

XpertMart®

Smarter Retail.®



XpertVerify

Credit Card Processing Module

User Guide

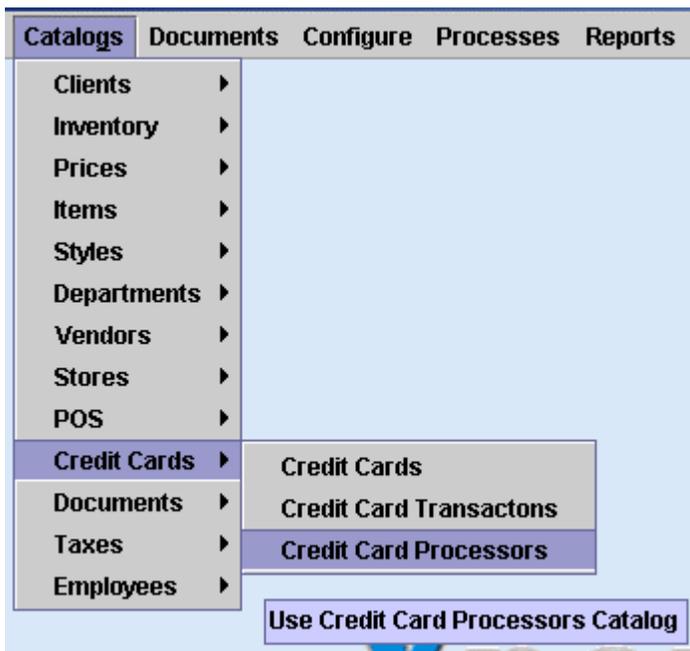
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XpertVerify™ Credit Card Processing Module

Configuration

To authorize credit card transactions through XpertMart™ you first need to add the credit card processors information to the Credit Card Processors Catalog. To open the Credit Card Processors Catalog you select the option from the main menu as show in this screen shot:



Once you open the catalog it will look like this:

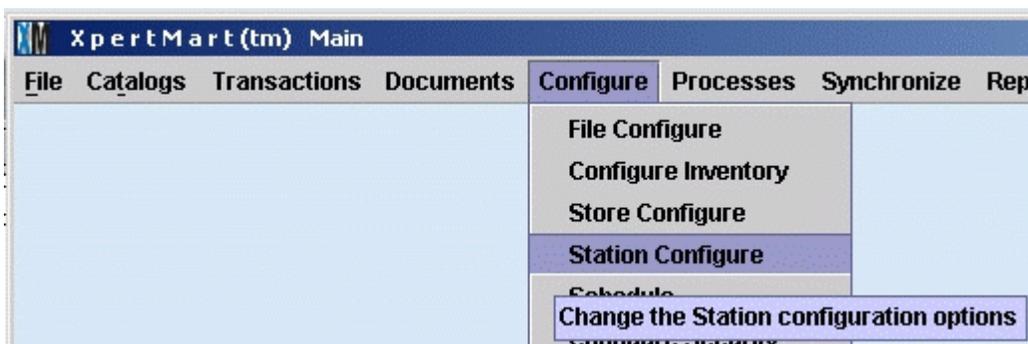
Please note that the first field is the ID Number that will be assigned to this credit card processor. You will need this number to finish the configuration so please write it down.

You must enter the name of the credit card processor in the field titled Processor. The other four fields that must be entered are the Account, PIN, Your Phone with Area Code and Your E-Mail.

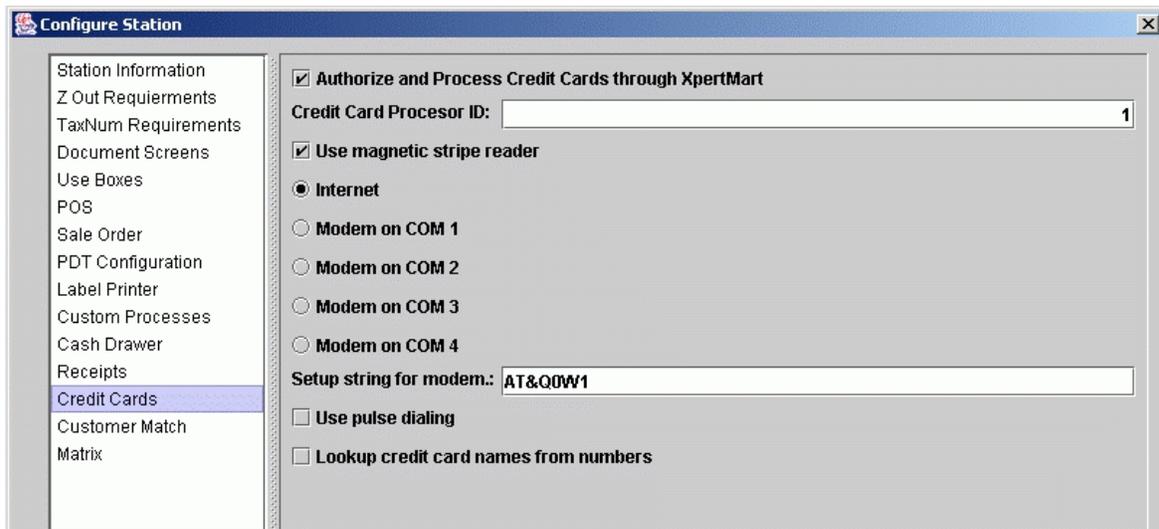
In the Account field you put your account number (Echo or other processor approved by XpertMart™); in the PIN field you put your Pin number assigned by the processor.

In the "Your Phone with Area Code" you must put the ten digits of your phone number. Likewise in the "Your E-Mail" field you must enter your active E-Mail. Both the phone number and E-Mail address would be used by the credit card processor to contact you if there were a doubt about any credit card authorization. For this reason it is important that these be correct and kept up to date.

You also need to configure some options in the station configure. To open Station Configure you select the option from the Main Menu as shown below:



Once you open the Station Configure Menu select "Credit Cards" on the left side. This will show you the following window:



You have to check "Authorize and Process Credit Cards through XpertMart™" so that XpertMart™ will request authorization every time you make a sale via credit card.

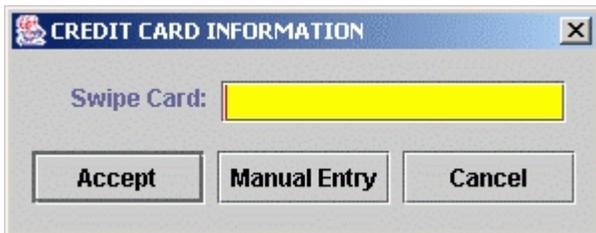
In the box below, you must put the Credit Card Processor ID, which you can get from the Credit Card Processors catalog register for the processor you want to use. (You were asked to write this down above.)

Normally if you are authorizing credit cards through XpertMart™ at a normal point of sale you will want to use a magnetic stripe reader. If you are using a magnetic stripe reader you should check this box. You then select the method you will use to contact the credit card processor. Normally this is Internet. If you want to authorize credit card transactions via modem, then please contact technical support at XpertMart™.

You must exit XpertMart™ and reenter XpertMart™ in order for the configuration changes to take place.

Operation

Once you have configured XpertMart™ as specified above, when you make a sale and select the credit card payment type, you will see this window appear:



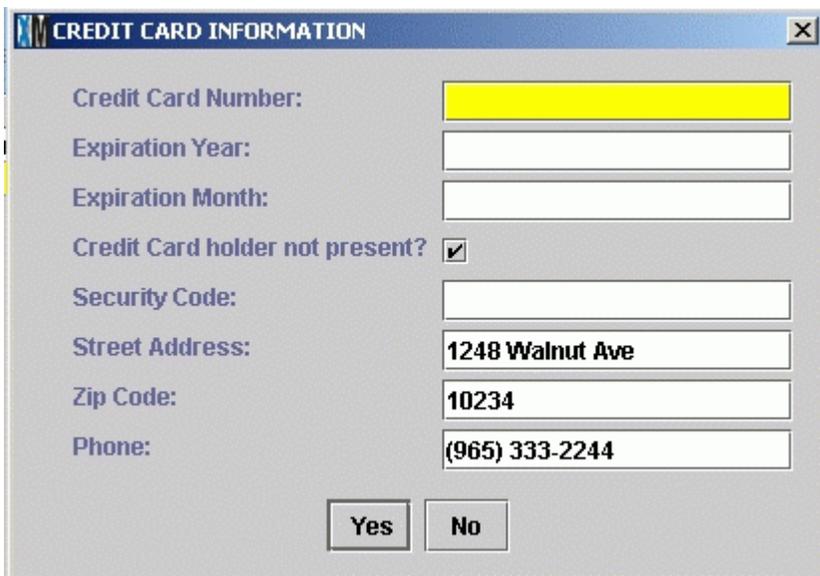
CREDIT CARD INFORMATION

Swipe Card:

Accept Manual Entry Cancel

At this point if you have a magnetic stripe reader and have the customer's credit card, all you have to do is to swipe the credit card through the reader.

If you do not have the customer's credit card present or it was not read correctly instead of swiping the card you should click on "Manual Entry". Once you click on this option this window will appear:



CREDIT CARD INFORMATION

Credit Card Number:

Expiration Year:

Expiration Month:

Credit Card holder not present?

Security Code:

Street Address:

Zip Code:

Phone:

Yes No

You must enter the credit card number here in the first field. Enter the Expiration Year as two digits (i.e. 05). Enter the Expiration Month as two digits (i.e. 12 or 03).

If you are making a phone, mail or other sale where you do not have the customer's credit card in your hand then you must check the box that says "Credit Card holder not present". By default this box is checked here since you chose manual entry.

Most credit cards have a security code which should be entered in the Security Code field if your credit card processor requires this information. (Currently Echo does not require this information.)

If you have entered the customer information in the customer's catalog and put the customer on the invoice (highly recommended), it will automatically put the address and phone number of the customer in this window. You may add or correct the address and phone number information here if you wish.

Once you have entered all the fields correctly you click on <Yes> to send the data for authorization.

Authorization Response

There are only two basic responses we are interested in once we request authorization. If the credit card was declined for whatever reason, you will see this window appear:



The code on this Declined window specifies the reason why the authorization was denied.

If for some reason the charge cannot be authorized online but you are able to call in and get a verbal authorization, then you can click the <Manual Entry> button and proceed to enter the authorization information in this window that will appear:



You need to enter here the Authorization Code, the Reference Number and the Order Number. It is important to note that this is what is called a "forced" authorization and XpertMart™ does not check any of these codes or numbers to see if they are valid or not. You are basically just storing the information and you are responsible for its validity.

If the charge is authorized automatically or manually, you will that the credit card number and the authorization number appear on the payments detail of the invoice as seen here:

Tender Type	Name	Number	Auth.	Net
Credit Card		444555666777	6543	\$45.99

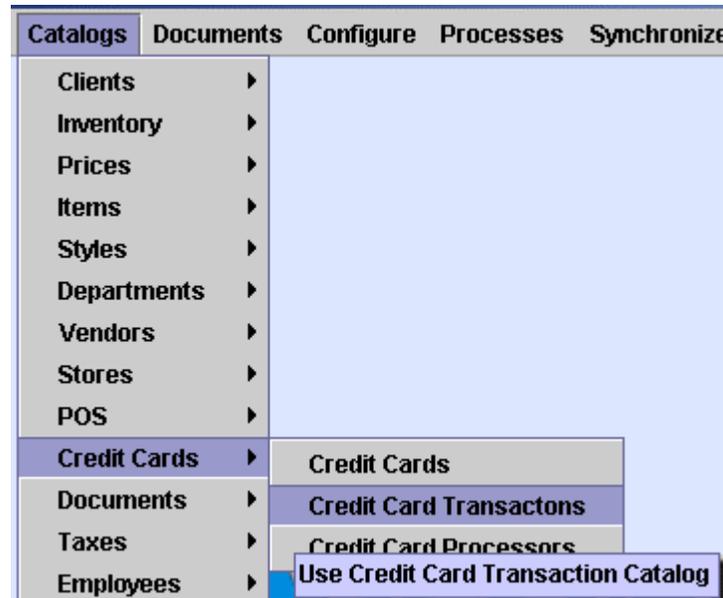
Once the credit card is authorized you can proceed to print the sale via F12. When you print a sale that is paid for by a credit card that was authorized through XpertMart™ you will see this window appear:



This allows you to cut off the sales receipt from the printer (if it does not do an automatic cut) and then to print the Credit Card Signature slip. Clicking <Enter> or clicking on <OK> will print out the Credit Card Signature Slip.

Transaction Catalog

XpertMart™ keeps a record of every credit card authorization request. This is kept in the Credit Card Transactions Catalog. To open this catalog you select the option from the main menu as shown below:



Once you select this option you will see the catalog open as show here:



As you can see, for each transaction you can see the Date, Amount, Credit Card number, Expiration Year, Expiration Month, Address, Zip Code and processing information.

MOTO indicates that this transaction was either a Mail Order or Phone Order which means that the credit card was not present for the transaction.

Swiped means that the card was read through the magnetic reader.

Response is the response code. If authorized this is the authorization number, if the transaction was not authorized then this will just say "Declined".

Deposited is checked if a deposit was requested of the authorized amount.

Manual indicates a "forced" or manual authorization.

Order Number and Reference are the numbers returned by the processor or entered manually.

NOTE: The information in the Credit Card Transactions Catalog is very sensitive and confidential since it contains credit card numbers and expiration dates. You should make sure that you are using XpertMart™'s security so that only the most trusted people can use this catalog. You also should use a firewall so that no one outside your network can access your database and gain access to this information. As an added security measure you should change the database server's password instead of using the standard default password. If you change the database servers password you must also change it in XpertMart™'s configuration. Please request help on how to do this.