



Credit/Debit Card Reconciliation

November 2017

Notices

Publication Date: November 2017

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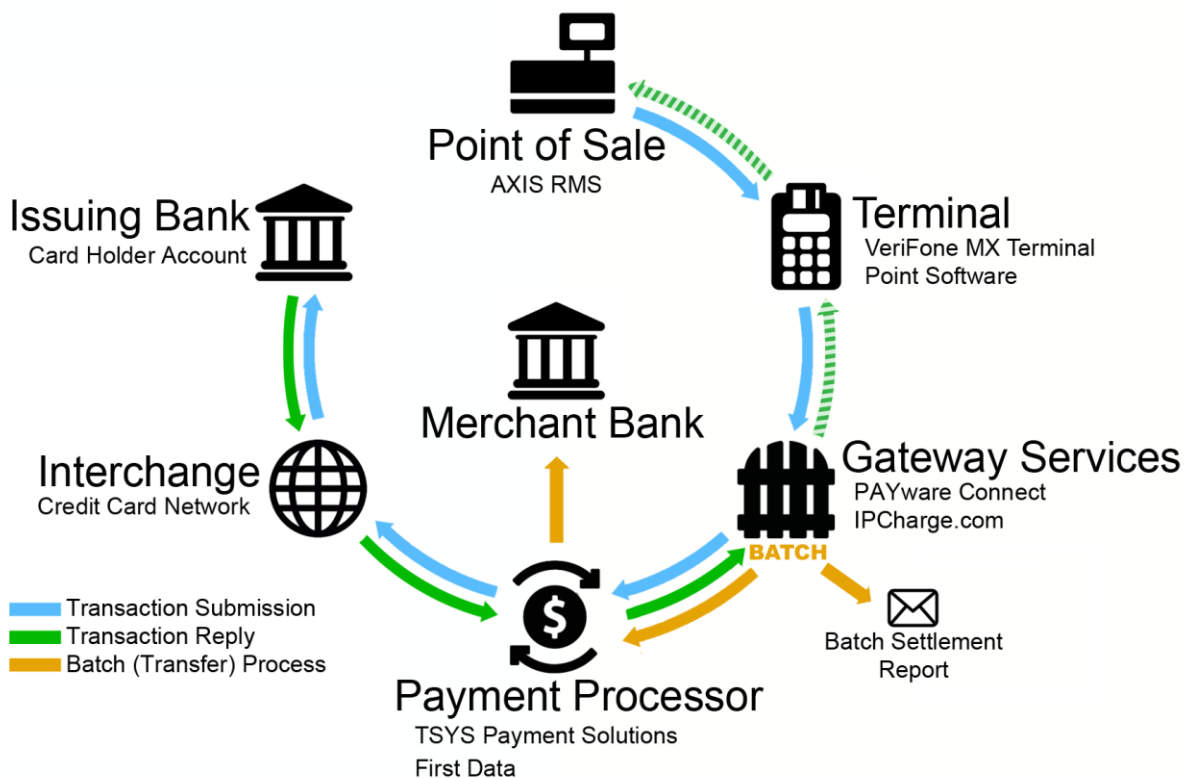
Overview

The Retail Technology Group (RTG) provides this document as a high-level summary of how to reconcile credit/debit card batches for transactions processed through the AXIS RMS Software.

Credit Card Transaction Processing

In order to process credit/debit cards transactions, there are various steps involved. From the Point-of-Sale software to the Payment Processor, the following list outlines the roles of the numerous entities and elements required to process and reconcile credit/debit card transactions.

1. **Point-of-Sale Software:** The POS software, AXIS Retail Management used to sell product and manage transactions at the retail store.
2. **Terminal/Gateway Services:** VeriFone Software and hardware technology works in unison with the POS, which will capture, encrypt and initiate card payment transactions.
 - MX Terminal:** Device connected to the POS used to capture credit/debit card information via swipe and/or EMV chip reader.
 - Point Software:** Encrypted software on the VeriFone MX terminals required to process chip-protected (EMV) transactions. **PAYware Connect/IPCharge:** The payment gateway service that enables credit and debit transactions to be shared between the point of sale software and the payment processor. Also used as a portal to report results to the merchant.
3. **Payment Processor:** Entity responsible for acquiring funds from issuing banks and allocating to the merchant's account. Examples include: TSYS, First Data
4. **Interchange:** The network leveraged in the exchange of transaction data and money among banks participating in a bank card network such as those managed by Visa and MasterCard.



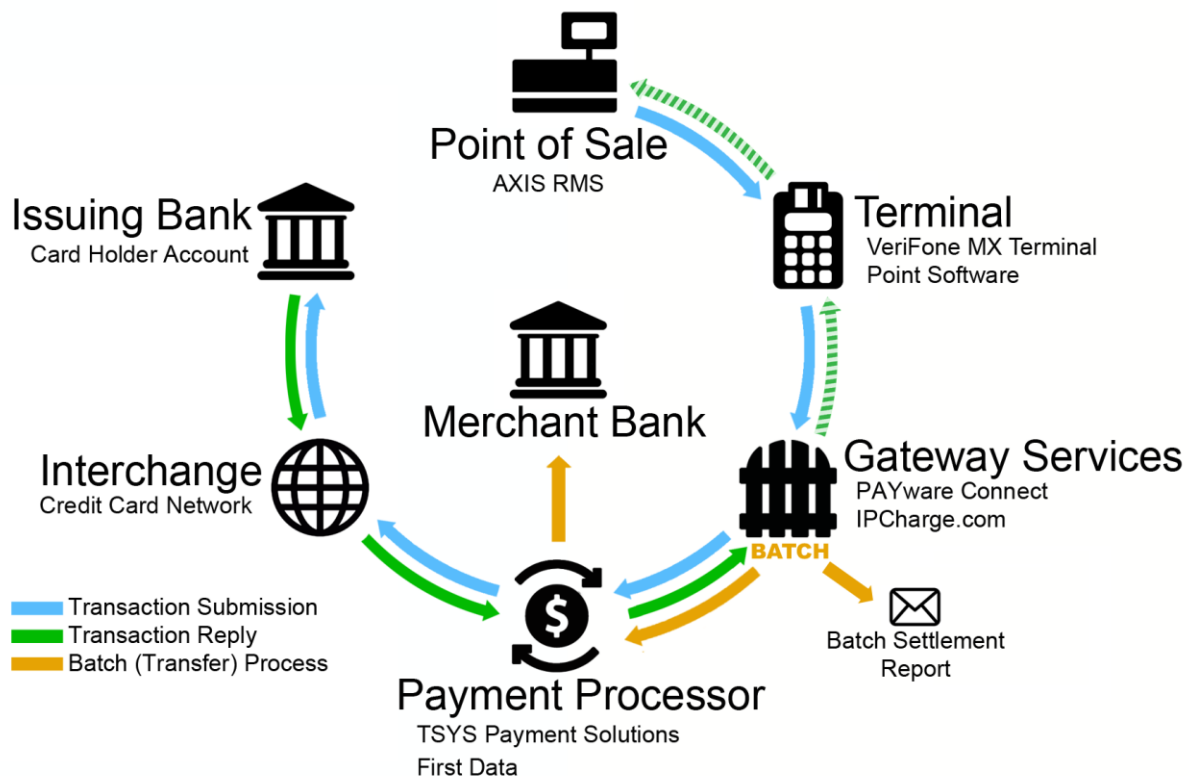
Funds Transfer (Batch) Process Flow

Here is the typical flow of the credit/debit card transaction process:

1. During normal business hours, card transactions are performed in the AXIS software.
2. In the evening, AXIS credit card transactions are processed, also known as batched, using PAYware gateway services.
3. PAYware sends all transactions for final approvals and fund reconciliation to issuing credit card banks.
4. The next day, you will review the PAYware batch settlement emails and compare them to the AXIS Retail Information Report for discrepancies.

► Note: Batch settlement funds received into retailer depository institution account based upon merchant services agreement.

► Note: TSYS, one of the Payment Process providers, typically directs customers to process settlement funds from day 1 into their bank account on day 3.

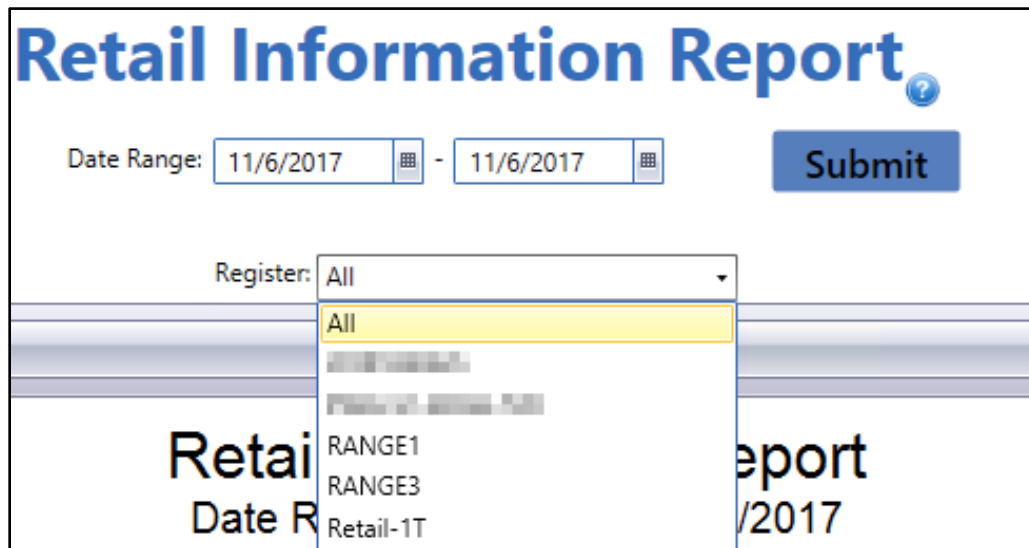


The Reconciliation Process in AXIS

The reconciliation process ensures you receive your funds into your financial institution account. It is a best business practice to reconcile accounts daily. This allows any differences to be quickly identified and swiftly rectified. The process and steps are as follows:

AXIS

The AXIS Retail Information Report (RIR) displays the transaction totals from the registers including the media or credit/debit card type. By default, **All registers** are selected. To show each register individually, change the date and choose the register from the drop down.



The **RIR** will break down the media type per register for the date range selected. This includes American Express (Amex), Discover, MasterCard, and Visa for the purposes of credit/debit card reconciliation.

► **Note:** You may see a media called CREDIT. This is a credit card that was processed offline at the register.

Media	TRX Count	
Cash	11	\$1,111.11
Credit Cards (All)	1	\$100.00
Visa	59	\$1,111.11
MasterCard	12	\$1,111.11
Amex	8	\$1,111.11
Discover	2	\$1,111.11

Credit/debit card transactions should be reconciled daily. You will compare this report for the dates prior and match it against the daily settlement emails from PAYware.

The **Daily Register Report (DRR)** can also be used for reconciliation if necessary.

By changing the date range, the amounts are broken down by register and the totals are displayed in the grid.

Daily Register Report																
Date Range: 11/6/2017 - 11/6/2017 Submit																
(Default Grid Layout)																
	Details	Date	Register	Cash	Check	Visa	MasterCard	Amex	Discover	Other Cards	Debit	Prepaid	Gift	House Account	User Defined 1	User Defined
>		11/6/2017	TEST3-PC	\$177.28	\$0.00	\$551.20	\$362.59	\$78.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$
		11/6/2017	RANGE3	\$163.60	\$0.00	\$482.59	\$0.00	\$10.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$
		11/6/2017	RETAIL2	\$316.16	\$0.00	\$1,165.78	\$0.00	\$1,444.44	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00	\$
		11/6/2017	RANGE1	\$122.37	\$0.00	\$57.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$

If more detail is required, select the magnifying glass to open the **Register Payment Details** screen.

You can filter within the details screen using the payment type. This will filter to credit card only and/or filter to the register selected.

► **Note:** If a credit card was taken offline at the register it will show under “Other Cards” on this screen.

Register Payment Details																	
Any blank field transaction will media.																	
(Default Grid Layout)																	
	Date	Time	Register	Last Name	First Name	Employee	TRX #	Sales Total	TRX Type	Payment Type	Cash	Check	Visa	MasterCard	Amex	Discover	Other Cards
>	11/6/2017	10:05 PM	TEST3-PC				244595	\$101.73	Sale	VISA	\$0.00	\$0.00	\$101.73	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	9:40 PM	TEST3-PC				244594	\$86.95	Sale	MC	\$0.00	\$0.00	\$0.00	\$86.95	\$0.00	\$0.00	\$0.00
	11/6/2017	9:25 PM	TEST3-PC				244587	\$54.37	Sale	VISA	\$0.00	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	9:12 PM	TEST3-PC				244590	\$2.14	Sale	VISA	\$0.00	\$0.00	\$2.14	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	9:05 PM	TEST3-PC				244596	\$19.39	Sale	VISA	\$0.00	\$0.00	\$19.39	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	9:04 PM	TEST3-PC				244588	\$39.74	Sale	VISA	\$0.00	\$0.00	\$39.74	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	8:52 PM	RANGE3				244586	\$30.00	Sale	VISA	\$0.00	\$0.00	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	8:34 PM	RANGE3				244578	\$43.76	Sale	VISA	\$0.00	\$0.00	\$43.76	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	8:31 PM	RANGE3				244589	\$41.93	Sale	VISA	\$0.00	\$0.00	\$41.93	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	8:28 PM	RANGE3				244585	\$94.35	Sale	VISA	\$0.00	\$0.00	\$94.35	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	8:11 PM	RANGE3				244579	\$21.33	Sale	VISA	\$0.00	\$0.00	\$21.33	\$0.00	\$0.00	\$0.00	\$0.00
	11/6/2017	7:19 PM	TEST3-PC				244574	\$49.00	Sale	VISA	\$0.00	\$0.00	\$49.00	\$0.00	\$0.00	\$0.00	\$0.00

Reconciliation Discrepancies

AXIS Retail Information Report (RIR) is higher than PAYware Batch report

There are two reasons why this could happen:

1. The transaction processed in AXIS but did not process through PAYware. To review this:
 - Locate the missing transaction by utilizing the Daily Register Report
 - You may need to review PAYware for that day to confirm the specific transaction in question as you may have several transactions for the same amount in one day. Information on how to do this can be found under Miscellaneous Card Related Activities, Viewing PAYware for Card Transactions.
 - Contact the customer to request they either come back into the store or give their credit card information over the phone. Process the payment through the PAYware Web Terminal (do not process in AXIS as the transaction already exists within AXIS.).
 - OR -
 - Contact RTG Technical Support to troubleshoot the transaction discrepancy. 1-800-547-7120
2. Batch failed on a terminal when processing through PAYware.
 - Contact PAYware Support directly by calling 1-800-839-0947
 - OR -
 - Contact RTG Technical Support to contact PAYware on your behalf and forward email of the failed settlement email to support@rtgholdings.com.

PAYware batch settlement report(s) are higher than the Retail Information Report within AXIS.

The transaction processed in PAYware but did not record within AXIS.

- Compare the Transaction Detail report within the PAYware Store Portal to the Daily Register Report for transactions in AXIS to determine which specific transaction is not accounted for within AXIS.
 - If the transaction was processed directly on the PAYware Web Terminal instead of AXIS.
 - You may choose to process the transaction through AXIS as an offline credit card transaction to balance the reports, but this is not required by AXIS. Follow your store policy. For further information on how to process an Offline transaction in AXIS, see Miscellaneous Card Transactions; Performing an Offline Transaction in AXIS.
 - The transaction did not record in AXIS, contact RTG Technical Support to troubleshoot reason for transaction discrepancy 1-800-547-7120.
 - An offline transaction in AXIS will be performed to bring AXIS and PAYware into balance. For further information on how to process

an Offline transaction in AXIS, see Miscellaneous Card Transactions; Performing an Offline Transaction in AXIS.

Bank deposit is lower than PAYware batch settlement report(s)

Review transaction details of:

- Unexpected fees.
 - Payment processors typically provide a portal for you to review batches, fees, chargebacks, etc. on your credit card processing account. These portals can be used to view fees that may be charged to your account for processing. Reports within these portals can be used to break down batches which are especially useful when researching discrepancies.

Review merchant processing customer interface for:

- Processing fees
- Chargebacks
- Charges in accordance with your processing agreement

Bank deposit is higher than PAYware batch settlement report(s)

Review transaction details:

- Check for settlements from past transactions that may be included in the current deposits.
- Double check previous day(s) deposit(s) for accuracy.
- Review merchant processing customer interface for unexpected credits.

The Email Notification set up in PAYware

PAYware Connect or ipcharge.com is the gateway utilized by the AXIS RMS software. All credit card information and transactions are housed here daily and the ipcharge.com website is the portal used for nightly credit card settlements/batching.

You will receive PAYware Settlement emails nightly, after the batch for the day has been processed.

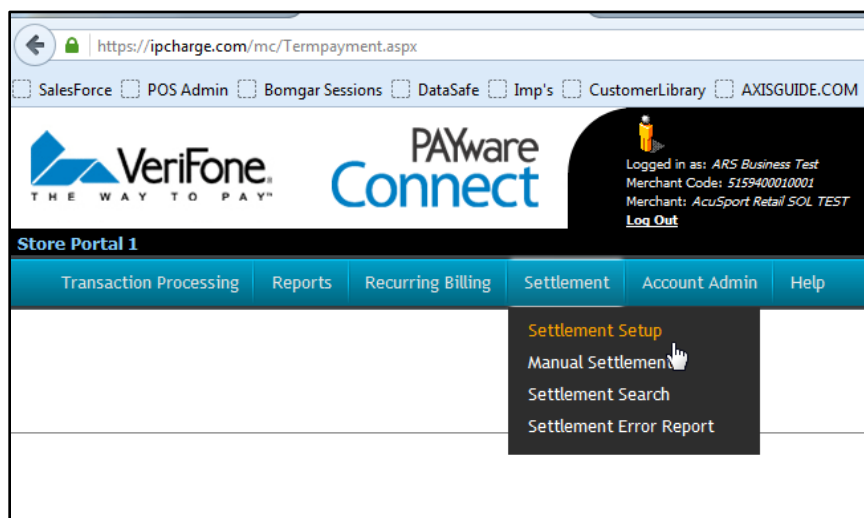
Once an authorized person has been set up by your store, emails are sent to the person responsible for credit card reconciliation.

To set up another or different authorized individuals, go to www.ipcharge2.com/mc

Below is what the initial login looks like on the PAYware connect merchant website.



After login, go to settlement setup, select **Settlement** and then **Settlement Setup**



The **Settlement Setup** screen opens, enter the primary email and any additional CC Emails you would like to add.

► **Note:** Emails should be setup for both **Successful** and **Unsuccessful Settlements**

Settlement Setup

Enable Auto Settle:

Settlement Time: 11 am pm

Email Format: HTML Text

Successful Settlement

Primary Email:

CC Email:

Unsuccessful Settlement

Primary Email:

CC Email:

Email Notifications from PAYware

Here is a sample email. Emails come from settlement@ipcharge.com.

- Each chip enabled terminal will provide a settlement email communication after each batch session.
- Each terminal has its own identifier: Terminal Identification = TID

Settlement

Merchant Information		Response summary	
Client ID:	XXXXXXXXXXXX0002	Termination Status:	SUCCESS
Merchant Name:	XXXXXXXXXXXX	Submission Result Code:	8
Address:	XXXXXXXXXXXX	Internal Sequence Number:	1120575992
City St. Zip:	XXXXXXXXXXXX		
Phone:	XXXXXXXXXXXX		
Submission Detail			
Scheduled By:	Terminal Manager		
Cut-Off Date:	2017.09.19		
Cut-Off Time:	23.00.03		

Response Details

Details		Details	
VISA			
PROCESSOR_ID	VISA		
PAYMENT_TYPE	CREDIT		
RESULT_CODE	8		
Processor Detail Segment			
TRANS_SEQ_LAST	17		
RESULT_CODE	2		
RESPONSE_TEXT	176 ACCEPTED		
BATCH_BALANCE	1203.07		
BATCH_COUNT	28		
BATCH_SEQ_NUM	176		
TRANS_SEQ_FIRST	1		
RESULT	SETTLED		

Batch Segment Details By Batch Number

Batch Number: 176		
Payment Type	Count	Amount
CREDIT	11	\$ 956.74
DEBIT	5	\$ 246.33
Payment Media	Count	Amount
DEBIT	5	\$ 246.33
MC	1	\$ 697.93
VISA	10	\$ 258.81

Each TID is associated with a register and can be identified on each batch settlement email.

- TID numbers are the last 4 digits of the Client ID number under the Merchant Information section within the nightly batch email.
- Use the AXIS Retail Information Report (RIR) and the batch settlement email to compare the totals to the appropriate registers and selected dates.

“Failed” Batch email from PAYware


Batches that do not settle typically display “Failed” in the subject line of the email. Failed batch emails also come from settlement@ipcharge.com

This means the batch did not post successfully for payment and action needs to be taken.

- Contact PAYware directly by calling **1-800-839-0947** to assist with settling the batch.
- They will ask for you to email them the first of the failed batch emails, if there are multiples
- This needs to be done in a timely manner as it delays any future settlements from the terminal of the failed batch.
- RTG Support can report the failed batch to PAYware on your behalf if you forward the failed settlement email to support@rtgholdings.com.
- Whether you or RTG support submits the issue, PAYware will address your issue in your best interest, but RTG support cannot expedite the process.

Below are two examples of failed settlement emails.

From: settlement@ipcharge.com [mailto:settlement@ipcharge.com]
 Sent: Tuesday, November 07, 2017 10:44 PM
 To: [Redacted]
 Subject: **Failed**
 Importance: High



Settlement	
Merchant Information	Response summary
Client ID: [Redacted] 0005	Termination Status: SUCCESS
Merchant Name: [Redacted]	Submission Result Code: 8
Address: [Redacted]	Internal Sequence Number: 1356768155
City St. Zip: [Redacted]	
Phone: [Redacted]	
Submission Detail	
Scheduled By: [Redacted]	
Cut-Off Date: 2017.11.07	
Cut-Off Time: 22.40.02	
Response Details	
Details	Details
	VISA
	PAYMENT_TYPE CREDIT
	RESULT_CODE 44
	TERMINATION_STATUS INDETERMINATE_STATUS
	RESPONSE_TEXT Communication error: java.net.SocketException: Connection closed by remote host
	RESULT ERROR

From: settlement@ipcharge.com [mailto:settlement@ipcharge.com]

Sent: Friday, October 27, 2017 10:03 PM

To: [Redacted]

Subject: Failed

Settlement

Merchant Information		Response summary	
Client ID:	3497800010003	Termination Status:	SUCCESS
Merchant Name:	[Redacted]	Submission Result Code:	8
Address:	[Redacted]	Internal Sequence Number:	1303457343
City St. Zip:	[Redacted]		
Phone:	[Redacted]		

Submission Detail	
Scheduled By:	[Redacted]
Cut-Off Date:	2017.10.27
Cut-Off Time:	23.00.03

Response Details

Details		Details	
VISA			
PROCESSOR_ID	VISA		
PAYMENT_TYPE	CREDIT		
RESULT_CODE	8		
Processor Detail Segment			
TRANS_SEQ_LAST	27		
RESULT_CODE	6		
RESPONSE_TEXT	Q0001721027		
BATCH_SEQ_NUM	172		
TRANS_SEQ_FIRST	1		
RESULT	DECLINED		

Batch Segment Details By Batch Number

Batch Number: 172			
Payment Type	Count	Amount	
Payment Media	Count	Amount	

Miscellaneous Card Related Activities

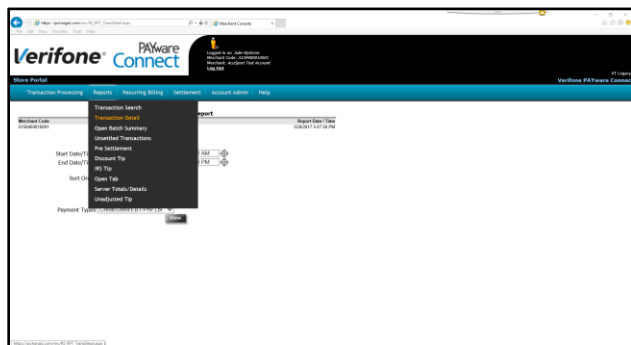
Chargebacks

Unfortunately, chargebacks happen. Many merchant processors have a process for you to follow to make the process as easy as possible. Make sure to closely follow the direction provided by your merchant processor, within their requested timeframe, to ensure you have the best chance of winning the dispute. Often times, you will be asked to provide a copy of the signature of the customer and a receipt for the items purchased during said transaction.

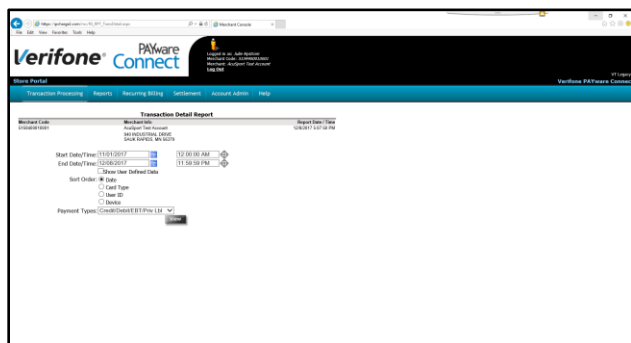
In PAYware:

Obtain the customer signature on the card transaction by utilizing the PAYware store portal.

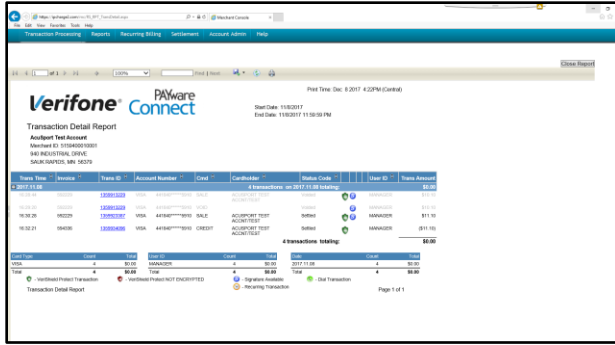
Log on to the PAYware Connect/ipcharge store portal to acquire the customers signature from the transaction in question. Once signed into your account, using your merchant number, user id and password, move to the “reports” tab at the screen. A drop down will automatically appear. Select “Transaction Detail”.



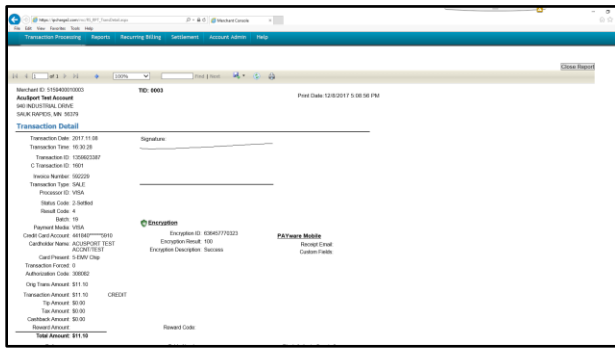
Next, select the “start date/time” and End Date/Time” of the transaction in question and select “View” to bring up the transaction report.



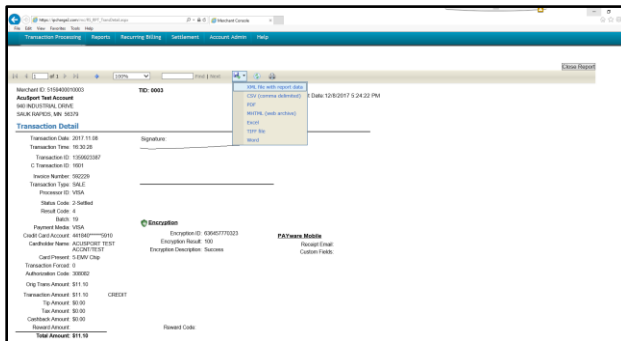
Find the transaction on the correct date and select the underlined Transaction ID for the applicable transaction.



Retrieve the customers signature from the disputed transaction details as shown below by selecting the transaction ID for the designated transaction.



Save or print a copy of the transaction page by selecting from the options on the top ribbon.

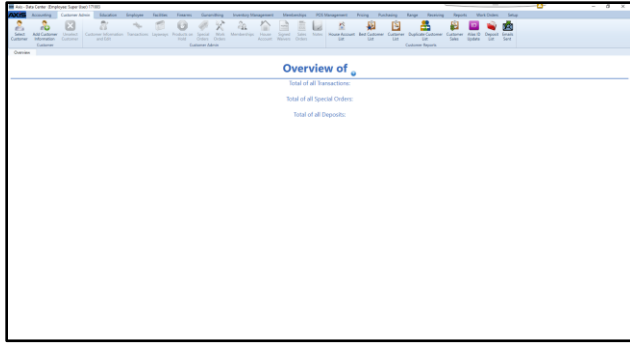


Once your copy is saved or printed, select “Close Report” on the upper right hand side of the display.

In AXIS:

Utilize your Data Center to retrieve the receipt of the transaction in question.

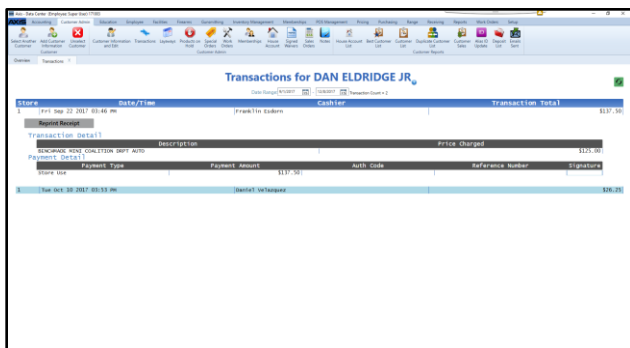
Select customer from the ribbon. Utilizing the Customer Look-Up screen, input the customers last name or phone number and hit “enter” to search.



Identify the customer name and highlight it and double click to select.

From the ribbon, select the Transaction tab to see transactions related to the customer. Make sure to select the appropriate date range for transaction review.

Highlight the transaction line in question which will expand it. Select the Reprint receipt button for the applicable transaction.

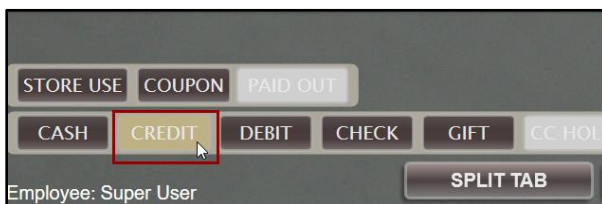


Submit the supporting documents via the method outlined from your merchant processor.

PERFORMING AN OFFLINE TRANSACTION IN AXIS

There are cases where you may need to still submit a transaction in Axis but the customer has already been charged. In this situation an offline transaction needs to be done.

The transaction should be already on the screen with the customer selected. Axis should be waiting for a payment tender to be added. The first step is to hit **CREDIT** from the tender selection area.



Depending on your store's credit card setup the following screen may vary. Regardless, it should have a button **Offline**. Go ahead and hit that.

The next screen that is displayed presents some information regarding the transaction. This is internal information that would have been received back from the processor regarding the credit card transaction. As the customer's card has already been swiped and charged only the required information to submit will be filled in. Go ahead and hit OK in the bottom right corner. This will outline the boxes that are required for this process to be completed.

While you can take the time to get these codes from the Payware site, it is ok to just fill in the information with dummy values as the corresponding Payware information is not necessary to completing this process.

Ex:

Auth Code: 1
 Reference: 1
 Lp Token: 1

Once this information is filled in, go ahead and hit **OK** again. This will bring you back to the register screen.

Clear	Credit	15.90
	Subtotal	15.00
	Tax	0.90
	Total	15.90
		\$0.00

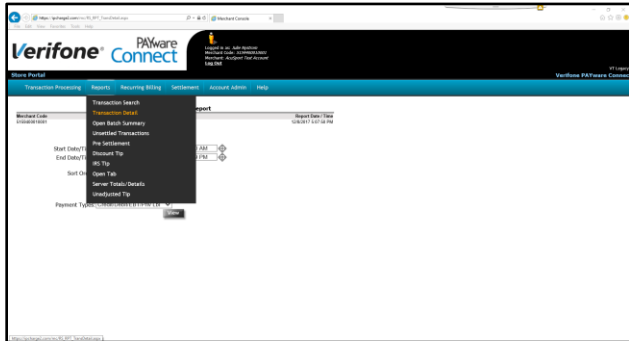
The Credit tender has now been added and upon **SUBMIT** saves the transaction, stores the transaction as a credit card payment again without charging a card.

VIEWING PAYWARE FOR CARD TRANSACTIONS

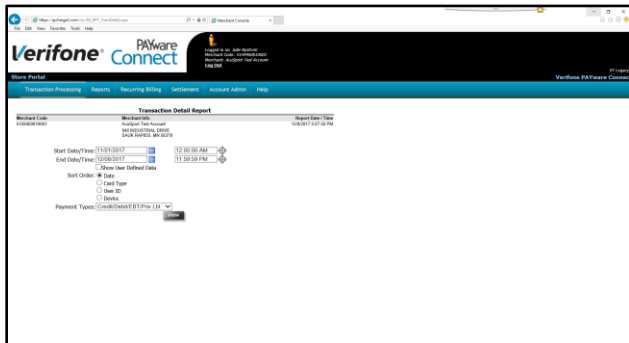
Utilize the PAYware store portal to review transactions processed using your PAYware account. This transaction listing will provide information for all approved, declined and voided transactions processed either directly through the PAYware portal or your AXIS Retail Management System.

In PAYware:

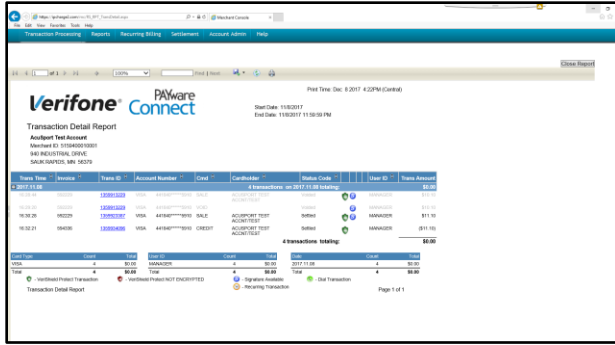
Log on to the PAYware Connect/ipcharge store portal to acquire the customers signature from the transaction in question. Once signed into your account, using your merchant number, user id and password, move to the “reports” tab at the screen. A drop down will automatically appear. Select “Transaction Detail”.



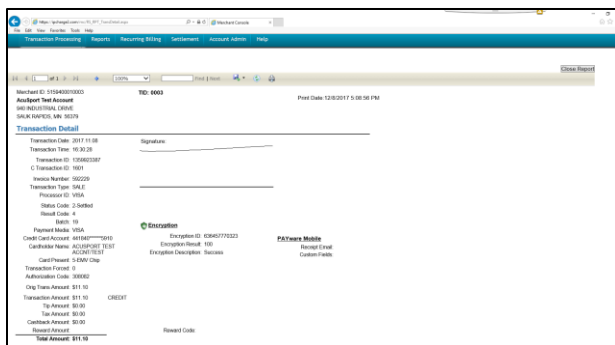
Next, select the “start date/time” and End Date/Time” of the transaction date. Select “View” to display the transaction report.



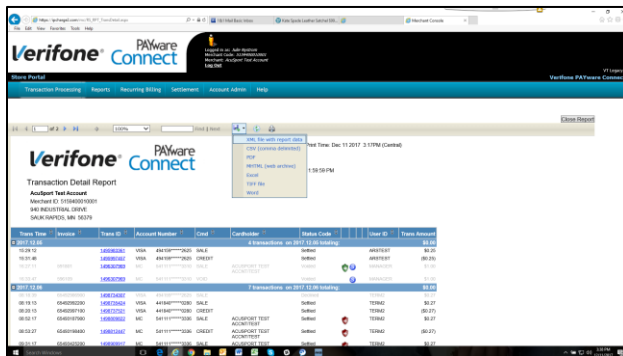
Review transactions for the date in question.



To view a more detailed analysis of a particular transaction, select the underlined Transaction ID for the applicable transaction



Save the data to a file for review by selecting from the drop down provided when hovering over the disk icon.



For questions, contact the RTG support Team at 1.800.547.7120 or support@rtgholdings.com.