

## Technical Bulletin

### OpenEPS Configuration Requirements

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Recent dealer experiences provide important advice on these three topics:

#### TIME-OUT SETTINGS

Duplicate transactions (double charging a shopper) will be avoided if you set your time-outs correctly.

- The default time-out for OpenEPS is 45 seconds – this period has been optimized after a great deal of experience over time, including analysis of the typical behavior of the First Data host and other processors. It's tempting to shorten this to 30 seconds hoping to provide faster shopper service, but you will end up having to re-try many more transactions; over time you're better off with 45 seconds.
- We recommend that the payments time-out in the POS be set to 50 seconds – that's 5 seconds *more* than the time-out for OpenEPS. *Never set the POS time-out to be shorter than the OpenEPS time-out. Always set the POS time-out 5 seconds longer than the OpenEPS timer.*

Several stores have recently suffered double/duplicate charges because the POS timed out a transaction and triggered a re-try before OpenEPS had timed-out the first attempt.

#### SIGNATURE CAPTURE

Connected Payments Summit customers get centralized on-line signature and receipt storage at the Connected Payments host. These customers must have "MTX Receipts" set as their Signature Capture host in the ERC Capture as well as having the "Signature Capture" TAC in their tender sequence.

If "MTX Receipts" is not set as the signature capture host, then only the ISS45 or ScanMaster POS systems will keep the data. It won't be available on the Connected Payments host.

#### PARTIAL APPROVALS

If a customer does not have sufficient funds or credit available for the full transaction amount, the processor will normally authorize transactions up to, but not beyond the amount available. The POS system must be able to handle a "partial approval" and have the partial approval parameter turned on; or else the POS will reject the partial approved amount, and OpenEPS will reverse the transaction with the processor.

To improve shopper service, go to the parameters in the ISS45 or ScanMaster system and the "partial approval" parameter on. Another technique is much more time-consuming: the shopper can call the customer service number for the card and get the current available funds. The cashier can then partial-tender that amount only. [continued next page]

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Be aware that about September 1, First Data implemented an undocumented interface change at the First Data host (based on a mandated change from Visa) that rejected all reversals of partial transactions at the host and letting the charge stand. This could cause quite a mess since the shopper's transaction was rejected by the POS but the card was charged anyway. Not good.

Connected Payments is implementing a change the night of September 26 that corrects this problem immediately. No action is required by any Connected Payments users.

However, WinEPS will need to be updated in the stores once the updated interface is released in WinEPS. In the mean time, it's probably better to set the POS parameters to accept partial transactions regardless.

## OFF-LINE STAND-IN AND DIAL BACKUP

Every major grocery chain in the US uses off-line stand-in. They have the statistics to prove that stores are much, much better off to take credit cards off-line since the certain loss of immediate business and the shopper hassle is far worse than the very occasional bad account. In fact, there have been zero bad credit cards in all of the off-line stand-in transactions processed by Connected Payments during 2008. Grocers should like their chances.

Every week, stores call support wondering what to do because their local Internet Service Provider's DSL is temporarily down. Off-line stand-in handles that - and so does Dial Backup. Make sure that both of these are set up in all of your stores.

