



X-ChargeTM

Getting Started Guide

X-Charge Integration

Programmer Guide

X-Charge™

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Introduction

This guide is designed to give a brief overview of how to get started processing credit and debit transactions through X-Charge. This guide will help with the initial design process when starting new X-Charge integration development. For additional detailed information, please refer to the X-Charge SDK for documentation and sample programs.

PA-DSS Compliance Considerations

As of October 1, 2008, payment applications - software applications that process, transmit or store sensitive credit card data - must demonstrate PA-DSS compliance. X-Charge's integration methods presented in this document and SDK isolate third-party applications from handling any credit card data. By using one of these methods, third-party applications are not burdened by the "payment application" label and may avoid costly and time-consuming PA-DSS audits.

- XpressLink Secure - X-Charge performs ALL transaction processing functions; the third-party application simply passes the transaction data, and XpressLink Secure does the rest.
- XCTransaction2 COM object or XCTransaction.Net controls - By utilizing the available forms to collect credit card information, the third-party application never handles any sensitive credit card information.

Any third-party application that has access to sensitive card holder data (account number, track, CV) is required to undergo a PA-DSS audit.

Common Transactions to Support

After reviewing PA-DSS compliance requirements, the first step is to decide which transactions to support. X-Charge supports many transaction types which can be found in the X-Charge Programming Guide. Each supported transaction type should be reviewed for required information to determine how the information will be acquired. The following are the most common transactions:

- Credit Card Purchase
- Credit Card Return
- Credit Card Force
- Credit Card Void

Development Methods

The next step is to decide how to communicate with X-Charge. It is possible to communicate using file-based answer/request files, communicate using TCPIP, or allow X-Charge to handle all data collection and communications with XpressLink, XCTransaction2, or XCTransaction.Net. The decision for which type to use will depend on the development environment being used and capabilities available in that environment.

- XpressLink - This method is recommended when the programmer wants a secure, fast, and convenient way to integrate. The X-Charge Client software may be started from another application and transaction parameters (such as amount, address, ZIP code and others) can be passed via command strings. Transactions process in the X-Charge Client software, which may automatically return the results after transactions are completed. This method of integration is simple, secure, and offers a very quick integration path. XpressLink has the important benefit of keeping the POS out of the credit card

process, allowing X-Charge to handle sensitive credit card information. XpressLink supports an Exe, COM, and DLL interface.

- **XCTransaction.Net controls or XCTransaction2 COM object** - These objects and controls provide methods for collecting and processing transactions while isolating the calling program from sensitive data. COM objects can be used in most modern development environments, and the .Net controls work with the Microsoft Visual Studio 2003 and 2005 environments for .Net applications. The XCTransaction2 COM object and XCTransaction.Net controls have been modified from previous versions not to return sensitive information to the calling program and now return a secure token that represents the secure information stored in memory.
- **TCPIP connectivity** - This method is available for custom transaction processing, as long as the transactions do not contain sensitive information such as account and track information. Direct TCPIP transactions should only be used in conjunction with XpressLink or other libraries that can return secure account ID tokens or transaction IDs. IP-based connectivity is documented in the X-Charge Programming Guide.

Additional Considerations

- **Card Readers**

Credit card transactions can be processed as keyed or swiped. Swiped transactions are recommended in all retail environments where the card is present to allow the merchant to qualify for the lowest processing rates. A card reader that integrates with X-Charge is required.

Keyed transactions should prompt for customers' ZIP, address, and CVV information. This information must be included with the transaction to qualify for the lowest keyed processing rate and for chargeback protection.

- **Debit Transactions**

Debit PIN pad hardware is required to process a debit transaction. XpressLink supports debit transactions and supports multiple PIN pad devices,



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