

## Credit Card Troubleshooting

If you cannot remember your Echo ID or PIN, please keep in mind that this is information that is strictly confidential and only the merchant and Echo know. We are never told what the Merchant IDs and PIN #s are.

If you are having doubts whether a specific credit card transaction was applied, you can always go to Catalogs>Credit Cards>Credit Card Transactions and check. This is a backup audit system (in addition to Documents>Invoices) that stores every single attempt to process a credit card transaction. You will see every successful transaction (marked “Deposited”) as well as those that were declined or aborted. Checking the Credit Card Transactions Catalog can help you avoid accidental duplicate transactions.

If credit card transactions keep coming back declined and you suspect there is a problem, try the following:

- 1) Open a text editor and swipe a credit card into the Magtek card reader. You should see the credit card number, cardholder’s name and address appear. This confirms that the card reader is working properly. If you do not see any of this data, then unplug/plug it back in and try again. If it still doesn’t work then the card reader is defective.
- 2) If the card reader works, the next test is to open an Internet browser and go to several web sites. This will confirm that your Internet connection is working properly. If you cannot connect to the Internet you will not be able to process credit card transactions.

If you are unable to process a credit card and you are pressed for time (there is an impatient customer at the POS) then you can always process the transaction directly through Echo’s web site by going to this address:

<https://wwws.echo-inc.com/>

If your Internet connection is down you can always get a phone authorization by calling Echo (800) 262-3246 ext. 1 and then 1 again. Keep in mind that the discount rate is slightly higher for phone authorizations so you don’t want to get in the habit of using it all the time.

If you get authorizations directly from Echo check your end of day Payments Journal report since it may be off by the amounts you processed.