

PCCharge Payment Server

Electronic Payment Processing Software Setup Guide and User's Manual



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Notice

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Introduction

Congratulations on the purchase of **PCCharge Payment Server**--the most advanced solution in the industry for processing credit cards on your PC. This software provides you with a fast, reliable way to process a variety of transaction types in an easy to use Windows environment. This manual prepares you with the detailed information that you will need to configure your new software and use it to its fullest extent.

Please direct any comments or suggestions regarding your **PCCharge** documentation to pccharge_manuals@verifone.com. Please note that this address should not be considered as a source for technical support. Any such requests should be directed to the normal support channels.

Using This Manual

As you use this manual, you'll come across the following text boxes. These are meant to draw your attention to certain concepts, and are easily identifiable by their icons.



Simple Explanation: The simple explanations found in the **PCCharge** manual will provide you with an easy-to-digest summary of the information in that section. If you want to get through the manual as quickly and easily as possible, pay special attention to the simple explanations.



Note: A note is important information that either helps to explain a concept or draws attention to ideas that should be kept in mind. We recommend that you carefully review the notes you encounter.



WARNING: We **HIGHLY** recommend that you read **ALL** warnings in the sections of the manual that you read. These warnings will help to prevent serious issues from occurring.



Technical Details: These technical details give more in-depth explanations of concepts described in this manual. These extra bits of information are often useful, but are not necessarily pertinent to all users.

PCCharge Appendices

PCCharge includes some extra documentation that isn't found in this manual. This documentation, the **PCCharge Appendices**, contains specific information on the various payment processing companies. You'll need to refer to this information as you use the **PCCharge** manual. We recommend that you print out those sections related to your payment processing company.

To access the **PCCharge Appendices**, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Payment Server**, then **PCCharge Payment Server Appendices**.

Important Security Notice



Simple Explanation: In June 2001, Visa mandated its Cardholder Information Security Program (CISP). This program is a standard for securing cardholder data, wherever it is located. Visa states that CISP compliance is required of all entities that store, process, or transmit Visa cardholder data. This includes merchants who use **PCCharge** to process transactions. The Payment Card Industry (PCI) Security Standards Council is an open global forum for the ongoing development, enhancement, storage, dissemination and implementation of security standards for account data protection. PCI offers a single approach to safeguarding sensitive data for all card brands. The information given in this section explains how PCI/CISP may affect your business.

PCI Requirements

In order for you to protect yourself, you must comply with the twelve basic PCI requirements listed below. These are the most current requirements as of the printing of this manual, but we recommend that you contact the PCI Security Standards Council or visit their website (<http://www.pcisecuritystandards.org>) for the most up-to-date requirements.

1. Install and maintain a working firewall to protect data
2. Keep security patches up-to-date and do not use vendor-supplied defaults for system passwords and other security parameters
3. Protect stored data
4. Encrypt data sent across public networks
5. Use and regularly update anti-virus software
6. Develop and maintain secure systems and applications
7. Restrict access to cardholder data by business need-to-know
8. Assign a unique ID to each person with computer access
9. Restrict physical access to cardholder data
10. Track and monitor all access to network resources and cardholder data
11. Regularly test security systems and processes
12. Maintain a policy that addresses information security

In addition to these requirements, PCI also provides sub-requirements to which merchants must adhere. We recommend that you contact the PCI Security Standards Council or visit their website (<http://www.pcisecuritystandards.org>) to learn more about PCI requirements and compliance.

Merchant Responsibility



WARNING: Although VeriFone, Inc. has designed **PCCharge** to properly secure credit card cardholder information according to PCI guidelines, *it is ultimately the merchant's responsibility to secure the system on which PCCharge resides and the environment in which it is used.*

The following guidelines should be implemented in your payment processing environment. This information will help you to protect all areas (the network, individual PCs, laptops, servers, databases, backup data, logs, etc.) that store or transmit cardholder data.

Data Protection Guidelines

Although the following information will help you to comply with PCI Security Standards (PCI), it is important to visit the organization's website (<http://www.pcisecuritystandards.org>) to review the most up-to-date information available. **PCCharge**, when implemented according to PCI guidelines (and when implemented into a secure environment), will not keep a merchant from being PCI compliant.

1. **PCCharge** does NOT store credit card magnetic stripe data (track I/II data), so this is not an issue that would endanger a merchant's PCI compliance.
2. **PCCharge** does NOT store credit card CVV2/CVC2/CID data (the verification number that appears on the front or back of the credit card), so this is not an issue that would endanger a merchant's PCI compliance.
3. **PCCharge** stores credit card numbers (Primary Account Number) and expiration dates. However, this data is encrypted per a PCI accepted method. Therefore, this is not an issue that would endanger a merchant's PCI compliance.
4. If the computer running **PCCharge** is on a network that has any kind of an Internet connection, a firewall must be used on that network. Even if a firewall is already in place, ensure that all patches have been installed. Industry standards should be followed for strengthening the firewall prior to processing financial transactions. Perimeter scans and intrusion detection are recommended.
5. Printed material documenting sensitive merchant information (Merchant ID, Terminal ID, etc.) should be safeguarded.
6. Keep software up to date, including (but not limited to): operating systems, e-mail programs, and Internet browsers. For example, Microsoft security updates and patches can be downloaded by visiting <http://www.microsoft.com>.
7. Use appropriate facility entry controls to limit physical access to systems that store or process cardholder data. Visa recommends the use of complex passwords to facilitate a secure environment. Complex passwords are longer than 6 characters and use a combination of alphanumeric and non-alphanumeric characters. **PCCharge** provides users with the ability to use usernames and passwords.
8. **PCCharge** allows users to purge (delete) transactions from their **PCCharge** databases that are older than a configurable amount. The default value is 2556 days (7 years). You should change this value according to your business's requirements. Some possible variables that would affect this value include:
 - Your merchant service provider's regulations
 - Your accountant's advice
 - Your local laws

PCI Implementation Documentation

In addition to the Data Protection Guidelines, it is important that merchants review the information that is on (<http://www.pcisecuritystandards.org>) and/or contact the organization directly for more information regarding PCI/CISP compliance.

Why Comply with PCI Data Standard?

If a merchant or service provider refuses to participate in CISP, Visa may impose a fine on the responsible Visa Member. Ultimately, merchants and their service providers must meet the CISP requirements to continue to accept Visa Payment products. The following information was taken from Visa's website (<http://www.visa.com/cisp>) on October 23, 2006:

By complying with the PCI Data Security Standard, Visa members, merchants, and service providers not only meet their obligations to the payment system, but also build a culture of security that benefits everyone.


Benefits of compliance	
Everyone	<ul style="list-style-type: none">• Limited risk• More confidence in the payment industry
Member	<ul style="list-style-type: none">• Protected reputation
Merchant and Service Provider	<ul style="list-style-type: none">• Competitive edge gained• Increased revenue and improved bottom line• Positive image maintained• Customers are protected
Industry	<ul style="list-style-type: none">• "Good security neighbors" encouraged
Consumer	<ul style="list-style-type: none">• Information is safeguarded• Identity theft prevention

PCI/CISP compliance penalties

Failure to comply with PCI/CISP standards or to rectify a security issue may result in:

- Fines
- Restrictions on the merchant; or
- Permanent prohibition of the merchant or service provider's participation in Visa programs.

More Information

	<p>Note: VeriFone, Inc. highly recommends that you contact whoever set up your ability to process transactions and find out exactly what they mandate and/or recommend. Doing so may help merchants protect themselves from fines and fraud. For more information related to security, visit:</p> <ul style="list-style-type: none">• http://www.pcisecuritystandards.org• http://www.visa.com/cisp• http://www.sans.org/resources• http://www.microsoft.com/security/default.asp• https://sdp.mastercardintl.com/
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System Requirements

YOU MUST HAVE THE FOLLOWING:

- PC with Windows Vista Business Edition (32-bit), Windows XP Professional Edition, Windows 2003 Enterprise Edition, or Windows 2000
- 256 MB minimum of RAM, 512 MB preferred
- 50 MB of available hard-disk space, 100 MB recommended
- An Internet connection OR a Hayes compatible modem (capable of 1200 baud or less) and an analog phone line
- CD-ROM drive
- 600 MHz or higher processor
- Latest Microsoft service pack updates installed
- Merchant Account with a **PCCharge**-certified processor
- Latest version of Microsoft's Internet Explorer (version 6 or later)



Technical Details: We require that you install the latest version of Microsoft's Internet Explorer no matter how you connect to your processor. Some processors require Internet Explorer version 6 or later to be installed in order to process transactions. Internet Explorer is more than just an Internet browser; it actually upgrades your operating system.

THE FOLLOWING ARE OPTIONAL:

- Track I & II reader
- Check Reader/Scanner
- Debit Card PIN pad
- Windows compatible receipt printer

Upgrade Preparation



Note: The following section pertains only to those users who are upgrading their existing copy of **PCCharge**. If you are installing **PCCharge** for the first time, you can skip ahead to the section **Installation** (see page 19).

The following instructions must be followed **PRIOR** to upgrading your existing version of **PCCharge Payment Server**. We recommend that you work with whoever generally uses or originally installed **PCCharge**. Make a check next to each step after its completion.



WARNING: Failure to observe proper upgrade procedure may result in loss of data and/or program functionality.

- ___ 1. If you are using any sort of point of sale (POS) software in combination with **PCCharge**, check with that software's manufacturer to make sure it's compatible with the version of **PCCharge** to which you are upgrading.
- ___ 2. Review the section **System Requirements** to make sure that your system meets the requirements of **PCCharge** (see page 14). The system requirements may have changed since you last installed **PCCharge**.
- ___ 3. Start your copy of **PCCharge Payment Server** if it isn't already running. To open **PCCharge Payment Server**:
 - Click the Windows **Start** button at the bottom-left of your screen.
 - Click **Programs**.
 - Click **VeriFone**.
 - Click **PCCharge Payment Server**.
 - Click the **PCCharge Payment Server** icon.
- ___ 4. The person who normally settles/closes batches should complete this step.

Settle or close any batches you may have that are open. To do so, click **Batch** on the **PCCharge** menu bar (near the top of the **PCCharge Payment Server** main screen). Click **Settle...** or **Close...** (varies by processing company). Proceed with normal batch settle/close steps. You must settle/close ALL open batches for ALL accounts before upgrading--otherwise, data may be lost and money may not be transferred to your account(s).

If your account is host-based and set to "auto close", it is recommended that you upgrade after the auto close has taken place and before any new transactions are processed.

- ___ 5. Click **Setup** on the **PCCharge** menu bar. Click **Configure System**. The **Preferences** window will appear. Uncheck the option **Mask Card Numbers on Customer Database Screen** if it isn't already unchecked (and if it is accessible in your version of **PCCharge**). Click **OK**. Depending on the size of your database, it may take a few minutes for **PCCharge** to complete this procedure.

- ___ 6. Click **Utilities** on the **PCCharge** menu bar. Click **Repair**. Depending on the size of your database, it may take a few minutes for **PCCharge** to complete this procedure. Click **OK** when you see the message "Process Complete".
- ___ 7. Click **Utilities** on the **PCCharge** menu bar. Click **Compact**. Depending on the size of your database, it may take a few minutes for **PCCharge** to complete this procedure. Click **OK** when you see the message "Process Complete".
- ___ 8. Click **Utilities** on the **PCCharge** menu bar. Click **Configuration Disk**.
 - Select the option **Update/Create Config Disk**.
 - **PCCharge** may display a warning message. If so, disregard this message and click **Yes**.
 - Insert a blank 3½" floppy disk into your computer's disk drive. Click **OK**.
 - The **Copy Configuration Files To...** window will appear. Click **Open**.
 - It may take a few minutes for **PCCharge** to complete this procedure. Click **OK** when you see the message "Your Configuration Disk has been updated".
 - Remove the 3½" floppy disk from your computer's disk drive. Label it **PCCharge Config Disk** and store it. Certain **PCCharge** files can be recovered from this disk in case of data loss.
- ___ 9. Click **Utilities** on the menu bar. Click **Backup Files....**
 - Click **BackUp**. The **Backup Data Files To...** window will appear. Click **Open**.
 - It may take a few moments for **PCCharge** to complete this procedure. Click **OK** when you see the message "Backup was Successful".
 - **PCCharge** has created a file named **BACKUPID.ZIP** and placed it the **PCCharge** installation directory. Do not delete this file, as certain **PCCharge** files can be recovered from this file in case of data loss.
- ___ 10. You may now shut down **PCCharge**. Click **File** on the menu bar. Click **Exit**.

You may now proceed to the following section, **Upgrading PCCharge**.

Upgrading PCCharge



Note: The following section pertains only to those users who are upgrading their existing copy of **PCCharge**. If you are installing **PCCharge** for the first time, you can skip ahead to the section **Installation** (see page 19).

The following instructions may be followed **AFTER** completing the steps in the previous section, **Upgrade Preparation**. We recommend that you work with whoever generally uses or originally installed **PCCharge**. Make a check next to each step after its completion.



WARNING: Failure to observe proper upgrade procedure may result in loss of data and/or program functionality.

- ___ 1. Review the section **System Requirements** to make sure that your system meets the requirements of **PCCharge** (see page 14). The system requirements may have changed since you last installed **PCCharge**.
- ___ 2. Review the **PCCharge** Appendices to find out if your payment processing company has changed its merchant account settings and/or requirements. Your payment processing company may have changed the way it does business since you last installed **PCCharge**.
 - To access the **PCCharge** Appendices before you have installed **PCCharge**, you'll need to look on the **PCCharge** installation CD.
 - Insert the **PCCharge** installation CD into your computer.
 - The **PCCharge** installer should automatically appear. If it does, click **Cancel**, and then click **Exit Setup**.
 - Click the Windows **Start** button, and then click **Run**. Enter the letter of your CDROM drive followed by a colon. Most users should input **D:** and click the **OK** button.
 - Look for the file named **Payment Server Appendices**. Double-click it to view the **PCCharge** Appendices in Adobe PDF format.
- ___ 3. If you are upgrading using a **PCCharge** Payment Server CD-ROM, you'll use the standard installation process described in the next section. Be sure to use the program directory of your existing **PCCharge** Payment Server when asked to select a destination directory. Skip step 4 and proceed to the next section, **Installation**.
- ___ 4. If you are upgrading using a **PCCharge** Payment Server installation file received via the Internet, complete the following steps.
 - The file received from VeriFone, Inc. will almost always be named **Setup.exe**.
 - Locate **Setup.exe**. It will be in whatever directory you specified when you downloaded the file. You may need to detach the file, if it was sent via e-mail.
 - Double-click **Setup.exe**. You may now follow the steps in the next section, **Installation**, beginning with the step **Welcome!**. Be sure to specify the program directory of your existing **PCCharge** Pro when asked to select a destination directory.



WARNING: Depending on which version of **PCCharge** you are upgrading (and the version *to which* you are upgrading), certain payment processing companies may no longer be accessible for use in **PCCharge**. This is usually because the parent companies of those payment processing companies are phasing out that payment platform.

PCCharge will allow you to remove any existing accounts for unsupported processors during your first use of an upgraded **PCCharge**. If removing an unsupported processor is unacceptable to you for any reason, please contact Technical Support to discuss your options.



WARNING: As of **PCCharge** 5-7-1i-SP8b, 'strong' passwords are required. The use of passwords is optional.

PCCharge requirements for 'strong' password:

- Must be minimum 7 alpha/numeric characters in length.
- Must be case sensitive
- Must contain at least one upper case character
- Must contain at least one numeric character
- Must contain at least one special character (e.g., @, \$, %, etc.)

If you have an existing password and it is not 'strong' you will be required to change it on first login.

If you have existing 'strong' passwords (meeting the requirements for a complex password as outlined above), you will not see a difference at login.

If a password becomes 'corrupt', as if someone tried to tamper with the system, it may be necessary to call Tech Support to get a file, as **PCCharge** will lock itself.

Installation



Note: As with most other software installations, you should be logged into Windows as a user with administrator access in order to install **PCCharge**. If you do not have administrator access to Windows (or are not sure of what that means), contact one of the following:

- Whoever maintains your business' computer systems
- The technical support department of your computer's manufacturer.



Note: If you plan to use **PCCharge** in combination with the **PCCharge Maitre'D Plug-in**, note that the plug-in should be installed after completing the standard **PCCharge** installation process. After **PCCharge** has been installed and set up, you may refer to the section **Maitre'D Plug-in** (see page 230).

Insert the **PCCharge** CD into the CD-ROM drive of your computer. The **PCCharge** Installation Menu should automatically appear. This menu allows you to install **PCCharge**, view **PCCharge** support information, and access the **PCCharge** documentation. You can explore this menu at any time prior to or following **PCCharge** installation. For now, just click the **PCCharge Payment Server** button. Next, click the **Install Payment Server** button to begin the **PCCharge** installation process.

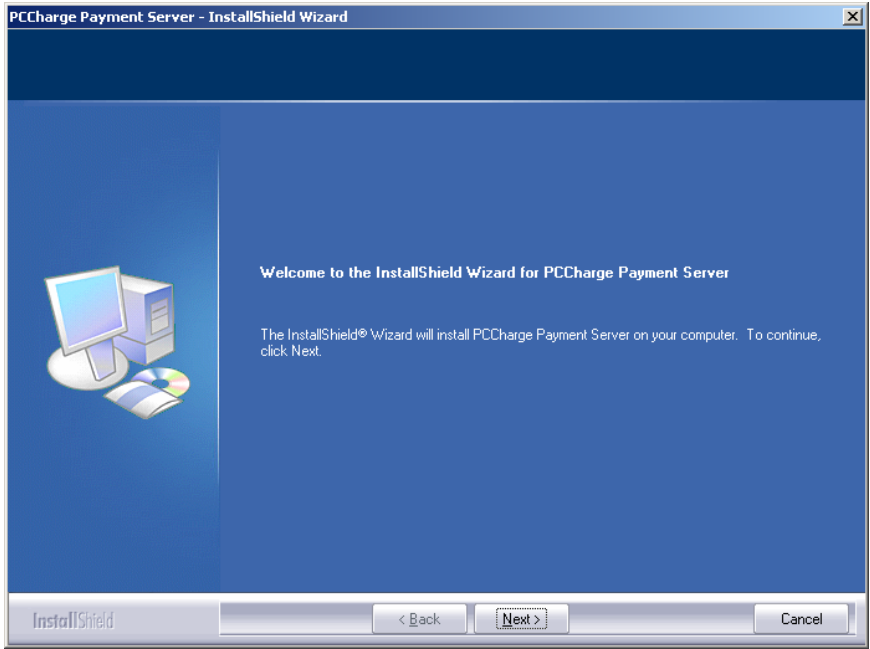


Note: If the **PCCharge** Installation Menu does not automatically appear, your copy of Windows may be set up to not allow auto-run of CD-ROMs. If so, you'll need to manually access the **PCCharge** Installation Menu.

Click your Windows **Start** button, and then click **Run**. Click the **Browse** button. Click the drop-down list to the right of the **Look In:** field. Select your CD-ROM drive. Double-click the file `CD_Start.exe`. The **PCCharge** Installation Menu will appear.

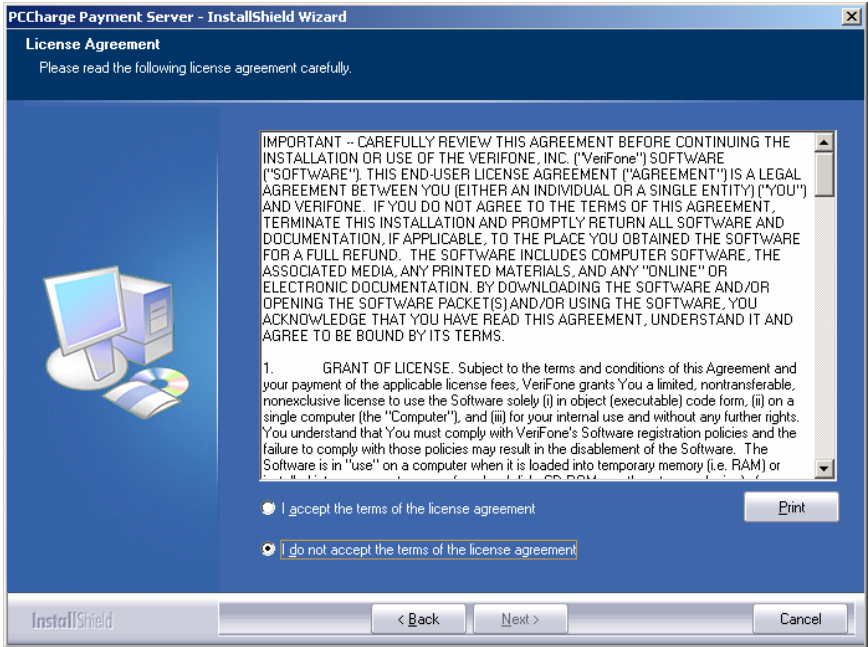
Welcome!

Click **Next >** to proceed to the next step in the installation process.



License Agreement

Select **I accept the terms of the license agreement** and click **Next >** to proceed to the next step in the installation process.



Setup Type

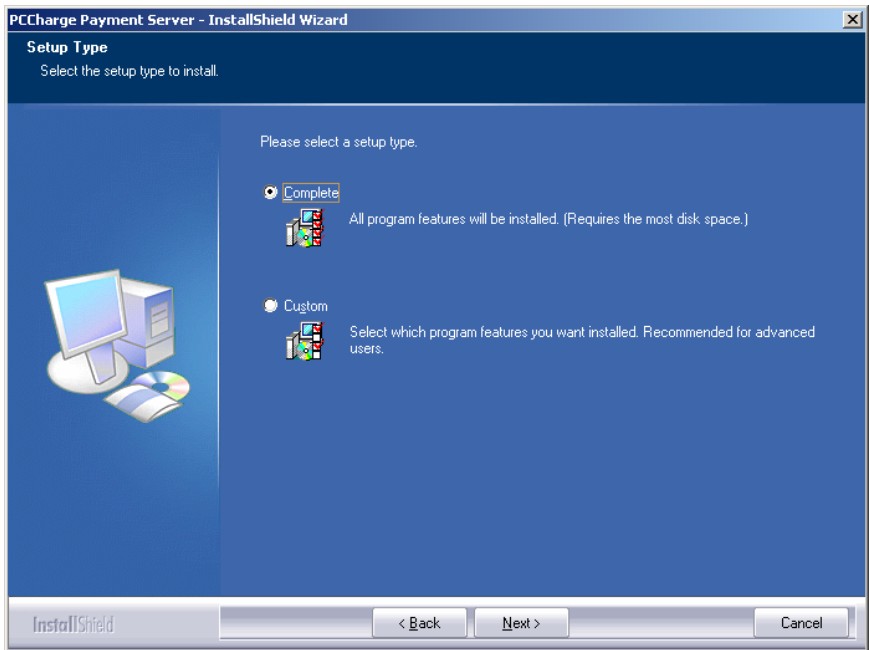


Simple Explanation: Most users should simply select **Complete** and click **Next >** to proceed to the next step in the installation process. You may then skip ahead to the section **Ready To Install** (see page 25).

You may select either **Complete** setup or **Custom** setup. Select **Complete** setup if you want to install all **PCCharge** program files and features. If you select **Custom** setup, you will be able to:

- Specify the **PCCharge** installation directory
- Specify which **PCCharge** utilities are installed

After you've selected a setup type, click **Next >** to proceed to the next step in the installation process. If you have selected **Complete** setup, you may then skip ahead to the section **Ready To Install** (see page 25). Otherwise, continue on to the next section.



Choose Destination Location

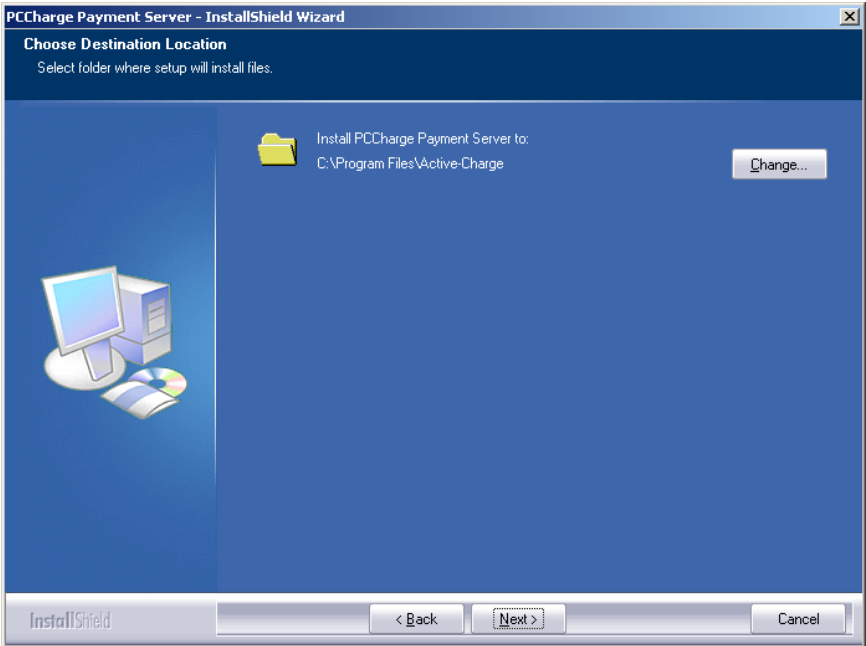


Simple Explanation: If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify where on your local hard drive you'd like to install **PCCharge Payment Server**. If you're upgrading **PCCharge**, use the **Browse...** button to specify the location of your existing installation directory. Most users should click **Next >** to proceed to the next step in the installation process.



WARNING: If you change the destination directory, it is vitally important that you install to your computer's local hard drive. You should not install **PCCharge** across a network to another computer's local hard drive. **PCCharge** uses system files that must be on the local computer's hard drive.

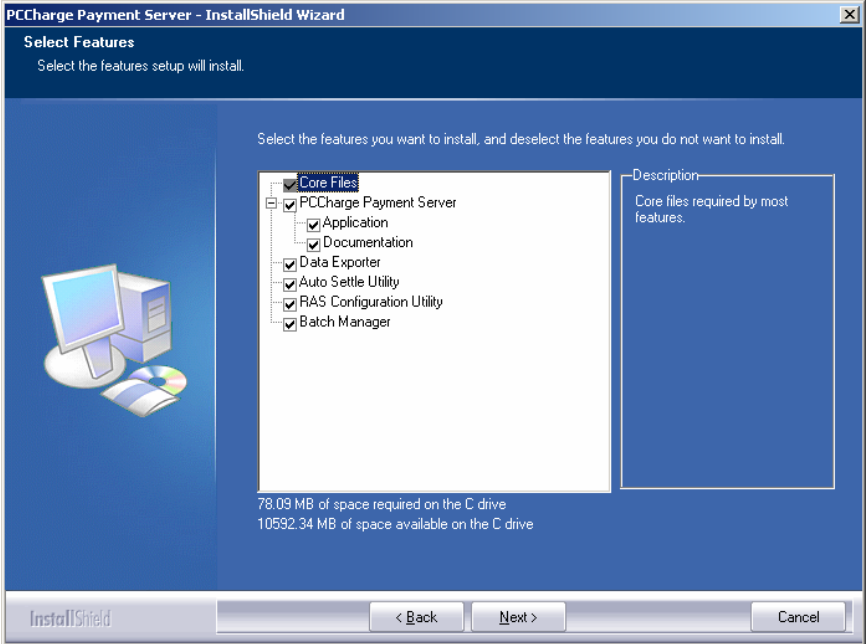


Select Features



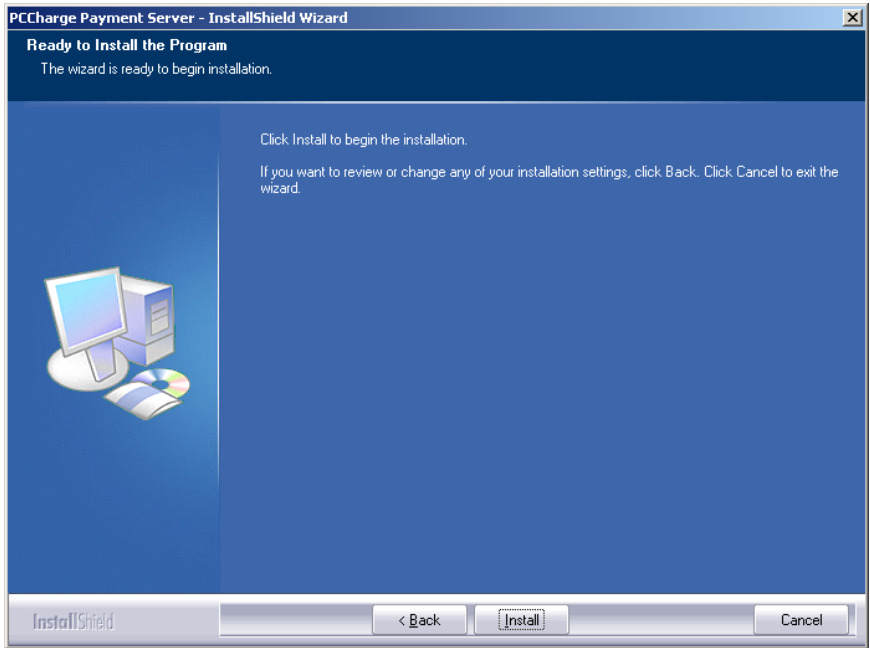
Simple Explanation: If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify which **PCCharge** features you'd like to install. You can uncheck a feature if you do not want that feature to be installed. Most users should click **Next >** to proceed to the next step in the installation process.



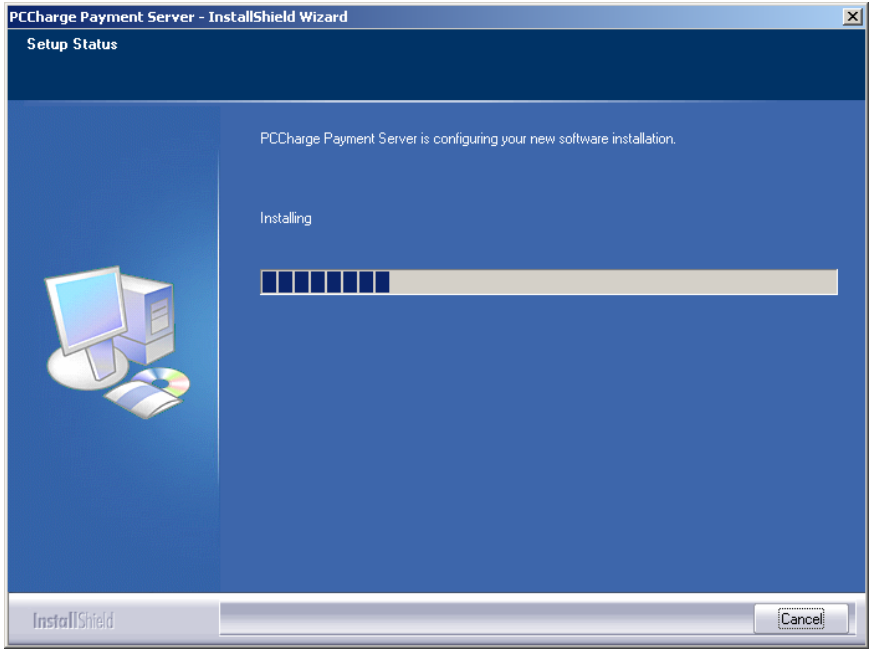
Ready to Install!

You are now ready to install **PCCharge Payment Server**. Click **Next >** to proceed to the next step in the installation process.



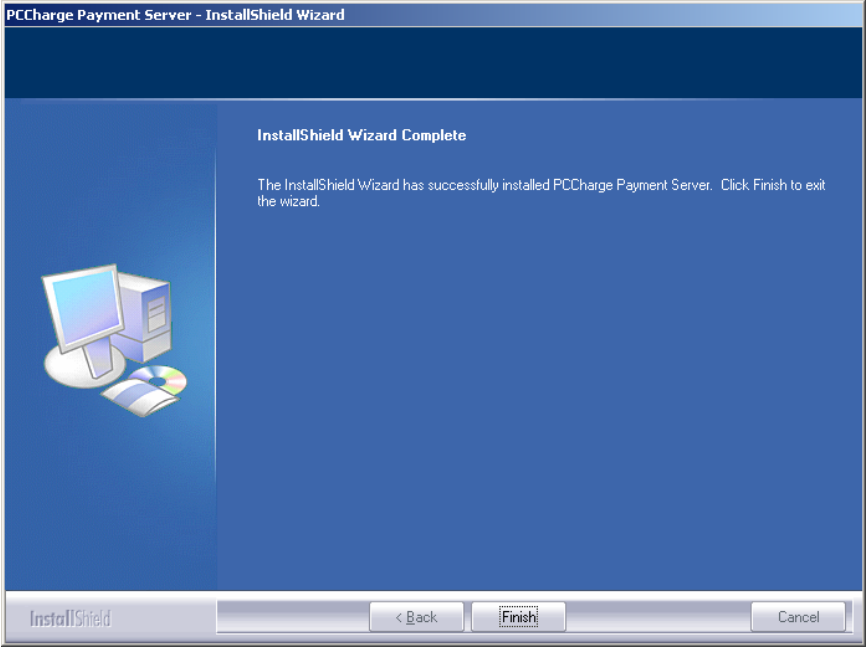
Installing

PCCharge is now being installed to your system. This process should only take a few minutes.



Installation Completed!

The installation process is complete. You may now remove the **PCCharge** Installation CD from your computer. Click **Finish** to proceed to **The Setup Process**.



The Setup Process

During the first use of **PCCharge**, you are automatically taken through a setup process. If you need to make changes to the following settings at any time after the initial software setup, you can access all of the setup parameters from the **Setup** menu.



Note: If you plan to use **PCCharge** in combination with the **PCCharge Maitre'D Plug-in**, note that the plug-in should be installed after completing the standard **PCCharge** installation process. After **PCCharge** has been installed and set up, you may refer to the section **Maitre'D Plug-in** (see page 230).

Starting PCCharge Payment Server

1. Click the Windows **Start** button (its default location is the bottom-left of your screen).
2. Click **Programs** (or **Program Files**).
3. Click **VeriFone**.
4. Click **PCCharge Payment Server**.
5. The following shortcuts are available:
 - **PCCharge Payment Server Help File** - Also available within **PCCharge**
 - **PCCharge Payment Server Manual** - PDF version of the **PCCharge** manual
 - **PCCharge Payment Server Appendices** - PDF version of **PCCharge** Appendices
 - **PCCharge Payment Server Read Me** - The **PCCharge** "Readme" file
 - **PCCharge Payment Server** - The **PCCharge** executable

If you installed the **Complete** setup of **PCCharge**, you will also see:

- **Auto Settle Utility** - Explained in the section **Auto-Settle Utility** (see page 203)
 - **Batch Utility** - Explained in the section **Batch Management** (see page 190)
 - **RAS Setup Utility** - For American Express Split Dial users (see page 46)
6. Click **PCCharge Payment Server** to start **PCCharge** Payment Server.



Note: At startup, **PCCharge** will check to see if you're upgrading from a version of **PCCharge** older than 5.7. If you are, a window will appear that briefly describes our database-purging feature. For detailed information on this feature and its usage, consult the section **Transaction Database Purging** (see page 176).



Technical Details: If you chose to not have **PCCharge** added to the Windows **Start** Menu, you'll need to manually start **PCCharge**. You can do so by browsing to the **PCCharge** installation directory via Windows Explorer. The default location of the **PCCharge** executable is `C:\Program Files\Active-Charge\Active-Charge.exe`.

Accessing the User Interface



Simple Explanation: The **PCCharge** Payment Server user interface does not appear by default, except during the installation of **PCCharge**. After **PCCharge** has been completely set up and closed, the user interface will not appear when the program is executed. This is because most users will use the Payment Server in conjunction with some other software and will not need to access the **PCCharge** interface.

If you're going to use Payment Server directly, then you'll want to enable the user interface to show up all the time. To enable the user interface to always appear onscreen, you'll have to manually edit the **PCCharge** Payment Server shortcut.

Enabling the User Interface

1. Click the Windows **Start** button. Click **Programs** (or **All Programs**). Click **VeriFone**. Click **PCCharge Payment Server**.
2. Right-click the **PCCharge Payment Server** shortcut. A menu will appear, listing several options. Left-click **Properties**.
3. **PCCharge Payment Server Properties** will appear onscreen, and the **Shortcut** tab should be shown as selected.
4. Add `/ui` to the end of the program location shown in the **Target:** tab. There must be a space between `/ui` and the last quote.

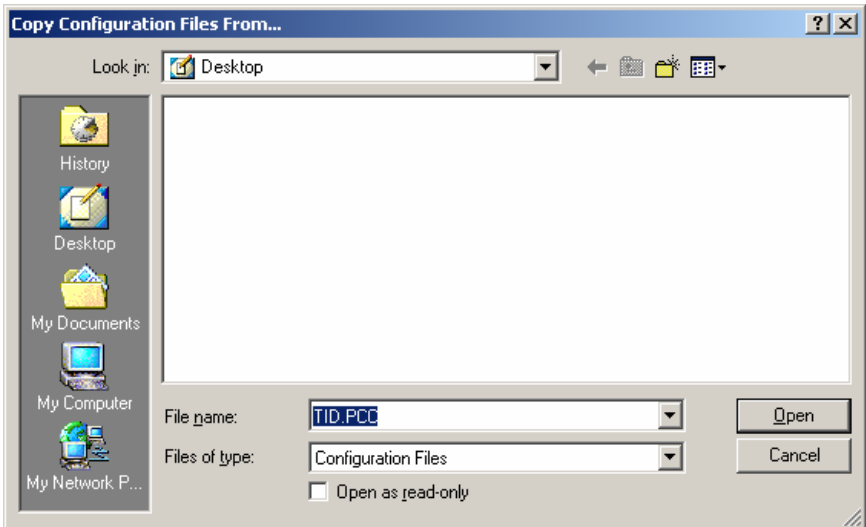
Example: `"C:\Program Files\Active-Charge\Active-Charge.exe" /ui`

5. Click **OK**. **PCCharge** Payment Server will now start up with its user interface displayed.

Do you have a Configuration Disk?

When **PCCharge** Payment Server is initially started, you will be asked if you have a Configuration Disk. Did you get a companion disk (3½ inch floppy disk or CD) with the installation CD? It may be labeled **Configuration Disk** or **License Disk**.

1. If you did **NOT** receive a companion floppy disk with your copy of **PCCharge**, click the **No** button and proceed to the section **Entering Your Serial Number** (see page 32).
2. If you did receive a companion disk with your copy of **PCCharge**, insert it and click the **Yes** button.
3. Click **OK** on the next message box after you have inserted the configuration disk.
 - If your configuration disk is on CD, it should be automatically detected. If it is not, **PCCharge** will try to browse to your CD-ROM drive.
4. **PCCharge** will display a **Copy Configuration Files From...** window (see figure below).
 - If your configuration disk is on CD, you may need to select your CD drive. Click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to change to your CD drive.
5. Click the file named `Tid.pcc` located on your companion disk to select it. The file's name will become highlighted.

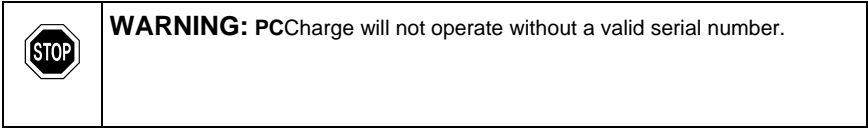


6. Click the **Open** button. You will be taken to a later step of the setup process -- the exact step depends on what information has been installed on your companion disk. Skip ahead to that step.

Entering your Serial Number

The serial number is a sixteen-digit number in the format:

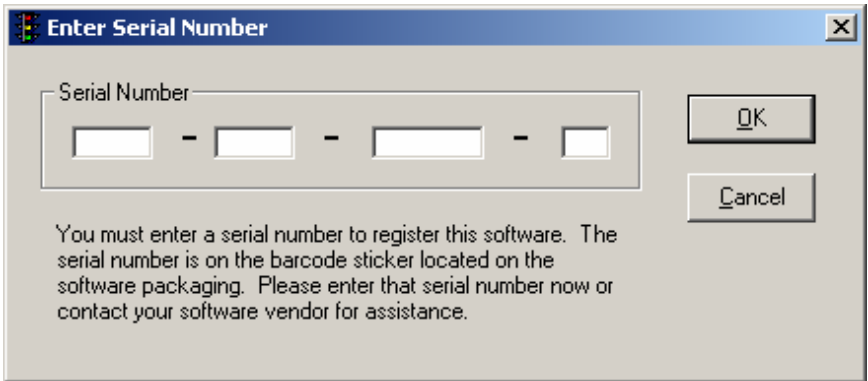
####-####-#####-##



Locating your Serial Number

- Look for the serial number on the back of the installation CD jewel case, on the documentation provided with **PCCharge**, or on the software's packaging.
- If you can't find the serial number, contact the company that sold you **PCCharge**.

Entering your Serial Number



1. Type in your serial number in the serial number input boxes. It is not necessary to type in the dashes (-).
2. Click the **OK** button to proceed to the next step of **The Setup Process**.

Preferences



Simple Explanation: This **Preferences** window allows you to set up and configure your copy of **PCCharge**. Many users will want to use the default settings. However, we **HIGHLY** recommend that you review the descriptions of the different options and settings listed below.

Click the **OK** button to exit the **Preferences** window. This will save any changes you have made. If you've left the **Password for the 'system' user ID** blank, **PCCharge** will notify you of this. Click **OK** and continue on to the next section, **Advanced Configuration Setup** (see page 38).

Preferences [X]

ATTENTION: Any client applications using these settings must be re-started in order for changes to take effect.

Configure System Options

Password for the 'System' user ID: Last Valid Year: (YY)

Preferences

- Require Duplicate Transactions to be Forced
- Prompt for CPS 2000 Qualifiers
- Notify When Contract Transactions are Due on Startup
- Magnetic Strip Verification (sm)
- Do not process Post-Auth if amount greater than Pre-Auth
- Prompt to Add Customer to Database
- Use Default Processor
- Display Transaction Elapsed Time
- Display Total Elapsed Time
- Enable TCP/IP Client Reversals
- Mask Card Numbers on Customer Database Screen
- Prompt for Visa Bill Payment

Cards Accepted

- All Card Types
- VISA
- AMEX
- Diner's Club
- Enroute
- Fleet One
- Voyager
- Japanese Airlines (JAL)
- Private Label Cards
- Mastercard
- Discover
- Carte Blanche
- JCB
- FuelMan
- Wright Express

Additional Configuration Options

Configure System Options

Password for the 'system' user ID -- (Default = Empty) (minimum 7 alpha/numeric characters) – You may leave this blank unless you intend to use **PCCharge** in a multi-user environment and would like to provide different levels of access. If you fill it out, **PCCharge** will occasionally prompt you to enter a **User Name** and **Password**. The **Password** that you enter in this **Preferences** window will be associated with the **User Name** *System*. Consult the section **Cashier Privileges Setup** for more information on this subject (see page 102).



Note: The password is case sensitive and must be complex. Letters entered in upper or lower case must be re-entered in that same case whenever accessing a password protected function. The password must contain at least 7 characters, and must have at least one upper case character, one numeric character and one special character (e.g., @, \$, %, etc.).

Last Valid Year -- (Default = 12) -- This allows you to set a maximum year for acceptable expiration dates. You must make a business decision on what will be the latest expiration date you will accept for credit cards. By default, **PCCharge** will only accept credit cards within the expiration date range of the present year through 2012. Enter only the last two digits of the maximum year.



WARNING: **PCCharge** is preprogrammed with an initial **Last Valid Year**. Periodically, the **Last Valid Year** for credit cards will need to be advanced. You are responsible for updating the **Last Valid Year** in the future.

Preferences

Require Duplicate Transactions to be Forced -- (Default = Checked) -- This option is a safety feature. When checked, only one transaction for a certain amount can be processed on a particular credit card number per day. This does not mean that you can't process other transactions. It just prevents accidental duplicate transactions.

If this option is enabled, you can still charge a card for an amount already charged to that card on the same day: simply put an "F" in front of the credit card number to force the transaction. Consult the section **Duplicate Checking** (see page 37) if you wish to fine-tune how **PCCharge** handles duplicate transaction checking.

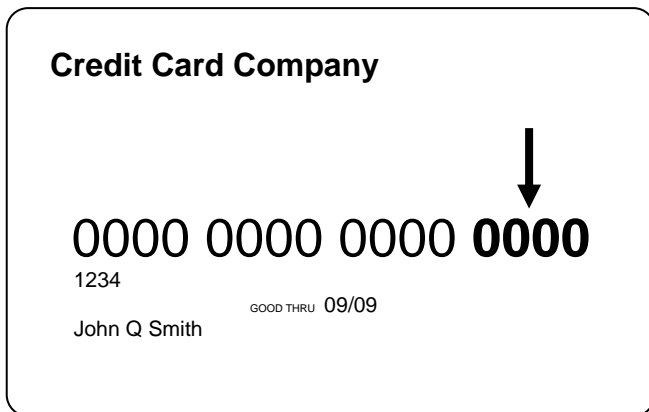
Prompt for CPS 2000 Qualifiers -- (Default = Checked) -- Checking this option turns on a reminder: if you forget to enter a **Ticket Number**, **Address**, or **Zip Code** when performing a transaction, **PCCharge** will remind you to enter the missing information. Depending on which processor you use, entering this information may qualify you for lower rates per transaction.




Note: The CPS 2000 information must be entered for all non-swiped transactions to meet CPS Qualifications for Visa/MasterCard transactions.

Notify When Contract Transactions are Due on Startup -- (Default = Unchecked) -- Not available in "Payment Server" version of **PCCharge**.

Magnetic Strip Verification (sm) -- (Default = Unchecked) -- This function is intended for face-to-face swiped transactions. Checking this option enables **PCCharge** to prompt you for the last four digits of the raised account number on the customer's credit card. You'll be prompted for this number after a card is swiped into **PCCharge** and **Process** is clicked.



 **Note:** MSV protects you from fraud related to credit cards with forged magnetic strip information. If the information encrypted on the magnetic strip does not match the last four digits of the raised credit card number on the front of the card, PCCharge will not allow the transaction to be processed (if MSV is enabled).

Do not process Post-Auth if amount greater than Pre-Auth -- (Default = Unchecked) -- When this option is checked, PCCharge will not allow a Post-Authorization transaction to be processed if that amount is greater than the corresponding Pre-Authorization transaction amount.

Prompt to Add Customer to Database -- (Default = Unchecked) -- Not available in "Payment Server" version of PCCharge.

Use Default Processor -- (Default = Unchecked) -- This feature is utilized by third-party integrated software. Leave this option unchecked unless otherwise instructed by the developers of your integrated software or a PCCharge Technical Support Representative.

Display Transaction Elapsed Time -- (Default = Unchecked) -- If this option is checked, the PCCharge transaction result message box will also display the amount of time elapsed in between connecting to the processing company and receiving a result for the transaction(s). This is a diagnostic / benchmarking feature.

Display Total Elapsed Time -- (Default = Unchecked) -- If this option is checked, the PCCharge transaction result message box will also display the amount of time elapsed in between a transaction (or batch of transactions) entering the PCCharge queue and receiving a result for the transaction(s). This is a diagnostic / benchmarking feature.

Enable TCP/IP Client Reversals -- (Default = Unchecked) -- This feature is utilized by third-party integrated software. Leave this option unchecked unless otherwise instructed by the developers of your integrated software or a PCCharge Technical Support Representative.

Mask Card Numbers on Customer Database Screen -- (Default = Unchecked) -- Not available in "Payment Server" version of PCCharge.

Prompt for Visa Bill Payment -- (Default = Checked) -- If this option is checked and the active processor is either NPC or TSYS Acquiring Solutions (VISA), PCCharge will display

a prompt during a transaction asking if it is a bill payment transaction. For more information on bill payment, consult the **Notes** for these processors in the **PCCharge Appendices**.

Cards Accepted

(**Visa**, **MasterCard**, and **Private Label Cards** are checked by default. All other options are unchecked by default)

Some credit card processing companies will authorize a credit card transaction even if your company's account is not set up to process that type of credit card. However, transactions for that card type will not be settled. If your company's account is not set up to process transactions for a particular type of credit card and you want to avoid any accidental authorizations of that card type, uncheck the option that applies to that card type.

Example: Your company's credit card processing account is not set up to process American Express cards, but your credit card processing company authorizes them anyway. If you check the option **AMEX**, American Express transactions will be authorized even though your company's credit card processing account can't settle those transactions. If you uncheck the option **AMEX**, **PCCharge** will prevent American Express transactions from accidentally being authorized.

Private Label Cards -- (Default = Checked) -- If you check this box, private label cards will be accepted. Uncheck this option if you only want to process transactions using major credit cards. Consult the section **Private Label Card Setup** for more information (see page 108).

Advanced

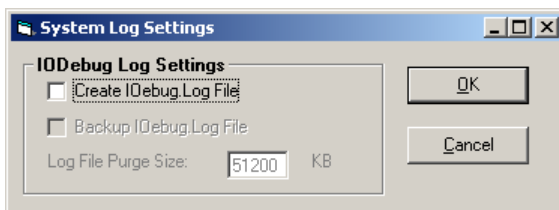
Click the **Advanced** button if you want to access the **Advanced Configuration Setup** window (see page 38). The **Advanced Configuration Setup** window includes some of the more advanced options of **PCCharge**. Most users should click **OK** and skip ahead to the section **Merchant Setup Wizard** (see page 40).

System Log



Note: Modifying these settings may cause slowdowns to normal software operation, and will consume available hard drive space on your system. You should not make any changes to the **System Log Settings** window unless directed by a Technical Support Representative.

Click the **System Log** button to access the **System Log Settings** window. This window allows activate **PCCharge's** input/output logging function, which will create a log file for use by Technical Support. You may choose to have **PCCharge** maintain a backup of this file, and you may also limit the size of these files.



Duplicate Checking



Note: This button is not accessible unless the **Require Duplicate Transactions to be Forced** option in the **Preferences** section of the **Preferences** window is checked (see page 34).

The screenshot shows a dialog box titled "Duplicate Checking Requirements". It has a standard Windows-style title bar with minimize, maximize, and close buttons. The dialog is divided into two main sections. The first section, "Duplicate Checking Time Frame", contains the instruction "Select the time frame that PCCharge should check for duplicate transactions:" followed by four input fields: "00 Day(s)", "00 Hours", "00 Minutes", and "00 Seconds". To the right of these fields are "OK" and "Cancel" buttons. The second section, "Duplicate Checking Options", contains the instruction "Check for transactions with the same following information:". Below this are three columns of options, each with a header: "Credit Card", "Debit Card", and "EBT Card". Each column has a list of checkboxes: "Card Number", "Exp Date", "User", "Merchant Number", "Ticket Number", and "Amount". In the "Credit Card" column, "Card Number", "Exp Date", "Merchant Number", and "Amount" are checked. In the "Debit Card" column, "Card Number", "Exp Date", "Merchant Number", and "Amount" are checked. In the "EBT Card" column, "Card Number", "Merchant Number", and "Amount" are checked, while "User" and "Ticket Number" are not.

Click the **Duplicate Checking** button to access the **Duplicate Checking** window. This window allows you wish to fine-tune how **PCCharge** handles duplicate transaction checking. You may specify:

- How long **PCCharge** "remembers" a transaction before allowing a duplicate transaction to be processed (without requiring it to be forced)
- What transaction information **PCCharge** considers when it evaluates whether a transaction is a duplicate:
 - **Card Number** -- the credit card, debit card, or EBT card account number used to process the transaction (see page 117, 136, and 147)
 - **Exp Date** -- the expiration date of the credit card, debit card, or EBT card used to process the transaction (see page 117, 136, and 147)
 - **User** -- which **PCCharge** user processed the transaction (see page 106)
 - **Merchant Number** -- which **PCCharge** merchant number was used to process the transaction (see pages 41, 51, and 57)
 - **Ticket Number** -- the ticket number of the transaction (see page 117, 136, and 147)
 - **Amount** -- the amount of the transaction (see page 117, 136, and 147)

Advanced Configuration Setup



Simple Explanation: This **Advanced Configuration Setup** window allows you to fine-tune your copy of **PCCharge**. You may access this window by clicking the **Advanced** button on the **Preferences** window (described in the previous section).

Most users will want to use the default settings. Click the **OK** button to exit the **Advanced Configuration Setup** window (this will save any changes you have made). Next, click the **OK** button in the **Preferences** window. Continue on to the next section, **Merchant Setup Wizard** (see page 40)

Advanced Configuration Setup

Timer Setup

Queue Timer Interval: Seconds

Multi-trans Wait:

TCP/IP Communications

Use TCP/IP Connection

Local Port Number:

Proxy Server Information

Use Proxy Server

IP Address:

Encryption Information

Private Key:

OK

Cancel

Timer Setup

Queue Timer Interval: -- (Default = 00.50) -- For initial set up, we recommend using the default value. This value sets how often **PCCharge** checks for communication (via `.inx` files) from other software. At its default, **PCCharge** checks every half-second for communications. Do not lower the value of the interval. Checking more often would consume too much of the system's resources. The default setting is generally the optimum value for the interval.

Multi-Trans Wait: -- (Default = Unchecked) -- If this option is unchecked, **PCCharge** will hang up after every transaction when authorizing a group of transactions. Checking this option allows **PCCharge** to attempt to keep the connection open when authorizing a group of transactions. **PCCharge** can only keep the connection open if the credit card processing company allows the connection to be kept open. Check with your payment processing company to determine if they support this feature.

TCP/IP Communications

Use TCP/IP Connection -- (Default = Unchecked) -- Enable this option if you have an interfaced program that will communicate with **PCCharge** Payment Server via sockets.

Local Port Number -- (Default = 31419) -- This is the port number/socket number used for the TCP/IP connection.

Proxy Server Information

Use Proxy Server -- (Default = Unchecked) -- Not yet implemented.

IP Address: -- (Default = Empty) -- Not yet implemented.

Encryption Information

Private Key: -- (Default = Empty) -- Not yet implemented.

Merchant Setup Wizard



Simple Explanation: The **Merchant Setup Wizard** makes it easy to enter all of your credit card processing company information. Just follow the simple on-screen instructions and refer to this manual for further explanation of each section.

All of the windows in the **Wizard** are accessible at any time after initial setup. To access the **Wizard**, click **Setup** and then click **Merchant Setup Wizard**. Alternatively, you may click one of the options in the **Setup** menu to directly access that feature.

Click **OK** and continue on to the next section, **Credit Card Processing Company Setup**.

Credit Card Processing Company Setup



Simple Explanation: This window allows you to set up your merchant account in PCCharge. This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but PCCharge refers to them all as **Credit Card Company Numbers**.

PCCharge Payment Server Merchant Setup Wizard

The first step is to specify which electronic payment processing company you will be using to process credit card transactions.

Credit Card Processing Company

Credit Card Company Numbers

Phone Numbers

Primary Phone:

Secondary Phone:

Use Default Phone Numbers

Add

Remove

Change

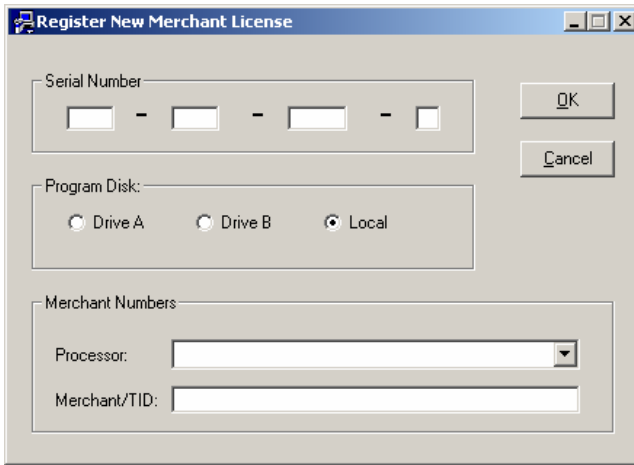
You can only change settings for one merchant account at a time. If you switch accounts in the middle of running the wizard, any changes to that account will be lost.

Help Cancel < Back Next > Finish

Setting Up Your Credit Card Processing Account

1. Click the small drop-down arrow button (to the right of the **Credit Card Company** field). Select the **Credit Card Company** that your business will be using. If you don't know which to select, check with your processing company, bank, or merchant service provider (or whoever set up your account).
2. Check to see if your account number already appears in the **Credit Card Company Numbers** section of this window.
 - If your account number isn't shown in the **Credit Card Company Numbers** section of this window, click the **Add** button. Proceed to the next section, **Register New Merchant License**.
 - If it does, your account has already been set up for you. Click your **Credit Card Company Number** to select it. Click the **Next** button and proceed to the section **Credit Card Processing Company Extended Data Fields** (see page 44).

Register New Merchant License



The screenshot shows a Windows-style dialog box titled "Register New Merchant License". It features a title bar with standard window controls (minimize, maximize, close). The dialog is divided into three main sections:

- Serial Number:** A row of four small text input boxes, each followed by a hyphen (-) separator.
- Program Disk:** A section with three radio buttons labeled "Drive A", "Drive B", and "Local". The "Local" option is selected.
- Merchant Numbers:** A section containing a "Processor:" label next to a dropdown menu, and a "Merchant/TID:" label next to a single-line text input field.

On the right side of the dialog, there are two buttons: "OK" and "Cancel".

1. Before you enter your credit card company number into this window, refer to your **PCCharge Appendices**. As you go through the following steps, you'll need to review the section of **Appendix A** that gives detailed information on your credit card processing company. We **HIGHLY** recommend that you print out and store that section of the **PCCharge Appendices**.
 - To access the **PCCharge Appendices**, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Payment Server**, then **PCCharge Payment Server Appendices**.
2. The **PCCharge Appendices** will describe how your credit card company number should look, how long it should be, etc.
3. Enter your credit card company number into the box labeled **Merchant/TID**. Type it in just as it appears on the paperwork you received from your processing company, bank, or merchant service provider (or whoever set up your account). This information may be case-sensitive, so use uppercase or lowercase as necessary.
4. Click **OK**. **PCCharge** will present you with a **System Code** and will ask you to type in a **Security Code**. You can get your **Security Code** online by visiting register.pccharge.com. This is typically the fastest way to get a **Security Code**.
5. After entering your **Security Code**, click **OK**. **PCCharge** will return to the previous window. You may now proceed to the following section, **Credit Card Processing Company Extended Data Fields**.

Changing your Credit Card Company and Credit Card Company Number



Simple Explanation: If you should ever need to switch to a different credit card processing company (or if you are keeping your existing processor but need to change your merchant number), this feature will allow you to update your information in **PCCharge** without having to contact Technical Support.

1. Click **Setup** on the menu bar. Click the **Credit Card Company** option.
2. Click to select the **Credit Card Company Number** that you wish to change, and click the **Change** button.
3. **PCCharge** will display the **Register New Merchant License** window.
4. If you need to switch to a different credit card processing company, click the small drop-down arrow button (to the right of the **Credit Card Company** field). Select the **Credit Card Company** that your business will be using.
5. Enter your new Credit Card Company Number into the box labeled **Merchant/TID**. If your credit card company tells you to use the same number as before, enter that existing credit card company number into the box labeled **Merchant/TID**.
6. Click **OK** to return to the **Credit Card Setup** screen.

Credit Card Processing Company Extended Data Fields



Note: As you can see, there isn't a picture of your **Credit Card Processing Company Extended Data Fields** window shown on this page. This is because each credit card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your credit card processing company. This information and other important information about your credit card processing company are described in the **PCCharge Appendices**. You may want to print out that section of the **PCCharge Appendices**.
 - To access the **PCCharge Appendices**, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Payment Server**, then **PCCharge Payment Server Appendices**.



WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window. You may now proceed to the following section, **Split Dial/Settle Setup**.

Split Dial/Settle Setup



Simple Explanation: Split dial is the ability to dial directly to American Express for authorizations on AMEX cards. Split settle is the ability to connect directly to American Express to settle AMEX card transactions. Both split dial and split settle will typically get lower per-transaction rates on American Express transactions.

If you need split dial/settle, consult the following instructions. Otherwise, skip ahead to the section **Debit Card Company Setup** (see page 51).

There are some potential issues to keep in mind when processing via split dial:

- Since **PCCharge** is connecting to two different processing companies, there is a greater chance of modem problems due to the fact that the two companies have different modem configurations.
- Processing times could be longer, depending on your method of processing.

American Express Split Dial Setup



Note: The **American Express Split Dial** setup window allows you to enter your business's American Express processing information. American Express will authorize your AMEX transactions directly. Your Visa/MasterCard processing company will still settle the transactions--unless you enable AMEX settle (as described in the next section, **AMEX Settle Setup**).

If you do not need to set up split dial, skip ahead to the section **Debit Card Company Setup** (see page 51).



Note: The dial-up version of PCCharge's **AMEX Settle** feature is not available in this version of PCCharge. Settlement is still available via TCP/IP (Internet), as described below. Authorizations still must be performed via dial-up connection.

1. To access the **American Express Split Dial Setup** window, click **Setup** on the menu bar. Click the **Split Dial** option, then the **American Express** option.

AMEX Split-Dial Setup

American Express

Authorize American Express Direct

Financial Settlement Service

Business Type

Retail / Mail Order Restaurant

Merchant Information

Merchant (SE) #:

Terminal ID:

Allow Split Tender

Authorization Phone Numbers

Primary Phone:

Secondary Phone:

OK
Cancel
Advanced

2. If you want to authorize AMEX transactions directly through American Express instead of your Visa/MasterCard processing company, make sure that **Authorize American Express Direct** is checked.
3. If you want to settle AMEX transactions directly through American Express instead of your Visa/MasterCard processing company, make sure that **Financial Settlement Service** is checked. Note that you can use AMEX's Financial Settlement Service through PCCharge whether or not you authorize transactions directly through American Express.
4. Select your company's business type. The business type that you select should match the information that American Express has on file for your account. If you are unsure of this information, check with whoever set you up to authorize and/or settle AMEX transactions.



Note: **Restaurant** is not accessible as a AMEX settle **Business Type** unless the "parent" processor's credit card processing account is also set to **Restaurant**.

5. Enter your American Express **Terminal ID** (8 digits long) and **Merchant (SE)** (10 digits long) numbers. This number should have been provided to you by whoever set you up to authorize and/or settle AMEX transactions.
6. If you want to allow split tender (using other payment types in addition to balance on the card), make sure that the **Allow Split Tender** box is checked.
7. The default authorization phone numbers appear in the **Primary Phone** and **Secondary Phone** fields. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.
8. If you **DID NOT** put a check next to **Financial Settlement Service**, you are finished setting up AMEX split dial. Click **OK** to save this information and return to the main PCCharge window. You may now perform a test transaction using the AMEX number as described in the section **Performing Test Transactions** (see page 79). After performing the test transaction, continue on to the section **Debit Card Company Setup** (see page 51).
9. If you **DID** put a check next to **Financial Settlement Service**, click the **Advanced** button to enter the **Settlement Advanced Setup** window.
10. Enter the **Account Information** for your American Express account.
 - **File Sequence:** -- (Default = 1) -- This value is automatically incremented by the software during normal batch operation. Do not alter this value unless directed by a Technical Support Representative.
 - **Enable Item Descriptions**-- (Default = Unchecked) -- Check this box if your company's account is set up to enable item descriptions.
 - **Enable Commercial Card Fields** -- (Default = Unchecked) -- Check this box if your company's account is set up to accept commercial cards.

Settlement Advanced Setup

Account Information

File Sequence:

Enable Item Descriptions

Enable Commercial Card Fields

Current Batch Information

Batch Number: Count:

Sequence Number: Totals:

Amex Host Information

Use Dial-Up Modem Use TCP/IP

Submitter ID:

File Name:

User Name:

Password:

System Address:

Send to Test System

OK Cancel

11. The **Current Batch Information** is automatically incremented by PCCharge during normal batch operation. Do not alter these values unless directed by a Technical Support Representative.
12. Enter the **Amex Host Information** for American Express account.
 - **Submitter ID:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. It is a unique number assigned to the merchant for settlement.
 - **File Name:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. This is a unique identifier uses to name the settlement file that will be transmitted to AMEX's servers.
 - **User Name:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **Name** or **Process Control ID**.
 - **Password:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **Password** or **NAPID**.

- **System Address:** -- (Default = fsgateway.aexp.com) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **IP Address** or **FTP Address**. Be sure to use the exact information provided to you by AMEX; do not add any HTTP or FTP "header" to the address you are given.

13. Your AMEX account information has now been set up in **PCCharge**. You may now continue on to the following section, **Amex Settle Setup**.

AMEX Settle Setup



Note: The dial-up version of PCCharge's **AMEX Settle** feature is not available in this version of PCCharge. Settlement is still available via TCP/IP (Internet), as described in the previous section, **American Express Split Dial Setup**.

Debit Card Company Setup



Simple Explanation: This window allows you to set up your debit card processing account number in **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **Check Services Company Setup** (see page 54).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PCCharge** refers to them all as **Debit Card Company Numbers**.

PCCharge Payment Server Merchant Setup Wizard

The next step is to specify which company, if any, you will be using to process debit card transactions.

Debit Card Processing Company

Debit Card Company Number

Terminal ID:

Working Key:

Phone Numbers

Primary Phone:

Secondary Phone:

Buttons: Help, Cancel, < Back, Next >, Finish

1. Review the section of the **PCCharge** Appendices specific to your debit card processing company; there may be special information or instructions specific to your processing company.
2. Click the small drop-down arrow button (to the right of the **Debit Card Company** field). Select the debit card processing company that your business will be using.



Note: Not all debit card companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which debit card companies are available as selections.

3. Review the **PCCharge Appendices' Debit Notes** for your processing company.
 - If your account is DUKPT, enter the **Working Key** for your debit card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.
 - If your account is Master Session, enter the **Terminal ID** for your debit card processing account. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.
4. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PCCharge** will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.
5. Examine the **Extended** button at the right of the **Debit Card Setup** window.
 - If you can access the **Extended** button, click it and proceed to the following section, **Debit Card Company Extended Data Fields**.
 - If you cannot access the **Extended** button, no extended information is necessary for your debit card processing account. Click **Next**. Skip ahead to the section **Check Services Company Setup** (see page 54).

Debit Card Company Extended Data Fields



Simple Explanation: The following **Debit Card Company Extended Data Fields** information is for those users who are setting up the ability to process debit cards using **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **Check Services Company Setup** (see page 54).



Note: As you can see, there isn't a picture of your **Debit Card Processing Company Extended Data Fields** window shown on this page. This is because each debit card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your debit card processing company. This information and other important information about your debit card processing company are described in the **PCCharge** Appendices.



WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.
3. **PCCharge** will display the **Debit Card Setup** window. Click **Next** to exit the **Debit Card Setup** window.
4. This completes the setup of your debit card processing company. Continue on to the next section, **Check Services Company Setup**.

Check Services Company Setup



Simple Explanation: This window allows you to set up your check processing account number in **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **EBT Processing Company Setup** (see page 57).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PCCharge** refers to them all as **Check Company Site IDs**.

The next step is to specify which company, if any, you will be using to process check services transactions.

Check Services Company

Check Services Site ID

Site ID:

Check Service

MICR

Checks on Delivery

Driver's License

Double ID

Phone Numbers

Primary Phone:

Secondary Phone:

Help Cancel < Back Next > Finish

1. Review the section of the **PCCharge** Appendices specific to your check services processing company; there may be special information or instructions specific to your processing company.
2. Click the small drop-down arrow button (to the right of the **Check Services Company** field). Select the check services company that your business will be using.



Note: Not all check services companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which check services companies are available as selections.

3. Enter the **Site ID** or account number associated with your **Check Services Company**. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.

4. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PCCharge** will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.
5. Select the **Check Service** that your account has been set up to handle. Not all check services companies offer the same check services.
 - **MICR** -- Select this option if your account has been set up to verify MICR data. **Magnetic Ink Character Recognition** is a character recognition system that uses special ink and characters. This service uses the check writer's bank routing and account numbers (written in MICR) to verify that the check is authentic.
 - **Checks on Delivery** -- Select this option if your account has been set up for the checks on delivery service. This service allows merchants to get check authorizations by supplying the customer's personal information or check information. The merchandise is then delivered, and the physical check is presented upon delivery.
 - **Driver's License** -- Select this option if your account has been set up for the driver's license verification service. This service helps merchants to confirm that check authorizations are legitimate by verifying the customer's driver's license information and comparing it to what's on record for that customer.
 - **Double ID** -- Select this option if your account has been set up for the double identification verification service. This service helps merchants to confirm that check authorizations are legitimate by verifying the customer's driver's license information and the MICR data from the check. This information is then compared to what's on record for that customer.
6. Examine the **Extended** button at the right of the **Check Services Setup** window.
 - If you can access the **Extended** button, click it and proceed to the following section, **Check Services Company Extended Data Fields**.
 - If you cannot access the **Extended** button, no extended information is necessary for your check services processing account. Click **Next**. Skip ahead to the section **EBT Processing Company Setup** (see page 57).

Check Services Company Extended Data Fields



Simple Explanation: The following **Check Services Company Extended Data Fields** information is for those users who are setting up the ability to process checks using **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **EBT Processing Company Setup** (see page 57).



Note: As you can see, there isn't a picture of your **Check Services Company Extended Data Fields** window shown on this page. This is because each check services company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your check services company. This information and other important information about your check services company are described in the **PCCharge** Appendices.



WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.
3. **PCCharge** will display the **Check Services Setup** window. Click **Next** to exit the **Check Services Setup** window.
4. This completes the setup of your check services company. Continue on to the next section, **EBT Processing Company Setup**.

EBT Processing Company Setup



Simple Explanation: This **EBT Card Setup** window allows you to set up your EBT card processing account number in **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **Gift Card Processing Company Setup** (see page 60).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PCCharge** refers to them all as **Electronic Benefits Company Numbers**.

PCCharge Payment Server Merchant Setup Wizard

The next step is to specify which company, if any, you will be using to process Electronic Benefit transactions.

EBT Processing Company

EBT Company Number

Terminal ID:

Working Key:

Phone Numbers

Primary Phone:

Secondary Phone:

Help

Cancel

< Back

Next >

Finish

1. Review the section of the **PCCharge** Appendices specific to your debit card processing company; there may be special information or instructions specific to your processing company.
2. Click the small drop-down arrow button (to the right of the **Electronic Benefits Company** field). Select the check services company that your business will be using.



Note: Not all EBT card companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which EBT card companies are available as selections.

3. Enter the **Terminal ID** for your EBT card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider. You may leave the **Working Key** blank.
4. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PCCharge** will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.
5. Examine the **Extended** button at the right of the **EBT Card Setup** window.
 - If you can access the **Extended** button, click it and proceed to the following section, **EBT Card Company Extended Data Fields**.
 - If you cannot access the **Extended** button, no extended information is necessary for your EBT card processing account. Click **Next**. Skip ahead to the section **Gift Card Processing Company Setup** (see page 60).

EBT Company Extended Data Fields



Simple Explanation: The following **EBT Card Company Extended Data Fields** information is for those users who are setting up the ability to process EBT cards using **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **Gift Card Processing Company Setup** (see page 60).



Note: As you can see, there isn't a picture of your **EBT Card Processing Company Extended Data Fields** window shown on this page. This is because each EBT card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your EBT card processing company. This information and other important information about your EBT card processing company are described in the **PCCharge** Appendices.



WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.
3. **PCCharge** will display the **EBT Card Setup** window. Click **Next** to exit the **EBT Card Setup** window.
4. This completes the setup of your EBT card processing company. Continue on to the next section, **Gift Card Processing Company Setup**.

Gift Card Processing Company Setup



Simple Explanation: This **Gift Card Setup** window allows you to set up your gift card processing account number in **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **Company Information Setup** (see page 63).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PCCharge** refers to them all as **Gift Card Company Numbers**.

PCCharge Payment Server Merchant Setup Wizard

The next step is to specify which company, if any, you will be using to process Gift Card transactions.

Gift Card Company

Gift Card Company Number

Terminal ID:

Phone Numbers

Primary Phone:

Secondary Phone:

Help

Cancel

< Back

Next >

Finish

1. Click **Setup** on the menu bar. Click the **Gift Card Company** option.
2. Review the section of the **PCCharge** Appendices specific to your gift card processing company; there may be special information or instructions specific to your processing company.
3. Click the small drop-down arrow button (to the right of the **Gift Card Company** field). Select the gift card company that your business will be using.



Note: Not all gift card companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which gift card companies are available as selections.

4. Enter the **Terminal ID** for your gift card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.
5. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that PCCharge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.
6. Examine the **Extended** button at the right of the **Gift Card Setup** window.
 - If you can access the **Extended** button, click it and proceed to the following section, **Gift Card Company Extended Data Fields**.
 - If you cannot access the **Extended** button, no extended information is necessary for your gift card processing account. Click **Next**. Skip ahead to the section **Company Information Setup** (see page 63).

Gift Card Company Extended Data Fields



Simple Explanation: The following **Gift Card Company Extended Data Fields** information is for those users who are setting up the ability to process gift cards using **PCCharge**. If you don't need this ability, click the **Next** button and skip ahead to the section **Company Information Setup** (see page 63).



Note: As you can see, there isn't a picture of your **Gift Card Processing Company Extended Data Fields** window shown on this page. This is because each gift card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your gift card processing company. This information and other important information about your gift card processing company are described in the **PCCharge** Appendices.



WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.
3. **PCCharge** will display the **Gift Card Setup** window. Click **Next** to exit the **Gift Card Setup** window.
4. This completes the setup of your gift card processing company. Continue on to the next section, **Company Information Setup**.

Company Information Setup



Note: The company information that you enter into this **Company Setup** window should match the information that your credit card processing company has on file for your merchant account. If you are unsure of this information, check with your merchant service provider (MSP). Your MSP is the group or individual who sold your merchant account to you.

1. Make sure that you enter *exactly* the same information into this window that your credit card processing company has on file. Type it in just as it appears on the paperwork you received from your bank or your merchant service provider. This information may be case-sensitive, so use uppercase or lowercase as necessary.
2. Enter your company's name in the **Company:** field.
3. Enter your company's street address in the **Street:** field.
4. Enter your company's city in the **City:** field.
5. Enter your company's state abbreviation in the **State:** field.
6. Enter your company's 5-digit zip code in the **Zip:** field.
7. Click the **Next** button.

PCCharge Payment Server Merchant Setup Wizard

The next step is to enter your company information. This information will be used to easily identify which merchant account you are working with and this information will be printed on your receipts.

Company Information

Company:

Street:

City:

State: Zip:

Help

Cancel

< Back

Next >

Finish

Address Verification Setup



Simple Explanation: The **Address Verification Setup** window allows you to set up AVS (address verification service) filtering for your credit card processing account. If you manually enter a credit card's information, AVS helps to reduce fraudulent transactions by comparing that information to what is on record for that credit card.

Most users will want to use the default settings. If you anticipate processing a high number of manually entered transactions (hand keyed, not swiped), we recommend that you review this section. Otherwise, you may proceed to the next section, **Card Verification Setup** (see page 68).



Note: This window may or may not appear, depending on which credit card processing company you use. Most terminal-based processing companies support AVS.

If this window is not displayed but you know your account is set up for address verification, it likely means that your credit card processing company is host-based and handles AVS filtering on their end.

An easy way to find out if your processor is terminal-based is to check the section describing that processor's extended data information in **Appendix A**.

PCCharge Payment Server Merchant Setup Wizard

The next step is to enter when you want your AVS transactions captured. By leaving all the boxes checked you will capture all transactions regardless of how well the entered address matches the cardholder's billing address.

Accept Transaction When ...

- Address and 5 Digit Match
- Exact Address and 9 Digit Match
- Address Match, No Zip Match
- 5 Digit Zip Match, No Address Match
- 9 Digit Zip Match, No Address Match
- No Match
- Address Information Not Available
- Retry System Unavailable
- Service Not Available

Help

Cancel

< Back

Next >

Finish

What is AVS?

Address Verification Service (AVS) is a fraud prevention service for card-not-present environments or non-swiped transactions. During a transaction, AVS compares the address information that the cardholder gives you to what is on record for that credit card number.

PCCharge receives the AVS response and displays it after the transaction is processed. You can either make business decisions on individual transactions, or you can use the **Address Verification Setup** window and configure PCCharge to automatically filter out those transactions whose AVS responses are unacceptable to you.

AVS Response Descriptions

- **Address and 5 Digit Match** -- Street address and 5-digit ZIP code both match.
- **Exact Address and 9 Digit Match** -- Street address and 9-digit ZIP code both match.
- **Address Match, No Zip Match** -- Street address matches, but both 5-digit and 9-digit ZIP Code do not match.
- **5 Digit Zip Match, No Address Match** -- Street address does not match, but 5-digit ZIP code matches.
- **9 Digit Zip Match, No Address Match** -- Street address does not match, but 9-digit ZIP code matches.
- **No Match** -- Street address, 5-digit ZIP code, and 9-digit ZIP code all do not match.
- **Address Information Not Available** -- Address information is unavailable, AVS error, or non-US card issuer (does not support AVS).
- **Retry System Unavailable** -- Retry, system is unavailable or timed out.
- **Service Not Available** -- Card type does not support AVS.

AVS Usage Scenarios

The following usage scenarios will give you examples that you can use as a basis when configuring your own **Address Verification Setup** window.

AVS Usage Scenario #1

1. In this example, all the options in the **Address Verification Setup** window **HAVE NOT** been checked.
2. You manually enter (not using a card reader) a \$10 credit card sale transaction into PCCharge, including the incorrect **Zip Code** and **Street** information.
3. PCCharge connects to your processing company and receives a **Result** of NOT CAPTURED and an **AVS Response** of No Match.



WARNING: Even though the PCCharge **Result** is NOT CAPTURED, the card's "limit-to-buy" has been reduced. This means that the customer's credit limit has been temporarily reduced by \$10 (in this case), even though the transaction funds will not actually be transferred from the customer's account to your account. This scenario should illustrate the care that should be taken in unchecking options in the **Address Verification Setup** window. You must make a business decision on whether or not it is beneficial for you to uncheck some or all of these options.

4. Because the **AVS Response** indicated an error, you can either re-attempt the transaction (which would "set aside" an additional \$10), or you can refuse to accept the customer's card altogether.

AVS Usage Scenario #2

1. In this example, all the options in the **Address Verification Setup** window **HAVE** been checked.
2. You manually enter (not using a card reader) a \$10 credit card sale transaction into **PCCharge**, including the incorrect **Zip Code** and **Street** information.
3. **PCCharge** connects to your processing company and receives a **Result** of **CAPTURED** and an **AVS Response** of **No Match**.



Note: Because all the options in the **Address Verification Setup** window were checked (including **No Match**), the transaction was approved. This is why it is generally recommended that users leave all the options checked in the **Address Verification Setup** window. This way, you can simply void a transaction if you aren't comfortable with the **AVS Response**.

4. Since you received a **Result** of **CAPTURED**, the transaction is ready to be settled (along with any other transactions) at the end of the day.

Card Verification Setup



Simple Explanation: The **Card Verification Setup** window allows you to set up CVV2, CVC2, and CID filtering for your credit card processing account. Card verification is typically used in card-not-present situations (like Mail Order/Telephone Order and eCommerce) to help to verify that the customer actually has the card in hand (even though you do not).

Most users will want to use the default settings. If you anticipate processing a high number of manually entered transactions (hand keyed, not swiped), we recommend that you review this section. Otherwise, you may proceed to the next section, **End of Merchant Setup Wizard** (see page 70).



Note: This window may or may not be accessible depending on which credit card processing company you use. Most terminal-based processing companies support CVV2/CVC2/CID. If this window is not displayed but you know your account is set up for address verification, it likely means that your credit card processing company is host-based and handles CVV2/CVC2/CID filtering on their end.

PCCharge Payment Server Merchant Setup Wizard

The next step is to enter when you want your Card Verification transactions captured. By leaving all the boxes checked you will capture all transactions regardless of how well the entered card verification value matches the value provided by the issuer.

Accept Transactions When...

- CVV2 Match
- CVV2 No Match
- CVV2 Not Processed
- CVV2 Not Present on Card
- CVV2 Issuer Not Certified
- CVV2 Server Did Not Respond

Help

Cancel

< Back

Next >

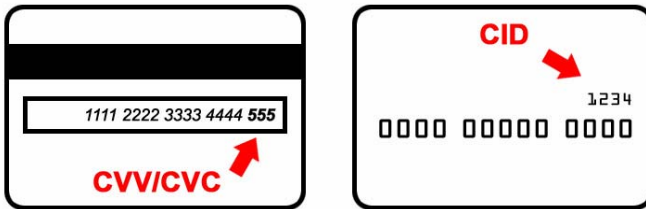
Finish

What is CVV2/CVC2/CID?

CVV2 (Visa's Card Validation Value), CVC2 (MasterCard's Card Verification Code), and CID (American Express' and Discover's Card Identification) are fraud prevention services for card-not-present environments or non-swiped transactions. During a transaction, the 3- or 4-digit security code that you manually enter into **PCCharge** is compared to what is on record for that credit card.

PCCharge receives the CVV2/CVC2/CID response and displays it after the transaction is processed. You can either make business decisions for individual transactions, or you can use the **Card Verification Setup** window and configure **PCCharge** to automatically filter out those transactions whose CVV2/CVC2/CID responses are unacceptable to you.

For Visa, MasterCard, and Discover credit cards, look on the back of the card. The last three digits of the string of numbers below the magnetic strip are the numbers you would type into **PCCharge** during a transaction. For American Express credit cards, look on the front of the card. The four-digit number above the account number is what you would type into **PCCharge** during a transaction.



CVV2/CVC2/CID Response Descriptions

- **Match** -- CVV2/CVC2/CID match.
- **No Match** -- CVV2/CVC2/CID mismatch.
- **Not Processed** -- Either the expiration date was not provided, or the card does not have a CVV2/CVC2/CID value.
- **Not Present on Card** -- Issuer indicates that the CVV2/CVC2/CID data should be present on the card, but the merchant has indicated that the CVV2/CVC2/CID data is not present on the card.
- **Issuer Not Certified** -- Issuer has not certified for CVV2/CVC2/CID or issuer has not provided Visa/MasterCard with the CVV2/CVC2/CID encryption keys.
- **Server Did Not Respond** -- System is unavailable or timed out.

CVV2/CVC2/CID Usage Scenarios

The following usage scenarios will give you examples that you can use as a basis when configuring your own **Card Verification Setup** window.

CVV2/CVC2/CID Usage Scenario #1

1. In this example, all the options in the **Card Verification Setup** window **HAVE NOT** been checked.
2. You manually enter (not using a card reader) a \$10 credit card sale transaction into **PCCharge**, including the incorrect **Card Verification Value**.

3. **PCCharge** connects to your processing company and receives a **Result** of **NOT CAPTURED** and a **CVV Response** of **CVV2 No Match**.



WARNING: Even though the **PCCharge Result** is **CVV2 No Match**, the card's "limit-to-buy" has been reduced. This means that the customer's credit limit has been temporarily reduced by \$10 (in this case), even though the transaction funds will not actually be transferred from the customer's account to your account. This scenario should illustrate the care that should be taken in unchecking options in the **Card Verification Setup** window. You must make a business decision on whether or not it is beneficial for you to uncheck some or all of these options.

4. Because the **CVV Response** indicated an error, you can either re-attempt the transaction (which would "set aside" an additional \$10), or you can refuse to accept the customer's card altogether.

CVV2/CVC2/CID Usage Scenario #2

1. In this example, all the options in the **Card Verification Setup** window **HAVE** been checked.
2. You manually enter (not using a card reader) a \$10 credit card sale transaction into **PCCharge**, including the incorrect **Card Verification Value**.
3. **PCCharge** connects to your processing company and receives a **Result** of **CAPTURED** and a **CVV Response** of **No Match**.

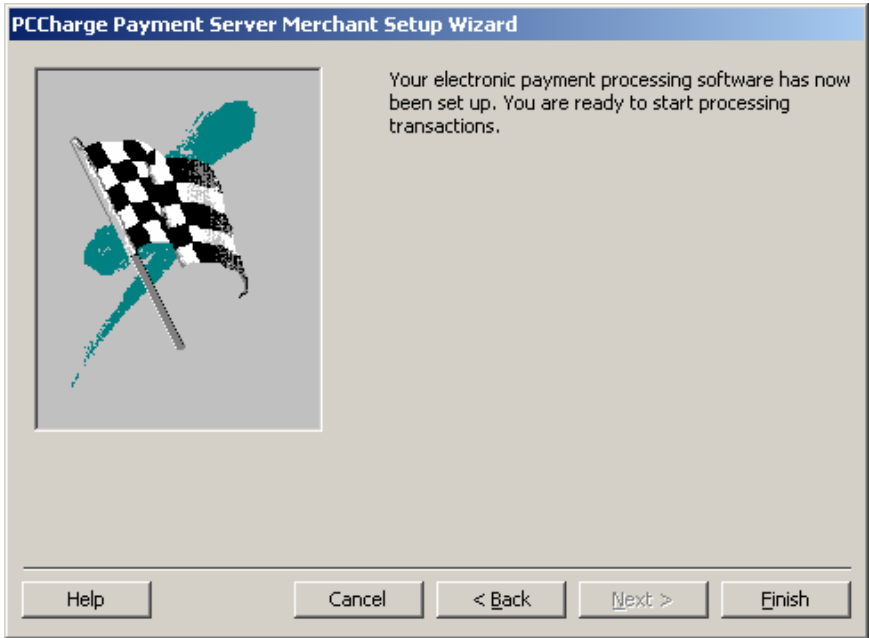


Note: Because all the options in the **Card Verification Setup** window were checked (including **No Match**), the transaction was approved. This is why it is generally recommended that users leave all the options checked in the **Card Verification Setup** window. This way, you can simply void a transaction if you aren't comfortable with the **CVV Response**.

4. Since you received a **Result** of **CAPTURED**, the transaction is ready to be settled (along with any other transactions) at the end of the day.

End of Merchant Setup Wizard

Your merchant account has now been set up. There are a few more steps necessary to make sure that **PCCharge** Payment Server will operate at its maximum potential.



Note: If you plan to use **PCCharge** in combination with the **PCCharge Maitre'D Plug-in**, note that the plug-in should be installed after completing the standard **PCCharge** installation process. After **PCCharge** has been installed and set up, you may refer to the section **Maitre'D Plug-in** (see page 230).



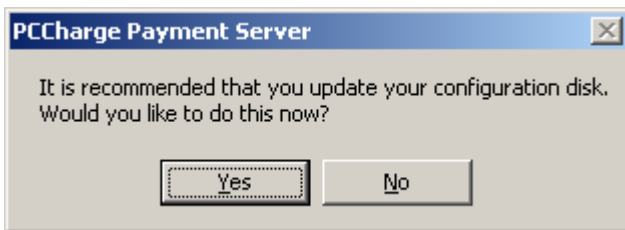
Simple Explanation: PCCharge's **Update Configuration Disk** feature allows you to create a backup disk (a 3½" floppy disk) that contains your merchant configuration information--essentially, everything you've set up to this point.

- If your copy of **PCCharge** was shipped with a **Configuration Disk** or **License Disk** on a 3½" floppy disk, you already have this backup disk and only need to update it.
- If your copy of **PCCharge** was shipped with a **Configuration Disk** or **License Disk** on a CD, you may create a separate backup disk that can be edited (unlike a read-only CD).

You can create/update this disk during installation, or you can wait until a later time. However, we **HIGHLY** recommend that you create this disk soon after you install and configure **PCCharge**.



Note: Configuration disks can be created using almost any removable media that can be modified. You may even store your configuration data on a separate computer accessed via a network. The important thing is to store your backup data away from the computer on which **PCCharge** is installed. To use some other media, just substitute it for the 3½" floppy referred to in the following instructions. In step 3, browse to the media to be used.



1. Click **Yes**. The **Configuration Disk Maintenance** window will appear. You'll see that **Update/Create Config Disk** is already selected. Click **OK**.
2. **PCCharge** will warn you that your existing configuration information will be overwritten.
 - If you're creating a configuration disk for the first time, this warning doesn't apply to you. Click **Yes**. **PCCharge** will prompt you for the configuration disk. Insert a **BLANK** 3½" floppy disk. Make sure it's blank, because everything on the disk will be overwritten. Click **OK** and proceed to step 3.
 - If you already have a configuration disk, you can either overwrite that disk or create a new one using a blank disk. Click **Yes** when ready. Insert your configuration disk **OR** a blank 3½" floppy disk. Click **OK** and proceed to step 3.
3. **PCCharge** will display a window titled **Copy Configuration Files To...** Click the **Open** button and **PCCharge** will create or update your configuration disk.
4. A status bar will display the progress of your configuration disk. **PCCharge** will notify you when your configuration disk has been created or updated. Click **OK**.

5. Remove your configuration disk. Label it **PCCharge Configuration Disk** and date it. Continue on to the next section, **Simple Modem Setup**.



Note: If your software should ever be deleted due to a hard drive crash or some other hardware failure, you'll be able to restore from your configuration disk. This would restore your account settings to their state at the time of the configuration disk update/creation. However, it does not save your database. That functionality is described in the section **Backup/Restore** (see page 169). You should refer to that section when you think you're ready to start keeping a backup record of the transactions you've been processing.

Simple Modem Setup



Simple Explanation: PCCharge can communicate with payment processing companies via dial-up modem, TCP/IP Internet, TCP/IP lease line, etc. (depending on how that company is certified with PCCharge). If you'll be connecting to payment processing company via dial-up modem, complete the instructions given below.



Note: If your payment processing company supports some communications method other than dial-up modem (like TCP/IP Internet or TCP/IP lease line) and you want to use that instead, you may skip ahead to the section **Performing Test Transactions** (see page 79). However, your processing company may have the ability to accept a modem connection if your primary connection fails (check the PCCharge Appendices to find out). If your processing company has this ability, you'll want to set up your modem using the instructions given below.

1. Click **Setup** on the PCCharge menu bar (above the icons). Click **Modem**.
2. If this is the first time you've set up a modem in PCCharge, the **Simple Modem Setup** window will appear. If the **Manual Modem Setup** appears, click the **Use Simple Modem Setup** button.

The screenshot shows a dialog box titled "Simple Modem Setup". Inside, there is a section for "Modem Initialization". It includes a "Modem" dropdown menu, a "Baud" dropdown menu, and a checkbox labeled "Use Windows Modem Settings". On the right side of the dialog, there are "OK" and "Cancel" buttons. At the bottom left, there is a button labeled "Use Manual Modem Setup".

3. PCCharge should display your modem in the **Modem** text box. If you have more than one modem installed, click the drop-down arrow next to the **Modem** text box and select the modem you want to use with PCCharge.
4. PCCharge should display your modem in the **Baud** text box. Click the drop-down arrow next to the **Baud** text box and select 1200. Click **OK**. You'll be returned to PCCharge's main window.
5. Depending on your system's configuration, you may not need to refer to the other subsections in this **Modem** section. To find out if these additional steps will be necessary, skip ahead to the section **Processing Test Transactions** (see page 79).



Note: You will get the best results if you are using the most current modem drivers provided by the manufacturer of your modem.

Manual Modem Setup



Simple Explanation: The following **Manual Modem Setup** information is for those users whose modem does not process or settle transactions when set up through the **Simple Modem Setup** window. If your modem has already been successfully set up, skip this section.



Note: If you are running any other communication software (Fax program, Internet Browser, etc.), you will not be able to correctly configure your modem. Shut these programs down.

Locating Your Modem

1. Before setting up your modem, you'll need to collect some information about it. Click the Windows **Start** button. Click **Settings**. Click **Control Panel**.
2. Double-click **Phone and Modem Options**. Click the **Modems** tab. Windows will display the modems installed on your computer.
3. Make a note of the name of modem that you intend to use with **PCCharge** (shown in the **Modem** column). Also, make a note of its COM port number (shown in the **Attached To** column).
 - **Modem Name:** _____
 - **COM Port:** _____
4. Click **OK** to close the **Phone and Modem Options**. Close the Windows **Control Panel** window. Proceed to **Setting Up Your Modem**.

Setting Up Your Modem

1. Click **Setup** on the **PCCharge** menu bar (above the icons). Click **Modem**.
2. If the **Manual Modem Setup** window appears, continue on to step 3. If the **Simple Modem Setup** window appears, click the **Use Manual Modem Setup** button and then continue on to step 3.
3. Select **1200** in the **Baud** section of the **Manual Modem Setup** window.
4. Select your modem's COM port from the **Port** drop-down list.
5. Click the **Detect Modem Settings** button. **PCCharge** will prompt you to specify which modem it should detect. Select your modem and click **OK**. **PCCharge** will attempt to automatically configure your modem settings.
6. Once **PCCharge** is done, check to see if the **Initialization String** is something more than just **AT**.

- If the **Initialization String** is something more than just AT, perform a test transaction as described in the section **Performing Test Transactions** (see page 79). If the test transaction results in a communications error, return to this section and continue with step 7.
 - If the **Initialization String** is only AT, you will need to contact **PCCharge** Technical Support at (877) 659-8981.
7. If you've attempted a test transaction after setting up your modem using the **Detect Modem Settings** button and it didn't work, try the following steps. First, return to the **Manual Modem Setup** window as described in steps 1 and 2.
 8. Select WH1 from the **Modem** drop-down list (in the **Modem Initialization** section of the **Manual Modem Setup** window). Click the **Validate** button. **PCCharge** will attempt to validate the settings you've chosen. Click the **OK** button.
 9. Perform a test transaction as described in the section **Performing Test Transactions** (see page 79). If the test transaction results in a communications error, return to this section and continue with step 10.
 10. Repeat step 8, but use **GS Special** (instead of WH1) from the **Modem** drop-down list. Perform a test transaction as described in the section **Performing Test Transactions** (see page 79). If the test transaction still results in a communications error, contact **PCCharge** Technical Support at (877) 659-8981.



Technical Details: Most modems are Hayes compatible. This means that they recognize the original Hayes command set. However, many of the newer and faster modems use compression techniques to achieve their high speeds.

While these modems will work fine on most bulletin board systems and dial-up networks designed to operate at these speeds, most financial service networks (credit card processing companies) do not operate at these speeds or use these techniques. Consequently, if you have a new modem that operates at 33.6 baud or 56.7 baud it is very likely you will need to modify the modem's initialization string to force it to connect at 1200 baud, disable data compression, and disable error correction. This information can normally be found in the modem's manual or by contacting the modem manufacturer.

Although we try to provide modem settings for as many modems as possible, new products come out constantly. You may need to call your modem manufacturer and ask them: "How do I get my modem to act like a plain 1200 baud Hayes modem?" In general, if the built-in Windows communications program **HyperTerminal** cannot access the modem then **PCCharge** will not work either. If this is the case, this problem will need to be resolved before **PCCharge** will function properly.

Tested Modems

We test **PCCharge** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PCCharge**, please contact us at feedback@pcharge.com and inform us of your results.

Manufacturer	Product	2000	XP	2003	Vista	Notes
3com	56K v.90 mini PCI Modem (for laptops)	X	X	X		To set up in PCCharge , click the Detect Modem Settings button found on the Manual Modem Setup window (described in the following Modem sections).
AT&T	Dataport Express Part #: 3715-A1-201GVC Model # F-1114V/R6	X	X	X		To set up in PCCharge , click the Detect Modem Settings button found on the Manual Modem Setup window (described in the following Modem sections). Also, try the following initialization string: AT&FS0=0&D2E0V1%C0\N0
US Robotics	56K PNP EXT Model # 00568602	X	X	X	X	To set up in PCCharge , click the Detect Modem Settings button found on the Manual Modem Setup window (described in the following Modem sections). Also, try using WH1 (from the Modem drop-down list).
US Robotics	14400 FAX Modem EXT Model # CJE-0265	X	X	X		To set up in PCCharge , click the Detect Modem Settings button found on the Manual Modem Setup window (described in the following Modem sections). Also, try using WH1 (from the Modem drop-down list).
Zoom	v.90 USB Model # 3090 A	X	X	X		To set up in PCCharge , click the Detect Modem Settings button found on the Manual Modem Setup window (described in the following Modem sections). Also, try using WH1 (from the Modem drop-down list).

Advanced Modem Setup



Simple Explanation: The **Advanced Modem Setup** window allows you to fine-tune your PCCharge modem settings. Almost all of these functions are for use in PCCharge troubleshooting with the assistance of a Technical Support Representative.

Most users will want to use the default settings. Click the **OK** button to exit the **Advanced Modem Setup** window (this will save any changes you have made).

Dial Prefix: -- Allows you to add a dial prefix to be dialed before dialing the number to your processing company. If your business has to dial a nine or some other number to get an outside line, this is where you would enter it. Add a "," (comma) after the number for a brief pause.

Resp. Delay: -- (Default = 0.2) -- Used for troubleshooting purposes. Do not adjust this value unless directed to do so by a Technical Support Representative.

Reinitialize on Redial -- (Default = Unchecked) -- Checking this option will force your modem to reinitialize each time it dials.

Log Options

PCCharge's log file feature is a diagnostic tool primarily intended for use in troubleshooting modem issues. We **HIGHLY** recommend that you do not use the following tools and options unless directed to do so by a Technical Support Representative.

Create Log File -- (Default = Unchecked) -- Instructs **PCCharge** to create a modem log file to be used for troubleshooting purposes.

Backup Log File -- (Default = Unchecked) -- Check this box to have **PCCharge** maintain seven days' worth of backup log files. These names of these backup files will include an abbreviation of the day the file was created. **Example:** logfile_fri.pcc. This option is not accessible unless **Create Log File** is checked.

Encrypt Log File -- (Default = Unchecked) -- Check this box to have **PCCharge** encrypt the log files using the encryption key you specify in **Key:** and **Confirm Key:**. This option is not accessible unless **Create Log File** is checked.

Key: -- (Default = Empty) (16 alpha-numeric characters) -- If you have checked **Encrypt Log File**, enter a sixteen-character alphanumeric encryption key. This option is not accessible unless **Create Log File** is checked.



WARNING: If you change your encryption key, any information you have encrypted with the old key will no longer be accessible. We **HIGHLY** recommend that you not change your encryption key while **PCCharge** is recording a log file.

Confirm Key: -- (Default = Empty) (16 alpha-numeric characters) -- If you have checked **Encrypt Log File**, re-enter the sixteen-character alphanumeric encryption key you entered in **Key:**. This option is not accessible unless **Create Log File** is checked.

Log File Purge Size -- (Default = 51200) -- Allows you to specify (in kilobytes) a maximum file size for the current log file. **PCCharge** will purge old information from your log file to maintain the file size represented here. This option is not accessible unless **Create Log File** is checked.

Performing Test Transactions



Simple Explanation: These test transactions will help you to confirm that your modem is set up properly and working with your payment processing company. Since these test transactions will be performed using a live credit card number, actual funds will be transferred to and from your account. If you get an appropriate response from these transactions (as described below), you'll be ready to begin processing "live" transactions using **PCCharge**.


1. Click the **Credit Card Transactions** button. This button is at the far left of the **PCCharge** icon bar (near the top of **PCCharge**'s main window).



2. **PCCharge** will display the **Credit Card Transactions** window. It will look similar to the window displayed below, but will may vary slightly from what you see in your copy of **PCCharge** (since different credit card processing companies offer different abilities).

3. You'll need a credit card with an active account (use one that has adequate funds for testing purposes). We suggest that you use your own credit card, since you'll be transferring funds from that card's account to your business' merchant account. Enter the credit card's number into the **Credit Card Number** field. Make sure that you enter the number without spaces or dashes.

4. Click in the white space next to the words **Card Member** and type in the cardholder name exactly as show on the credit card. Look at the **Card Issuer** field. It should now display the type of card being processed (VISA, MC, DISC, etc.). If UnKn is displayed, it means that the card number you've entered is incorrect and that you'll need to re-enter it. After you've re-entered it, click in the white space next to the words **Card Member**. PCCharge should display the correct card type in the **Card Issuer** field.
5. Enter the card's four-digit expiration date into the **Exp. Date (MMYY)** field without using spaces or dashes.
6. Enter the number 1 into the **Amount** field without a dollar sign or a decimal point. PCCharge will automatically recognize 1 as one dollar. Click the **Process** button.
7. PCCharge may ask if the customer's card is present. Click **Yes**. You may be asked if you want to enter a ticket number. Click **No**. Finally, PCCharge may ask if you want to enter CPS qualifiers (AVS information). Click **No**.

	<p>Technical Details: PCCharge is asking if the card is present to determine if you can provide the CVV2/CVC2 number shown on the back of the card (see page 67), which would help you to obtain better per-transaction rates. You would normally provide the ticket number and CPS qualifiers (AVS information) during a "live" transaction to obtain better per-transaction rates (see pages 117 and 64).</p>
---	--

8. Watch the status window near the bottom-left of the PCCharge main window. This will display the status of the transaction being processed. PCCharge will make two attempts to contact the processing company and make a transaction request. Once you've received a **Result** for the transaction, compare it to the four possible scenarios listed below.

- If the processing company is contacted and the transaction is authorized, PCCharge will display a **Result** of CAPTURED and some other information related to that transaction. If you receive a **Result** of CAPTURED, proceed to step 9.
- If the processing company is contacted and the transaction is not authorized, PCCharge will display a **Result** of NOT CAPTURED and a Response indicating the reason for the transaction was not captured. This error message may vary, but some of the likely possibilities are shown below. These indicate that you've successfully processed a test transaction, even though the response shows that the transaction was not authorized. If you receive a **Result** of NOT CAPTURED and one of these responses, proceed to step 13.

Example Responses: Declined, Lost Card, Stolen Card, Hold-Call, Call for Auth, Pick Up Card

- If neither attempt at contacting the processing is successful, PCCharge will display **Result** of NOT CAPTURED and a communications-related error message for a **Response**. This error message may vary, but some of the likely possibilities are shown below. If you receive a communications-related error message for a **Response**, refer to the section **Manual Modem Setup** (see page 74) and then return to step 1 to re-attempt to authorize the transaction.

Example Responses: Port Access Error, No Carrier, No Dial Tone, No Answer, Connect Failure, Com Error

- If you received some other error message, you will need to contact **PCCharge** Technical Support at (877) 659-8981.



WARNING: You should not attempt to access any other **PCCharge** functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

9. Since you've received a **Result** of `CAPTURED`, you know that **PCCharge** can successfully "authorize" this card type. Click **OK** on the **Result** window.



Note: This means that \$1.00 from the credit card has been reserved or "put on hold". This step in transaction processing is called "authorization". The next step in transaction processing is called "settlement".

Settlement is when your payment processing company instructs your business' bank and the cardholder's bank to initiate the transfer of authorized transaction funds. For some processing companies, this happens automatically. For others, it must be manually initiated. In either case, settlement is a **HIGHLY IMPORTANT** step in payment processing. During "live" processing, you will not receive your funds unless your authorizations are settled. The following steps will take you through settlement of your test transaction.

10. Click the **End of Day Management** button (the "clock" icon). If you only have one credit card merchant account set up in **PCCharge**, proceed to step 11.
 - If you have more than one payment processing account set up in **PCCharge**, select the merchant number whose accounts you wish to settle and click **OK**.
11. Depending on your payment processing company and how it is set up, one of the following scenarios will occur. Since this step is specific to your payment processing company, you may want to refer to your **PCCharge** Appendices.
 - If you are using a terminal-based processing company, **PCCharge** will display the **Settle Batch** window. This window will show the number of transactions in your batch and the balance of the batch. Click **OK** to have **PCCharge** request batch settlement. Continue on to step 12.
 - If you are using a host-based processing company set up for manual batch closure, **PCCharge** will display the **Batch Close** window. This window will show the number of transactions you have processed and the totals for each transaction type. Click **OK** to have **PCCharge** request batch closure. Continue on to step 12.
 - If you are using a host-based processing company set up for automatic batch closure, **PCCharge** will notify you of this. This means that your payment processing company will automatically close your batch at regular intervals (usually at midnight). Click **OK**. Skip ahead to step 13.
12. **PCCharge** will first transmit your batch to the processing company and then display the result of the settlement/closure attempt.
 - If you receive a **Result** of `Settlement Accepted` or `Batch Accepted`, your batch has been successfully settled/closed. Continue on to step 13.

- If you receive a **Result** of `Settlement Rejected` or `Batch Rejected`, refer to the section **Manual Modem Setup** (see page 74) and then return to step 10 to re-attempt batch settlement/closure. If adjusting your modem doesn't work, you will need to contact **PCCharge** Technical Support at (877) 659-8981.

13. Now that you've successfully processed a test transaction, you may begin processing live transactions. Before you do, continue on to the next section, **Basic Setup Complete**, to make sure you don't need to complete any other steps.



Note: If you think that your account is set up to process other credit card types (American Express, Discover, MasterCard, etc.), you may also perform test transactions using those credit card types. To test a different credit card type, just repeat steps 1-13 (using the new card type).

Basic Setup Complete

For many users, this completes the process of setting up **PCCharge**. Your credit card processing account has been set up along with the means of communicating with your processing company. The next chapter, **Continuing Setup**, has to do with device setup and some of the extended capabilities of **PCCharge**. You may skip ahead to the **User's Guide** to learn about processing transactions (see page 112), but we **HIGHLY** recommend that you at least review the **PCCharge** features described in **Continuing Setup**.

- If you're only setting up one credit card processing account and you only need to process credit card transactions, setup is complete. As stated above, you may review the **PCCharge** features described in **Continuing Setup** and then skip ahead to the **User's Guide** (see page 112).
- If you need to set up another credit card processing account, return to the section **Credit Card Processing Company Setup** (see page 41). When you've set up all of your credit card processing companies, you may review the **PCCharge** features described in **Continuing Setup** and then skip ahead to the **User's Guide** (see page 112).
- If you need to set up an external device to work with **PCCharge**, refer to one the following sections.
 - **Card Reader Setup** (see page 86)
 - **Check Reader Setup** (see page 90)
 - **PIN Pad Setup** (see page 92)
 - **Touch Screen Setup** (see page 95)
 - **Report Printer Setup** (see page 96)
 - **Receipt Printer Setup** (see page 97)

Continuing Setup



Simple Explanation: The features described in this section of the PCCharge manual are not essential for basic credit card processing, but they do provide users with a powerful array of tools to use in payment processing. We **HIGHLY** recommend that you at least review the PCCharge features described in **Continuing Setup**.

Devices Setup



Simple Explanation: Review this section if you plan to use a card reader, check reader, PIN pad, report printer, or receipt printer with **PCCharge**.

If you do not plan to use one of these devices with **PCCharge**, you may skip ahead to the section **Cashier Privileges Setup** (see page 102).

Card Reader Setup



Simple Explanation: This window allows you to set up a card reader to "swipe" cards--that is, to read the data stored on the card's magnetic strip by manually passing it through the card reader. If you do not have a card reader installed on your machine, leave this window set to its default setting (as shown below, with **Keyboard Wedge** selected) and skip ahead to the next section, **Check Reader Setup** (see page 90).



Note: If you are processing debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.

The screenshot shows the 'Configure Card Reader' dialog box. The 'Card Reader' dropdown menu is set to 'Keyboard Wedge'. The 'Com Port' dropdown menu is set to 'Port(COM1)'. The 'Baud' section has radio buttons for 300, 600, 1200, 2400, and 9600. The 'Parity' section has radio buttons for None, Odd, and Even. The 'Time Out' section has a text box with '4' and 'Sec.' next to it. The 'Data Bits' section has radio buttons for 7 and 8. There are 'OK' and 'Cancel' buttons on the right side.

1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Card Reader** option.
2. Click the small drop-down arrow button (to the right of the **Card Reader** field). Select the type of card reader that you'll use with **PCCharge**.
 - **Serial Reader** -- A serial card reader is connected to your computer's COM port by a cord that ends in a 9-pin plug.
 - **Keyboard Wedge** -- A keyboard wedge reader is usually a card swipe device that connects in between your keyboard and your computer. However, the setting **Keyboard Wedge** also refers to keyboards with built-in card readers.
 - **Ingenico 2500** -- The Ingenico 2500 is a unique card reader that operates differently than a standard serial reader or keyboard wedge device.
3. If you've selected **Keyboard Wedge**, complete the following steps:
 - Notice the default **Time Out** value (4 seconds). This value determines how long **PCCharge** waits for a card swipe to be completed. You should not change the default value unless you are experiencing difficulties with your device.

- Click **OK** to save these settings and return to the main **PCCharge** window. You may now perform a test transaction using your device (see page 79), or you may proceed to the next section, **Check Reader Setup** (see page 90).
4. If you've selected **Serial Reader**, Review the **Tested Card Readers** table (at the end of this **Card Reader Setup** section) to determine if there are any special settings recommended for your card reader. Next, complete the following steps:
- Select the baud appropriate for your serial card reader (the default value is **9600**). This information should be provided by your device's documentation.
 - Select the parity that the serial card reader uses. This information should be provided by your device's documentation.
 - Click the small drop-down arrow button (to the right of the **Com Port** field). Select the COM port of the serial card reader that you'll use with **PCCharge**. Most users can select **Port(Com1)**, but some users may have plugged the device into port 2 and should select **Port(Com2)**.
 - Select the data bits setting appropriate for your serial card reader (the default value is **8**). This information should be provided by your device's documentation.
 - Click **OK** to save these settings and return to the main **PCCharge** window. You may now perform a test transaction using your device (see page 79), or you may proceed to the next section, **Check Reader Setup** (see page 90).

Tested Card Readers

We test **PCCharge** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PCCharge**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PCCharge**), use the default settings listed above.

Manufacturer	Product	2000	XP	2003	Vista	Notes
Cherry	Cherry Keyboard MY 7000	X	X			Set up in PCCharge as Keyboard Wedge . Review the Note at the end of this table and refer to your Cherry manual to determine how to configure the following settings: <ul style="list-style-type: none"> • Enable Header for track 1 and set to % • Enable Terminator for track 1 and set to ? • Enable Header for track 2 and set to ; • Enable Terminator for track 2 and set to ?
Cherry	Cherry Keyboard MY 8000	X				

Manufacturer	Product	2000	XP	2003	Vista	Notes
IDTech	Serial Model # WCR3321-12	X	X	X		Set up in PCCharge as Serial Reader . <ul style="list-style-type: none"> • Baud = 9600 • Parity = Even • Data Bits = 7
IDTech	USB Model # IDT3331-12U	X	X	X	X	Set up in PCCharge as Keyboard Wedge .
Ingenico	eN-Check 2500	X	X	X		Set up in PCCharge as Ingenico 2500 . See note at end of this table.
MagTek	Mini Micr	X	X	X	X	Check and card swipe device. Set up in PCCharge as Keyboard Wedge .
SEMTEK	Model 9272USB	X	X	X		Set up in PCCharge as Keyboard Wedge .
Uniform Industrial	USB Model MSR210U-33AUBN	X	X	X		Set up in PCCharge as Keyboard Wedge .
VeriFone	PCCharge Partner	X	X	X	X	Set up in PCCharge as Keyboard Wedge . This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.
VeriFone	PCCharge Performer [SC 5000 (MAC or DUKPT)]	X	X	X	X	Set up in PCCharge as Keyboard Wedge . This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Smart card functionality not supported.



Note: The following example text shows the correct format of a swiped transaction after a Cherry keyboard device has been properly configured. You can use Microsoft's Notepad to view a swiped transaction.

```
%B6011000998980019^DISCOVERY / JD^0412123456?  
;6011000998980019=0412123456?
```

Additionally, Cherry Electronics has created a page on their website that details the setup of the Cherry Keyboard MY 7000/8000.

http://support.cherry.de/english/new_faqqb.asp?faqqbid=237



Note: Every Ingenico 2500 was manufactured in one of two possible configurations: as a standalone check reader, or as a check reader with an integrated card reader. If you have an Ingenico 2500 card/check reader and want to use the card reader component of that device, select the option **Ingenico 2500**. You are not required to use the integrated Ingenico card reader; you may use a separate card reader.

Check Reader Setup



Simple Explanation: This window allows you to set up a check reader to scan check information. If you do not have a check reader installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the section **PIN Pad Setup** (see page 92).

1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Check Reader** option.
2. Click the small drop-down arrow button to the right of the **Check Reader** field. Select the check reader that you'll use with **PCCharge**.
3. Review the **Tested Check Readers** table (at the end of this **Check Reader Setup** section) to determine if there are any special settings recommended for your check reader.
4. Complete the following steps. Depending on the check reader you select, some or all of the described fields in the following steps may not be available. You only need to complete those that are accessible to you.
 - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the check reader that you'll use with **PCCharge**. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.
 - Select the baud appropriate for your check reader (the default value is **1200**). This information should be provided by your device's documentation.
 - Notice the default **Time Out** value (4 seconds). This value determines how long **PCCharge** waits for input from the check reader. You should not change the default value unless you are experiencing difficulties with your device.
 - Select the parity that the check reader uses (the default setting is **Even**). This information should be provided by your device's documentation.

- Select the data bits setting appropriate for your check reader (the default setting is 7). This information should be provided by your device's documentation.
5. Click **OK** to save these settings and return to the main **PCCharge** window. You may now perform a test transaction using your device (see page 79), or you may skip ahead to the section **PIN Pad Setup** (see page 92).

Tested Check Readers

We test **PCCharge** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PCCharge**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PCCharge**), use the default settings listed above.

Manufacturer	Product	2000	XP	2003	Vista	Notes
Ingenico	eN-Check 2500	X	X	X		Check and card swipe device. Set up in PCCharge as Ingenico eN-Check 2500 .
Ingenico	eN-Check 2600 (must be in RDM emulation mode)	X	X	X		Set up in PCCharge as RDM EC5002i . <ul style="list-style-type: none"> • Parity = None • Data Bits = 8 Check the section on your processing company in Appendix C for information on check scanning. Also, review the section Upload Check Images (see page 206).
MagTek	Mini Micr	X	X	X	X	Check and card swipe device. Set up in PCCharge as Keyboard Wedge .
RDM	EC5002i	X	X	X		Set up in PCCharge as RDM EC5002i . <ul style="list-style-type: none"> • Parity = None • Data Bits = 8 Check the section on your processing company in Appendix C for information on check scanning. Also, review the section Upload Check Images (see page 206).

PIN Pad Setup



Simple Explanation: This window allows you to set up a PIN Pad for accepting debit transactions. If you do not have a PIN Pad installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the next section, **Touch Screen Setup** (see page 95).



Note: If you plan to process debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.


1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Pin Pad** option.
2. Review the **Tested PIN Pads** table (at the end of this **PIN Pad Setup** section) to determine if there are any special settings recommended for your PIN pad.
3. Click the small drop-down arrow button to the right of the **PIN Pad** field. Select the PIN Pad that you'll use with **PCCharge**. Depending on the **PIN Pad** selected, you may not need to set up all (or any) of the following fields.
 - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the PIN pad that you'll use with **PCCharge**. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.
 - Select the baud appropriate for your PIN pad (the default value is **1200**). This information should be provided by your device's documentation.
 - Notice the default **Time Out** value (4 seconds). This value determines how long **PCCharge** waits for input from the PIN pad. You should not change the default value unless you are experiencing difficulties with your device.

- Select the parity that the PIN pad uses (the default setting is **Even**). This information should be provided by your device's documentation.
 - Select the data bits setting appropriate for your PIN pad (the default setting is **7**). This information should be provided by your device's documentation.
 - If you've selected the **VeriFone SC 5000 (MAC)** as your **PinPad**, select the appropriate debit card processor and then click the **Key Change** button that appears under the **Cancel** button. **PCCharge** will contact your processing company and synchronize your PIN pad's key with what your processing company has set up for your debit account. Your Canadian debit account must be the active merchant number at the time of the Key Change request.
4. Click **OK** to save these settings and return to the main **PCCharge** window. You may now perform a test transaction using your device (see page 79), or you may proceed to the next section, **Touch Screen Setup** (see page 95).

Tested PIN Pads

We test **PCCharge** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PCCharge**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PCCharge**), use the default settings listed above.

	Note: Some PIN pads will only work with certain payment processing companies. Check with your processing company and/or merchant service provider to determine which PIN pads are available for you to use.
---	--

Manufacturer	Product	2000	XP	2003	Vista	Notes
@pos	PenWare 3100	X	X	X		Signature capture device. Set up in PCCharge as @pos PenWare 3100 .
Ingenico	3010	X	X	X		Set up in PCCharge as Ingenico 3010 .
Ingenico	eN-Crypt 2100	X	X	X		Set up in PCCharge as eN-Crypt 2100 .
VeriFone	1000	X	X	X	X	Set up in PCCharge as VeriFone 101/1000 . <ul style="list-style-type: none"> • Baud = 1200 • Parity = Even • Data Bits = 7 • Time Out = 4
VeriFone	1000 SE	X	X	X	X	Set up in PCCharge as VeriFone 101/1000 . <ul style="list-style-type: none"> • Baud = 1200 • Parity = Even • Data Bits = 7 • Time Out = 4

Manufacturer	Product	2000	XP	2003	Vista	Notes
VeriFone	2000	X	X	X		Set up in PCCharge as VeriFone 2000 . <ul style="list-style-type: none"> • Baud = 1200 • Parity = Even • Data Bits = 7 • Time Out = 4
VeriFone	Everest	X	X	X		Set up in PCCharge as VeriFone Everest . Device must be on COM port 1. Requires device drivers from VeriFone.
VeriFone	Everest Plus	X	X	X		Set up in PCCharge as VeriFone Everest . Device must be on COM port 1. Requires device drivers from VeriFone.
VeriFone	PCCharge Partner	X	X	X	X	Set up in PCCharge as PCCharge Partner . This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.
VeriFone	PCCharge Performer [SC 5000 (MAC)]	X	X	X	X	Set up in PCCharge as VeriFone SC 5000 (MAC) . Canadian debit processing only. <ul style="list-style-type: none"> • Baud = 9600 • Parity = None • Data Bits = 8 • Time Out = 4
VeriFone	PCCharge Performer [SC 5000 (DUKPT)]	X	X	X	X	Set up in PCCharge as VeriFone SC 5000 . American debit processing only. <ul style="list-style-type: none"> • Baud = 1200 • Parity = Even • Data Bits = 7 • Time Out = 4

Touch Screen Setup



Simple Explanation: Touch screens are no longer supported by PCCharge. Leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the next section, **Report Printer Setup** (see page 96).

The screenshot shows a dialog box titled "Configure TouchScreen Information". It contains several configuration options:

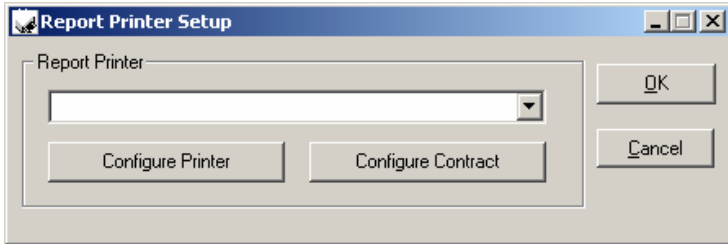
- TouchScreen:** A dropdown menu with "NONE" selected.
- Com Port:** A dropdown menu with "Port(Com1)" selected.
- Baud:** Radio buttons for 1200, 2400, 4800, 9600, 19200, and 38400. The 38400 option is selected.
- Parity:** Radio buttons for None, Odd, and Even. The Even option is selected.
- Time Out:** A text box containing "4" followed by "Sec.".
- Data Bits:** Radio buttons for 7 and 8. The 7 option is selected.

On the right side of the dialog, there are four buttons: "OK", "Cancel", "Download Forms", and "Download Forms".

Report Printer Setup



Simple Explanation: This window allows you to set up a standard Windows-compatible printer to print **PCCharge** reports and contracts. If you do not have a printer or you simply do not want to print reports, leave this window set to its default setting (as shown below) and skip ahead to the next section, **Receipt Printer Setup** (see page 97).



1. Click **Setup** on the menu bar. Click the **Printer** option. Click the **Report** option.
2. Click the small drop-down arrow button to the right of the **Report Printer** field. Select the printer that **PCCharge** will use to print reports and contracts.
3. Click the **Configure Printer** button. **PCCharge** will cause Windows to display the configuration window for the printer selected in the **Report Printer** field.
4. Review the configuration window and make sure the correct settings have been configured for your printer. You may want to refer to your printer's documentation. Click the **Print** button when you're done to return to the **Report Printer Setup** window.
5. The **Configure Contract** button configures contracts printed for **PCCharge**'s recurring billing functionality. It does not apply to standard report printer setup, so you may safely ignore it for now. This feature is described in a later section: **Recurring and Installment Billing**.
6. Click the **OK** button to return to the main **PCCharge** window. You may now print out a test report using the instructions given in the section **Reports** (see page 208), or you may proceed to the next section, **Receipt Printer Setup** (see page 97)

Receipt Printer Setup



Simple Explanation: This window allows you to set up a standard Windows-compatible printer or a receipt printer to print **PCCharge** receipts. If you do not have a printer or you simply do not want to print receipts, leave this window set to its default settings (as shown below) and skip ahead to the section **Cashier Privileges Setup** (see page 102).

Receipt Printer Setup

Printer: [Dropdown]

Printer Type: Standard Printer Roll Printer

Orientation: Portrait Landscape

Receipt Options: Print [0] # of Copies

- Print Receipts for Pre-Auths/Books
- Secure Receipts
- Print Receipts for Gratuities

Advanced Receipt Options

Margins: Top [720] Left [720] Right [720] Bottom [720]

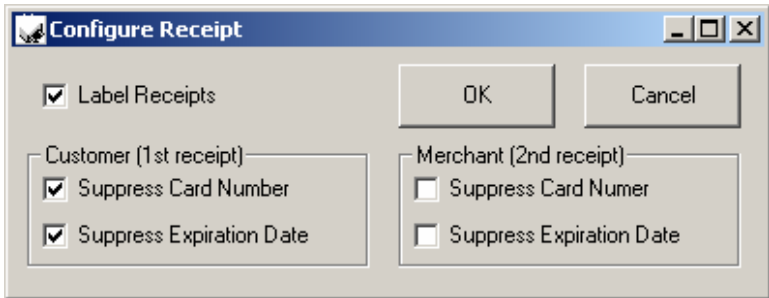
Roll Printer Configuration: Column Width: [40]

Buttons: OK, Cancel, Comments, Configure, Customer Database Receipt Setup

1. Click **Setup** on the menu bar. Click the **Printer** option. Click the **Receipt Printer** option.
2. Review the **Tested Receipt Printers** table (at the end of this **Receipt Printer Setup** section) to determine if there are any special settings recommended for your receipt printer.

3. Click the small drop-down arrow button to the right of the **Printer** field. Select the printer that **PCCharge** will use to print receipts.
4. Depending on the kind of printer you have, select either **Standard Printer** or **Roll Printer**. A standard printer is a typical 8½" x 11" desktop printer. A roll printer is a type of printer specifically designed to print out small format receipts (like those commonly received at most stores and businesses).
5. In the section labeled **Receipt Options**, specify the **# of Copies** you want to print.
6. You now have the option to uncheck the box labeled **Print Receipts for Pre-Auths/Books**. Pre-auth and book transactions "set money aside" on a customer's credit card without actually initiating the transfer of funds from the customer's account to your account. These transaction types are often used when the exact final amount of the transaction is not known. Unchecking this box makes **PCCharge** not print out receipts for these two transaction types.
7. You may choose to uncheck the box labeled **Secure Receipts**.

★	<p>Simple Explanation: If you want the credit card number on all receipts to be "masked" (covered with X's), leave this checked and skip ahead to step 8. If you want a masked customer receipt and an unmasked merchant receipt, read the rest of this step.</p>
---	--



Unchecking this box turns off the **PCCharge** feature that masks the credit card number on receipts, but it also allows you access to another **PCCharge** feature: the ability to have a masked customer receipt and an unmasked merchant receipt.

- After you uncheck the box labeled **Secure Receipts**, click the **Advanced Receipt Options** button.
- Put a check in the box labeled **Label Receipts** if you want to have a label printed at the bottom of your receipts. If this box is checked, the first receipt will be labeled *Customer Copy*. The second receipt will be labeled *Merchant Copy*. Any subsequent receipts for the same transaction will be labeled *Copy #*, with # representing the order of its printing. **Example: # of Copies** was set to 3. The first receipt printed for a transaction after the *Merchant Copy* is printed would be *Copy 1*, and the second would be *Copy 2*.
- If you don't want the receipts to display the customer's card number or expiration date, put checks in the boxes labeled **Suppress Card Number** and **Suppress Expiration Date**. If you want a certain item of information displayed, uncheck the box next to the appropriate option.

- Click the **OK** button to return to the **Receipt Printer Setup** window.
8. You now have the option to uncheck the box labeled **Print Receipts for Gratuities**. Gratuity (tip) transactions are used when the actual gratuity amount is known after the original corresponding sale transaction (including an estimated gratuity amount) has been processed. Unchecking this box makes **PCCharge** not print out receipts for this transaction type.
 9. If you selected **Standard Printer** for your **Printer Type**, configure the following settings:
 - Select the **Orientation** that you want for your printed receipts. You may select a **Portrait** or **Landscape** orientation.
 - Set your **Margins**. The values for the margins are displayed in twips. There are 1440 twips in an inch, so the default setting of 720 twips is equal to one-half of an inch. The margin settings allow you to place the receipt information in different areas of the page to permit the use of preprinted invoices. We recommend that you leave these settings at their default values. You should wait until you see your printed receipts before you modify these values.
 - The **Configure Contract** button configures contracts printed for **PCCharge's** recurring billing functionality. It does not apply to standard report printer setup, so you may safely ignore it for now. This feature is described in a later section: **Recurring and Installment Billing**. Skip ahead to step 10.
 10. If you selected **Roll Printer** for your **Printer Type**, configure the following settings:
 - Set this value to the column width appropriate for your roll printer. The default value (40 characters) will be acceptable for most users. You should wait until you see your printed receipts before you modify this value.
 11. Click the **Comments** button. **PCCharge** will display the **Receipt Comment Setup** window. This feature allows you to include a customized message at the end of your receipt. The comment section can be up to five (5) lines long, with each line being no longer than forty (40) characters. Click **OK** to save your comments.
 12. Click the **OK** button to return to the main **PCCharge** window. You may now print out a test receipt by completing a test transaction (see page 79), or you may proceed to the next section, **Example Receipt With Comments** (see page 101).

Tested Receipt Printers

We test **PCCharge** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PCCharge**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PCCharge**), use the default settings listed above.



Note: Windows' generic text printer drivers were used for all printers that were tested on Windows 2003.

Manufacturer	Product	2000	XP	2003	Vista	Notes
Citizen	CBM 1000	X	X	X		Manual tear-off. Drivers available online. Set up in PCCharge as Roll Printer . Set the Column Width to 40.
Citizen	iDP 3550	X	X	X		Drivers available online. Set up in PCCharge as Roll Printer . Set the Column Width to 40.
Citizen	CPM 10 (without card reader)	X	X			Thermal printer. Drivers available online. Set up in PCCharge as Roll Printer . Set the Column Width to 40.
Star	SP2000	X	X	X		Manual tear-off. Drivers available online. Set up in PCCharge as Roll Printer . Set the Column Width to 40.
Star	Micronics SP700	X	X	X	X	Automatically cut-off. Thermal printer. Drivers available online. Set up in PCCharge as Roll Printer . Set the Column Width to 40.
Epson	M129C TM-T88IIIP	X	X			Drivers available online. Set up in PCCharge as Roll Printer . Set the Column Width to 39.
Epson	TM-T90	X	X			Set up in PCCharge as Roll Printer . Set the Column Width to 39.
Epson	TMU220B	X	X			Set up in PCCharge as Roll Printer . Set the Column Width to 45.
VeriFone	PCCharge Partner	X	X	X	X	Set up in PCCharge as PCCharge Partner . This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.

Example Receipt With Comments



Note: In this view, the **Secure Receipts** option is enabled.

My Company
112 Ocean Avenue
Anytown, NY 11708

Date: 10/09/74 Time: 12:00:00

Sale

Result: CAPTURED
Auth No: ABC123
Sequence #: 4901
TroutD: 4901
Ticket No: 21
Account No: XXXXXXXXXXXXX1015
Magnetic Card Present
Card Issuer: MC
Card Member: Tanaka Flicknetty
Exp Date: XXXX
Amount: \$1.00

Signature X.....

I Agree to Pay Above Total Amount
According to Card Issuer Agreement
(Merchant Agreement if Credit Voucher)

Thank you for choosing this business
We hope that you will return again

Customer Copy

Cashier Privileges Setup



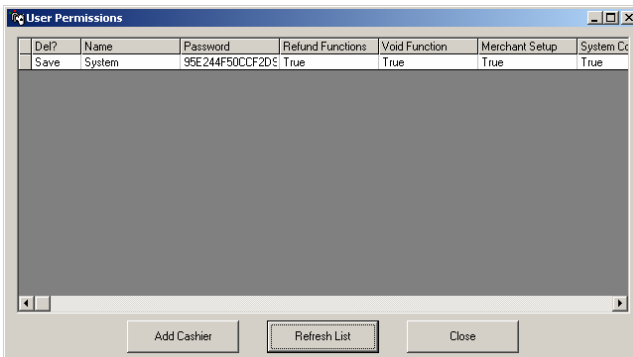
Simple Explanation: PCCharge Payment Server has the ability to support several "cashiers" accessing PCCharge, each with a configurable level of access.

If you think you'll be running PCCharge on a single computer with multiple users accessing that computer, and you want to support different levels of access, we recommend that you review this section. Otherwise, proceed to the next section, **Remove TID Number** (see page 110).

Before you can decide which functions you want to make available to cashiers, you'll need to understand how to use PCCharge. We recommend that you return to this section after you've reviewed the section **User's Guide** (see page 112). In the meantime, you can look over the functions and abilities listed in this section.

Adding a Cashier

1. Click **Setup** on the menu bar. Click the **Configure System** option.
 - If you've already created a password for the **System** user, PCCharge will prompt you to enter a **User Name** and **Password**. Use **System** for the **User Name** and enter whatever **Password** you entered during PCCharge installation. Click **OK**. PCCharge will display the **Preferences** window. You'll see asterisks in the field labeled **Password for the 'system' user ID**. The **System** user can create cashiers and edit their passwords. Click the **OK** button to save your password and return to the main PCCharge window. Proceed to step 2.
 - If you haven't already created a password for the **System** user, do so now. The **System** user can create cashiers and edit their passwords. This password is case-sensitive and must be complex. The password must contain at least 7 characters, and must have at least one upper case character, one numeric character and one special character (e.g., @, \$, %, etc.). Enter this password into the field labeled **Password for the 'system' user ID**. Click the **OK** button to save your password and return to the main PCCharge window.
2. Click **Setup** on the menu bar. Click the **Cashier Privileges** option.



3. Click the **Add Cashier** button.

The screenshot shows a dialog box titled "Add Cashier". It has three input fields: "Cashier Name:", "Password:", and "Confirm Password:". To the right of the "Cashier Name" field is an "OK" button, and to the right of the "Password" field is a "Cancel" button. Below the input fields is a section titled "Select Functions to be Allowed" which contains a grid of checkboxes for various functions. The functions are organized into two columns. The first column includes: Refund Functions, Void Functions, Merchant Setup, System Configuration, Reports, and Trans Archive/Purge. The second column includes: Batch Functions, Import Functions, User Information, Hardware Configuration, and Account Information. To the right of this grid is a section titled "Gift Card" which includes: Increment, Cancel/Void, Activate, Register, and Points. To the right of the "Gift Card" section are four more checkboxes: Balance Merge, Balance Adjustment, Balance Transfer, and Report Lost/Stolen. The "Cash-Out" checkbox is located at the bottom right of the grid.

4. Enter a **Cashier Name** (20 characters maximum). Enter a **Password** [case-sensitive and must be complex: minimum 7 characters, must have at least one upper case character, one numeric character, and one special character (e.g., @, \$, %, etc.)], and re-enter the password in the field labeled **Confirm Password**.

5. Put a check next to the functions that you want to allow to this cashier.

- **Refund Functions** -- Allows a cashier to perform a credit card Credit transaction (see page 117).
- **Void Functions** -- Allows a cashier to perform a credit card Void transaction (see page 117).
- **Merchant Setup** -- Allows a cashier to access the **Merchant Setup Wizard** (see page 40).
- **System Configuration** -- Allows a cashier to access the **Preferences** window (see page 33).
- **Reports** -- Allows a cashier to view and print out reports (see page 208).
- **Trans Archive/Purge** -- Allows a cashier to access the **Transaction Archive** window (see pages 172 and 176).
- **Batch Functions** -- Allows a cashier to close/settle batches and perform batch inquiries (see page 181).
- **Import Functions** -- Allows a cashier to import transactions using the **Import File** function (see page 165).
- **User Information** -- Not available in "Payment Server" version of PCCharge.
- **Hardware Configuration** -- Allows a cashier to set up devices (see page 85).
- **Account Information** -- Allows a cashier to access the **Retrieve Account Number** window (see page 180).

Some of the following gift card transaction types are not supported by all gift card processing companies. Refer to the **PCCharge** Appendices to determine which gift card transaction types are available to your gift card processing company. You may also refer to the section **Gift Card Transaction Processing** to learn about gift card processing in general (see page 155).

- **Increment** -- Allows a cashier to perform a gift card Increment transaction.
- **Cancel/Void** -- Allows a cashier to perform a gift card Cancel or Void transaction.
- **Activate** -- Allows a cashier to perform a gift card Activate transaction.
- **Register** -- Allows a cashier to perform a gift card Register transaction.
- **Points** -- Allows a cashier to perform a gift card points-based transaction.
- **Balance Merge** -- Allows a cashier to perform a gift card Balance Merge transaction.
- **Balance Adjustment** -- Allows a cashier to perform a gift card Balance Adjustment transaction.
- **Balance Transfer** -- Allows a cashier to perform a gift card Balance Transfer transaction.
- **Report Lost/Stolen** -- Allows a cashier to perform a gift card Report Lost/Stolen transaction.
- **Cash-Out** -- Allows a cashier to perform a gift card Cash-Out transaction.

6. Click the **OK** button to save the newly created cashier. Click the **Close** button to exit the **Users Permissions** window.

Logging in and Out of a Cashier's Account

After you've activated at least one account (even if it's only the System account), you will be prompted to enter a **Username** and **Password** whenever **PCCharge** is started. You may also log in and out of an account by clicking the **Log On/Off** button on the **Icon Bar**. This icon is immediately to the left of the help icon.



Note: If a cashier tries to access a function and has not been granted access to that function, **PCCharge** will not allow that cashier to access that function. Another cashier with access (or the **System** user) can override that protection without actually logging on. In the situation, the first cashier is temporarily granted access to that function.

Editing a Cashier's Account

1. Click **Setup** on the menu bar. Click the **Cashier Privileges** option.
2. You can change cashiers' privileges or passwords. Click the value you want to edit.
 - To allow or disallow a cashier to access a function, click the value you want to edit. Type "T" for true or "F" for false.
 - To edit a password, simply press the Enter key and type in the password you want to use.
3. Click the **Close** button to exit the **User Permissions** window.

Deleting a Cashier's Account



Note: You cannot delete the **System** user. To disable this user, delete the password from the **Preferences** window (see page 33). Note that deleting the **System** user will disable cashier permissions for all cashiers.

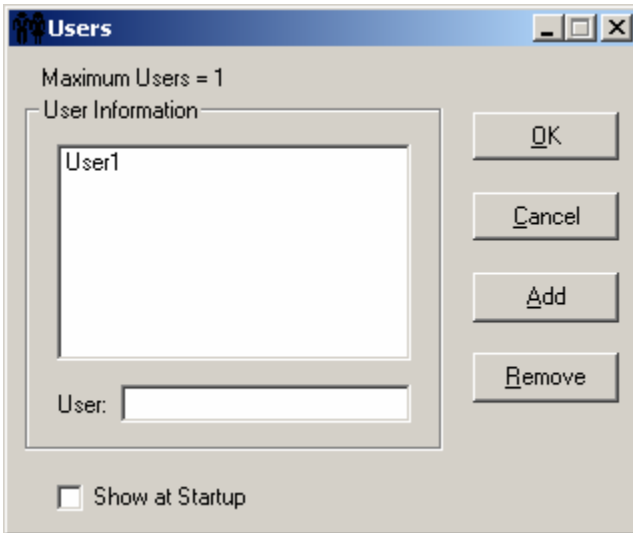
1. Click **Setup** on the menu bar. Click the **Cashier Privileges** option.
2. Look at the **Del?** column at the far left of the **User Permissions** window. Click the word *Save* in the **Del?** column to the left of the cashier you want to delete.
3. After the word *Save* is selected next to the cashier you want to delete, type the letter "D" on your keyboard. The word *Save* will change to the word **DELETE**. If you want to change it back to *Save*, select the word **DELETE** and type the letter "S" on your keyboard.
4. If you're ready to delete those cashiers with the word **DELETE** in their **Del?** column, click either the **Refresh List** or **Close** buttons.
 - If you click the **Refresh List** button, **PCCharge** will warn you that cashiers scheduled for deletion will be removed. Click **Yes** to delete the cashiers. **PCCharge** will return to the **User Permissions** window.
 - If you click the **Close** button, **PCCharge** will warn you that cashiers scheduled for deletion will be removed. Click **Yes** to delete the cashiers. **PCCharge** will exit the **User Permissions** window and return to the main **PCCharge** window.

Users Setup



Simple Explanation: PCCharge Payment Server has the ability to support several "users" from separate computers connecting to the central PCCharge Payment Server installation, using either PCCharge Client or some third party software integrated with PCCharge. Most users do not need to access this window.

If you are in such a situation and need to set up PCCharge user licenses, follow the instructions given in this section. Otherwise, proceed to the next section, **Private Label Card Setup** (see page 108).



Note: When **Show at Startup** option is checked, the **User** that is highlighted in the **User Information** box will be used as the default user this PCCharge location.

Adding a User

1. Click **Setup** on the menu bar. Click the **Users** option. Type in a unique user name in the box labeled **User**. Click the **Add** button.
2. If you don't already have user licenses registered for this copy of PCCharge, you'll be warned that the maximum number of users has been exceeded.
 - If you receive this warning, click **Yes**. PCCharge will prompt you to enter a security code. This number is available from whoever sold you PCCharge. Contact that company's technical support department.
3. Click the **OK** button to exit the **Users** window.

Deleting a User



WARNING: The default user is `User1`. You should not delete or rename this user unless directed to do so by Technical Support. Deleting or renaming this user may result in **PCCharge** not being able to process transactions.

1. Click **Setup** on the menu bar. Click the **Users** option.
2. Select the user you want to delete. Click the **Remove** button.
3. **PCCharge** will prompt you to insert your configuration disk into your floppy drive. Do so and click **OK**. If you do not have a configuration disk, you may click **Cancel**.
4. Click the **OK** button to exit the **Users** window.



Note: After removing a user, your maximum number of users will remain the same. You can add a new user to take the place of the one you just removed.

Private Label Card Setup



Simple Explanation: The **Private Label Card Setup** window allows you to activate and configure **PCCharge's** ability to handle process label card transactions. Private label cards are credit cards that are not issued by major issuers like Visa, MasterCard, American Express, Discover, etc. Private label cards are typically issued by department stores, large chain stores, and specialty chain stores.

If you need to accept private label cards, first check with your merchant service provider or processing company to make sure your account is configured to accept private label cards. Next, follow the instructions given below.

If you **DO NOT** need to accept private label cards, skip ahead to the section **Remove TID Number** (see page 110).



WARNING: Most users should not make any changes to this window.

The screenshot shows the 'Private Label Card Setup' dialog box with the following fields and controls:

- Card Services:** A checkbox labeled 'Authorize' is checked.
- Processor Information:** A dropdown menu for 'Processor' is set to 'Main Processor (Main)'. Below it are text input fields for 'Merchant Number', 'Primary Phone', and 'Secondary Phone'.
- Card Details:** A table with columns 'Type', 'Description', 'BIN Range', 'Min', and 'Max'. The 'Type' dropdown is set to 'PLB1' and the 'Description' is 'Private Label 1'. The 'Min' and 'Max' values are 1 and 20, respectively, shown in spinner boxes.
- Below the table are dropdowns for 'Check Digit' (set to 'None (None)') and a text field for 'Multiplier'.
- Buttons for 'OK', 'Cancel', and 'Extended' are on the right side.

Type	Description	BIN Range	Min	Max
PLB1	Private Label 1		1	20

1. To access the **Private Label Card Setup** window, click **Setup** on the menu bar. Click the **Merchant Setup** option. Click the **Private Label** option.
2. Put a check next to the box labeled **Authorize**. This will activate **PCCharge's** ability to handle private label card transactions.
3. Click the small drop-down arrow button (to the right of the **Processor:** field). Select the processor that will handle your **Private Label Cards**.
4. Enter the **Merchant Number** you'll use to process the private label cards.
5. Enter the **Primary Phone** and **Secondary Phone** numbers that will be dialed during an attempted transaction. This information is available from your merchant service provider or your processing company.
6. Click the small drop-down arrow button to the right of the **Type** field. Select the type of **Private Label Card** you'll be using. This information is available from your merchant service provider or your processing company.
7. Enter a **Description** for the private label card.
8. Enter a starting and ending **BIN Range** that will encompass the numerical range of private label cards that you will accept. This information is available from your merchant service provider or your processing company.
9. Enter the **Min** (minimum) and maximum (**Max**) number of digits in the private label card. This information is available from your merchant service provider or your processing company.
10. Specify the **Check Digit** routine that is used to verify that the private label card is a valid credit card. This information is available from your merchant service provider or your processing company.
 - If you've specified a **Check Digit**, enter the **Multiplier** to be used in the check digit routine.
11. Depending on the **Processor** you selected, the **Extended** button may be accessible. If it is, click it. Fill out the **Extended Data Fields** that appear, using information available from your merchant service provider or your processing company.
12. **PCCharge** has now been set up with the ability to process label card transactions. Click **OK** to return to the **PCCharge** main window.

Remove TID Number



Simple Explanation: The **Remove TID Number** window allows you to remove a merchant account number from your software.

If you **DO NOT** need to remove a merchant number from **PCCharge**, skip ahead to the section **Numbers Setup** (see page 111).



WARNING: Do not perform this operation unless you are absolutely sure you wish to do so. Your merchant number will be permanently removed from **PCCharge**.

The screenshot shows a dialog box titled "Remove TID Number". It contains a "Program Disk:" section with three radio buttons: "Drive A", "Drive B", and "Local". The "Local" button is selected. To the right of these buttons are "OK" and "Cancel" buttons. Below this is a "Merchant Numbers:" section with two labels: "Processor:" and "Merchant/TID:". The dialog box has a standard Windows-style title bar with minimize, maximize, and close buttons.

1. To access the **Remove TID Number** window, click **Setup** on the menu bar. Click the **Credit Card Company** option. Click the **Remove** button
2. Select a **Program Disk** location. Most users should select **Local** (since PCCharge is usually run from a computer's hard drive). If you received **PCCharge** on 3½" or 5¼" floppy disks, insert the main program disk and select **Drive A** or **Drive B** (the drive now containing the program disk).
3. Verify that the **Merchant Number** you wish to remove is shown here. Again, do not perform this operation unless you are absolutely sure you wish to do so. Your merchant number will be permanently removed from **PCCharge**.
4. Click **OK** to permanently remove your **Merchant Number**.

Numbers Setup



Simple Explanation: The **Sequence Numbers** window allows you to re-synchronize certain internal **PCCharge** database values. Most users will never need to use this window.

Skip ahead to the section **User's Guide** (see page 112).



WARNING: Changing these two fields can cause numerous errors in normal software operation. You should not make any changes to the **Sequence Numbers** window unless directed by a Technical Support Representative.

Sequence Numbers [X]

Last Number

Last Transaction: 1002

Last Customer: 1000

Synchronize on startup

File Version: 1.00

OK

Cancel

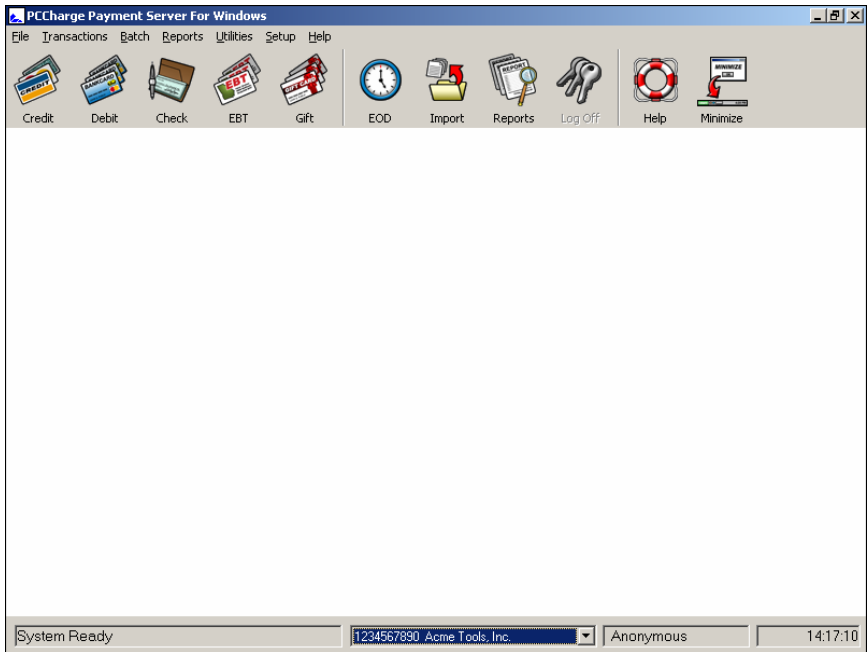
Synchronize

User's Guide

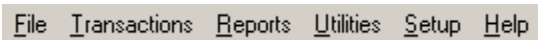
This section describes how to process single transactions, view reports, and use other options accessible in **PCCharge** Payment Server.

Main Window

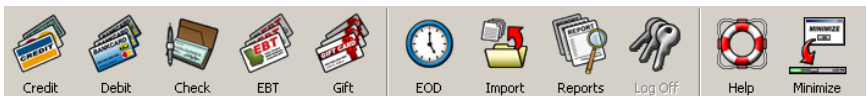
The main window is the focal point of **PCCharge**. It is the window you will first see when **PCCharge** is started. You can access any function of **PCCharge** from the main window.



Menu Bar -- (Top of the main window) -- The menu bar is a generic Windows-based menu system. The menu bar allows you to access every feature of **PCCharge**.



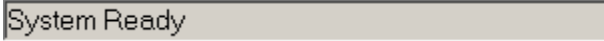
Icon Bar -- (Top of the main window) -- The **Icon Bar** allows you to access **PCCharge's** main feature. From the **Icon Bar**, you can select to perform a credit, debit, check, EBT, or gift card transaction, etc.














Active Company Display -- (Bottom-middle of the main window) -- This drop-down box displays the currently selected merchant account number and the company name associated with that account. Whatever account is shown here will be used to process all credit card transactions performed from the **Credit Card Transactions** window. Click the drop-down arrow on the right of the **Active Company Display** to select a different account.



Processing Status Bar -- (Bottom-left of the main window) -- The **Processing Status Bar** allows you to see the status of PCCharge and the status of a transaction being processed.



Icon Bar

	<p>Credit -- Click this button to access the Credit Card Processing window (see page 117).</p>
	<p>Debit -- Click this button to access the Debit Card Processing window (see page 133).</p>
	<p>Check -- Click this button to access the Check Processing window (see page 141).</p>
	<p>EBT -- Click this button to access the EBT Card Processing window (see page 147).</p>
	<p>Gift Card -- Click button to access the Gift Card Processing window (see page 155).</p>
	<p>End of Day -- Click this button to access the End of Day Management window (see page 181).</p>
	<p>Import -- Click this button to access the Import File window (see page 165).</p>
	<p>Reports -- Click this button to access the Reports window (see page 208).</p>
	<p>Log On/Off -- Click this button to access the Log On/Off window (see page 102).</p>
	<p>Help -- Click this button to access the Help window.</p>
	<p>Minimize -- Click this button to send PCCharge Payment Server to your Windows Task Bar (usually found at the bottom of your screen).</p>


Menu System

The menu bar allows you to select every possible operation that can be performed by **PCCharge** Payment Server. Those menu options not mentioned here are covered in other sections of this manual.

File Menu

The **File** menu allows you to access the **Import File** functions of **PCCharge** (see page 165). The **File** menu also allows you to exit **PCCharge**.

To access the **File** menu options, click **File** on the menu bar.

	Note: An import file allows you to make a list of transactions to be processed at a later time. Consult the section Offline Processing and Import Files for more information on this subject (see page 165).
---	--

Selecting the **Exit** option in the file menu will shut down **PCCharge** Payment Server.

Setup Menu

The **Setup Menu** options are discussed in the sections **The Setup Process** (see page 28) and **Continuing Setup** (see page 84).

To access the **Setup** menu options, click **Setup** on the menu bar.

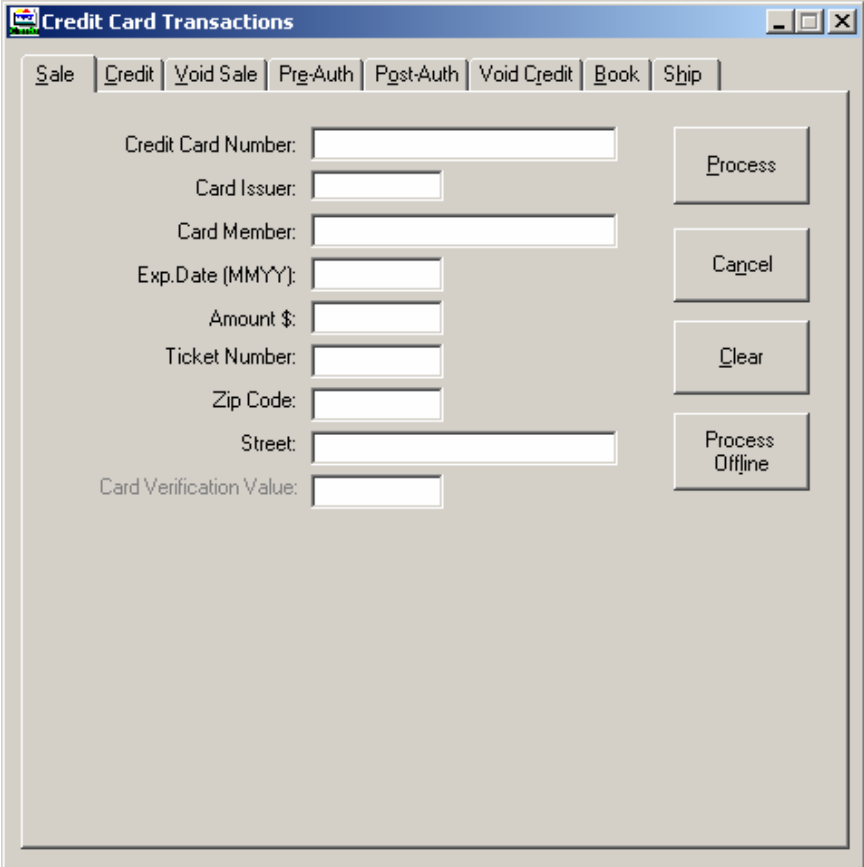
Help Menu

The **Help Menu** allows you to access the help files and other pertinent information about **PCCharge** Payment Server.

To access the **Help** menu options, click **Help** on the menu bar.

Credit Card Processing

To access the **Credit Card Transactions** window, click **Transactions** on the menu bar. Click the **Credit Card** option. Or, click the **Credit** button on the **Icon Bar**.



The screenshot shows a window titled "Credit Card Transactions" with a menu bar containing the following options: Sale, Credit, Void Sale, Pre-Auth, Post-Auth, Void Credit, Book, and Ship. The main area contains several input fields and three buttons:

- Credit Card Number:
- Card Issuer:
- Card Member:
- Exp. Date (MMYY):
- Amount \$:
- Ticket Number:
- Zip Code:
- Street:
- Card Verification Value:

Buttons on the right side of the form:

- Process
- Cancel
- Clear
- Process Offline

Action Buttons

The action tabs allow you to select the desired **Action: Sale, Credit**, etc. Not all **Action Tabs** or fields will be available to every credit card processing company for every transaction type.

Credit Card Number: -- Enter the cardholder's credit card number here. In a card-present environment (retail, restaurant, etc.), the credit card may be swiped through a card reader. If the card cannot be swiped, type in the **Credit Card Number**.

Card Issuer: -- This field will show the issuing bank after **PCCharge** recognizes the card format. **UnKn** refers to an unknown card issuer or a mistyped credit card number.

Card Member: -- You may enter the cardholder's name here. This information is not transmitted to the credit card processing company. It is stored in PCCharge's database and can be viewed from the **Reports**.

Exp. Date (MMYY): -- Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/05, enter 0105)

Amount \$: -- Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For \$25.25, enter 25.25)

Ticket Number: -- Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number. This field is required for some processing companies (check your processor's information in the PCCharge Appendix).

Zip Code: -- Enter the cardholder's zip code here.


Street: -- Enter the cardholder's street address here. The **Street:** field is sometimes limited to a specific number of characters, depending on your processing company. Enter however many characters will fit.

Credit Card Verification Value: -- The Credit Card Verification Value can be found on the back of the customer's Visa card. The last three digits of the string of numbers below the magnetic strip are the numbers you would type into the CVV2 field (on the transaction window). Consult the section **Credit Card Verification Setup** for more information (see page 67).

TroutD: -- The **TroutD** is the transaction routing ID assigned to a transaction (or a series of transactions) by PCCharge. For example, every **Sale**, **Credit**, and **Pre-Auth** transaction is assigned a unique TroutD. If a "follow-up" transaction (such as a **Void Sale**, **Void Credit**, or **Post-Auth**) is performed on the original transaction, that follow-up transaction's **TroutD** will match the original transaction's **TroutD**.

Example: Sale (TroutD 1234) → Gratuity (TroutD 1234) → Void Sale (TroutD 1234)

If you void the original transaction in a **TroutD** series, all transactions in between the original transaction and the **Void** transaction will no longer be pertinent. You can proceed with normal processing as if those intermediate transaction had never taken place.

	<p>WARNING: You should not attempt to access any other PCCharge functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.</p>
---	--

Process Offline

This button allows you to enable offline "processing". When this feature is enabled, you create or open a file that is used to record your transactions. Consult the section **Offline Processing and Import Files** for more information on this subject (see page 162).

All about Credit Card Transactions

Background

Processing credit card transactions is a two-step process. When you perform a sale transaction, the credit card's limit to buy is reduced. The processing company authorizes the transfer of that amount of funds from the cardholder's account to your account. However, the funds are not actually moved to your bank account at that time. Any transactions you've processed throughout the day need to be re-transmitted to the processing company as a batch. Depending on whether your processing company is terminal based or host based, this re-transmission process is called settlement or closure. Terminal based systems have batches that are *settled*, and host based systems have batches that are *closed*.

- **Settlement** -- On a terminal based system, the information needed for re-transmission is stored on your computer system. You manually settle your batch, usually at the end of each business day.
- **Closure** -- With a host based system, the information needed for re-transmission is stored on your processing company's computer system. With a host based system you can be set up in one of two ways.
 1. You can be set up for **Auto (Time Initiated) Close**. At a certain time during the day (varies by processing company), host based systems looks for any transactions you may have transmitted to them. If you have transactions waiting for batch closure, they will automatically be closed.
 2. You can be set up for **Manual Close**. This setup is basically equivalent to being Terminal Based. You, the merchant, are responsible for closing your batch.

Essentially: individual transactions are authorized (you plan to transfer the funds), but batches are settled/closed (you actually initiate the transfer of the funds).



WARNING: Unless you settle or close your batch (or your processing company does it for you), you will not receive your money. We recommend that you settle or close your batch daily.



Note: Even after settlement, your money will not immediately be transferred to your account. The transfer process will often take one to three business days, depending on your bank and processor.

Transaction Types

There are several types of credit card transactions. The different types of transactions are also known as actions. Here is a list of the various transaction types with general descriptions:

Sale -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.

Credit -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.

Void Sale -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Pre-Auth -- This action reduces a cardholder's account's limit to buy for a predetermined amount of time. A **Pre-Auth** is the first half of a sale. A **Pre-Auth** specifies that amount to be set aside for a potential transfer of funds. The funds are not transferred at batch settlement/close unless a **Post-Auth** is performed using the **Pre-Auth's** approval code. As previously mentioned, there is a time limit on a **Pre-Auth's** usability. The processor determines the time limit, which is usually 7-10 days. You should contact your merchant service provider/credit card processing company for the exact time.

Post-Auth -- This action makes an approved **Pre-Auth** or voice authorized transaction available for batch settlement/close. This action is the second half of a sale. This transaction is also known as a **Completion**.

Void Credit -- This action removes a **Credit** transaction. This action can only be performed before settlement/close. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Void Auth -- This action removes a **Post-Auth** transaction. This action can only be performed before re-transmission. With a host based system, the action has to be performed on the same day. **Void Auths** are not available for all processing companies. If you want to void a **Post-Auth** and the action is not available, use the **Void** action.



Note: There is no action to void a **Pre-Auth**. This is because you cannot void a **Pre-Auth**. To remove a **Pre-Auth**, you can have the processing company remove the transaction (if your processing company is host based, they can probably do it). Or, you could follow up the **Pre-Auth** with a **Post-Auth** and do a **Void Sale**. The only other option is to simply wait for the authorization to expire.

The following two tabs are available only when using a processing company that offers restaurant certification with **PCCharge**.

Gratuity -- This action allows you to complete a gratuity transaction entered in the **Sale** window. The Actual Gratuity Amount is entered in this window.

Sale w/Gratuity -- This action allows you to process a sale with a gratuity when the **Actual Gratuity Amount** is known.

The following two tabs are available only when your account is set up to process transactions as MOTO or e-commerce using **PCCharge**.

Book -- This action is essentially the same as a **Pre-Auth**; it reduces a cardholder's account's limit to buy for a predetermined amount of time. However, a **Book** transaction is used with the **Ship** transaction to make for an efficient and easy-to-use solution for MOTO and e-Commerce retailers. A **Book** transaction is made when the customer places an order, and is followed by a **Ship** transaction when the order is shipped.

Ship -- This action is essentially the same as a **Post-Auth**; it makes an approved **Book** transaction available for batch settlement/close. A **Book** transaction is made when the customer places an order, and is followed by a **Ship** transaction when the order is shipped.

The following two tabs are available only when your account is set up to process prepaid cards using **PCCharge**.

Balance Inquiry -- This action is used to determine the balance on a prepaid card.

Partial Auth Reversal -- This action is used to fully reverse a prepaid sale transaction. In a host environment, this can only be performed if it is the next transaction after the transaction being reversed.

Using Credit Card Transaction Processing

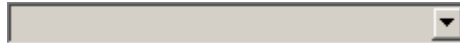
Credit card transaction processing is the most commonly used function of **PCCharge**, and is also the easiest to use. To process a **Sale** transaction, all that is generally required is that you complete the following simple steps:

1. Start **PCCharge**.
2. Click the **Credit** icon.
3. Enter all the information requested by **PCCharge** (or swipe the card through your card reader).
4. Click the **Process** button.
5. **PCCharge** will contact your processing company.
6. The processing company should authorize your transaction and notify **PCCharge** that the transaction was successful.

Again, the above steps are all that is generally required to process a transaction. **PCCharge** is a highly flexible payment processing solution. Depending on how you plan to use **PCCharge**, you may need to follow some additional or alternate steps. Some of these procedures are outlined below. Other sections of the **PCCharge** manual contain more detailed information on program use.

Selecting a Merchant Account

Your copy of **PCCharge** may be configured to use multiple merchant accounts. This is often the case when **PCCharge** is to be used to process transactions for multiple business or sections of a business. The easiest way to select which merchant account you'll use to process transactions is to click the arrow next to the drop-down box at the bottom of your **PCCharge** window. All merchant accounts currently set up with **PCCharge** will then be displayed, and you can select the one you want by clicking it.



This display bar shows the active merchant account number and the company name associated with that account. Whatever account is shown here will be used to process all credit card transactions (unless another account is selected).

Non-Sale Transaction Types

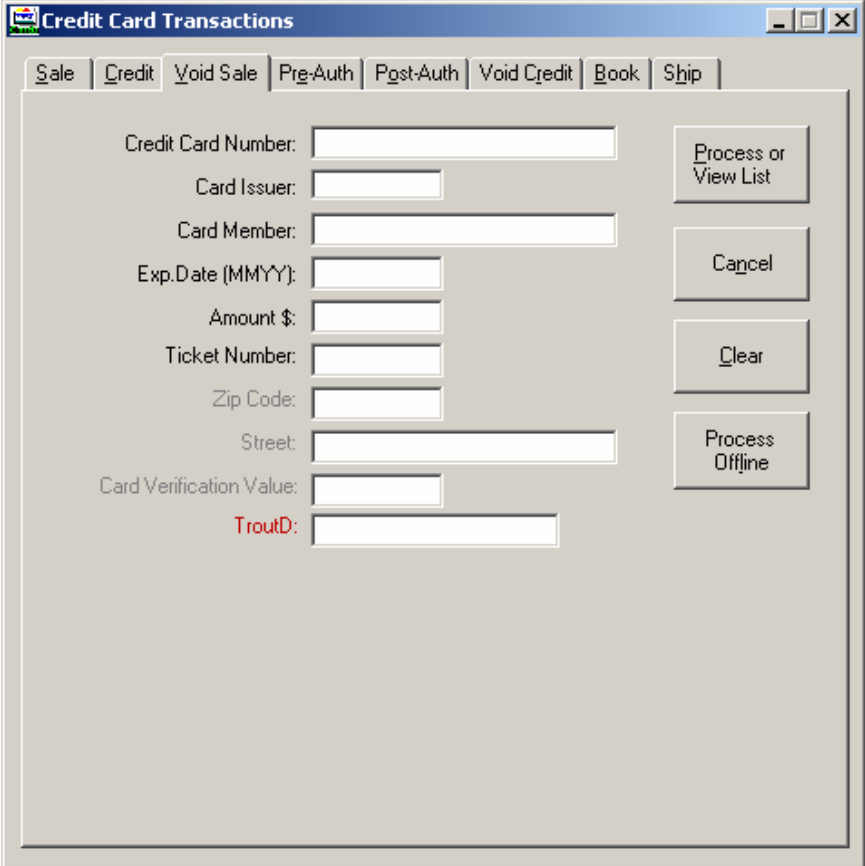
The **Credit Card Transactions** window defaults to the **Sale** screen. If you want to process some other type of transaction, select the "tab" of the transaction type you want to process. The following image shows some of the tabs available within **PCCharge**. Note that your processing company may not offer all of the tabs shown below.



Process or View List

After selecting the tab of the transaction type you want to process, you'll need to fill out the fields shown on that screen (just as you would during a **Sale** transaction). Different transaction types and different processing companies may display different fields.

You may see that the normal **Process** button becomes a **Process or View List** button on certain credit card transaction screens. This button will appear on those screens associated with "follow-up" transactions--that is, transactions that are based on a previously existing transaction. An example of a follow-up transaction would be a **Void Sale** performed on a pre-existing **Sale**.



The screenshot shows a software window titled "Credit Card Transactions" with a blue title bar and standard window controls. Below the title bar is a tabbed interface with tabs for "Sale", "Credit", "Void Sale", "Pre-Auth", "Post-Auth", "Void Credit", "Book", and "Ship". The "Credit" tab is currently selected. The main area contains several input fields for transaction details: "Credit Card Number", "Card Issuer", "Card Member", "Exp. Date (MMYY)", "Amount \$", "Ticket Number", "Zip Code", "Street", "Card Verification Value", and "TroutD". To the right of these fields are four buttons: "Process or View List", "Cancel", "Clear", and "Process Offline".

The **Process or View List** button provides you with an easy way of performing follow-up transactions without having to research or type in any information on the original transaction.

Example: You're ready to process a **Void Sale** transaction on a **Sale** that you performed earlier that day. You could look through your reports and type in all the information related to the original **Sale**, but you can save time by following a few simple steps:

1. Click the **Credit** icon.
2. Select the **Void Sale** tab.
3. Click the **Process** or **View List** button. The **Select Transaction** window will appear.

TroutID	Action	Status	Number	Auth	Result	Amount	Gratuity	Station	Date	Time
7653	1	A	7653	OK3815	CAPTUREI	\$1.00		User50	5/1/2003	11:11
7654	1	A	7654	OK3817	CAPTUREI	\$1.00		User50	5/1/2003	11:21
7655	1	A	7655	OK3818	CAPTUREI	\$1.00		User50	5/1/2003	11:26
7656	1	A	7656	OK3819	CAPTUREI	\$1.00		User50	5/1/2003	11:29
7674	1	A	7674	OK6376	CAPTUREI	\$1.00		User50	5/2/2003	14:37
7693	1	A	7693	OK4950	CAPTUREI	\$1.00		User50	5/5/2003	13:52
7694	1	A	7694	OK4954	CAPTUREI	\$1.00		User50	5/5/2003	14:12

Buttons:

4. Choose the transaction you want to void by clicking its row.
5. Click the **Select** button.
6. **PCCharge** will return to the **Credit Card Transactions** window and automatically fill out that screen with the necessary details of the original **Sale** transaction. Click **Process** or **View List** once more. **PCCharge** will contact the processing company and attempt to process the transaction.

Note: The **Select Transaction** window can be used with any credit card processing company, whether host based or terminal based. However, **PCCharge** cannot know if individual transactions have been closed when using host based processing companies (since closure happens at the host). Therefore, *all* host based credit card transactions present in the database will be shown here, whether or not the host has closed them.

Select Transaction Column Headings

The following descriptions are given for those column headings present in the table in the **Select Transaction** window.

TroutD -- This field displays the **TroutD** (transaction routing ID) number assigned to the transaction by **PCCharge**. Individual **Sales** are each assigned their own **TroutD**. Any follow-up transaction performed on the original **Sale** is assigned the same **TroutD** as the original **Sale**.

Entering the **TroutD** in a follow-up transaction's window is another way of referring to the original transaction.

Example: A customer gives you her receipt and asks for her money back for a transaction made earlier in the day. You decide to perform a **Void Sale** transaction. Rather than using the **Select Transactions** window, you can just enter the **TroutD** from the receipt (since you know exactly which transaction you want to void). Click the **Process or View List** button and **PCCharge** will void the transaction.

Action -- This field displays the type of transaction processed.

Status -- This field displays the status of the transaction.

- **A = Active** -- This denotes an active transaction. Follow-up transactions (**Void Sale**, **Post-Auth**, etc.) can be performed on active transactions.
- **C = Complete** -- This denotes a completed transaction. Completed transactions are not meant to be settled, but aren't reversed or voided. **Post-Auths**, host-based transactions, and connection failures are examples of completed transactions. Follow-up transactions cannot be performed on completed transactions.
- **I = In-Settle** -- This denotes a transaction in the process of being settled. Follow-up transactions cannot be performed on in-settle transactions.
- **P = Post-Auth** -- This denotes a stored **Voice Auth**. Follow-up transactions cannot be performed on stored **Voice Auth** transactions.
- **R = Reversed** -- This denotes a reversed transaction. Follow-up transactions cannot be performed on reversed transactions.
- **S = Settle** -- This denotes a settled transaction. Follow-up transactions cannot be performed on settled transactions.
- **V = Void** -- This denotes a voided transaction. Follow-up transactions cannot be performed on voided transactions.

Number -- This field displays the transaction's **PCCharge** sequence number.

Auth -- This field displays the transaction's authorization code (received from the processing company).

Result -- This field displays the result of the transaction (received from the processing company).

Amount -- This field displays the dollar amount of the transaction.

Gratuity -- This field displays the gratuity dollar amount processed on the transaction.

Station -- This field displays the name of the user that processed the transaction.

Date -- This field displays the date the transaction was processed.

Time -- This field displays the time of day the transaction was processed.

Card -- This field displays the credit card number used to process the transaction.

ExpDate -- This field displays the expiration date of the credit card used to process the transaction.

Member -- This field displays the name of the cardholder of the credit card used to process the transaction.

Credit Card Processing -- A Typical Day

A typical day of processing credit card transactions generally consists of 7 simple steps. You can print out or copy this page for use as a daily checklist.

1. Open a new batch by processing your first credit card transaction of the day.
2. Process whatever transactions you have for that particular day.



WARNING: You should not attempt to access any other **PCCharge** functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

3. After you have completed processing transactions for the day, it is time to prepare for closure/settlement of your batch. Using **PCCharge**, view or print out your **Credit Card Detail** report for the day. Set the **Result:** to **Approved**. Make sure that you look at the report for the appropriate **Merchant #:** (the one you used to process the transactions to be closed/settled). Consult the section **Credit Card Detail** for instructions on how to view/use this report (see page 214).
4. Now, examine the report. Does the report look correct? Do the totals look correct? Does the number of transactions look correct? If the report does not check out, set the **Result:** of the **Credit Card Detail** to **All** transactions and view or print out a new copy of the report. You should try to resolve any discrepancies you find before attempting to close/settle your batch.
5. Once you've resolved any discrepancies you may have found, you are ready for batch closure/settlement. Is your account set to close/settle your transactions automatically, or do you need to manually close/settle your transactions? If closure will occur automatically, you are finished. If you're not sure, contact your merchant service provider to find out.
6. If you need to close/settle manually, start that process now by clicking the **End of Day** icon on your **PCCharge** toolbar. **PCCharge** will display the **Close** or **Settle** screen (depending on your processor). Check the totals displayed on this screen and make sure you're ready to close/settle. Click **Ok** or **Process**. **PCCharge** will contact your processing company and attempt to close/settle your batch. Consult the section **Close** or **Settle** for more instructions on how to close or settle your batch (see page 183 or 187).
7. If you get back a successful response (like *Closed*, *Success*, or *Processed*), your batch has been closed/settled and your day of processing credit card transactions is done. If you get back an error message you'll need to contact Technical Support and/or your credit card processing company to resolve the issue.

Typically, you should repeat these seven steps each day of processing credit card transactions.

All about Restaurant Transaction Processing

PCCharge has the ability to process restaurant-based transactions in a way specifically suited for that type of business. Using **PCCharge** and a processing company that is certified for restaurant transaction processing with **PCCharge**, the user can add a gratuity to the total transaction amount.

PCCharge can process the following types of restaurant transactions:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction.
- A **Sale with Gratuity** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction.
- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known, but the total pre-auth amount is known at the time of transaction.
- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed.
- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed.
- A **Gratuity** adjustment -- This transaction allows you to change a gratuity amount after one has already been established.

PCCharge can also be configured to require that a two-character **Server ID** be entered at the time the transaction is processed. The **Server ID** entered is then associated with that transaction, and can be referenced from the **Restaurant Detail** or **Restaurant Pre-Settle** reports (see pages 223 and 222).

Using Restaurant Transaction Processing

Restaurant transaction processing is handled in much the same way as normal processing. The major difference is that there is a second step for some types of restaurant-based transactions: establishing the actual gratuity amount. This second step ensures that the correct gratuity amount is transferred from the customer's account to your account.

The different types of restaurant transactions are explained in detail below:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction. **PCCharge** can automatically calculate the **Estimated Gratuity Amount:** if the **Authorization Expansion Factor** is set in the processor's extended data fields. This **Estimated Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field. This transaction should be followed by a **Gratuity** transaction.
- A **Sale** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction. **PCCharge** automatically calculates the **Actual Gratuity Amount:**. This amount is based on the **Authorization Expansion Factor** set in the processor's extended data fields. This **Actual Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field.
- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total pre-auth amount is known at the time of transaction. **PCCharge** automatically calculates the **Estimated Gratuity Amount:**. This amount is based on the **Authorization Expansion Factor** set in the processor's extended data fields. This **Estimated Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field. This transaction type differs from a **Sale** (including an estimated gratuity amount) in that a Pre-Auth sets money aside in anticipation of a **Post-Auth** (including a known gratuity amount). A **Post-Auth** can be for less than the original **Pre-Auth**. A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.
- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed. **PCCharge** can automatically calculate the **Actual Gratuity Amount:** if the **Authorization Expansion Factor** is set in the processor's extended data fields. This **Actual Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Actual Gratuity Amount:** field. A **Post-Auth** (and/or **Actual Gratuity Amount:**) can be for less than the original **Pre-Auth** (and/or **Estimated Gratuity Amount:**). A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.
- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed. A **Gratuity** can be less than or greater than the original **Estimated Gratuity Amount:**. A **Sale** (including an estimated gratuity amount) must be followed by a **Gratuity** in order for the amount of the gratuity to be transferred from a customer's account to your account.

- A **Gratuity** adjustment -- This transaction allows you to change a gratuity amount after one has already been established. **Example:** You've processed a \$30 **Sale** transaction with a \$5 **Estimated Gratuity Amount**. After the customer receives the total, he decides to give a \$10 tip. So, you perform a **Gratuity** transaction for \$10 and the customer leaves. Five minutes later, the customer returns to the business because he wants to leave more of a tip (an additional \$5). To accommodate this, perform another **Gratuity** transaction for \$15 (not \$5). You perform the \$15 **Gratuity** (the first \$10 plus the additional \$5) to replace the previously performed \$10 **Gratuity** transaction (not to append to it).

Server ID

The **Server ID** entered during a restaurant-based transaction can be two characters in length. The **Server ID** entered is then associated with that transaction, and can be referenced from the **Restaurant Detail** or **Restaurant Pre-Settle** reports (see pages 223 and 222). This feature can be disabled by accessing the processing company's **Extended Data Fields** (consult your on-disk **Appendices**) and unchecking the box labeled **Require Server ID**:

Authorization Expansion Factor

A property called **Authorization Expansion Factor** appears in the **Extended Data Fields** of **PCCharge's** restaurant certified processors (consult your on-disk **Appendices**). Once **Restaurant** is selected as the business type, this property will be accessible. When active, this feature causes **PCCharge** to automatically calculate the authorization amount that can be sent to processor instead of requiring the server to manually enter an estimated gratuity amount.

The **Restaurant Authorization Expansion** factor may be set to %000 or >= %100. Setting this value to %000 will de-activate the feature. Setting this value at >= %100 will automatically calculate the estimated gratuity amount for each transaction and will attempt to authorize the sale amount + the calculated gratuity. For example, if the authorization expansion factor is set to %117 and a **Sale** or **Pre-Auth** amount of \$10.00 is sent to **PCCharge**, **PCCharge** will attempt authorization of \$11.70.

To temporarily override the expansion factor, simply manually enter the estimated gratuity amount at the time of transaction.

All about Commercial Card Processing

Commercial cards (also known as corporate cards or purchasing cards) are special credit cards that are given to employees of businesses, governments, etc., for company purchases. Commercial card transactions record a customer code and a tax amount. The customer code is the code that is assigned to that cardholder (by his/her company), and is typically used for accounting within the cardholder's company. The tax amount is the portion of the total amount that is attributed to tax. It is also kept separate for accounting purposes.

Note: The tax amount you enter will not be added to the transaction amount you enter. Rather, the tax amount specified is merely recorded as being that part of the total amount.

Example: You enter an **Amount \$:** of 1 . 00 and a **Tax \$:** of . 05. Only \$1.00 is charged to that card. The \$.05 is recorded as being the tax portion of the total amount.

Using Commercial Card Processing

PCCharge has the ability to process transactions involving commercial cards. Commercial cards are processed in almost the same way as normal credit cards. Using **PCCharge** and a processing company that is certified for commercial card processing with **PCCharge**, the user can specify that a portion of the total amount be recorded as the tax amount. The user can also include a customer code with the transaction information sent to the credit card processing company.

Note: The tax amount you enter will not be added to the transaction amount you enter. Rather, the tax amount specified is merely recorded as being that part of the total amount.

Example: You enter an **Amount \$:** of 1.00 and a **Tax \$:** of .05. Only \$1.00 is charged to that card. The \$.05 is merely recorded as being the tax portion of the total amount.

To check to make sure that your credit card processing company can process commercial cards, access that company's **Extended Data Fields** (consult your on-disk **Appendices**).

PCCharge automatically recognizes commercial cards, so no special steps need to be taken to process commercial cards except for inputting the customer code and tax amount at the time of the sale.

PCCharge recognizes commercial cards by checking the credit card number entered against the commercial card BIN ranges programmed into the software. Previous versions of **PCCharge** allowed users to edit the BIN ranges as needed, but we have since decided to "hard code" the latest BIN tables into **PCCharge**. This will help prevent outdated BIN ranges from interfering with your efforts to process commercial cards.

All about Voice Auth Processing

A **Voice Auth** transaction typically begins when you would like to process a **Sale** transaction, but either cannot access **PCCharge** (or cannot contact the processing company through **PCCharge**). To avoid losing the sale, you could call the processing company to get an authorization code verbally--a **Voice Auth**. When you can once again access **PCCharge**, you need to enter the **Voice Auth** into **PCCharge**.

Note: If you do not enter the **Voice Auth** into **PCCharge**, you will not be able to collect the funds authorized by the voice authorization code.

Using Voice Auth Processing

Complete the following instructions to record a **Voice Auth** in **PCCharge**.

1. Select the desired merchant account from the **Active Company Display** at the bottom of the **PCCharge** window.
2. Access the **Credit Card Transactions** window by clicking the **Credit** icon.
3. Click the **Post-Auth** tab.
4. Fill out the transaction fields with the transaction information received from the customer and enter the authorization code received from the processing company.
5. You now have two options. The option you should choose depends on your particular scenario. Read each of the following options to determine which is best for you.
 - If you're ready to initiate the transfer of the funds from the customer's account to your account (by including the transaction in your settlement file), click the **Process or View List** button. This scenario would be recommended for situations in which you normally process **Sale** transactions and are only performing a **Voice Auth** because you can't access **PCCharge** (or the processing company).
 - You may want **PCCharge** to treat the transaction as a **Pre-Auth**. That is, you want to have the customer's account's "limit to buy" reduced, but you're not ready to initiate the transfer of the funds from the customer's account to your account. If this describes your situation, click the **Store Voice-Auth** button. This scenario would be recommended, for example, in MOTO or e-Commerce environments in which the transfer of funds cannot be initiated until the merchandise is shipped. The **Store Voice-Auth** feature is currently supported by the following credit card processing companies:
 - TSYS Acquiring Solutions (VISA)
 - First Horizon (FTMS)
 - RBS Lynk Systems, Inc. (LYNK)
 - Global Payments East (NDC) - *restaurant only*
 - Chase Paymentech Solutions, LLC (GSAR) - *restaurant only*
 - Heartland Payment Systems (HPTS)
6. If you clicked **Process or View List**, you have successfully recorded the **Voice Auth** in **PCCharge**. The transaction is ready for closure/settlement, and you may continue with normal transaction processing. Follow-up transactions (**Void**, **Gratuity**, etc.) may be performed on the transaction you've recorded during these steps.
7. If you clicked **Store Voice-Auth**, **PCCharge** has merely recorded the transaction in its database. The original voice authorization that you received from the processing company reduced the customer's account's "limit to buy", but it didn't initiate settlement of the transaction. When you're ready to actually initiate the transfer of the funds from the customer's account to your account, you must process a second **Post-Auth** transaction on the original transaction (which **PCCharge** treats as a **Pre-Auth**). **Note:** The authorization code issued to you by the processing company has a lifespan of approximately one week (varies by processing company).

8. An easy way to process the second **Post-Auth** is to go to the **Post-Auth** tab and click the **Process or View List** button. **PCCharge** will display the original transaction in the **Select Transaction** table. Select that transaction by double-clicking it.
9. Click the **Process or View List** button. After the transaction is successfully processed, it is ready for settlement. You may now continue with normal transaction processing. Follow-up transactions (**Void**, **Gratuity**, etc.) may be performed on the transaction you've recorded during these steps.

Debit Card Processing

To access the **Debit Card** transactions window, click **Transactions** on the menu bar. Click the **Debit Card** option. Or, click the **Debit** button on the **Icon Bar** (see page 115).

The screenshot shows a software window titled "Debit Card". At the top, there is a menu bar with the following options: "Sale", "Return", "Void Sale", "Void Return", "Sale Recovery", and "Return Recovery". Below the menu bar, the window contains a form with several input fields and two buttons. The input fields are labeled as follows: "Debit Card Number:", "Card Member:", "Exp. Date (MMYY):", "Ticket Number:", "Amount \$:", "Cash Back \$:", and "Total \$:". To the right of these fields, there are two buttons: "Process" and "Cancel".

Action Buttons

The action buttons allow you to select the desired **Action: Sale, Return**, etc. Not all **Action Buttons** or fields will be available to every debit card processing company for every transaction type.

Debit Card Number:

After the debit card is swiped through the card reader, the debit card number appears here.

Card Member:

Enter the customer's name. This information is not transmitted to the debit card processing company. It is stored in **PCCharge's** database and can be viewed from the **Reports**.

Exp. Date (MMYY):

Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/05, enter 0105)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount \$:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For \$25.25, enter 25.25)

Cash Back:

Allows you to enter the cash back amount. The cash back is an amount over the amount of purchase. This amount is to be given to the customer. Cash back is a service that debit transactions allow you to offer to your customers.

Total:

This field shows the total amount of the transaction. It is calculated by adding the **Amount** to the **Cash Back** field.

All about Debit Card Transactions

Processing debit transactions is fairly straightforward. There are three important points to remember:

1. Debit transactions can only be performed in a Retail or "face to face" environment. If you are a Mail Order type business, you cannot perform online debit transactions.
2. There are two types of debit cards:
 - Online** -- Online debit refers to debit card processing that requires you to enter a PIN when processing a transaction.
 - Offline** -- Offline debit refers to a check card that has a Visa or MasterCard logo on the card. Offline Debit cards can be processed as credit cards.
3. Online debit transactions require you to have a card reader and PIN pad attached to your computer.

As with credit card processing, debit processing is a two-step process. Debit processing requires re-transmission of information, referred to as Closing. Typically, debit card processing companies are host based. That means the information to be re-transmitted is stored on the host computer systems or the processor's computer system. You can be set up one of two different ways.

You can be set up for **Auto (Time Initiated) Close**. At a certain time during the day the host based system will scan their computer system. If you have transactions waiting for retransmission, they will automatically process the information.

You can be set up for **Manual Close**. This setup is similar to being terminal based. You, the merchant, are responsible for re-transmission. If you are set up for manual close, you will need to perform a close to complete your debit transactions.

If you are processing credit card transactions as well as debit transactions, the debit transactions will be closed at the time you settle your credit card transactions.

There are two main types of debit card transactions: **Sales** and **Credits**. Other debit card transactions (**Void Sale**, **Void Credit**, etc.) are variations on these. The different types of transactions are also known as actions. Here is a list with general descriptions:

1. **Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.
2. **Credit (Return)** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.
3. **Void Sale** -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.
4. **Void Credit (Return)** -- This action removes a **Credit** transaction. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day. If you want to void a credit and the action is not available, use the **Void** action.

5. **Sale Recovery** -- This action removes a **Void Sale** transaction. The original sale will be processed as if the sale was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.
6. **Credit (Return) Recovery** -- This action removes a **Void Credit (Return)** transaction. The original credit will be processed as if the credit was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

The following tab is available only when your account is set up to process prepaid debit cards using **PCCharge**.

Balance Inquiry -- This action is used to determine the balance on a prepaid debit card.

Debit Card Processing -- A Typical Day

In this section we will discuss a typical day of processing debit cards transactions.

Processing debit card transactions consists of 7 steps:

1. You open a batch simply by performing your first debit card transaction of the day.
2. Process whatever transactions you have for that particular day.
3. After you have completed processing transactions for the day, it is time to prepare for settlement.
 - Look at the **Debit Summary** report (see page 220) for the day. Set the **Result:** to **Approved**.
 - Make sure that you look at the report for the appropriate **Merchant #:**
 - Does the report look correct?
 - Do the totals look correct?
 - Does the number of transactions look correct?
4. If the report does not check out, view the **Debit Summary** report (see page 220) for both approved and unapproved transactions. You may need to investigate the discrepancies.
5. Do you have to settle/close manually? Are your transactions automatically closed for you?
6. If closure will occur automatically, you are finished.
7. If you must settle/close manually, start that process now.

Typically, you should repeat these 7 steps each day of processing debit card transactions.

Check Processing

Check Verification verifies that the check writer has an account that does not have any "negative flags" for that method of check verification (drivers license, MICR, etc.). **Check Guarantee** guarantees that the check amount will be paid to you regardless of the funds available in the customer's checking account.

To access the **Check Services** window, click **Transactions** on the menu bar. Click the **Check Services** option. Or, click the **Check** button on the **Icon Bar**.

A check swipe is available for processing checks. You can contact your merchant service provider for more information.



Note: Your **Check Services** window may look slightly different depending on which check services company you are using.

Check Services

Verify Sale | Void

Transit Number:

Account Number:

Check Number:

Amount \$:

Ticket:

Cash Back\$:

Process

Cancel

Action Buttons

The action tabs allow you to select the desired **Action: Sale, Credit**, etc. Not all **Action Tabs** or fields will be available to every check processing company for every transaction type.



Note: Some of the following fields may not appear in your **Check Services** window. This is because each check services company offers different options.

Transit Number -- Allows you to enter your customer's transit number.

Phone Number -- Allows you to enter your customer's phone number.

Zip Code -- Allows you to enter your customer's zip code.

Check Number -- Allows you to enter your customer's check number.

Account Number -- Allows you to enter your customer's checking account number.

Driver's License -- Allows you to enter your customer's driver's license number.

Birth Date -- Allows you to enter your customer's birth date from his or her driver's license.

State Code -- Allows you to enter your customer's state code.

Amount \$ -- Allows you to enter the amount of the transaction.

Ticket -- Allows you to enter an internal invoice number.



Note: If you perform check truncation/conversion, you'll need to close your batch at the end of the day. It is necessary to perform this procedure to have funds transferred from the customers' accounts to yours.

All about Check Transactions

You should contact your merchant services provider for a description of the type of check service that you are using. **PCCharge** supports check verification/guarantee and check truncation/conversion.

All about Check Verification/Guarantee

In verifying/guaranteeing a check, funds are not being moved. Check Verification/Guarantee is only a one step process. There is no need for re-transmission (batch settle/close).

1. **Check Verification** -- Verification allows you to verify that the check writer has an account that does not have any “negative flags” for that method of check verification (driver's license, MICR, etc.).
2. **Check Guarantee** -- Guarantee first performs a **Check Verification**, and then guarantees that the funds are available, regardless of how much money is actually in the check writer's account.

All about Check Conversion/Truncation

Check Conversion/Truncation is one of the newer developments in electronic payment processing. It is a process by which a checking account is immediately debited electronically.

Processing a check conversion is a two-step process:

1. Process whatever check **Sale** transactions you have for that particular day.
2. As with credit cards, there is secondary transmission of information needed to complete a transaction. This is called **Truncation Close**.



Note: The important thing to remember is that without re-transmission of the check information, you will not receive your money. Every day that you perform truncations you should perform a truncation close after all transactions are complete.

Check Conversion Up-Close

Check Conversion takes verifying one step further. The first step is to verify/guarantee the check. The second step is to have the funds electronically moved from your customer's checking account to yours.

There are a few different types of check truncation/conversion transactions. We often refer to the different types of transactions as actions. Here is a list of actions with general descriptions:

1. **Verify** -- This action allows you to verify that a checking account exists for your customer and guarantees that the amount of the transaction is available. This action also allows you to perform the first half of a sale transaction. This action does not make information available for re-transmission.
2. **Sale** -- This action reduces the balance of your customer's checking account. A sale actually performs two functions. First, a sale will **Guarantee** a check. Second, it will make the transaction available for re-transmission.
3. **Void** -- This action removes a **Sale** or **Forced** transaction from the re-transmission information. You will be deleting the transaction. You will not get the funds from this transaction. Use the **Void Sale** action to correct mistakes and on same day returns. This action can only be performed before re-transmission.
4. **Force** -- This action makes a verified check transaction available for re-transmission. A **Verify** followed by a **Force** is equivalent to a **Sale**.

All about ECC Check Transactions

Some check services companies provide you with the ability to transmit scanned check images to their servers. These images allow those processors to convert your customers' checks into an electronic transaction. To determine if this ability is available to you, check the section of the **PCCharge** Appendices related to your check services company. By storing check images, you can:

- reduce the amount of paper at the point of sale.
- relieve the merchant from having to physically transport checks.
- provide an exact copy of the check in case of a dispute.

Check with your check service company to determine when or how often you should be scanning check images. Different check services companies have different regulations regarding check image scanning and uploading.

Saving Check Images

PCCharge gives you the option to capture the check image after the physical check is scanned through the **RDM EC5002i** device. When **PCCharge** displays the scanned image, you may click **OK** to save the image, **Delete** to delete the image (does not cancel the transaction), or **Print** to print the image via whatever report printer you've set up (see page 96). If you click **Print**, you still have the ability to click **OK** or **Delete**.

About Stored Check Images

All check images are stored in subdirectories of the **PCCharge** installation directory (usually `C:\Program Files\PCCW`).

Uploading Check Images

The section **Upload Check Images** gives instructions on how to transmit check images to your check services provider at the end of the business day (see page 206).

EBT (Electronic Benefits Transfer) Processing

To access the **Electronic Benefits Transactions** window, click **Transactions** on the menu bar. Click the **Electronic Benefits** option. Or, click the **EBT** button on the **Icon Bar** (see page 115).

The screenshot shows a software window titled "Electronic Benefits Transactions" with a close button (X) in the top right corner. Below the title bar is a menu bar with the following options: "Cash Benefits", "FoodStamp", "Cash Benefits Void", "FoodStamp Void", and "Account Inquiry". The main area of the window contains several input fields and action buttons. On the left side, there are seven input fields with labels: "EBT Card Number:", "Card Member:", "Exp. Date (MMYY):", "Ticket Number:", "Amount \$:", "Cash Back \$:", and "Total \$:". On the right side, there are five buttons: "Process", "Withdrawal", "Cancel", "Purchase", and "Clear".

Action Buttons

The action buttons allow you to select the desired **Action: Withdrawal, Void**, etc. Not all **Action Buttons** or fields will be available to every EBT card processing company for every transaction type.

EBT Card Number:

After the EBT card is swiped through the card reader, the EBT card number appears here.

Card Member:

This information is not transmitted to the debit card processing company. It is stored in **PCCharge's** database and can be viewed from the **Reports**.

Exp. Date (MMYY):

Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount \$:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For \$25.25, enter 25.25)

Cash Back:

Allows you to enter the cash back amount. The cash back is an amount over the amount of purchase. This amount is to be given to the customer. Cash back is a service that EBT transactions allow you to offer to your customers.

Total:

This field shows the total amount of the transaction. It is calculated by adding the **Amount** to the **Cash Back** field.

All about EBT Card Transactions

Electronic Benefits Transfer (EBT) is a way of issuing and processing certain benefits electronically. The government issues Food Stamps and aid to families with dependant children on EBT cards that resemble credit or debit cards. By the year 2002, the government will be able to issue Social Security payments, Disability payments, and many other government issued payments on these EBT cards. With EBT processing, you can process these payments as you would a debit card. More and more state governments and the federal government will be moving to this form of payment processing to reduce paper work and control fraud.

With EBT transactions, you should keep these two simple rules in mind:

1. EBT transactions can only be performed in a Retail or "face to face" environment. If you are a Mail Order type business, you cannot perform EBT transactions.
2. EBT transactions require you to have a card reader and PIN pad attached to your computer.

As with debit card processing, EBT processing is a two step process. EBT processors are typically Host Based. As with every Host-based System, you may have the ability to be set up for either **Auto (Time Initiated) Close** or **Manual Close**. Consult your merchant services provider to see what method is available and what method best suits your needs.

There are four types of EBT card transactions. The types are based on the kind of benefit being processed. For instance, if you are processing a transaction with food stamps, you will want to use the transaction type called Food Stamps. The reason for the different types of transactions is that there are different rules governing each type of benefit.

1. **Cash** -- Use this transaction type if you are processing a transaction with an EBT card that was issued for a social security payment.
2. **Food Stamp** -- Use this transaction type if you are processing a food stamp transaction and want to take money from the EBT cardholder's account.
3. **Food Stamp Credit** -- Use this transaction type if you are processing a food stamp transaction and want to deposit money into the EBT cardholder's account.
4. **Account Inquiry** -- This transaction allows you to inquire into a customer's account. You are able to dial into the EBT processing company and view a customer's account. This transaction is not specific to a benefit type. You will be able to perform an inquiry regardless of the type of benefit.

In the next four sections we will break down each transaction type and describe each action available.

Cash EBT Transactions

All transactions that are not food stamp transactions are processed as **Cash** EBT transactions. These **Cash** EBT transactions are very similar to debit transactions because customers can receive cash back from transactions.

As with credit card processing, gift card processing is a two-step process. As with every Host-based System, you may have the ability to be set up for either **Auto (Time Initiated) Close** or **Manual Close**. Consult your merchant services provider to see what method is available and what method best suits your needs.

There are four types of cash transactions:

1. **Withdrawal** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account, allowing you to then disperse cash to the cardholder.
2. **Purchase/Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account.
3. **Post** -- This action makes an approved Voice Authorization transaction available for re-transmission.
4. **Void** -- This action removes a withdrawal transaction from the re-transmission information. It deletes that transaction. The funds from this transaction will then not be transferred into your account. Use the Void action to correct mistakes and on same day returns. This action has to be performed on the same day.

Food Stamp EBT Transactions

When you are performing a transaction using food stamp benefits, you will need to use **Food Stamp EBT Transactions**.

1. **Purchase/Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account.
2. **Post** -- This action makes an approved Voice Authorization transaction available for re-transmission.
3. **Void** -- This action removes a withdrawal transaction from the re-transmission information. You will be deleting the transaction. You will not get the funds from this transaction. Use the void sale action to correct mistakes and on same-day returns. This action has to be performed on the same day.
4. **Credit** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the EBT cardholder's account.

Food Stamp Credit EBT Transactions

When you are performing a return transaction using food stamp benefits, you will need to use **Food Stamp Credit EBT Transactions**.

1. **Credit** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the EBT cardholder's account.
2. **Post** -- This action makes an approved voice authorization transaction available for re-transmission.
3. **Void** -- This action removes a withdrawal transaction from the re-transmission information. It deletes that transaction. The funds from this transaction will then not be transferred into your account. Use the Void action to correct mistakes and on same day returns. This action has to be performed on the same day.

Account Inquiry EBT Transaction

This transaction type is relatively simple. It is intended only as a maintenance function. The **Account Inquiry** function allows you to verify that there is a certain amount in a customer's EBT account. Simply enter the card number and expiration date. Click process to perform the account inquiry.

Processing EBT Transactions -- A Typical Day

In this section of the transaction primer, we will discuss an average day of processing EBT transactions. Processing EBT transactions is an 8-step process.

1. You open a batch simply by performing your first debit card transaction of the day.
2. Process whatever transactions you have for that particular day.
3. After you have completed processing transactions for the day, it is time to prepare for close.

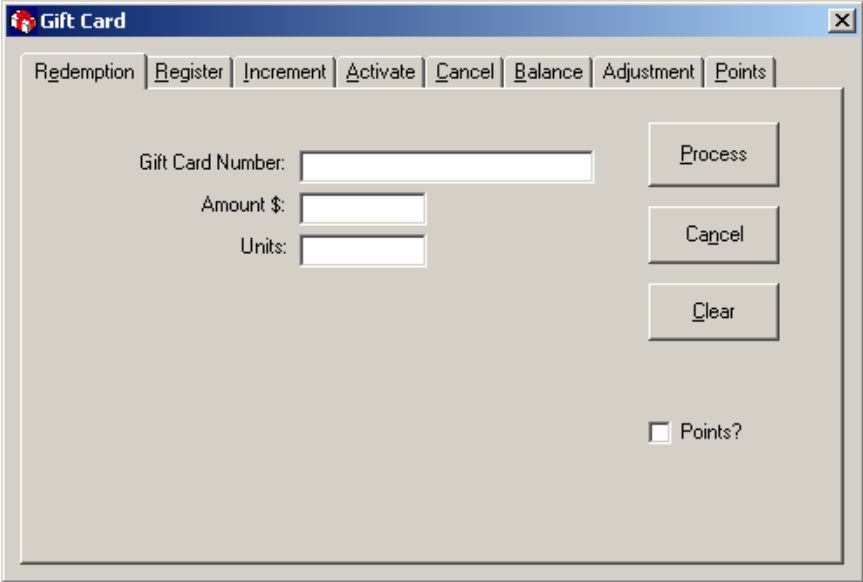
Look at the **EBT Summary** report (see page 221) for the day.

- Make sure that you look at the report for the proper Terminal ID or Merchant Number.
 - Does the report look correct?
 - Do the totals look correct?
 - Does the number of transactions look correct?
 - If the report does not check out, view the **EBT Summary** report (see page 221) for both approved and unapproved transactions.
4. You may need to investigate the discrepancies.
 5. Do you have to settle/close manually? Are your transactions automatically closed for you?
 6. If settlement/closure will occur automatically, you are finished.
 7. If you must settle/close manually, start that process now.

Typically, you should repeat these seven steps each day of processing EBT card transactions.

Gift Card Transaction Processing

To access the **Gift Card Transactions** window, click **Transactions** on the menu bar. Click the **Gift Card** option. Or, click the **Gift Card** button on the **Operational Toolbar**.



The screenshot shows a software window titled "Gift Card" with a close button (X) in the top right corner. Below the title bar is a menu bar with the following tabs: "Redemption", "Register", "Increment", "Activate", "Cancel", "Balance", "Adjustment", and "Points". The main area of the window contains three input fields: "Gift Card Number:" followed by a long text box, "Amount \$:" followed by a shorter text box, and "Units:" followed by a shorter text box. To the right of these fields are three buttons: "Process", "Cancel", and "Clear". At the bottom right of the window is a checkbox labeled "Points?".

Action Tabs:

The action tabs allow you to select the desired **Action: Validate, Register**, etc. Not all **Action Tabs** or fields will be available to every gift card processing company for every transaction type.

Certificate Number:

Enter the cardholder's gift card/certificate number here. In a retail environment, the gift card may be swiped through a card reader. If the card cannot be swiped, type in the **Certificate Number**.

Exp. Date (MMYY):

Enter the cardholder's gift card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Validation Code:

Validation Code is another name for the card's expiration date. Enter the cardholder's gift card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount \$:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For \$25.25, enter 25.25)

Increment Amount \$:

Enter the dollar amount to be added to the card or certificate's balance. here The dollar sign need not be entered. (**Example:** For \$25.25, enter 25.25).

Units:

Enter the total number of items or some calculated unit value defined by the user. This field is used in conjunction with a points program.

Points:

This field is used when tracking points for a program.

All about Gift Card Transactions

PCCharge has the ability to process gift cards or gift certificates, either through a swiped transaction or by manually entering the **Certificate Number**. The account number on a gift card is considered a **Certificate Number** in **PCCharge**.

Like credit card processors, gift card processors can be host-based or terminal-Based. Unlike credit card transactions, however, most gift card companies do not require transactions to be settled/closed.

There are several different types of gift card transactions. Many are specific to the gift card processing company used. Refer to the **PCCharge** Appendices for more information on the transactions available through your gift card processing company.

Processing Gift Card Transactions -- A Typical Day

We recommend that you follow these instructions each day that you process gift card transactions.

1. Process your transactions as described in the section **Gift Card Transaction Processing** (see page 155).
2. After you have completed processing transactions for the day, we recommend that you review the day's transactions.

Look at the **Gift Card** report (see page 224) for the day.

- View the report associated with your gift card Terminal ID or Merchant Number.
 - Does the report look correct?
 - Do the totals look correct?
 - Does the number of transactions look correct?
3. You may need to investigate any discrepancies that occur.
 4. Do you have to manually settle/close your transactions, or are your transactions automatically closed for you?
 5. If closure will occur automatically, you are finished. If you must manually settle/close, start that process now.

Frequently Asked Questions

1. ***I'm trying to process a transaction. What does "Serv Not Allowed" mean?***

If you're using 3rd party POS software or some other interface to **PCCharge**, you may encounter this problem if you're using a card swipe device and the merchant account in **PCCharge** is set up as some card-not-present business type. Additionally, this problem may occur if you try to process a debit or EBT transaction when your merchant isn't set up to process debit cards or EBT cards.

2. ***I'm trying to process a transaction. What does "Error 17" mean?***

This error will sometimes occur after clicking the **Process** button. To correct this problem, perform the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 179). Re-attempt the transaction. If the error occurs again, reboot your computer and re-attempt the transaction. This error may also occur if you are using any non-alphanumeric characters in the card member name (such as an ampersand (&) or apostrophe (')).

3. ***I'm trying to process a transaction. What does "Error 18" mean?***

This may be due to a modem setup problem. Change your modem settings by using the **Manual Modem Setup** window (see page 74).

4. ***I'm trying to settle my batch. I'm getting RB errors that end with the letters AMEX or DISC.***

This is likely because your merchant account is not set up to process a card type included in the batch. If the end of the message is AMEX or DISC, try voiding out transactions of that type. Then perform the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 179). Try settling the batch again. If the batch settles, try re-entering the transactions you'd voided as Post Auths (Post Authorizations). Next, try to settle your batch. If you get the same type of RB error, contact your payment processing company or merchant service provider to set up your account to accept AMEX and Discover cards.

5. ***Why do black fields show up in PCCharge while I'm processing a transaction?***

Shut down **PCCharge**. Open your Windows **Control Panel** by clicking **Start | Settings | Control Panel**. Double-click the **Display Settings** icon and click the **Appearance** tab. Under **Scheme**, select **Windows Standard**. Click **Apply**, and then click **OK**. Restart **PCCharge**. The fields should now be readable.

6. ***Why are buttons missing from the PCCharge interface?***

Sometimes certain buttons (**Sale**, **Credit**, **Void**) may seem inaccessible or "chopped in half". This may be because your monitor's resolution is too low. To check this, shut down **PCCharge**. Click **Start | Settings | Control Panel**. Double-click the **Display Settings** icon and click the **Settings** tab. Now increase your screen resolution. Restart **PCCharge**. The issue should now be resolved.

7. ***How do I transfer PCCharge to a new computer?***

Consult the sub-section **Transferring PCCharge to a Different Computer** in the section **Backup/Restore**.

8. ***What ports do I need to open on my firewall in order to process Internet transactions?***

If you are using TSYS Acquiring Solutions (VISA), open port 5003. If you are using Nova, open port 8100. If you are using any other processor via TCP/IP Internet, you will need to open port 443.

9. ***Why won't my modem work?***

Most financial institutions require that transactions be processed via modem communication at 1200 baud with no data compression (7-even-1). Software modems typically cannot step down to 1200 baud for the transactions to be completed. Software modems use the Windows operating system and the computer's processor to handle data transfer. This data transfer is usually compressed by the modem driver software and thus cannot be passed back and forth between our software and the processor. This is not a fault of the **PCCharge** software, but a lack of ability for the modem to pass the transaction information in the required format of the processor. Hardware modems rely on the actual modem to handle the data transfer between the software and the processor. This hardware handling of the data by the modem does not require the software compression associated with Win/Soft modems. Thus, the data can be sent uncompressed in the proper format.

10. ***What information do I need to enter for a regular transaction?***

The only information required to process a credit card transaction is the card number, expiration date, and the amount. However, this will get you the worst per-transaction rate possible. If your merchant account is set up as Retail, you should use a card swipe device. If your merchant account is set up as Mail Order, E-Commerce, or some other card-not-present business, you should supply as much information as possible (street address, zip code, ticket number, CVV, etc.). Check with your payment processing company to find out how to obtain the best per-transaction rates available for your business type.

11. ***I just received an upgrade for PCCharge. How should I upgrade?***

If you are using any sort of Point of Sale (POS), make sure that the version is compatible with the version of **PCCharge** that you are upgrading to.

Consult the sections **System Requirements**, **Upgrade Preparation**, and **Upgrading PCCharge** (see pages 14, 15, and 17).

12. ***What PCCharge reports should I use on a daily basis?***

The most commonly used reports in **PCCharge** are

- **Credit Card Detail** -- This report shows you the results of all transactions processed on the specified day.
- **Batch Pre-Settle** -- This report is used before settling a batch. It shows you all the transactions that are waiting to be settled. View this report before settling your batch to confirm that everything in your batch is correct.
- **Batch Post-Settle** -- This report is used after settlement has occurred. This report is primarily used to retrieve transaction history.

13. ***How do I find my PCCharge serial number?***

Click **Help** on the **PCCharge** menu bar (near the top right-hand corner of **PCCharge** window. Click **About**. **PCCharge** will display your 16-digit serial number.

14. ***I'm trying to view a report. What does "Runtime Error 91" mean?***

This error can often be corrected by using the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 179).

15. ***How do I add a merchant number to PCCharge?***

Visit us online at <http://www.pcharge.com/support> for the latest information on adding **PCCharge** merchant numbers.

Offline Processing and Import Files



Simple Explanation: PCCharge Payment Server can load files created using its **Offline Processing** feature. These files contain credit card transaction information. This section describes how to create and load these files.



WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Offline Processing



Simple Explanation: Offline processing allows you to enter all the necessary data for each of your transactions without having to connect to the processing company for each transaction immediately. The card information is saved into a new or existing Super DAT (SDT) file and is held there until the credit card processing company is actually contacted.

Offline processing saves time because the credit card processing company is not contacted for transaction authorization until after the user has finished inputting all transactions and is ready to process them all as one batch (group). It can also be used should you temporarily lose your connection to the credit card processing company.

If you don't think you'll need this ability, skip ahead to the section **Utilities Menu** (see page 167).



WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

How to Process Offline Transactions

1. To enable **Offline Processing**, click **Transactions** on the menu bar. Click the **Credit Card** option. PCCharge will display the **Credit Card Transactions** window. Click the **Process Offline** button.
2. PCCharge will display a **New/Edit Existing** window, allowing you to create a new SDT file or open an existing one (to add transactions). This Super DAT (SDT) file will contain your offline transactions.
 - If you're creating a new SDT file, enter a filename into the box labeled **File name**. Click the **Open** button to create your file, or click the arrow to the right of the **Look In** drop-down box to browse to a different save location.
 - If you're opening an existing SDT file, select the file you wish to open (you may need to change the **Look In** location to find your file). Click the **Open** button to open the file.
3. Click **OK** to create or load your file. PCCharge will return to the **Credit Card Transactions** window. Notice that the **Process Offline** button is activated. This indicates that any transactions processed will be recorded in the file displayed at the bottom of this window.



Note: If your connection to the processing company is still available and you're only using offline processing to speed up transaction processing, you can interrupt offline processing and return to normal processing at any time by clicking the **Process Offline** button again to deactivate it.

4. Process any transactions that you want included in the offline batch of transactions. Clicking the **Process** button saves that transaction to your SDT file, and PCCharge will update the transaction count at the bottom of the **Credit Card Transactions** window.

The screenshot shows a window titled "Credit Card Transactions" with a menu bar containing "Sale", "Credit", "Void Sale", and "Void Credit". The main area contains several input fields: "Credit Card Number:", "Card Issuer:", "Card Member:", "Exp. Date (MMYY):", "Amount \$:", "Ticket Number:", "Zip Code:", "Street:", and "Card Verification Value:". To the right of these fields are three buttons: "Process", "Cancel", and "Process Offline". At the bottom right of the window, it displays "0 Transactions". At the bottom left, the file path "C:\Program Files\PCCW\test.SDT" is visible.

5. When you're done entering transactions, click the **Process Offline** button to close the file and save all the transactions you've just entered.
6. To actually have your credit card company process the transactions, you'll need to import your SDT file. The following section, **File Import**, explains how to do this.

File Import



Simple Explanation: PCCharge allows you to import files containing transaction information (created using PCCharge's offline processing feature). If you don't think you'll need this ability, skip ahead to the section **Utilities Menu** (see page 167).



WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Processing an Import File

1. To access the **Import File** window, click **File** on the menu bar. Click the **Import** option. You may also click the **Import File** icon on the **Icon Bar**.
2. If you have multiple merchant numbers, you will be prompted with the **Select Merchant Number** window. Select the merchant number and company that you want to use to process the transaction and click **OK**.
3. PCCharge will display an **Open** window. Click the drop-down arrow next to the field labeled **Files of Type** and select the **SDT** file type. PCCharge will then allow you to select your **SDT** file.



Note: The default directory displayed is the **PCCharge** directory. If your files were saved to a different location, click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to browse to that location.

4. Select your import file and click the **Open** button. PCCharge will display the **Import File** window.

Import File

Totals

Transaction Count: 1

Pre-Auths Total: 0.00

Grand Total: 1.00

OK

Cancel

- **Count** -- The **Count** is the total number of all transactions included within the import file.
 - **Pre-Auths Total** -- The **Pre-Auths Total** is the total dollar value of all pre-auth transactions included within the import file.
 - **Grand Total** -- The **Grand Total** is the total dollar value of all transactions included within the import file that are not pre-auths.
5. **PCCharge** will display the number of transactions in the file (the **Count**) and the balance of the transactions in the file (the **Balance**). Click **OK** to start processing the transactions.
 6. After your import file has been processed, **PCCharge** will ask if you want to delete the original import file. Most users will want to delete the file to help keep customers' account information secure. You must make a business decision on whether or not it is beneficial for you to keep import files.
 7. **PCCharge** generates an ASCII text file after processing an import file. This file contains the transaction responses from the credit card processing company. The file's name will be the same as the original import file, and the file's extension will be `.SRP`. **Example:** MYFILE.SDT → MYFILE.SRP
 8. You may use a standard text editor (like Microsoft's Notepad) to view `SRP` files and get the results for your transactions, or you may use the **PCCharge** reports to view the detailed transaction history for transactions processed via import files. Consult the section **Reports** for more information on **PCCharge**'s reporting capabilities (see page 208).

Utilities Menu



Simple Explanation: The **Utilities** menu provides you with some powerful tools that can be used to improve the functionality, stability, and usability of your PCCharge environment. Many users will not need to use these tools on a regular basis (except for the **Backup/Restore** and **Repair/Compact** functions, which should be used regularly). We highly recommend that all users review this section of the manual to understand these tools.

The **Utilities** menu allows you to access the following functions:

- **Configuration Disk**
- **Backup / Restore Files**
- **Transaction Archive/Purge**
- **Repair Database**
- **Compact Database**
- **Retrieve Account Number**

To access the **Utilities** menu options, click **Utilities** on the menu bar.

Configuration Disk



Simple Explanation: The **Configuration Disk Maintenance** window allows you to create or restore from a backup configuration disk. The configuration disk described here is just like the one described in the section **Update Configuration Disk** (see page 71).



Note: The difference between the configuration disk and the backup/restore functions is that the backup/restore functions use ZIP compression and also save **PCCharge's** database.

Updating/Creating a Configuration Disk

1. To access the **Configuration Disk Maintenance** window, click **Utilities** on the menu bar. Click the **Configuration Disk** option.
2. Select the option **Update/Create Config Disk** and press **OK**. **PCCharge** will warn you that your existing configuration disk will be overwritten. This is referring to the merchant information you have on your existing configuration disk, if you're using a pre-existing disk. If you're using a blank disk, this warning does not apply. Click **OK** if you wish to continue and overwrite any existing information.
3. **PCCharge** will prompt you to insert your configuration disk. You may insert the floppy configuration disk that you received with **PCCharge**, a more recent configuration disk that you personally created using **PCCharge**, or a blank floppy disk.
4. Click **OK** when ready, and **PCCharge** will prompt to specify a save location.
5. Click **Open**, and **PCCharge** will save your current **PCCharge** merchant account information to that disk.

Restoring from a Configuration Disk

1. To access the **Configuration Disk Maintenance** window, click **Utilities** on the menu bar. Click the **Configuration Disk** option.
2. Select the option **Restore From Config Disk** and press **OK**. **PCCharge** will warn you that your existing merchant information will be overwritten. This is referring to the merchant numbers you have set up in **PCCharge**. The **PCCharge** database and your history of transactions will not be overwritten. Click **OK** if you wish to continue.
3. **PCCharge** will prompt you to insert your configuration disk. You may insert the CD or floppy configuration disk that you received with **PCCharge**, or you may insert a more recent configuration disk that you personally created using **PCCharge**. Click **OK** when ready, and **PCCharge** will restore your merchant account information from that disk.

Backup/Restore



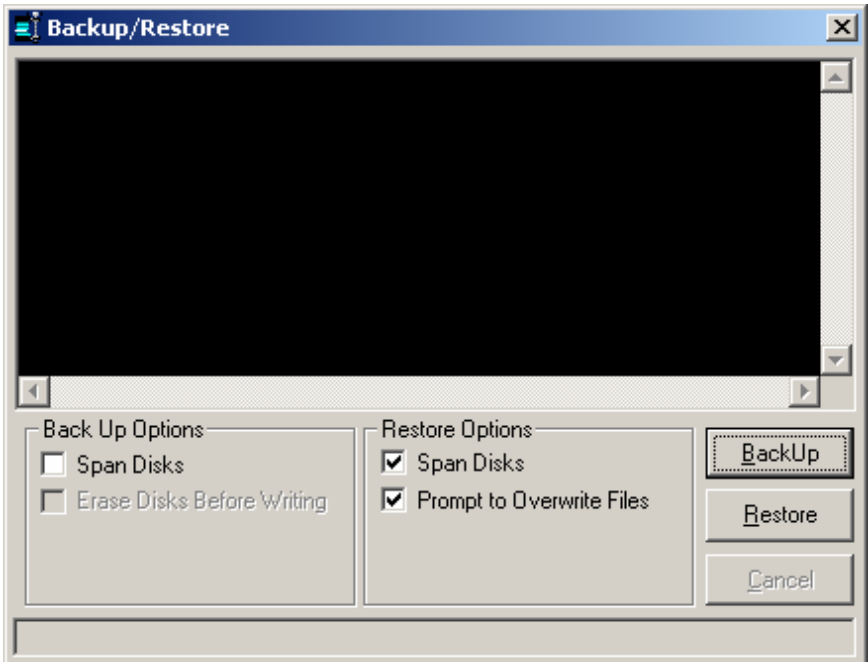
Simple Explanation: PCCharge provides users with the ability to back up and restore critical user information and transaction records. We **HIGHLY** recommend that you regularly use this feature in order to help secure your payment processing data (in case of system failure, accidental deletion, etc.).

PCCharge's backup files (restoration information) contain your merchant account information and your PCCharge database. If you regularly maintain your restoration information, all you would have to do in the event of catastrophic data loss would be to reinstall PCCharge and use this feature to retrieve your restoration information.

Additionally, you can use this feature of PCCharge should you ever need to move your copy of PCCharge from one computer to another computer. The sub-section **Transferring PCCharge to a Different Computer** (found later in this **Backup/Restore** section) gives instructions on this procedure.




Note: We **HIGHLY** recommend that you not back up to your own hard drive, as this defeats the purpose of a backup in the event of system failure. You can use almost any standard, spacious (>50mb), removable media to back up your PCCharge data (**Example:** USB drive, Zip drive, CD-RW, etc.) Your restoration information can be saved across your network to another computer's hard drive. You can even use multiple 3½-inch floppy disks. However, the PCCharge restoration information will likely require over a dozen 3½-inch floppy disks.




Backing Up Your PCCharge Files

1. Click **Utilities** on the **PCCharge** menu bar. Click **Repair Database**. Depending on the size of your database, it may take a few minutes for **PCCharge** to complete this procedure. Click **OK** when you see the message "Process Complete".
2. Click **Utilities** on the **PCCharge** menu bar. Click **Compact Database**. Depending on the size of your database, it may take a few minutes for **PCCharge** to complete this procedure. Click **OK** when you see the message "Process Complete".
3. Click **Utilities** on the **PCCharge** menu bar. Click **Backup/Restore Files**. A window titled **Backup/Restore** will appear.
 - The option labeled **Span Disks** (in the **Back Up Options** section) allows you to use multiple disks (for example, if you'll be using floppy disks for back up). Check this option if you think your restoration information will take up more than one disk.

	WARNING: If you check the option labeled Span Disks , the option Erase Disks Before Writing becomes accessible (and is checked by default). If this option is checked, any removable disk you insert to use as backup media will be completely erased prior to the back up process. This does not apply to hard disks.
---	---

4. Click the **BackUp** button. A window titled **Back Up Data Files to...** will appear.

	Note: The PCCharge backup function defaults to saving the information to floppy disk(s). Make sure the disk(s) you use do not contain important information or are already formatted. If you are back up your information to removable media (floppy disks, Zip disks, etc.), PCCharge WILL ERASE the contents of the volume(s). If you are backing up to a hard drive, PCCharge WILL NOT ERASE the contents of the selected volume.
---	--

5. Browse to the location of the backup media you wish to use. Click the **Open** button to initiate the backup process. **PCCharge** will begin to pack your restoration information into a file named **BACKUPID.ZIP** (by default). You may be prompted to insert additional disks to contain any data that will not fit on the previous volume. Once the backup process has completed, store your restoration information in a safe place.

Restoring PCCharge Backup Files

1. Click **Utilities** on the **PCCharge** menu bar. Click **Backup/Restore Files**. A window titled **Backup/Restore** will appear.
2. The option labeled **Span Disks** (in the **Restore Options** section) allows you to retrieve your restoration information from multiple disks (if the data was originally "spanned" across multiple disks). Most users should leave this option checked.
3. If you uncheck the option labeled **Prompt to Overwrite Files**, **PCCharge** will overwrite any files in your **PCCharge** directory with whatever is contained within your restoration information.
4. Click the **Restore** button. A window titled **Restore Data Files from...** will appear.

5. Browse to the location of the backup file you wish to use (named `BACKUP.ZIP` by default). Click the **Open** button to initiate the restoration process. **PCCharge** will begin to unpack your restoration information into the **PCCharge** installation directory. You may be prompted to insert additional disks (if the original backup spanned several disks). Once the restoration process has completed, shut down and restart **PCCharge**. You may now proceed with processing transactions.

Transferring PCCharge to a Different Computer



Note: This procedure will not allow you to use **PCCharge** on two different computers. This procedure only allows you to transfer your installation of **PCCharge** from one computer to a different one.

1. Start your copy of **PCCharge** on the "old" computer.
2. The person who normally settles/closes batches should complete this step.

Settle or close any batches you may have that are open. To do so, click **Transactions** on the **PCCharge** menu bar (near the top of the **PCCharge** main screen). Click **End-of-Day**. Proceed with normal batch settle/close steps. You must settle/close ALL open batches for ALL accounts before transferring--otherwise, data may be lost and money may not be transferred to your account(s).

If your account is host-based and set to "auto close", it is recommended that you transfer **PCCharge** after the auto close has taken place and before any new transactions are processed.
3. Review the section **System Requirements** to make sure that the "new" computer meets those requirements (see page 14).
4. Install **PCCharge** on the "new" computer. Follow the standard installation procedure as described in the section **Installation** (see page 19). You do not need to start, set up, or configure **PCCharge** at this time.
5. Return to the "old" computer. Create a backup of your **PCCharge** files using the procedure described in the sub-section **Backing Up Your PCCharge Files** (found earlier in this **Backup/Restore** section). Make sure that whatever media you use to back up your **PCCharge** files can be accessed by the "new" computer.
6. Return to the "new" computer. Start **PCCharge**.
 - Click **No** when asked if you have a configuration disk.
 - Enter your **PCCharge** serial number.
 - Click **Cancel** when the **Configure Setup** (or **Preferences**) window appears.
 - Click **OK** when **PCCharge** warns that your credit card company is not set up.
7. Restore your **PCCharge** files (from the "old" computer) using the procedure described in the sub-section **Restoring PCCharge Backup Files** (found earlier in this **Backup/Restore** section).
8. You may now begin processing transactions using your "new" computer. We recommend that you wait at least one month before uninstalling **PCCharge** from your "old" computer, or that you back up your entire **PCCharge** directory from that computer to removable archive media (CD-R, or some other comparably sized media).

Transaction Database Archiving



Simple Explanation: During daily use, **PCCharge** automatically stores in its database records of your transaction processing. This database will obviously increase in size over time, and may decrease operational efficiency, slow down transaction processing, and increase the likelihood of database corruption. Our **Transaction Database Archive** helps you to prevent such issues by providing you with an efficient and simple means of moving older transactions from your working database to a separate archive database.



Note: The **Transaction Database Archive** is currently only intended for use with terminal based processing companies. Host based companies store transaction information on their systems, so **PCCharge** can't know if individual transactions are active or inactive. To determine if your credit card processing company is terminal or host based, consult the section of the **PCCharge** Appendices that relates to your credit card processing company.

Only transactions that are “complete” will be archived by the **Transaction Database Archive**. This includes the following types of transactions:

- Successfully settled/closed Sale transactions
- Successfully settled/closed Post-Auth transactions
- Successfully settled/closed Void transactions
- Follow-on transactions associated with successfully settled/closed Post-Auth & Sale transactions
- Declined transactions

Transactions that are never archived include:

- “Active” transactions (those transactions that have not been settled/closed)
- “Open” Pre-Auth transactions (those without a successfully settled/close Post-Auth)

Setting Up Transaction Database Archiving



Simple Explanation: **PCCharge** scans its program directory during startup. If its database exceeds the **Size Limit** specified in the **Transaction Archive** window, **PCCharge** will ask if you want to archive the database. If you decide to archive the database, those transactions that are applicable to archiving and that are older than the **Keep Transaction** value will be archived.

1. To access the **Transaction Archive** window, click **Utilities** on the menu bar. Click the **Transaction Archive/Purge** option.
2. By default, the box labeled **At startup, enable archive prompt** is checked. We **HIGHLY** recommend that most users leave this checked, since this means that **Transaction Database Archiving** is turned on. If you do expect to process a very high volume of transactions on a daily basis, you may choose to uncheck this box, click **OK**, and skip ahead to the section **Transaction Database Purging** (see page 176).

Transaction Archive

Transaction Archive Configuration

At startup, enable archive prompt. Archive Pre 5.6 Transactions.

Archive transactions that are still active after days.

Archive Location:

Preferred maximum database size: MB (Megabytes)

Archive transactions dated prior to:

Transactions more than days old will be archived.

OK

Cancel

Archive

Archive Progress

Transaction Purge Configuration

At startup, prompt to purge stored transactions aged days or more.
NOTE: Warning message(s) will appear before transactions are purged.

NOTE: Warning message(s) will appear before transactions are purged.

- Most users should not place a check in the checkbook labeled **Archive transactions that are still active after ## days**. This feature was included mainly for those businesses that process a high volume of transactions daily (at least one hundred).



Technical Details: If you activate this feature, **PCCharge** can help to save available disk space (assuming your archive is on a separate system). This is accomplished by archiving active transactions that are likely no longer valid.

For example, the time limit on the usability of a Pre-Auth transaction is about 7-10 days. If you were to set activate this feature and set it to 15 days, **PCCharge** would archive any Pre-Auths that are still active (have not been Post-Authed) after 15 days—thus removing them from your database).

- If the **PCCharge** database exceeds the **Preferred maximum database size** specified in this window, **PCCharge** will ask you during program startup if you want to archive the database. The default value is 20 megabytes. We recommend that you leave this size limit at its default value unless you expect to process a very high volume of transactions on a daily basis.

- The **Archive** button in the **Transaction Archive** window performs the same database checking and will prompt you if necessary. The difference is that if the box labeled **At startup, enable archive prompt** is checked, **PCCharge** will automatically prompt you to archive your database.
5. If this is your first installation of **PCCharge** (not an upgrade), leave the box labeled **Archive Pre 5.6 Transactions** unchecked and skip ahead to step 6. If you upgraded to this version of **PCCharge** from version 5.6 or earlier, review the following information:
 - **PCCharge** versions 5.6 and later record the “status” of a transaction in the **PCCharge** database. For example, successfully settled Sale transactions are recorded as “settled”, and declined transactions are recorded as being “declined”.
 - Versions of **PCCharge** earlier than 5.6 did not record the status of a transaction. Newer versions of **PCCharge** cannot determine the status of these older transactions, and therefore cannot determine whether these transactions are ready for archiving.
 - If you **DO NOT** check this box, **PCCharge** will only archive those transactions that are post-5.6 and that are older than the date found in the box labeled **Archive transactions dated prior to**.
 - If you **DO** check the box labeled **Archive Pre 5.6 Transactions**, **PCCharge** will archive pre-5.6 transactions (even though it cannot determine their status). If you decide to check this box, we **HIGHLY** recommend that first you back up your **PCCharge** directory. Secondly, use the reports and make sure that there are no open Pre-Auths awaiting a Post-Auth. Settle/close any open batches. You may then proceed with archiving pre-5.6 transactions
 6. By default, **PCCharge** deposits database archives into the `backup` directory in the main **PCCharge** directory as displayed in the field **Archive Location**. Most users should accept this default, but you may specify a different directory by typing it in, or by using the **Browse...** button.
 7. **PCCharge** will not archive transactions that are older than the date in the box labeled **Archive transactions dated prior to**. By default, this amounts to 90 days. Most users should accept this default, but you may specify a different length of time by entering a “cutoff” date in the box labeled **Archive transactions dated prior to**. You may also select a date by using the **Select Date** button.



Note: Although you are indicating a specific date, **PCCharge** does not use this date as a fixed or absolute value. The date you select is only a reference for selecting a relative time period from today.



Note: Even if you select today's date in the box labeled **Archive transactions dated prior to**, **PCCharge** will not archive those transactions that are awaiting settlement.

8. You may safely ignore the lower half of this window (**Transaction Purge Configuration**) for now, since it is explained later in this manual.

9. **PCCharge's Transaction Database Archive** functionality is now set up. The following section gives instructions on to use **Transaction Database Archiving**.

Using Transaction Database Archiving



Note: No matter what you select in the **Transaction Archive** window, **PCCharge** does not automatically archive the database. Instead, **PCCharge** will warn you during startup if the conditions you specify in this window are met. You can also click the **Archive** button in the **Transaction Archive** window to have **PCCharge** archive the database.

1. If **At startup, enable archive prompt** is checked in the **Transaction Archive** window, **PCCharge** will examine its database during startup. If the size of the **PCCharge** database exceeds the **Preferred maximum database size** specified in this window, **PCCharge** will ask you if you want to archive the **PCCharge** database.
2. We recommend that most users click **Yes** to increase operational efficiency, speed up transaction processing, and decrease the likelihood of database corruption.



Technical Details: If you click **Yes**, **PCCharge** will first check to see how old the transactions in its database are. It will then consult the value of the **Archive transactions that are still active...** field in the **Transaction Archive** window. Transactions that are younger than **Archive transactions that are still active...** will *not* be included in the archive. Transactions that are applicable to archiving *and* that are older than **Archive transactions that are still active...** will be moved out of the current database and into the archived database.

3. **PCCharge** will consult the value of the **Archive Location** in the **Transaction Archive** window to determine where it should put the archived database. You can configure this location in the **Transaction Archive** window.
4. If you've previously archived the database, **PCCharge** will append any newly archived transactions to that existing database (unless you specify a different **Archive Location**).
5. After **PCCharge** has completed the archive process, perform a **Repair/Compact**:
 - Click **Utilities** on the menu bar. Click the **Repair** option. **PCCharge** will take a few moments to repair your database, depending on its size.
 - **PCCharge** will notify you when the process is complete. Click the **OK** Button.
 - Click **Utilities** on the menu bar. Click the **Compact** option. **PCCharge** will take a few moments to compact your database, depending on its size.
 - **PCCharge** will notify you when the process is complete. Click the **OK** Button.
6. Your database has now been archived, repaired, and compacted. You should follow these steps whenever **PCCharge** asks you if you want to archive the **PCCharge** database.

Transaction Database Purging



Simple Explanation: In response to the recent CISP requirements from Visa, PCCharge now allows users to purge (delete) transactions from their PCCharge databases that are older than a configurable amount. This is different from the archive feature because the archive feature simply backs up transactions to a database. The purge feature will actually delete transactions from the applicable databases (pccw.mdb and pccwhist.mdb).



Note: You can get the most current information regarding CISP by visiting <http://www.visa.com>. The following information was taken from that site:

In April 2000, Visa announced the launch of its Cardholder Information Security Program (CISP). Approved in October 1999 and mandated June 2001. CISP defines a standard of due care for securing Visa cardholder data, wherever it is located. CISP compliance has been required of all entities storing, processing, or transmitting Visa cardholder data. Members must comply with CISP and are responsible for ensuring the compliance of their merchants and Agents—whether they support Issuing or Acquiring activity—for all payment channels, including retail (brick-and-mortar), mail/telephone-order, and e-commerce.



WARNING: Purging is permanent. Once deleted, transactions cannot be recovered.

Setting Up Transaction Database Purging

1. You may safely ignore the upper half of this window (**Transaction Archive Configuration**) for now, since it was explained in the previous section.
2. By default, the checkbox in the **Transaction Purge Configuration** section of this window is checked. We **HIGHLY** recommend that most users leave this checked, since this means that PCCharge will automatically prompt you to purge your database. If you uncheck this box and forget to purge your database at the appropriate time, your business may no longer be CISP compliant and may be liable to fines imposed by various financial agencies.
3. If the PCCharge database exceeds the **aged ## days or more** value specified in this window, PCCharge will ask you during program startup if you want to purge the database. The default value is 2556 days (7 years). Most users should accept this default, but you may specify a different directory by typing it in, or by using the **Browse Location** button. Note that this does not set an absolute date (like October 9th, 1974); it only is a reference for selecting a relative date (like 3650 days).
4. PCCharge's **Transaction Database Purging** functionality is now set up. The following section gives instructions on to use **Transaction Database Purging**.

Transaction Archive

Transaction Archive Configuration

At startup, enable archive prompt. Archive Pre 5.6 Transactions.

Archive transactions that are still active after days.

Archive Location:

Preferred maximum database size: MB (Megabytes)

Archive transactions dated prior to:

Transactions more than days old will be archived.

OK

Cancel

Archive

Archive Progress

Transaction Purge Configuration

At startup, prompt to purge stored transactions aged days or more.
NOTE: Warning message(s) will appear before transactions are purged.

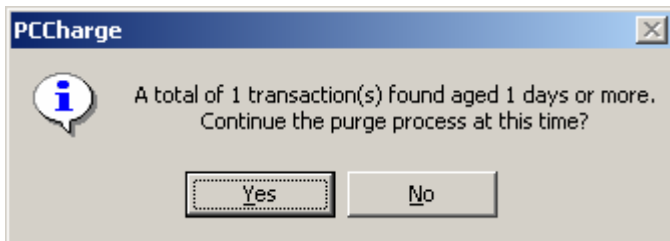
NOTE: Warning message(s) will appear before transactions are purged.

Using Transaction Database Purging



Note: No matter what you select in the **Transaction Archive** window, **PCCharge** does not automatically archive the database. Instead, **PCCharge** will warn you during startup if the conditions you specify in this window are met. You can also click the **Archive** button in the **Transaction Archive** window to have **PCCharge** archive the database.

1. If the checkbox in the **Transaction Purge Configuration** section of the **Transaction Archive** window is checked in the **Transaction Archive** window, **PCCharge** will check its databases during startup to see how old the transactions are. Transactions that are older than the value shown in the **Transaction Archive** window will be purged from the databases. Transactions that are younger than this value will not be purged.
2. If **PCCharge** finds applicable transactions, it will ask you if you want to continue with the purge process.

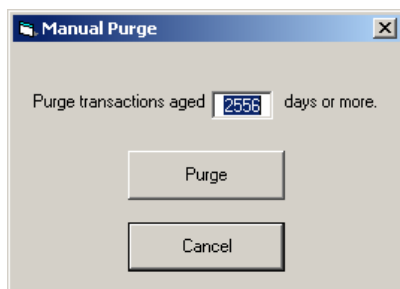


3. If you click **Yes**, PCCharge will delete the transactions from its databases.

	WARNING: Purging is permanent. Once deleted, transactions cannot be recovered.
--	---

Manual Transaction Database Purging

1. If you click the **Manually Purge** button in the **Transaction Archive** window, a new window will pop up allowing you to specify which transactions you want to purge from the databases. Editing this value will not affect the **aged ## days or more** value configured in the **Transaction Archive** window.



2. If you click **Purge**, PCCharge will first check to see how old the transactions in its databases are. It will then consult the value of the **aged ## days or more** value in the **Transaction Archive** window. Transactions that are older than the **aged ## days or more** value will be purged from the databases. Transactions that are younger than the **aged ## days or more** value will not be purged.

	WARNING: Purging is permanent. Once deleted, transactions cannot be recovered.
--	---

Repair/Compact Database



Simple Explanation: The **Repair/Compact** database functions allow you to clean and repair your database. These two functions should be used together. Always perform a **Repair Database** first, followed by a **Compact Database**.

We **HIGHLY** recommend that you regularly use these features in order to help keep your database structured and compact. You should also use these features after you perform a **Void Sale** transaction.



Note: These two functions should be used together. Always perform a **Repair Database** first, followed by a **Compact Database**.

Repairing and Compacting the PCCharge Database

1. To access the **Repair Database** function of **PCCharge**, click **Utilities** on the menu bar. Click the **Repair Database** option. **PCCharge** will take a few moments to repair your database, depending on its size.
2. **PCCharge** will notify you when the process is complete. Click the **OK** Button.
3. To access the **Compact Database** function of **PCCharge**, click **Utilities** on the menu bar. Click the **Compact Database** option. **PCCharge** will take a few moments to compact your database, depending on its size.
4. **PCCharge** will notify you when the process is complete. Click the **OK** Button.

Your database has now been repaired and compacted. Again, we **HIGHLY** recommend that you regularly use these features in order to help keep your database structured and compact.

Retrieve Account Number



Simple Explanation: PCCharge masks your customers' account numbers and expiration dates from view in its reports. This is a safety measure to help prevent unauthorized access to sensitive customer data. However, this means that you can't use the reports to look up a customer's account number or expiration date. As a result of this, we've developed the **Retrieve Account Number** feature. This feature allows you to retrieve a customer's account number or expiration date from the **PCCharge** database



Note: Access to this powerful feature can be restricted by setting up cashier privileges. Consult the section **Cashier Privileges Setup** for more information on this subject (see page 102).

The screenshot shows a dialog box titled "Retrieve Account Number". It has a standard Windows-style title bar with a close button (X) in the top right corner. The dialog contains three input fields, each with a label to its left: "TroutD :", "Account Number :", and "Expiration Date :". To the right of the "TroutD" field is a button labeled "OK". To the right of the "Account Number" field is a button labeled "Cancel".

1. To access the **Retrieve Account Number** window, click **Utilities** on the menu bar. Click the **Retrieve Account Number** option.
2. Enter the **TroutD** (transaction routing ID) number assigned to the transaction by **PCCharge**. You can find out what **TroutD** is associated with a transaction by looking on the transaction's receipt or by viewing the reports.
3. After you enter the desired transaction's **TroutD**, click **OK**. PCCharge will display the customer's **Account Number** and **Expiration Date**.

Batch Functions



Simple Explanation: When **PCCharge** processes transactions throughout your business day, it's obtaining authorizations for transactions. This means that the amounts have been authorized for eventual transfer from your customers' accounts to your account.

At the end of the day, your batch must be closed or settled. This initiates the transfer of funds from your customers' accounts to your account. Depending on your processing company, this may happen automatically. Check with your processing company, bank, or merchant service provider (or whoever set up your account) to find out if your account is set to auto-close.



Note: Not all of the functions shown in this section are available for each processing company. Host based systems use batch close, and terminal based systems used batch settle. To determine if your payment processing company is terminal or host based, consult the section of the **PCCharge** Appendices that relates to your payment processing company. Further, there are other differences between individual processing companies within those two groups.



WARNING: Batch settlement/closure is a necessary part of host based payment processing, regardless of whether your batch is manually or automatically settled/closed. If your batch is not settled/closed, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa). Double-check with your processing company to make sure of how your account is set up!

Open



Simple Explanation: The **Open** function allows you to open a new batch. In ordinary use of **PCCharge** this function is not necessary. If there is no current batch a new batch is automatically opened when you perform a transaction. Most users will never need to use this window.



Note: You should not perform this operation unless directed by a Technical Support Representative.

Close



Simple Explanation: The **Batch Close** window allows you to re-transmit your transaction information to your payment processing company. Host based re-transmission is called closing. If your processing company is terminal based, skip ahead to the section **Settle** (see page 187).

Closing initiates the transfer of funds from the customers' accounts to your account. We recommend that most merchants close their batches once per business day.

If your account is set up to automatic (time initiated) close, you don't need to worry about closing your batch. Your payment processing company takes care of that for you. Double-check with your processing company to make sure of how your account is set up!



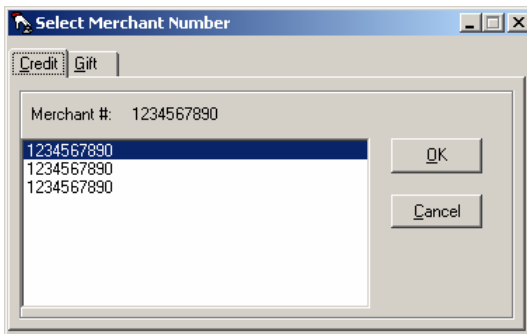
Note: With a host-based system, the **Close** button may be grayed out. This may be because your account is set up for automatically closure by your payment processing company. Double-check with your processing company to make sure of how your account is set up!



WARNING: Closure is a necessary part of host based payment processing, regardless of whether your batch is manually or automatically closed. If your batch is not closed, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa). Double-check with your processing company to make sure of how your account is set up!

Closing Your Batch

1. Click **Transactions** on the menu bar. Click the **End-of-Day** option.
2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



- Click the **Credit** tab (currently, no gift card processing companies require that you manually close your batch).
- Make sure that the desired merchant account number is selected. Click the **OK** button. The **Batch Close** window will appear and display your batch information.

Batch Close

XXXX Batch Information

Batch Number: Batch Date:

Credit Batch Information

Total Balance \$: Returns Amount \$:
 Item Count #: Returns Count #:
 Sales Amount \$: Voids Amount \$:
 Sales Count #: Voids Count #:

Debit Batch Information

Sales Amount \$:
 Sales Count #:
 Returns Amount \$:
 Returns Count #:

EBT Batch Information

Sales Amount \$:
 Sales Count #:
 Returns Amount \$:
 Returns Count #:

OK
Cancel

- Check that the batch information fields correctly reflect the transactions you've processed for this merchant account. You may want to refer to your **PCCharge** reports prior to continuing with this process (see page 208). Note that different processing companies will have different batch information and transaction types listed on this window.
- Click the **OK** button. **PCCharge** will connect to your processing company and initiate batch closure.
- At the completion of closure, a message of completion or error status will be displayed. If you get an error message, you may need to contact your payment processing or **PCCharge** technical support. Visit our online knowledgebase in the support section of www.pccharge.com for some possible solutions.
- Closure is now complete, and you may resume normal transaction processing. It may take forty-eight hours (or more) for the funds to actually transfer from the customer's account to your account.

Inquire



Simple Explanation: One of the advantages of host-based systems is that they provide you with the ability to perform an inquiry. The **Open Batch Inquiry** window allows you to connect to your payment processing company and get a summarized report of all the transactions they've recorded as being in your currently open batch.

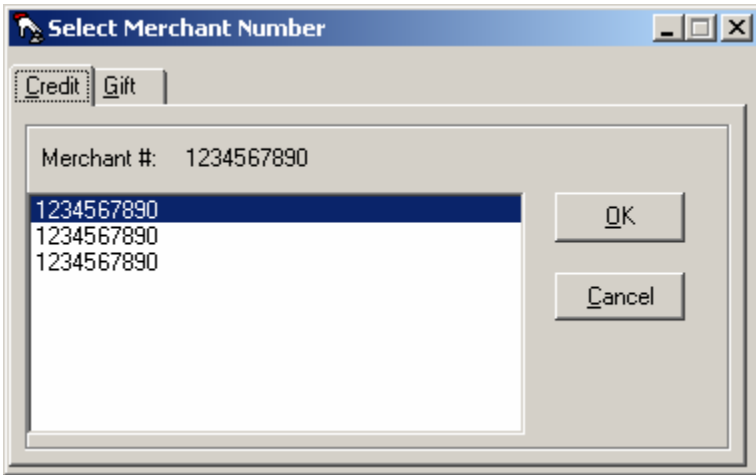
If your processing company is terminal based, skip ahead to the section **Settle** (see page 187).

Performing a Batch Inquiry



Note: The window shown here is only one of several possible **Open Batch Inquiry** windows. Each host-based processing company has different options available for inquiries.

1. Click **Transactions** on the menu bar. Click the **End-of-Day** option.
2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



Note: Currently, no gift card processing companies require that you manually close your batch, so no inquiry function is necessary for gift card processing companies.

Open Batch Inquiry

XXXX Batch Information

Batch Number: Batch Date:

Credit Batch Information

Total Balance \$: Returns Amount \$:
 Item Count #: Returns Count #:
 Sales Amount \$: Voids Amount \$:
 Sales Count #: Voids Count #:

Debit Batch Information


Sales Amount \$:
 Sales Count #:
 Returns Amount \$:
 Returns Count #:

EBT Batch Information

Sales Amount \$:
 Sales Count #:
 Returns Amount \$:
 Returns Count #:

OK
Cancel

3. Click the **Inquire** option. **PCCharge** will contact your processing company and obtain the status of the batch specified.



Note: Depending on which processing company you use, **PCCharge** may ask if you wish to update your extended data. You should generally click **Yes**, as this will help to make sure that you have the most up-to-date indexing information for your batch. Please consult the section of the **PCCharge** Appendices specific to your processing company for more information.

4. After a few seconds, **PCCharge** will display the batch information in the **Open Batch Inquiry** window.
5. You may now click the **Close Form** button to exit the **Open Batch Inquiry** window and resume normal transaction processing.

Settle



Simple Explanation: The **End-of-Day Batch Management** window allows you to re-transmit your transaction information to your terminal-based payment processing company. Terminal-based re-transmission is called settlement. Settlement initiates the transfer of funds from the customers' accounts to your account. We recommend that most merchants settle their batches once per business day.

If your processing company is host based, skip ahead to the section **Batch Management** (see page 190).



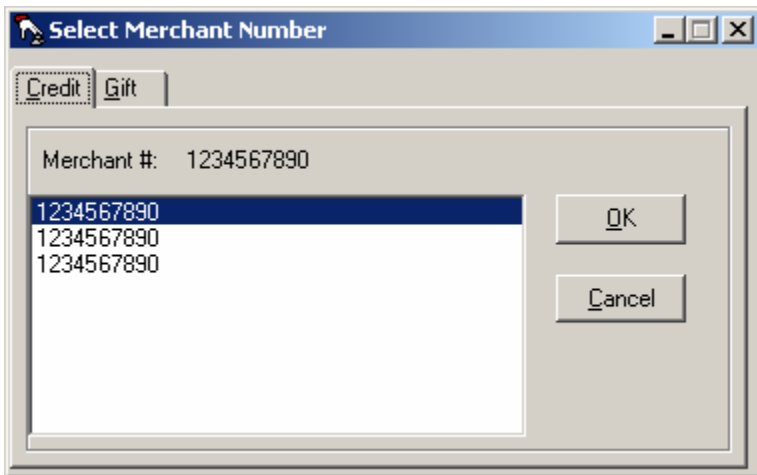
Note: Currently, the **Settle Batch** window can be used to settle batches for applicable credit card and gift card processing companies. The **Select Merchant Number** window allows you to specify which merchant account you want to settle.




WARNING: Settlement is a necessary part of terminal based payment processing! If you do not settle your batch, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa).

Settling Your Batch

1. Click **Batch** on the menu bar. Click the **Settle** option.
2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



3. Depending on the account you want to settle, click either the **Credit** or the **Gift** tab.
4. Make sure that the desired merchant account number is selected. Click the **OK** button. The **Settle Batch** window will appear and display your batch information.



Note: If you've selected the **Credit** tab *and* you process credit card transactions directly through American Express, any AMEX transactions you have waiting to be settled will also appear in this window. Consult the section **Settle Amex Batch** for more information on settling AMEX transactions (see page 200). This set of instructions does not apply to direct AMEX batch settlement.

Settle Batch

Payment Processing Company (XXXX)

Count:

Batches:

Balance:

Batch #	Result	Response	Error Record	Batch Amt

4:10 PM

5. Check that the **Count**, **Batches**, and **Balance** fields are correct for your merchant account. You may want to refer to your **PCCharge** reports prior to continuing with this process (see page 208).
 - **Count:** -- Displays the number of transactions that will be settled.
 - **Batches:** -- Displays the total number of batches that will be settled.
 - **Balance:** -- Displays the balance of the transactions that will be settled.
6. Click the **Process** button. The **Processing Status Bar** will show progress from left to right as the settlement is being processed.

7. At the completion of settlement, a message of completion or error status will be displayed. If you get an error message:
 - Check the response for that account displayed under the **Response** column. If the response received for that settlement attempt begins with the letters QD or RB, click that response. PCCharge will display a window describing the probable cause(s) of the settlement error and some potential solutions.
 - You may need to contact your payment processing company or PCCharge technical support. Visit our online knowledgebase in the support section of www.pccharge.com for some possible solutions.
8. Settlement is now complete, and you may resume normal transaction processing. It may take forty-eight hours (or more) for the funds to actually transfer from the customer's account to your account.

The table in the lower section of this window displays information about the batch or batches being settled. PCCharge and/or your processing company may specify that a batch of transactions exceeding a certain size be broken up into smaller, multiple batches. If that is the case, PCCharge displays the following information for each batch:

- **Batch #** -- Fields in this column contain the sequence number of a batch within the total number of batches to be settled.
- **Result** -- Fields in this column contain the settlement result of a batch or batches. This will vary by processor, but will usually be similar to SETTLED or OK.
- **Response** -- Fields in this column contain the settlement result of a batch or batches. This will vary by processor, but will usually be similar to SETTLED or OK.
- **Error Record** -- Fields in this column contain the record number of the transaction (if any) that caused an error resulting in the termination of that batch's settlement.
- **Batch Amt** -- Fields in this column contain the amount settled for a batch or batches.

Batch Management



Simple Explanation: PCCharge has new batch management tools that allow you to easily deal with batches that were not settled due to transaction errors or other similar difficulties. With these tools, you can repair batches to re-attempt settlement, manually update a batch's status in the PCCharge database, and view a detailed history of open, settled, and indeterminate (unsettled due to error) batches.



Note: The tools in the Batch Management Utility are only available for terminal-based processors. Host-based processors keep batch information on their system, so these tools are not needed.

If your credit card processing company is host based (refer to the PCCharge Appendices), skip ahead to the section **Auto-Settle Utility** (see page 197).



Note: If you encounter indeterminate Amex batches while using the Amex financial settlement service, you'll need to use the Amex Batch Management Utility. The following section, **Amex Batch Management**, provides information on using those tools (see page 197).



WARNING: The Batch Management Utility is a powerful tool. We recommend that you do not use them unless you are comfortable with editing your batch. Failure to use these tools properly may result in loss of transaction data. We recommend that you use these tools under the direction of technical support until you become comfortable with their use.

Installation of Batch Management Utility

1. Since the PCCharge Batch Management Utility is so powerful, it's not included in the standard PCCharge installation.
2. The PCCharge Batch Management Utility must be used on the computer on which PCCharge is located. To install the Batch Management Utility, double-click the file `Setup.exe` found within the `BatchManager` directory on the PCCharge installation CD.
3. Follow the on-screen installation instructions to install the Batch Management Utility.
4. We recommend that you shut PCCharge down before using the Batch Management Utility.
5. Once you've installed and started the Batch Management Utility, click **File** then **Change**. Specify or browse to the main PCCharge directory. By default, this is `C:\Program Files\Active-Charge`.
6. Restart the Batch Management Utility. The tool is now ready for use.

Usage of Batch Management Utility

The usage of these tools is described in the following two typical usage scenarios: a **QD (Quit Duplicating) Error** and an **RB (Rejected Batch) Error**. Note that the tools in the Batch Management Utility are not limited to dealing with just these two scenarios; they are flexible tools and can be used to correct a wide range of batch settlement issues.

The sections following these usage scenarios (**Batch File Details**, **Indeterminate Batch**, and **Batch History**) give full descriptions for each of the batch management tools (see pages 192, 194, and 195).

QD (Quit Duplicating) Error

1. During settlement, **PCCharge** may receive and report a QD error from the processing company. A QD (quit duplicating) error usually means that the processing company is stating that they've already settled a batch of transactions with same batch number as the batch that you're attempting to send to them.

Example: QD 12345678 (the actual numbers that follow QD will vary)

2. Shut down **PCCharge** and start up the Batch Management Utility. Click the button **Indeterminate**. **PCCharge** will display any indeterminate batches in the **Batch Files** section of this utility.
3. Select the **Batch File** for the batch that had the QD error. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. When the correct **Batch File** is selected, click the button **Batch Report**.
4. Contact your processing company and find out if the transactions listed on the batch report have already been settled.
5. If those transactions **HAVE** been settled, close the batch report window. This should return you to the Batch Management Utility. Click the button **Update Database**. **PCCharge** will ask you to confirm; click **Yes**. You have now completely resolved your indeterminate batch and may continue with normal transaction processing.



Note: In rare instances, you may want to settle the same transactions two days in a row. If this is the case, simply increase the **Batch #** (in your processing company's Extended Data Fields) by five and settle the batch.

6. If those transactions **HAVE NOT** been settled, close the batch report window. Complete the following steps:
 - Shut down the Batch Management Utility and start up **PCCharge**.
 - Access your processing company's Extended Data Fields by clicking **Setup** → **Credit Card Company** → **Extended**.
 - Increment the **Batch #** by one.
 - Settle the batch.
 - You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

RB (Rejected Batch) Error

1. During settlement, **PCCharge** may receive and report an RB error from the processing company. An RB (rejected batch) error usually means that the batch has been rejected because of a specific transaction within the batch.

Example: RB 12345678 (the actual numbers that follow RB will vary)

2. Shut down **PCCharge** and start up the Batch Management Utility. Click the button **Indeterminate**. **PCCharge** will display any indeterminate batches in the **Batch Files** section of this utility.
3. Select the **Batch File** for the batch that had the RB error. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. When the correct **Batch File** is selected, click the button **Batch Report**.
4. Review the transactions listed on the batch report. Look for anything odd or out of place. Look for any card types processed that your account is not set up to process (**Example:** AMEX, DISC, etc.). The RB error itself may give some indication as to which transaction caused the error.
5. Once you've identified the transaction(s) you think may have caused the RB error, close the batch report. This should return you to the Batch Management Utility. Click the **Display** button.
6. You should now select the transaction(s) you think may have caused the RB error. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).
7. After you've selected all the transaction(s), click the **Void** button. **PCCharge** will ask you to confirm; click **Yes**.
8. Finally, Shut down the Batch Management Utility and start up **PCCharge**. Re-attempt batch settlement. If you've removed the transactions causing the error, your batch should settle successfully. Otherwise, you may need to contact technical support and/or your processing company to find out which transactions you should remove.
9. You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

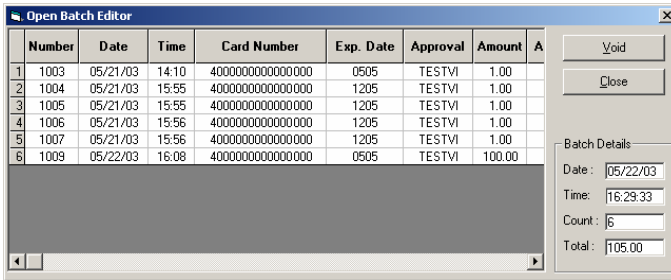
Batch File Details




Simple Explanation: This tool allows you to view a detailed list of those transactions for a particular merchant number that **PCCharge** has not yet attempted to settle. You may void any of the transactions displayed by the **Batch File Details** tool.

1. Start up the Batch Management Utility. **PCCharge** will display any open batches in the **Batch Files** section of this utility.

2. Select the **Batch File** for the batch that you want to edit. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. When the correct **Batch File** is selected, click the button **Display**.



3. **PCCharge** will display the **Batch File Details** window. To void a transaction, you must first select the row(s) containing the transaction(s) you want to void.
 - You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select.
 - To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).
4. After you've selected the transaction(s) you want to void, click the button **Void**. The selected transactions will be removed from your batch and so will not settle.

 **Note:** Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

- **Number** -- This field displays the transaction's **PCCharge** sequence number.
- **Date** -- This field displays the date the transaction was processed.
- **Time** -- This field displays the time the transaction was processed.
- **Card Number** -- This field displays card number processed during the transaction.
- **Exp. Date** -- This field displays expiration date of the card number processed during the transaction.
- **Approval** -- This field displays the approval code received for the transaction (if applicable).
- **Amount** -- This field displays the dollar amount of the transaction.
- **Action** -- This field displays the transaction type.

Batch Details

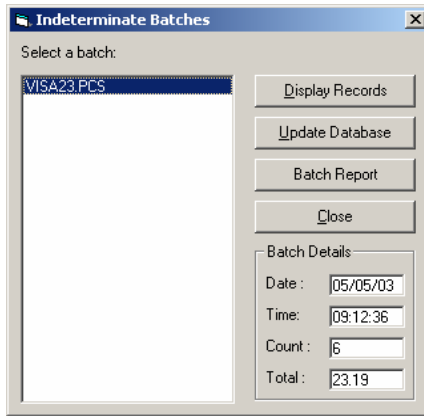
- **Date:** -- This field displays the date the currently displayed batch was created.
- **Time:** -- This field displays the time the currently displayed batch was created.
- **Count:** -- This field displays the number of transactions in the currently displayed batch.
- **Total:** -- This field displays the total dollar amount of the currently displayed batch (sales minus credits).

Indeterminate Batch



Simple Explanation: This tool displays the indeterminate batch (if one exists) for the merchant account you specify. This window can also give you a detailed list of the transactions in an indeterminate batch. Additionally, you may update the database to make **PCCharge** consider as settled a batch whose status you have resolved. Finally, this tool will allow you to view a standard **PCCharge** report for any of the batches it displays.

1. Start up the Batch Management Utility. Click the button **Indeterminate**. **PCCharge** will display any indeterminate batches in the **Batch Files** section of this utility.



2. Select the **Batch File** whose open batch you wish to edit. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. There are several functions available in this section of the Batch Management Utility:
 - You may view the contents of a batch file by selecting it and clicking the **Display Records** button.
 - If you click the **Update Database** button, **PCCharge** will treat the indeterminate batch that you have selected as if it had been settled by your processing company. You would use this function if your processing company has told you that they've actually settled the batch (even though **PCCharge** didn't receive settlement confirmation).
 - You may view the full report for a batch file by selecting it and clicking the **Batch Report** button.
3. You may use these tools to examine the contents of an indeterminate batch, or to void out transactions in an indeterminate batch. However, we highly recommend that you first work with Technical Support to become comfortable in using this tool.

Batch History



Simple Explanation: This tool allows you to view a detailed list of all settled batches recorded in the **PCCharge** database. You may delete any of the batches displayed by the open **Batch History** tool.



WARNING: If you delete a batch here, it's permanently removed from this table. Information regarding settled batches still can be obtained from the **Batch Settled** report, but that report does not contain a record of indeterminate batches. We recommend that you not delete any batches from this **Batch History** window unless you have a specific reason for doing so.



Note: If you've archived your **PCCharge** database, you won't see those older, archived batches here.

1. Start up the **Batch Management Utility**. **PCCharge** will display any open batches in the **Batch Files** section of this utility. Click the **Batch History** button.

Number	Processor	TID	Date	Time	Result	Amount
7656	FDCN	00000000000000000000000000000000	5/2/2003	14:34:56	Error #:	1.00
7672	VISA	00000000000000000000000000000000	5/2/2003	12:12:31	20030502347	22.89
7674	FDCN	00000000000000000000000000000000	5/2/2003	14:37:28	Error #: Error #:	1.00
7675	FDCN	00000000000000000000000000000000	5/2/2003	14:50:54	0305020001	1.00
7679	VISA	00000000000000000000000000000000	5/5/2003	08:54:40	20030505348	22.91
7682	FDCN	00000000000000000000000000000000	5/5/2003	11:54:51	0305050001	1.00

2. **PCCharge** will display the **Batch History** window. To delete a batch, you must first select the row(s) containing the batch(es) you want to delete.
 - You can select multiple batches by holding down the **Ctrl** key on your keyboard while clicking on the batches you wish to select.
 - To select a range of batches, click the first batch you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last batch you wish to select (can be above or below the first batch).



Note: You can sort the batch table by a specific column. To do so, click the column heading by which you want to sort the table. **Example:** The batch table is, by default, sorted by **Number**. If you want to sort the batch table by **Status**, simply click the column heading **Status**.

5. After you've selected the batch(es) you want to delete, click the button **Delete**. The selected batches will be removed from your **PCCharge** batch history.



Note: Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

- **Number** -- This field displays the transaction's **PC**Charge sequence number.
- **Date** -- This field displays the date the transaction was processed.
- **Time** -- This field displays the time the transaction was processed.
- **Card Number** -- This field displays card number processed during the transaction.
- **Exp. Date** -- This field displays expiration date of the card number processed during the transaction.
- **Approval** -- This field displays the approval code received for the transaction (if applicable).
- **Amount** -- This field displays the dollar amount of the transaction.
- **Action** -- This field displays the transaction type.

Amex Batch Management



Simple Explanation: PCCharge has new American Express batch management tools that allow you to easily deal with Amex batches that were not settled due to communication problems, transaction errors, or other similar difficulties. These tools can edit open Amex batches, view archived Amex batches, and view a detailed history of Amex batches.

If you won't be settling transactions directly through American Express, you may skip ahead to the section **Auto-Settle Utility** (see page 197).



WARNING: The Amex Batch Management tools are powerful tools. We recommend that you do not use them unless you are comfortable with editing your batch. Failure to use these tools properly may result in loss of transaction data. We recommend that you use these tools under the direction of technical support until you become comfortable with their use.

Usage of Amex Batch Management Tools



Simple Explanation: This section gives a typical usage scenario for the AMEX batch management tools. Note that the batch management tools are not limited to dealing with just this scenario; they are flexible tools and can be used to correct a wide range of batch settlement issues.

The sections **Open Amex Batch Editor**, **Amex Batch Archive**, **Settle Amex Batch**, and **View Amex Results** give descriptions of each of the batch management tools (see pages 198, 199, and 200).

Void Amex Transactions

1. The Amex Batch Management tools provide an easy way of voiding multiple transactions through a point-and-click interface. First, determine which transactions need to be voided. You can review the Amex transactions in your open Amex batch by viewing the **AMEX Batch Authorized** report.
2. To access the **AMEX Batch Authorized** report in **PCCharge**, click **Batch → Amex Batch Management → Settle Amex Batch**. Select the merchant account whose open Amex batch you wish to edit and click **OK**. When the **Settle Batch** window appears, click the button **Authorized Batch Report** in the **Amex** section.
3. Review those transactions listed on the **Authorized Batch Report**. Use this report to clearly identify those transactions you want to **Void**.
4. Once you've identified the transaction(s) you want to **Void**, close the Indeterminate Batch report window. To access the **Open Amex Batch Editor**, click **Batch → Amex Batch Management → Open Amex Batch Editor**. Select the merchant account whose open Amex batch you wish to edit and click **OK**.

- You should now select the transaction(s) you want to **Void**. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).
- After you've selected all the transaction(s), click the **Void** button. **PCCharge** will ask you to confirm; click **Yes**.
- Finally, click the **Settle** button. The **Settle Batch** window will appear; click **Process** and **PCCharge** will contact your processing company. Amex should settle the batch successfully unless you have some batch issues to address.

Open Amex Batch Editor



Simple Explanation: This tool allows you to view a detailed list of those transactions for a particular merchant number that **PCCharge** has not yet attempted to settle. You may void any of the transactions displayed by the **Open Amex Batch Editor** tool.

To void a transaction, you must first select the row(s) containing the transaction(s) you want to void. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction). After, you've selected the transaction(s) you want to void, click the button **Void**.

To access the **Open Amex Batch Editor** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **Open Amex Batch Editor** option. Select the merchant account whose open batch you wish to edit and click **OK**.

	Number	Date	Card Number	Exp. Date	Approval	Amount
3	7892	05/22/03	3700000000000000	1203		1.00
4	7894	05/22/03	3700000000000000	1203		1.00

Batch Details

Date : 05/09/03

Time : 09:45:01

Count : 2

Total : 2.00

Void -- Click this button to have **PCCharge** attempt to void any selected transactions.

Close -- Click this button to close the **Open Amex Batch Editor** window.

Batch Table



Simple Explanation: Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

Sequence Number -- This field displays the transaction's **PCCharge** sequence number.

Date -- This field displays the date the transaction was processed.

Time -- This field displays the time the transaction was processed.

Card Number -- This field displays card number processed during the transaction.

Expiration Date -- This field displays expiration date of the card number processed during the transaction.

Approval Code -- This field displays the approval code received for the transaction (if applicable).

Amount -- This field displays the dollar amount of the transaction.

Batch Details

Date: -- This field displays the date the currently displayed batch was created.

Time: -- This field displays the time the currently displayed batch was created.

Count: -- This field displays the number of transactions in the currently displayed batch.

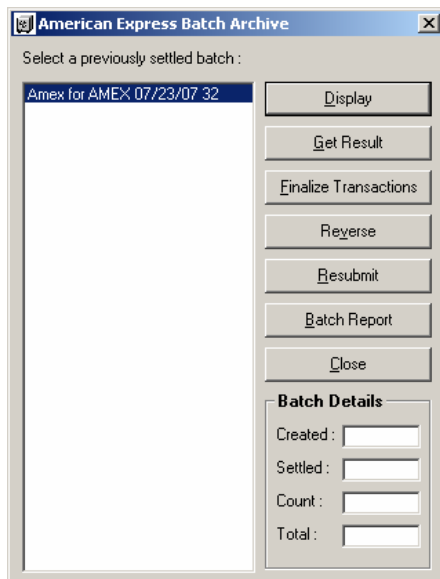
Total: -- This field displays the total dollar amount of the currently displayed batch (sales minus credits).

Amex Batch Archive



Simple Explanation: The **American Express Batch Archive** window contains a list of all archived settlement files. **PCCharge** records the date they were archived and the processor under which they were settled.

To access the **American Express Batch Archive** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **American Express Batch Archive** option. Select the merchant account whose open batch you wish to edit and click **OK**.



To re-transmit a settlement file to American Express, simply select it and click the button labeled **Resubmit**. Again, archived files should not be re-transmitted to American Express unless directed by a Technical Support Representative.

Get Result – First, select the merchant account whose confirmation files you wish to retrieve. Then, click the **Get Result** button to have PCCharge contact AMEX and download any confirmation/acknowledge files for the selected merchant. Note that after settling, the acknowledgement file could take up to 30 minutes and the confirmation file could take up to 4 hours.

Finalize Transactions – Click this button to mark transactions as settled.

Reverse – Click this button to submit a reversal of an archived file

Created: -- Displays the date that the selected batch was created.

Settled: -- Displays the date that the selected batch was settled.

Count: -- Displays the number of transactions to be settled in the selected batch.

Total: -- Displays the total dollar value of the transactions to be settled in the selected batch.

Settle Amex Batch



Simple Explanation: This feature will settle all AMEX transactions for the active merchant account, whether they were processed using split dial OR through your Visa/MasterCard processing company. Consult the section **Settle** for more general batch settlement information (see page 187).

To access the **Indeterminate Batch** window, click **Batch** on the menu bar. Click the **Amex Batch Management** option. Click the **Settle Amex Batch** option. Select the merchant account whose open Amex batch you wish to edit and click **OK**.

- Make sure that the correct **Credit Card Processing Company** is selected. Click **OK**.

Batch #	Result	Response	Error Record	Batch Amt

The top-left section of the **Settle Batch** window displays information about the AMEX batch associated with the currently selected credit card processing company's account. The top-right section of the **Settle Batch** window displays information about the non-AMEX batch associated with the currently selected credit card processing company's account. During AMEX settlement, the non-AMEX batch is not transmitted to your credit card processing company. Non-AMEX settlement must be performed separately from AMEX settlement.

The table in the lower section of this window displays information about the non-AMEX batch or batches being settled. It does not pertain to AMEX settlement.

Amex

Count: -- Displays the number of transactions that will be settled.

Balance: -- Displays the balance of the transactions that will be settled.

Settle Amex: -- Click this button to process the settlement.

Cancel: -- Click this button to abort batch settlement.

Authorized Batch Report: -- Click this button to view the **Authorized Batch Report**, which contains a list of those Amex transactions ready to be settled.

- Check that the **Count** and **Balance** fields are correct.
- Click the **Settle Amex** button.



Note: Alternatively, you may click the **Load Archive** button to re-settle a previously submitted batch (do not use this function unless directed by a Technical Support Representative).

- At the completion of settlement file transfer, a message of completion or error status will be displayed. Once the transactions have successfully been transferred to AMEX, you may view the results as described in the following section, **View Amex Results**. Alternatively, you may visit AMEX's website to view your settlement results. The following information (supplied to VeriFone by AMEX) illustrates this concept:

"For questions regarding your American Express merchant account, American Express offers a free Internet service, Online Merchant Services, which supports online account management specific to payments, customer disputes and more. For information on how to enroll in Online Merchant Services, please contact your account representative or visit <http://www.americanexpress.com/merchant>. For merchants that are not enrolled in the online account management tool, paper statements are issued for general account maintenance. For general customer service, please call 800-528-5200."

- To review those transactions that were sent to American Express, view the **Credit Card Detail** report (using the **Card Type:**, **Start:**, and **End:** filters to specify AMEX and the date of the transactions to be viewed). Consult the **Credit Card Detail** section for more information on this subject (see page 214).

View Amex Results



Simple Explanation: This feature will allow you to view a list of the confirmation and acknowledgement files that have been obtained from AMEX regarding the settlement.

To access the **AMEX Settlement Result File** window, click **Batch** on the menu bar. Click the **Amex Batch Management** option. Click the **View Amex Results** option. Select the file you wish to display and click **Display**.

Print -- Click this button to have **PCCharge** print the file to your report printer.

Close -- Click this button to close the **AMEX Settlement Result File** window.

Save As -- Allows you to store your results as a separate text file.

Auto-Settle Utility



Simple Explanation: PCCharge includes a utility that allows you to have your terminal-based credit card merchant account settle automatically. Previously, PCCharge required that you manually settle your terminal-based account's batch. The new PCCharge Auto-Settle utility allows you to have your batch close automatically at a specified time--just like a host-based account's batch (if set to auto close).

If your account is host based or if you have no interest in using this feature, you may skip ahead to the section **Upload Check Images** (see page 206).



Technical Details: The PCCharge Auto-Settle utility will create a log of settlements in plain-text format and store it in the PCCharge installation directory. The file (named `Settle.log`) will contain the settlement response from the processor and the time/date of the settlement.



Note: The Auto-Settle utility is primarily intended for use with one account. When used with multiple accounts, PCCharge will attempt to settle the batches in the order that their respective accounts appear in the software. If a settlement attempt fails, the Auto-Settle utility will not continue on to the next account. We **HIGHLY** recommend that you check your **Settled Batch Report** after using the utility with multiple accounts.

Installing and Using the Auto-Settle Utility

1. To install the utility, insert your PCCharge installation CD into your computer and reinitiate the installation process as described in the section **Installation** (see page 19). Once you've begun the PCCharge installation process, you'll see new options instead of the standard installation options. Select the **Modify** option and click the **Next** button.
2. Leave a check next to the **Auto-Settle Utility** option, but remove all other checks (since you only need to install the **Auto-Settle Utility**). Click the **Next** button, and PCCharge will install the utility.
3. The PCCharge Auto-Settle utility can be used on the computer on which PCCharge is located, or a computer with read/write access (full permissions) to the PCCharge installation directory.
4. Start PCCharge. PCCharge **MUST** be running while you're using the Auto-Settle Utility.



Note: Do not click any icons or access any PCCharge features. PCCharge must remain at its main window in order for the **Auto Settle Utility** to work correctly.

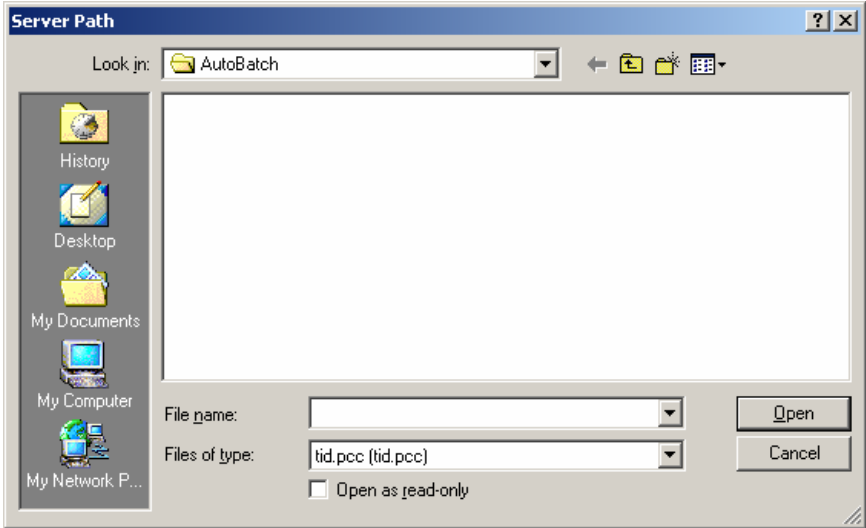
5. Click your Windows **Start** button. Click **Programs** or **Program Files**. Click **Accessories**. Click **Windows Explorer**.

- To use the Auto-Settle utility, browse to the directory where it was installed (using Windows Explorer). Double-click the file `AutoBatch.exe`.

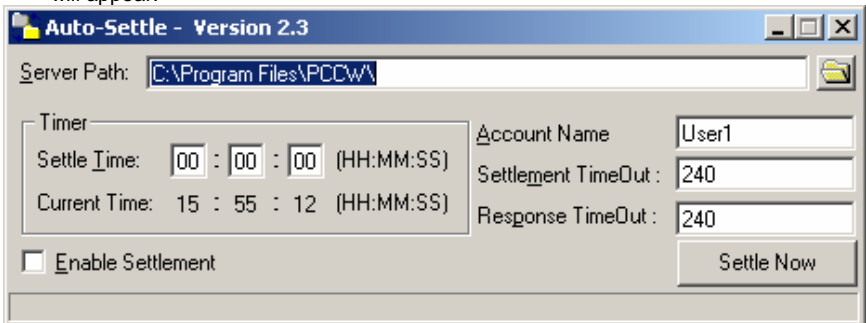


Note: It may be convenient to create a shortcut to this file on your desktop. Consult your Windows help file for instructions on creating a shortcut (instructions vary among the versions of Windows).

- On your first execution of the program, you'll be prompted to specify the location of the **PCCharge** directory.



- Browse to the directory of your **PCCharge** executable.
- Select the file named `tid.pcc`. Click the **Open** button. The **Auto-Settle** main window will appear.



- The **Server Path** is the directory path of the **PCCharge** executable. Should it ever become necessary to modify this path, you may enter the new path manually or use the folder button to the right of this field.

11. Enter the desired **Settle Time** (in military format **Ex.** 15:00:00 = 3:00:00 p.m.). The Auto-Settle utility will instruct **PCCharge** to attempt to settle the batch.
12. Select the **Enable Settlement** option to enable automatic settlement of your batch. As a safety precaution, the Auto-Settle utility is not enabled when it starts. To make it so that settlement is enabled every time this utility starts, you'll need to edit the program shortcut's properties. If you want settlement to be enabled every time this utility starts:
 - Right-click on the program's shortcut.
 - Left-click **Properties**.
 - Add `/e` to the end of the address shown in the **Target**:
Example: `"C:\Program Files\AutoBatch\AutoBatch.exe" /e`
 - Click **OK**. The shortcut will now cause the utility to start with settlement enabled.
13. Enter the **Account Name** that **PCCharge** will use to settle your batch. This field refers to an active **PCCharge** user. If you have multiple users registered in **PCCharge**, you may select one of those to use instead of `User1`. Otherwise, leave this field at the default value.
14. Use the **Settlement TimeOut** field to specify the number of seconds that the **PCCharge** Auto-Settle utility will wait for a batch to settle before displaying an error message. You will very likely need to adjust this value to accommodate:
 - the size of your batch
 - the average settlement speed of your processor
 - whether you're using a TCP/IP or dial-up connection

The exact time needed will have to be determined through trial and error. It's suggested that you time a normal "manually" settled batch before entering a value into this field.
15. Use the **Response TimeOut** field to specify the number of seconds that the **PCCharge** Auto-Settle utility will wait for any response from **PCCharge**. This response comes before actual settlement is attempted, and can be thought of as the initial "handshake" response. Most users should leave this field at the default value.
16. The Auto-Settle Utility is now set up. Leave it and **PCCharge** running, and your batch will be automatically settled at the specified **Settle Time**.

In addition to scheduling a **Settle Time**, you may also use this utility to initiate settlement manually by clicking the **Settle Now** button.

Upload Check Images



Simple Explanation: If you've selected the **RDM EC5002i** or **eN-Check 2600** as your check reader, **PCCharge** can transmit check images to your check services company (if this ability is supported for your check services company). To determine if this ability is available to you, check the section of the **PCCharge Appendices** related to your check services company.

If you do not process checks, did not select the **RDM EC5002i** or **eN-Check 2600**, or your check services company does not support image uploading, you may skip ahead to the section **Reports** (see page 208).



Note: Check uploading is often required for those merchants that are performing ECC (Electronic Check Conversion) transactions. By uploading the check images at the end of each business day, you're avoiding having to manually deliver the physical checks to your bank and/or check services company. Contact your check services company to determine how often you will be expected to upload the scanned images.

How to Upload Check Images

1. Make sure that you've selected the correct check processing company account. You can check this by accessing your account information that you've already set up in the **Check Services Company Setup** window (see page 54).
2. Click **Batch** on the **PCCharge** menu bar (near the top of the **PCCharge** window). The **Upload Scanned Images** window will appear.

Upload Scanned Images

Owner Code:

FTP User:

FTP Password:

FTP Address:

Modem Connection TCP/IP connection

Upload Progress:

3. **PCCharge** copies the **Owner Code, FTP User, FTP Password, FTP Address**, and connection information from your check processing company's **Extended Data Fields** window. Consult the section **Check Services Company Setup** for more information on accessing your check processing company's **Extended Data Fields** window (see page 54).
4. When you're ready to transmit your scanned check images to your check services company, click the **Transmit** button. **PCCharge** will connect to your check processing company via the method you've specified, and will transmit the scanned check images.
5. After the images have fully transmitted, click **Close** to exit the **Upload Scanned Images** window.



Note: Consult the section **All about ECC Check Transactions** for information on ECC (Electronic Check Conversion) transactions (see page 146).

Reports



Simple Explanation: This section explains how to access each report and find out what transaction information each report presents. You will also learn how to configure your report's data.

The **Reports** menu has many sub-menus. The reports are categorized by the type of data they display: credit card **Transactions**, **Batches**, **Check** transactions, **Debit** transactions, etc. When selected, each **Reports** menu item brings up a window similar to the following:

Report Type:

Print To

Screen Printer File

Report Filters

Start: End:

Member: Card Type:

Card #: Result:

User ID: Batch #:

Ticket #: Amount:

Merchant #:

OK Close



Note: Not all **Reports** windows selectable from the **Reports** menu will have the same options and fields accessible. For example, in the **Today's Summary Report**, you wouldn't be able to change the **Member:** and **Ticket #:** fields. Further, not all processing companies will have access to the same reports. An account using a host based system would, of course, not be able to access the **Settled Batch** report (host based systems *close* their batches, terminal based systems *settle* their batches).

Report Type

Each **Reports** menu item will display a different report type in the **Report Type:** field. You can select a different report type from this list by clicking on the small arrow to the right of the **Report Type:** field.

Print To

Window -- (Default = Selected) -- Select this option if you want to view the report from within **PCCharge**. After the report is shown on window, you may print it out by clicking the **Print** button.

Printer -- (Default = Unselected) -- Select this option if you want to send the report to the printer selected in the **Report Printer Setup** window (see page 96). If this option is selected, two additional options become available: **Portrait** and **Landscape**. Select the page orientation you wish to use.

File -- (Default = Unselected) -- Select this option if you want to send the report to your hard drive as an ASCII text file. After this option is enabled and you click **OK**, you'll need to specify the desired file name and location of the text file.

Report Filters

Start: -- Click the small drop-down arrow button (to the right of the **Start:** field). Select the start date for report range you wish to view.

End: -- Click the small drop-down arrow button (to the right of the **End:** field). Select the end date for report range you wish to view.

Member: -- Use this field if you want to generate a report that shows only those transactions processed for a specific card member. Enter the exact card member name used in the original transaction(s).

Card #: -- Use this field if you want to generate a report that shows only those transactions processed for a specific credit card number. Enter the exact credit card number used in the original transaction(s).



Note: Enter the first four digits of the credit card number, eight periods, and then the last four digits of the credit card number.

User ID: -- Use this field if you want to generate a report that shows only those transactions processed by a specific user ID. This report applies only to multi-user version of **PCCharge**. Enter the exact user ID used to process the original transaction(s).

Ticket #: -- Use this field if you want to generate a report that shows the transaction associated with a particular ticket number. Enter the exact ticket number used in the original transaction.

Merchant #: -- (Default = All) -- Select a merchant number. All transactions processed with the selected merchant number will be used to generate the report. If **All** is selected as the **Merchant #:**, then all transactions processed with all merchant numbers registered with **PCCharge** will be used to generate the report.

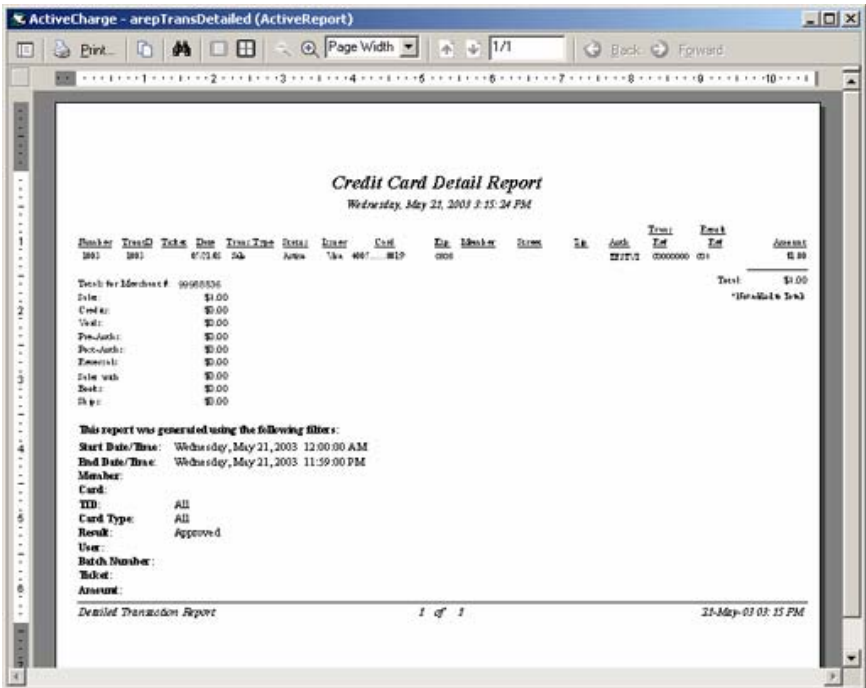
Card Type: -- (Default = All) -- Select a card type. All transactions processed with the selected card type will be used to generate the report. If **All** is selected as the **Card Type:**, then all transactions processed with all card types will be used to generate the report.

Status: -- (Default = Approved) -- Select the result of a transaction: **Approved** or **Declined**. All transactions processed with the selected status will be used to generate the report. If **All** is selected as the **Status:**, then all transactions processed - regardless of status - will be used to generate the report.

Batch: -- Enter a batch number. All transactions processed within the selected batch will be used to generate the report. Enter the exact batch number used for the original transaction(s).




Amount: -- Enter an amount. All transactions processed for the selected amount will be used to generate the report. Enter the exact amount used in the original transaction(s).

Viewing a Report











Note: Some reports are larger than your viewable window. Use the scroll bars (located on the right hand side and bottom of the window).

Report Window Buttons

Icon	Description
	Print -- Click this button to print the report.
	Copy -- Click this button to copy this report to system memory as an image. You may then paste the image into a graphics editing application.
	Find -- Click this button to find a text string within the report.

Report Window Buttons -- *continued*

Icon	Description
	Single Page -- Click this button to view a single report page at a time.
	Multiple Pages -- Click this button to view multiple report pages at once. You may specify how many pages you wish to view simultaneously.
	Zoom Out -- Click this button to decrease the current magnification level.
	Zoom In -- Click this button to increase the current magnification level.
	Previous Page -- Click this button to view the previous page in the report.
	Next Page -- Click this button to view the next page in the report.
	Move Backward -- Click this button to move backward in your page view history.
	Move Forward -- Click this button to move forward in your page view history.

Daily Transaction Summary

The **Daily Transaction Summary** is a summary of the transactions that you have processed today.

To access this window, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Daily Transactions** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Daily Transaction Summary** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a standard Windows-style title bar. Inside the window, there is a "Report Type:" label followed by a dropdown menu currently set to "Daily Transaction Summary". Below this is a "Print To:" section with three radio buttons: "Screen" (which is selected), "Printer", and "File". The "Report Filters" section contains several input fields and dropdown menus: "Start:" and "End:" are date and time pickers set to "6 / 4 / 2003 12:00:00 AM" and "6 / 4 / 2003 11:59:00 PM" respectively; "Member:", "Card #:", "User ID:", "Ticket #:", and "Merchant #:" are text input fields; "Card Type:" is a dropdown menu set to "All"; "Result:" is a dropdown menu set to "Approved"; "Batch #:" and "Amount:" are empty text input fields. At the bottom right of the dialog are two buttons: "OK" and "Close".

In the **Report Filters** area you can select the **Start:** & **End:** date, the **User ID** that processed the transactions, **Result:** of the transactions processed, and the **Merchant #**. Click the **OK** button to view/print/save the report. **Note:** Because this is a **Daily Transaction Summary**, the **Start:** and **End:** dates default to today's date.

Credit Card Detail

The **Credit Card Detail** report is a line-by-line view of your credit card transaction history. The **Credit Card Report** is very similar to the **Transaction Summary** report. However, there five extra filtering functions not offered in the **Transaction Summary** window.

To access this window, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Credit Card Detail** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Credit Card Detail** from the **Report Type**: drop-down list.

The screenshot shows a window titled "Reports" with a blue title bar. Inside, there is a "Report Type:" dropdown menu set to "Credit Card Detail". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields and dropdown menus: "Start:" and "End:" date-time pickers (both set to 6/4/2003), "Member:", "Card #:", "User ID:", "Ticket #:", and "Merchant #:" text boxes, "Card Type:" (set to "All"), "Result:" (set to "Approved"), "Batch #:", and "Amount:" text boxes. At the bottom right are "OK" and "Close" buttons.

In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Result:** of the transactions processed, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

AVS

The **AVS** report shows your transaction history with the AVS response for each transaction.

To access the **AVS** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **AVS Report** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **AVS** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a blue header bar. Below the header, there is a "Report Type:" label followed by a dropdown menu currently set to "AVS". Underneath is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". Below that is a "Report Filters:" section containing several input fields and dropdown menus: "Start:" (5/21/2003 12:00:00 AM), "End:" (5/21/2003 11:59:00 PM), "Member:" (empty), "Card #:" (empty), "User ID:" (empty), "Ticket #:" (empty), "Merchant #:" (All), "Card Type:" (All), "Result:" (Approved), "Batch #:" (empty), and "Amount:" (empty). At the bottom right, there are "OK" and "Close" buttons.

In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Batch Pre-Settle

The **Batch Pre-Settle** report lets you view transactions that are waiting to be settled. As soon as you settle the transactions, this report will be empty. There will be no transactions to view until you process more transactions.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Batch Pre-Settle** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Batch Pre-Settle** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a blue header bar. Below the header, there is a "Report Type:" label followed by a drop-down menu containing "Batch Pre-Settle". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields and drop-down menus: "Start:" with a date and time "6 / 4 / 2003 12:00:00 AM", "End:" with "6 / 4 / 2003 11:59:00 PM", "Member:" (text box), "Card Type:" (drop-down menu with "All"), "Card #:" (text box), "Result:" (drop-down menu with "Approved"), "User ID:" (text box), "Batch #:" (text box), "Ticket #:" (text box), "Amount:" (text box), and "Merchant #:" (drop-down menu with "All"). At the bottom right, there are "OK" and "Close" buttons.



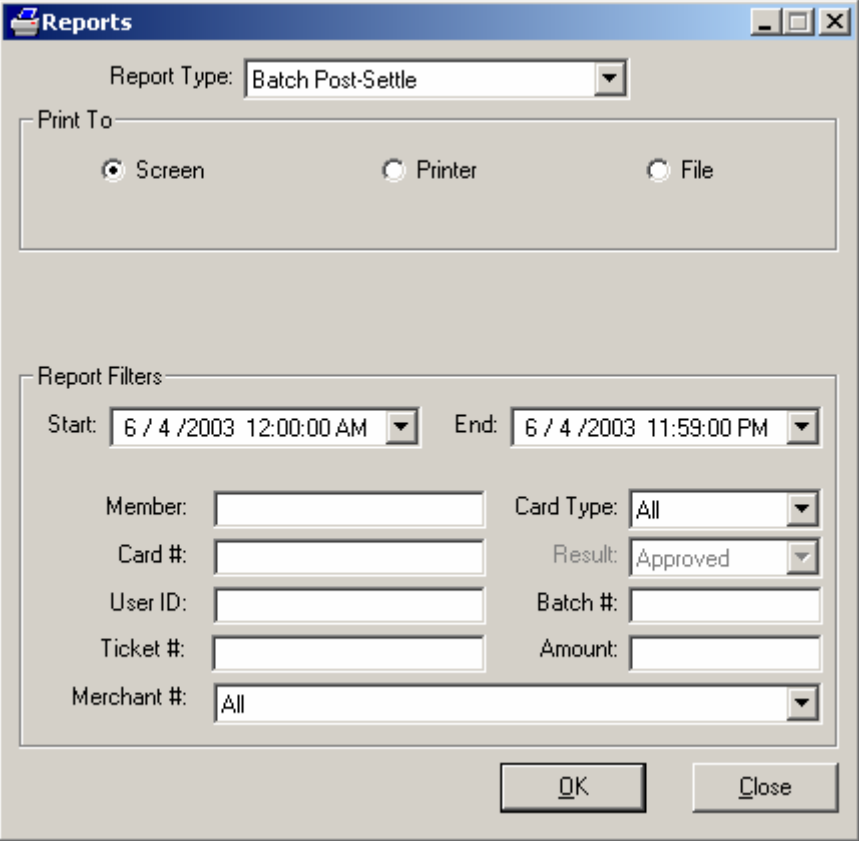
Note: The **Batch Pre-Settle** report is only accessible if the active merchant account is on a terminal based system.

In the **Report Filters** area you can select the **User ID** that processed the transactions, the **Merchant #:**, and the **Batch #:**. The date range is not pertinent to this report. Click the **OK** button to view/print/save the report.

Batch Post-Settle

The **Batch Post-Settle** report allows you to view transactions that have already been settled.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Batch Post-Settle** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Batch Post-Settle** from the **Report Type:** drop-down list.



The screenshot shows a window titled "Reports" with a blue title bar. Inside, there is a "Report Type:" dropdown menu set to "Batch Post-Settle". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields and dropdown menus: "Start:" and "End:" date/time pickers (both set to 6/4/2003), "Member:", "Card #:", "User ID:", "Ticket #:", and "Merchant #:" text boxes, and "Card Type:", "Result:", "Batch #:", and "Amount:" dropdown menus. The "Merchant #:" dropdown is set to "All". At the bottom right are "OK" and "Close" buttons.



Note: The **Batch Post-Settle** report is only accessible if the active merchant account is on a terminal based system.

In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Check Summary

The **Check Summary** report gives a summary of check transactions.



Note: This report is only available in a check-processing environment.

To access the **Check Summary** report filter, click **Reports** on the menu bar. Click the **Check** option. Click the **Summary Report** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Check Summary** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a blue title bar. Inside, there is a "Report Type:" dropdown menu set to "Check Summary". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields and dropdown menus: "Start:" and "End:" date-time pickers (set to 5/21/2003 12:00:00 AM and 11:59:00 PM), "Member:", "Card #:", "User ID:", "Ticket #:", and "Merchant #:" text boxes, and "Card Type:", "Result:", "Batch #:", and "Amount:" dropdown menus. At the bottom right, there are "OK" and "Close" buttons.

In the **Report Filter** area you can select the **Start:** and **End:** dates, the **Ticket #:**, the **Amount:**, and the **Status:** of transactions processed. Click the **OK** button to view/print/save the report.

Check Detail

The **Check Detail** report gives a summary of check transactions.

To access this window, click **Reports** on the menu bar. Click the **Check** option. Click the **Detail Summary** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Check Detail** from the **Report Type:** drop-down list.



Note: This report is only available in a check-processing environment.

The screenshot shows a window titled "Reports" with a blue header bar. Below the header, there is a "Report Type:" dropdown menu set to "Check Detail". Underneath is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields and dropdown menus: "Start:" (6 / 4 / 2003 12:00:00 AM), "End:" (6 / 4 / 2003 11:59:00 PM), "Member:" (empty), "Card #:" (empty), "User ID:" (empty), "Ticket #:" (empty), "Merchant #:" (All), "Card Type:" (All), "Result:" (Approved), "Batch #:" (empty), and "Amount:" (empty). At the bottom right, there are "OK" and "Close" buttons.

In the **Report Filter** area you can select the **Start:** and **End:** dates, the **User ID** that processed the transactions, the **Ticket #:**, the **Amount:**, and the **Result:** of transactions processed. Click the **OK** button to view/print/save the report.

Debit Summary

The **Debit Summary** is a line-by-line view of your debit card transaction history.

To access this window, click **Reports** on the menu bar. Click the **Debit** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Debit Summary** from the **Report Type:** drop-down list.



Note: This report is only available in a debit-processing environment.

The screenshot shows a window titled "Reports" with a blue title bar. Inside the window, the "Report Type:" dropdown menu is set to "Debit Summary". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields and dropdown menus: "Start:" (6 / 4 / 2003 12:00:00 AM), "End:" (6 / 4 / 2003 11:59:00 PM), "Member:" (empty), "Card #:" (empty), "User ID:" (empty), "Ticket #:" (empty), "Merchant #:" (All), "Card Type:" (All), "Result:" (Approved), "Batch #:" (empty), and "Amount:" (empty). At the bottom right, there are "OK" and "Close" buttons.

In the **Report Filters** area you can select the **Start:** and **End:** dates, the **User ID** that processed the transactions, the **Result:** of transactions processed, the **Ticket #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

EBT Summary

The **EBT Summary** is a summary of your EBT transaction history.

To access this window, click **Reports** on the menu bar. Click the **EBT** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **EBT Summary** from the **Report Type**: drop-down list.



Note: This report is only available in an EBT-processing environment.

The screenshot shows a window titled "Reports" with a blue title bar. Inside, there is a "Report Type:" dropdown menu set to "EBT Summary". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields: "Start:" and "End:" dropdown menus (both set to "6 / 4 / 2003 12:00:00 AM" and "6 / 4 / 2003 11:59:00 PM" respectively), "Member:", "Card #:", "User ID:", "Ticket #:", and "Merchant #:" text boxes (Merchant # is set to "All"), "Card Type:" dropdown (set to "All"), "Result:" dropdown (set to "Approved"), "Batch #:", and "Amount:" text boxes. At the bottom right are "OK" and "Close" buttons.

In the **Report Filters** area you can select the **Start:** and **End:** dates, the **User ID** that processed the transactions, the **Result:** of transactions processed, the **Ticket #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

Restaurant Pre-Settle

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are grouped by Server ID if one is specified. This report shows those gratuity transactions waiting to be finalized or completed. **Note:** This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Restaurant Pre-Settle** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Restaurant Pre-Settle** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a blue header bar. Below the header, there is a "Report Type:" label followed by a drop-down menu currently set to "Restaurant Pre-Settle". Underneath is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". Below that is a "Report Filters:" section containing several input fields and drop-down menus: "Start:" (6 / 4 / 2003 12:00:00 AM), "End:" (6 / 4 / 2003 11:59:00 PM), "Server ID:", "Card #:", "User ID:", "Ticket #:", "Merchant #:" (set to "All"), "Card Type:" (set to "All"), "Result:" (set to "Approved"), "Batch #:", and "Amount:". At the bottom right of the window are "OK" and "Close" buttons.

In the **Report Filters** area you can select the **Server ID:**, the **Card #:**, **Card #**, the **User ID** that processed the transactions, the **Ticket #:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Restaurant Detail

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are grouped by Server ID if one is specified. This report allows filtering by server ID, card, and other information. **Note:** This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Restaurant Detail** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Restaurant Detail** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a standard Windows-style title bar (minimize, maximize, close buttons). The main content area is divided into several sections:

- Report Type:** A drop-down menu currently set to "Restaurant Detail".
- Print To:** A section with three radio buttons: "Screen" (selected), "Printer", and "File".
- Report Filters:** A large section containing various input fields:
 - Start:** A date and time selector set to "6 / 4 / 2003 12:00:00 AM".
 - End:** A date and time selector set to "6 / 4 / 2003 11:59:00 PM".
 - Server ID:** An empty text input field.
 - Card #:** An empty text input field.
 - User ID:** An empty text input field.
 - Ticket #:** An empty text input field.
 - Merchant #:** A drop-down menu set to "All".
 - Card Type:** A drop-down menu set to "All".
 - Result:** A drop-down menu set to "Approved".
 - Batch #:** An empty text input field.
 - Amount:** An empty text input field.

At the bottom right of the dialog, there are two buttons: "OK" and "Close".

In the **Report Filters** area you can select the **Start: & End:** date, the **Server ID:**, the **Card #:**, the **User ID** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Result:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Gift Card

The **Gift Card** report shows transactions that were performed using the **Gift Card Transaction** window.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Gift Card** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Gift Card** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a blue title bar. Inside, there is a "Report Type:" dropdown menu set to "Gift Card". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters" section contains several input fields and dropdown menus: "Start:" and "End:" date-time pickers both set to "6 / 4 / 2003 12:00:00 AM" and "6 / 4 / 2003 11:59:00 PM" respectively; "Cashier Name:", "Card #:", "User ID:", "Ticket #:", and "Merchant #:" text boxes; "Card Type:" dropdown set to "All"; "Result:" dropdown set to "Approved"; "Batch #:" and "Amount:" text boxes. At the bottom right are "OK" and "Close" buttons.

In the **Report Filters** area you can select the **Start:** & **End:** date, the **Card #:**, the **Card Type:**, the **User ID** that processed the transactions, the **Result:** of the transactions processed, and the **Amount:**. Click the **OK** button to view/print/save the report.

Reprint Receipts

The **Reprint Receipts** function allows you to reprint a receipt. The **Report Filter** section of this window is similar to the other report filter windows. However, here you must specify a single transaction or a range of transactions for which you wish to reprint receipts.

To access the **Reprint Receipts** report filter, click **Reports** on the menu bar. Click the **Reprint Receipts** option. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Reprint Receipts** from the **Report Type**: drop-down list.

Report Type: Reprint Receipts

Print To:

Screen Printer File

Receipt Options:

Secure Merchant Customer

Report Filters:

Start: 5 /21/2003 12:00:00 AM End: 5 /21/2003 11:59:00 PM

Start Number: Card Type: All

End Number: Result: Approved

Card Number: Batch #:

Ticket #: Amount:

Merchant #: All

- Enter the number of the first receipt in the **Start Number**: field.
- Enter the number of the last receipt in the **End Number**: field.
- Click the **OK** button to reprint the receipt(s).

The number of each transaction can be found by viewing the **Detailed Summary** report. Alternatively, you can use the **Query TroutD** button (explained below).

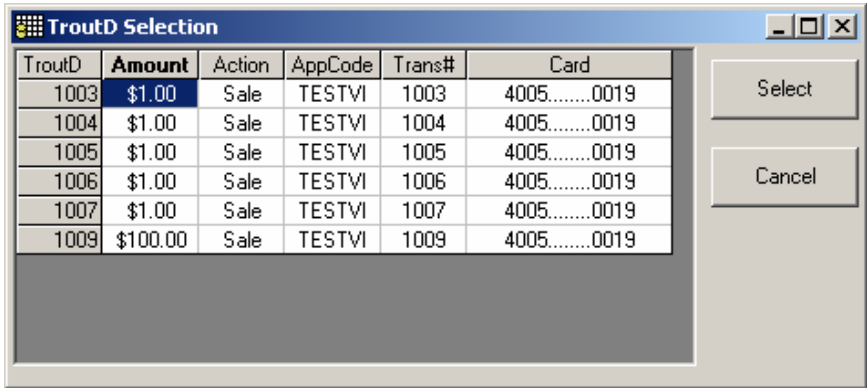
Report Options

Secure -- (Default = Selected) -- Select this option to reprint the specified receipt(s) in "secure" format (Account No., Exp Date not displayed).

Merchant -- (Default = Unselected) -- Select this option to reprint the specified receipt(s) in "merchant" format (Account No., Exp Date displayed and Merchant Copy printed at bottom of receipt).

Customer -- (Default = Unselected) -- Select this option to reprint the specified receipt(s) in "customer" format (Account No., Exp Date not displayed and Customer Copy printed at bottom of receipt).

Query TroutD -- Click this button to view the **TroutD Selection** window. This window will allow you to easily select a previously processed transaction in order to reprint that transaction's receipt. To select a transaction, click anywhere on that transaction's row and then click the **Select** button.



Cashier Audit

The **Cashier Audit** report allows you to view actions performed by your cashiers. It shows attempted logons, functions accessed, etc.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Cashier Audit** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 115), and then select **Cashier Audit** from the **Report Type:** drop-down list.

The screenshot shows a window titled "Reports" with a blue title bar. Inside, there is a "Report Type:" dropdown menu set to "Cashier Audit". Below this is a "Print To:" section with three radio buttons: "Screen" (selected), "Printer", and "File". The "Report Filters:" section contains several input fields and dropdown menus: "Start:" (6 / 4 / 2003 12:00:00 AM), "End:" (6 / 4 / 2003 11:59:00 PM), "Cashier Name:" (empty text box), "Super. Name:" (empty text box), "User ID:" (empty text box), "Ticket #:" (empty text box), "Merchant #:" (All), "Card Type:" (All), "Result:" (Approved), "Batch #:" (empty text box), and "Amount:" (empty text box). At the bottom right, there are "OK" and "Close" buttons.

In the **Report Filters** area you can select the **Start: & End:** date, the **Cashier Name:**, the **Super. Name:**, the **User ID** that processed the transactions, and the **Batch #:**. Click the **OK** button to view/print/save the report.

Cashier Name

If you specify a **Cashier Name**, then the audit report will only show the actions performed by that specific cashier.

Supervisor Name

If you specify a **Supervisor Name**, then the audit report will only show the actions authorized by that specific supervisor's override. A supervisor is a cashier (or the system user) that has access to a function and grants access to that function to a cashier that does not have access.

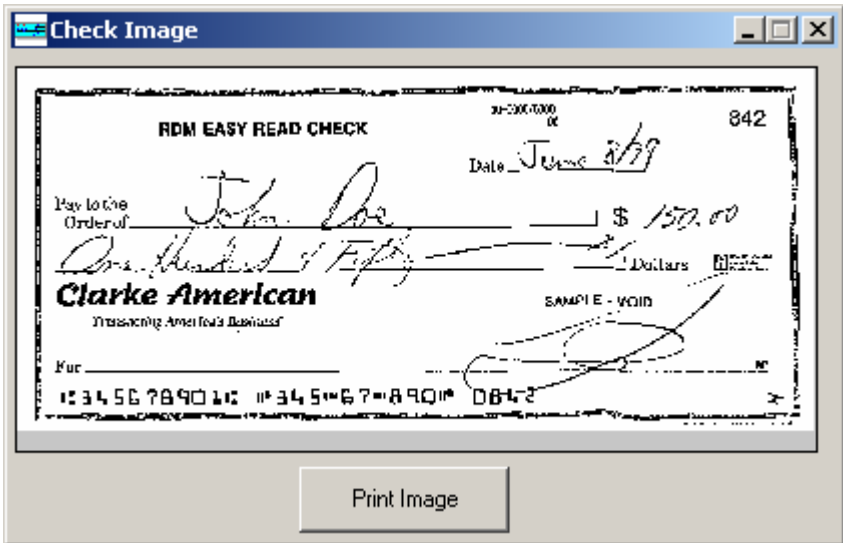
Check Image

The **Check Image** window shows images that were captured in **PCCharge** using a **RDM EC5002i** or **eN-Check 2600** check scanner.

To access the **Check Image** window, click **Reports** on the menu bar. Click the **View Check Image** option.



Note: The actual image is stored at a higher resolution than what is displayed on-screen in this window. The print-out of the image will be rendered at the actual scan resolution.



Click the **Print Image** button to print a copy of the image. **PCCharge** will print to the default Windows printer.

Maitre'D Plug-in



Simple Explanation: Some users will utilize **PCCharge** Payment Server in conjunction with Maitre'D, a restaurant-specific point-of-sale software package. This section pertains to those users.

If you do not have the Maitre'D software package, you may safely ignore this section of the manual.

1. **PCCharge** must be installed prior to installing the **PCCharge** Maitre'D Plug-in. If you have not yet installed **PCCharge**, please do so before continuing with these instructions (see page 19).
2. Insert the **PCCharge** Installation CD into your CD-ROM drive. If the automatic **PCCharge** Installation Menu appears, click the **Exit** button to exit it. The **PCCharge** Maitre'D Plug-in must be manually installed. Prior to beginning the installation process, please complete the following steps to access the **PCCharge** Maitre'D Plug-in Setup Guide.
 - Click your Windows **Start** button, and then click the word **Run**.
 - Click the **Browse** button.
 - Click the drop-down arrow to the right of the **Files of Type:** field (near the bottom of this window). Select **All Files**.
 - Click the drop-down arrow to the right of the **Look In:** field (near the top of this window). Select your CD-ROM drive.
 - Look for the folder **POS_PLUGINS**. Double-click it to open it.
 - Double-click the file **Maitre'D_Plug-in_Instructions.pdf**.
 - This will open the Adobe Acrobat version of the **PCCharge** Maitre'D Plug-in Setup Guide. Please refer to this document as you go through the **PCCharge** Maitre'D Plug-in installation process. You may either print out this document, or you may keep a copy of it open on your Windows desktop.
3. You may complete the following steps to access the **PCCharge** Maitre'D Plug-in installation program.
 - Click your Windows **Start** button, and then click the word **Run**.
 - Click the **Browse** button.
 - Click the drop-down arrow to the right of the **Look In:** field (near the top of this window).
 - Select your CD-ROM drive.
 - Look for the folder **POS_PLUGINS**. Double-click it to open it.
 - Double-click the file **Maitre'D_Plug-in_Setup.exe**.
4. The **PCCharge** Maitre'D Plug-in installation program will appear. Complete all the directions provided, and remember to refer to the **PCCharge** Maitre'D Plug-in Setup Guide as you go through the **PCCharge** Maitre'D Plug-in installation process.