

# XCharge<sup>®</sup> Offline Processing

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## USER HELP

Updated February 28, 2013

# XCHARGE<sup>®</sup>

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## CONTACT INFORMATION ● ● ● ● ●

### **MERCHANT SALES: (800) 637-8268**

- New merchant accounts.

### **CUSTOMER CARE: (800) 338-6614**

- Existing merchant account support
- Statements and deposits
- Changes to existing merchant accounts
- Technical Support

### **PARTNER PROGRAMS: (800) 637-8268**

- New and existing partnerships

### **SUPPORT HOURS OF OPERATION**

Our hours are as follows:

#### **Technical Support**

Monday - Friday: 5:00 am - 5:00 pm Pacific time

Saturday: 7:30 am - 4:00 pm Pacific time

Sunday: Emergency Voicemail Support for merchants unable to transact

#### **Account Maintenance**

Monday - Friday: 6:00 am - 5:00 pm Pacific time

## OVERVIEW ● ● ● ● ●

Processor outages and system connection issues always seem to occur at the worst possible moment. In the height of your busy season. When the checkout lines are longest. When your customers are already on edge.

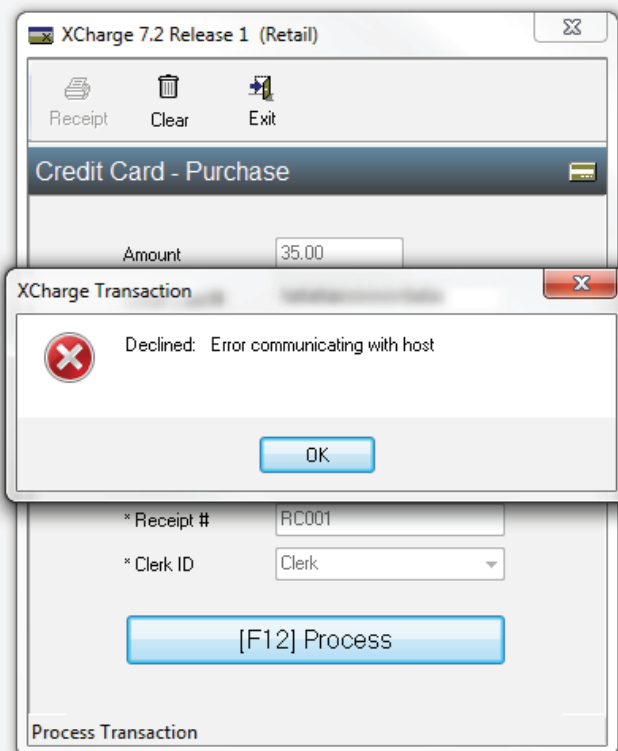
You can now end much of the frustration that accompanies system unavailability, whether it originates from your local network going down or a failure at the processor level. XCharge's Offline Processing function stores any offline transactions securely until processing functionality is restored. Once connectivity is re-established, the transactions are processed - all with no disruption to your checkout process or your customer flow.

With XCharge's Offline Processing solution, you're always in control. You determine which accounts or locations can enable it. You can set your own liability limits, prompting a voice authorization for transactions above that limit. And best of all - this feature is available at no extra cost in XCharge version 7.2 or higher.

## HOW IT WORKS ● ● ● ● ●

### Before, without Offline Processing

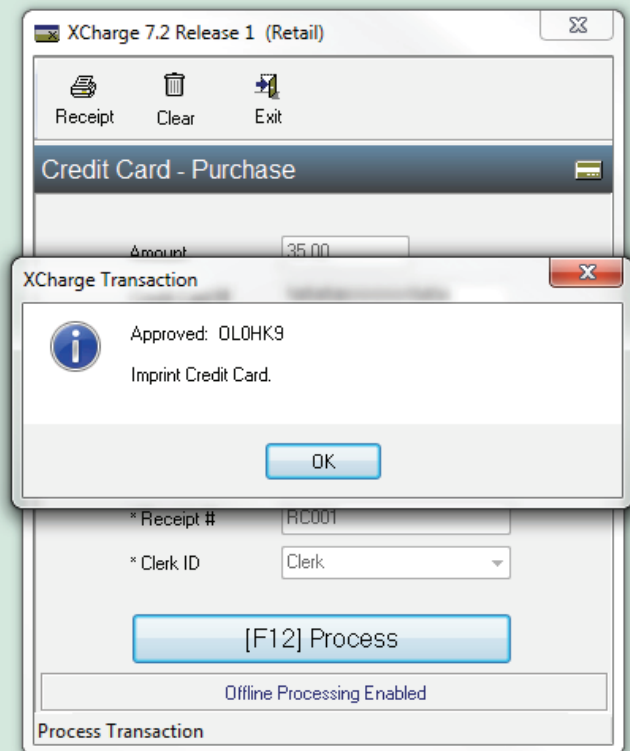
Without the Offline Processing feature enabled, transactions processed during any outages will be declined because XCharge will not be able to obtain authorization from the payment processor or card issuer. Voice authorizations are an option, but without the Offline Processing feature enabled, you will still have to record the sensitive credit card information to be entered into XCharge once you are back online.



Once you believe you are back online, transaction processing can be attempted once again, including any transactions recorded during the outage.

### After Offline Processing is Enabled

XCharge will detect any outages and switch to Offline Processing automatically. A notification will be displayed when processing within XCharge; other than that, you may not even notice Offline Processing is used unless you are prompted to obtain a voice authorization for larger transactions. With Offline Processing, you can submit the voice authorization right away, so there is no need to record sensitive credit card information.



XCharge will detect once you are back online, and submit all of stored offline transactions automatically, without any user interaction needed.

# SETTING UP OFFLINE PROCESSING IN XCHARGE ● ● ● ● ●

To get started, open the **XCharge Server** (from the system tray icon of the XCharge Server PC), choose the **Setup** button, then log in.

1. **Choose the Auto Offline Options button to open the Auto Offline Options window.**

2. **Choose the option to Enable Auto-Offline Processing from the upper-left.**

3. **Select the Processing Account to be configured.**

- a. The currently selected Processing Account name will be displayed here.
- b. From the **Enabled** drop-down menu, choose **Yes**.
- c. Set the **Offline Approval Limit** as desired.
  - When Offline Processing is enabled, any transaction attempted for an amount within this limit will be accepted and processed when you are back online.
  - When Offline Processing is enabled, any transaction attempted for an amount above this limit will be declined, and you will be prompted to obtain a Voice Authorization instead.

Processing Account	Enabled	Amount Limit
MOTO	No	0.00
Retail	Yes	49.99

Processing Account: Retail  
Enabled: Yes  
Offline Approval Limit: 49.99  
Voice Auth Phone #s: 000-000-0000

XCharge Client Settings  
 Switch the XCharge Client to the Force Transaction after receiving a "Please Voice Authorize the Transaction" response

Email Address  
Email notifications will be sent to this address when offline transactions are declined or partially approved after an offline event. No cardholder or account sensitive data will be included in the emails.  
noreply@acceleratedpay.com

Offline Health Status  
Status: Healthy

OK Cancel Query XWeb for Settings

- d. Choose the **Update** button to save the settings for the selected Processing Account.
- e. Repeat step #3 for any additional Processing Accounts you wish to configure for Offline Processing.

4. **Leave the option under XCharge Client Settings unchecked for now (more details below).**

5. **Enter your Email Address to be used for automated notification in the event that a transaction accepted offline is declined or not approved for the requested amount.**

- a. Transactions accepted when Offline Processing is enabled are processed automatically when XCharge detects that the connection is re-established.
- b. Since the transactions are not sent to the payment processor or card issuer when Offline Processing is enabled, it is possible that some transactions may be declined or only partially approved when Offline Processing is disabled.
- c. Keep this in mind when setting your **Offline Approval Limit** in order to prevent this possibility for transactions attempted for large amounts. The email notification will let you know if any transactions under this limit are not processed successfully.

6. **Choose the Query XWeb for Settings button.**

- a. You may receive an error message indicating that the Offline Processing Agreement has not yet been accepted if this is your first time configuring the Auto Offline Options.

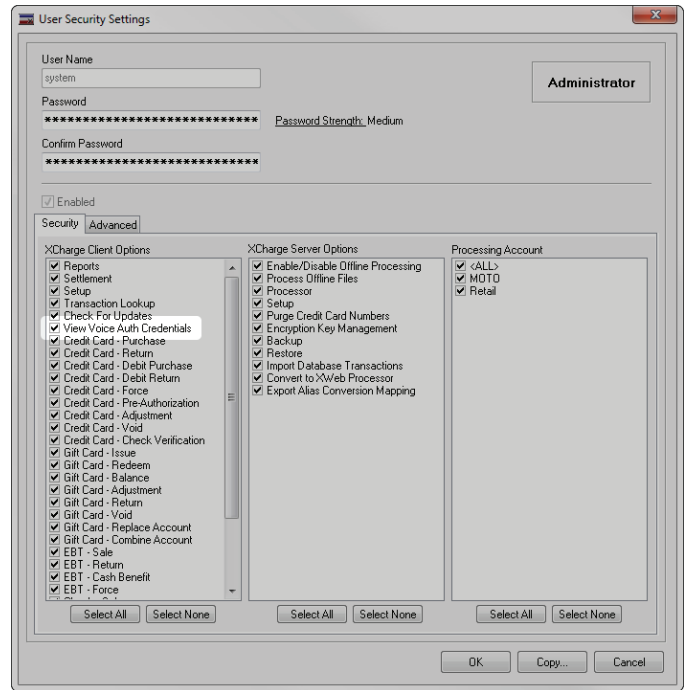
7. **Choose the OK button to save the Auto Offline Options.**

- a. The **Offline Processing Agreement** window will appear. Make sure you read the terms carefully before proceeding.
- b. The Offline Mode Terms must be accepted in order to enable Auto Offline Processing for your Processing Account. If you understand and accept the terms, enter your **Name**, your **Title** within the organization associated with this Processing Account, and choose "I Understand, Enable Auto Offline Processing" to continue.
- c. You can also choose the **Print Terms** button to print a copy of this agreement, or the **Decline** button to cancel.

# SETTING UP OFFLINE PROCESSING IN XCHARGE (CONTINUED) ● ● ● ● ●

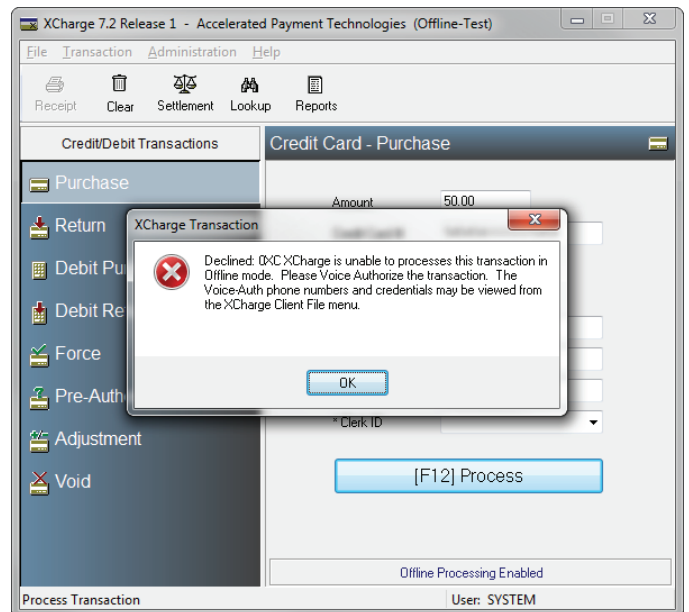
## 8. Choose the Security tab from the top of the XCharge Server - Setup window.

- XCharge can display Voice Authorization instructions from the XCharge Client window to any user you authorize to view them. This includes sensitive Processing Account credentials such as your Terminal ID, and this option can be toggled for any XCharge User.
- Select the XCharge User you wish to configure, then choose the **Modify** button.
- Enable the option to **View Voice Auth Credentials** as desired, then choose the **OK** button.
- From the **XCharge Server - Setup** window, choose the **Save** button, then choose the **Exit** button.



## 9. XCharge is now configured to switch to Offline Processing automatically whenever a processor or internet outage is detected.

- When processing transactions, XCharge will display an indicator at the bottom of the window indicating **Offline Processing Enabled**.
- If Offline Processing is enabled and an amount exceeding the **Offline Approval Limit** is attempted, the transactions will be declined by XCharge with the response shown here.
- To view the Voice Authorization phone number(s) and Processing Account credentials from the XCharge Client, choose **File**, then **View Voice Auth (Force) Credentials**, then log in as an XCharge User with access to this feature (see step #8 above for details).
- Once a Voice Authorization is obtained, you can "Force" the transaction into XCharge by choosing the **Credit Card Force** transaction type.
  - To successfully complete a "Force" transaction, you will need to enter the full amount, the full credit card number and expiration date, and the approval code obtained over the phone.
  - If you would like XCharge to automatically switch to the **Credit Card Force** transaction type for transactions declined while Offline Processing is enabled, enable this option from the **Auto Offline Options** window from step #4 above.



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