



X-CHARGE PAYMENT PROCESSING SOFTWARE

X-Charge™ delivers technology and security like no other while providing merchants with a fast and reliable payment-processing solution. X-Charge is integrated with point-of-sale (POS) software systems and business management applications such as; Retail, Restaurant, Accounting, Practice Management, and many others. X-Charge offers money saving benefits and unique features to help you achieve a more professional image by streamlining your payment acceptance process.

X-Charge authorizes and executes electronic draft capture for all major credit and debit cards. MO/TO (Mail Order Telephone Order) applications are supported via the built-in AVS (Address Verification System) and CVV2 features that help reduce fraudulent charges. The AVS feature also provides the merchant with lower processing costs since all mandated card data is transmitted to the processing network.

Settlements are simplified through the X-Charge "time initiated" feature. X-Charge automatically settles an existing batch of transactions at a designated time of day or night without any user intervention.

X-Charge is fast! Electronic payments can be processed through the Internet, where approvals are achieved within a matter of two to three seconds. A traditional modem can be used as well.

X-Charge can be used by any type of business that accepts credit cards as a form of payment and employs a traditional bank terminal. This includes health clubs, dry cleaners, traditional retail stores, mail order houses, telephone order fulfillment centers, professional offices, and Internet businesses. These merchants will enjoy increased productivity and decreased costs associated with accepting credit card payments by applying X-Charge technology.

In addition to traditional payment processing services, X-Charge now offers X-Web. X-Web is a cost-effective, secure, and reliable gateway for processing credit card transactions, providing real-time authorizations combined with fraud-prevention tools. X-Web is at the forefront of payment processing security, utilizing SmartDefense™ technology from worldwide intelligent security solutions provider Check Point™. This high-performance and fully PCI-compliant gateway also has advanced measures in place to protect sensitive data.

X-Charge also supports various check authorization platforms. Through the use of a standard drivers license, X-Charge allows the merchant to participate in Check Guarantee, Check Verification, and Check Recovery services. When accepting ATM debit cards, X-Charge supports the latest pin pads and electronic signature capture devices. Merchants can also utilize increasingly popular Customized Gift Cards.



Benefits

In addition to providing merchants with the best processing platform versus traditional credit card terminals, X-Charge helps merchants reduce the expense of accepting credit card payments by:

- Transmitting all mandated information so the merchant receives the lowest possible discount rate.
- Only one phone line or Internet connection required for multiple stations.
- Full page reporting with dates to match merchant statements greatly reduces reconciliation time.
- Built-in fraud control keeps merchants in compliance.
- Historical transactions are easily accessible through the built-in lookup feature. This helps merchants reduce charge backs by allowing them to quickly reference the original receipt and digital signature.

X-Charge provides:

- One invoice transactions
- Easy auditing
- Fast approvals
- Automatic settlement
- Fraud Control
- Easy to learn platform
- Low discount rates



X-Charge Includes:

- Processes all major credit cards
- Supports check approvals
- ATM debit card support
- Gift Card support
- Automatic fault tolerance
- Merchant account included
- PCI compliant

X-Charge performs all of the functions of a bank terminal in a standard Microsoft Windows program. X-Charge operates on any IBM-compatible personal computer that supports Windows NT/2000/XP/Vista.

X-Charge requires a dedicated communications (COM) port with a U.S. Robotics compatible modem or Internet connection. Credit cards can be automatically read by using a standard keyboard wedge swipe reader. X-Charge supports any printer under Windows with the appropriate print driver installed. 40 column printers are supported for receipts, and standard 80 column printers are supported for all report and auditing output. Fault tolerance feature requires both an Internet connection and modem installed.



Features

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