

X-Charge® Frequently-Asked Questions

We are pleased to provide you with this document that includes answers to questions that are commonly discussed with our customer support staff. Please review these solutions before you decide to call for live agent support. Accelerated is committed to providing you the best possible customer support and often you'll find your solution much quicker by reviewing this document than by calling for support. You also may find it useful to print this information and keep it handy for future reference.

- How can I **void** a credit card transaction?

A void will cancel a credit card (not including PIN-based debit) transaction processed on the current batch, which usually means the same day only. To **void** a transaction from X-Charge:

1. Open the X-Charge icon from your desktop and login if needed.
2. Choose the **Void** option from the left side of the screen.
3. Click on the Search button to the right.
4. Select the desired transaction. All credit card transactions from the current and previous day should be displayed in chronological order.
5. Click OK to load the transaction to the screen.
6. Verify the details match the desired transaction, then click F12-Process to complete the **void**.

- How can I **adjust** the amount of a credit card transaction?

Like a void, an adjustment will change the amount of a credit card transaction processed on the current batch. To **adjust** a transaction from X-Charge:

1. Open the X-Charge icon from your desktop and login if needed.
2. Choose the Adjustment option from the left side of the screen.
3. Click on the Search button to the right.
4. Select the desired transaction. All credit card transactions from the current and previous day should be displayed in chronological order.
5. Click OK to load the transaction to the screen.
6. Manually enter the full amount (including a decimal place) you would like to **adjust** the transaction to (no math involved, just enter the FINAL amount you want to go through).
7. Verify the details match the desired transaction, then click F12-Process to complete the **adjustment**.

- How can I **return money** to a credit card in my history?

You can **return** funds to a credit card directly in X-Charge if the card is on hand or if you have the full credit card number. This can be done without the full credit card number starting in X-Charge version 7.1.1.

If you have the card on hand or the full card number:

1. Open the X-Charge icon from your desktop and login if needed.
2. Choose the **Return** option from the left side of the screen.
3. In the Amount field, manually enter the full return amount (including a decimal place).
4. In the Credit Card field, you can either swipe the card or manually enter the full card number.
5. The Receipt and Clerk ID fields are usually optional.
6. When ready, click on F12-Process to complete the **return**.

If you are using X-Charge version 7.1.1 or higher and do not have the card:

1. Open the X-Charge icon from your desktop and login if needed.
2. Choose the **Return** option from the left side of the screen.
3. Click on the Lookup button at the top of the screen.
 1. Once you see the credit card on your screen, click anywhere on the row to highlight the card.
 2. Click on the Select button to the far right.
 3. Use the filters (such as date range) and the Search button to locate the credit card desired.
 4. Click on the Select button at the top of the screen. The masked credit card number and expiration date should be visible on the Return screen now.
5. In the Amount field, manually enter the full return amount (including a decimal place).
6. The Receipt and Clerk ID fields are usually optional.
7. When ready, click on F12-Process to complete the **Return**.

- Why are credit card returns being declined as 005?

Global has enacted new security measures to protect merchants from an emerging fraud threat taking place in the worldwide payments market – credit fraud. Credit fraud occurs when unauthorized credits are issued for the purposes of fraudulently directing funds from a merchant account to a credit card account. This exposes a merchant to unnecessary financial risk and liability.

We are working with Global to process all legitimate credit transactions. In order to determine the validity of the credit, Global will research the transaction. Global will review the credit request to see if there is an offsetting prior sale. Global may contact you and/or the card issuer to research the transaction.

If you need to return money to a credit card from a previous purchase, please email your request with all the required information at X-ChargeAM@acceleratedpay.com.

- The amount of the return
- The last 4 digits of the Credit Card used
- The terminal ID the transaction originated from
- The amount of the original transaction
- The date of the original transaction

You can expect Global will process your request within 24-48 hours from the time received. Issuers have up to 30 days to reflect a credit on a cardholder's account, so expectations should not be set with your customer when the actual credit will be posted to their account.

It is highly recommended that you call and DO NOT attempt to edit the amount of the return to force it through, as further action could be taken on these returns to reverse them.

- How do I upgrade X-Charge for PCI compliance?

Upgrading X-Charge for PCI compliance without confirming the requirements by your Point of Sale (POS) software company can cause serious harm to your system! It is important to first note that the July 1st PCI Compliance update requires any software that handles credit card data to be PA-DSS certified, and all versions of X-Charge from 6.2.7 and up are currently certified. In order to work with your POS software, you may need to upgrade X-Charge beyond 6.2.7, but you should check with your POS provider on the version they require.

To download the update:

1. Go to www.x-charge.com
2. Click on the Downloads option at the top of the screen.
3. Click on the End Users option in the center of the screen.
4. Enter the username "xuser" and the password "xuser2" (without quotes).
5. Choose the Download button next to the desired file.

To install the update, it should be possible to simply run the downloaded file and it will give you the options needed for a fresh install, or update any files needed if X-Charge is already installed. When installing any Windows software, it is important to make sure you are logged into Windows with administrative rights, and that any security software is disabled along with any other applications currently running. A reboot is required after installing any X-Charge updates.

If you do not have specific instructions for upgrading X-Charge for your POS software, please contact us at 800-338-6614 for further information and assistance.

- Where can I find more information on PCI compliance?

<http://acceleratedpay.com/security>

- How can I determine if a transaction was approved?

1. Open the X-Charge icon from your desktop and login if needed.
2. Click on the Reports button at the top of the screen.
3. Select the date range desired at the top of the screen (today should be selected by default) and then click Load in the upper-left.
 1. All transactions processed within the date range should appear on the screen now. If a transaction does not appear on the report, it most likely did not get processed.
 2. Any transaction that was approved or declined may appear on the report, so it is important to note the response and response code (5th and 6th columns).
 4. If you are unsure if the transaction was **approved**, you can check the Batch Total column (to the right of the Amount column) to confirm the total at the time of this transaction.
 1. The batch total should have changed since the previous transaction if it was approved, for most transaction types.

- What do common coded responses mean and how do I proceed after receiving them?

AP 12345X	The transaction was approved! An alphanumeric authorization code is usually presented with the message. In some cases the Address Verification Service (AVS) and/or Card Verification Value (CVV) responses may be included as well.	<i>The transaction should be completed as usual, with a printed receipt if applicable.</i>
Declined 005	The transaction was declined by the card issuer. There could be many reasons for a decline, but the issuer is not sending the reason with this response.	<i>It is best to take another card or form of tender in this case. If the cardholder wants to know the reason for the decline, they can call the number on the back of their card to inquire with the issuer.</i>
AP DUPE 094	The transaction was declined by the processor because it is a duplicate. This card has already been charged by your Merchant ID (MID) today for the same amount.	<i>If you intended to charge the card more than once, you may need to bypass the AP DUPE by changing the amount of this transaction. If you only intended to charge the card once then this message is letting you know it has gone through one time already, so you should not accept another payment.</i>
CALL XX 001	The transaction was declined by the card issuer, but they have requested you call for a voice authorization.	<i>Calling for an authorization is optional, so you can treat this as a 005 Decline if desired. If you would like to get a voice authorization, refer to the steps provided by your processor for doing this.</i>
PIC UP 004	The transaction was declined by the card issuer, and the card has been flagged for suspicious activity.	<i>The card issuer is requesting you call the number on the back of the card for more information.</i>
H32 or 1020 Connection Timed Out	X-Charge is unable to process transactions over your internet connection.	<i>Check your internet connection first. If your internet connection is down then you will receive this response until it is back up. If the internet connection is up, further troubleshooting will be needed.</i>
H1722 No Extended Error Description Available	X-Charge is unable to process transactions due to an internet connection failure.	<i>Your internet connection is likely working, but had an outage at some point and X-Charge has not recovered. Reboot the X-Charge Server PC if possible, or at least restart X-Charge and the X-Charge Server icon in your system tray to recover.</i>