your payment needs.

With our comprehensive range of products and access to over 1,000 integrations, Moneris can help your business gain a competitive advantage in the market. As an ISO 22301:2019 certified company, we prioritize high security and reliability standards so you can trust Moneris to handle your payment processing needs with care and professionalism. Our dedicated field services team is here to assist you every step of the way, ensuring that your operations run smoothly and seamlessly.

# Reference links

**Moneris Gateway**

https://www.moneris.com/en/support/devices/moneris-gateway#UserGuides

**Moneris Go Portal**

https://www.moneris.com/en/support/moneris-go/moneris-go-portal

**Moneris Go**

https://www.moneris.com/en/solutions/terminals/moneris-go

**Moneris POS Terminals**

https://www.moneris.com/en/solutions/terminals/pos

**Unattended Payment Solutions**

https://www.moneris.com/en/solutions/terminals/unattended

**Moneris Data Services**

https://www.moneris.com/en/services/data-services

**Moneris Field Services**

https://www.moneris.com/en/services/moneris-field-services

**Moneris Support**

https://www.moneris.com/en/support

# The next step

Ready to begin your journey as a Moneris ISO?

Contact us at **IsoTeam@moneris.com** and our dedicated team will be in touch to help put you on your path to success.