

PCCharge Certified Payment Processing Companies

PCCharge Pro™, PCCharge Express™, and PCCharge Payment Server™ are currently certified with the following processing companies. The Credit Card Processing section of this matrix shows that some credit card companies have proprietary check, debit, EBT, and gift capabilities. If your credit card processing company is not one of those, you can still perform check/debit/EBT/gift transactions through one of the non-proprietary check/debit/EBT/gift processing companies. Check with your credit card processing company for more information.

Note: This is a static (printed) document and may not be the most up-to-date version of our **PCCharge Certification Matrix**. For the most current version available, please visit us online at www.pccharge.com.

Credit Card Processors

Credit Card Processor	Code	Retail	MOTO	e-Commerce	Host	Terminal	Dial/Modem	TCP/IP (Internet)	TCP/IP (Leased Line)	TCP/IP (ISDN)	Check	Debit	EBT	Gift	P-Card II	CID (AMEX)	CID (Discover)	CVV2	CVC2	Restaurant	AVS	AMEX Settlement	Certified Since *
Alliance Data Systems, Inc.	ADSI	x			x	x					x	x	x										5.2
American Express †	AMEX	x	x		x	x									x					x		x	5.5
Buypass, Inc.	BPAS	x	x	x	x		x	x	x			x	x	x									5.6.6
CardSystems (formerly Maverick Processing Systems)	MVRK	x	x	x		x	x	x							x					x	x	x	5.5.2
Concord / EFS	CCRD	**	**		x		x	x			x	x	x	x	x					**	x		5.6
ECHO (aka Electronic Clearing House)	ECHO	x	x	x	x		x								x								3.2
FDMS Nashville / Envoy	FDCN	x	x	x		x	x	x							x		x	x	x		x	x	5.6
FDMS North / CardNet (formerly Card Establishment Services)	CES	x	x	x		x	x	x			x	x			x		x	x	x		x	x	5.5
FDMS Omaha / FDR	FDC	x	x	x		x	x	x							x		x	x			x		5.7.1
FDMS South / NaBanco	NB	x	x			x	x	x	?			x			x	x	x	x	x	x	x	x	5.7
Fifth-Third Bank-St. Pete	BPS	x	x	x	x		x	x				x	x	x	x		x	x	x		x		5.6.5
First Hawaiian	FHAW	x	x	x		x		x							x		x	x	x	x	x	x	5.3
First Horizon (formerly First Tennessee Merchant Services)	FTMS	x	x	x		x	x	x							x						x	x	5.7.1
Global Payments - Central (formerly MAPP)	MAPP		x	x	x		x								x	x	x	x	x		x		5.7.0
Global Payments - East (formerly National Data Corporation)	NDC	x	x	x	x		x	x	***			x				x	x	x	x	x	x	x	5.7.1
Heartland Payment Systems	HPTS	x	x			x	x	x				x				x	x	x	x	x	x	x	5.7.1
Lynk Systems, Inc.	LYNK	x	x			x	x	x		x					x		x			x	x	x	5.5
NOVA (aka Nova Information Systems)	NOVA	x	x	x	x	x	x	x			x	x			x	x	x	x	x		x		4.0



Credit Card Processor	Code	Retail	MOTO	e-Commerce	Host	Terminal	Dial/Modem	TCP/IP (Internet)	TCP/IP (Leased Line)	TCP/IP (ISDN)	Check	Debit	EBT	Gift	P-Card II	CID (AMEX)	CID (Discover)	CW2	CVC2	Restaurant	AVS	AMEX Settlement	Certified Since *
NPC (aka National Processing Company)	NPC	x	x			x	x	x	?		x				x			x	x		x		5.7.1
Paymentech (formerly Gensar, Transnet)	GSAR	x	x	x	x		x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	5.7.1
Royal Bank of Canada	RBOC	x	x	x	x		x				x												5.3
Vital (aka VisaNet)	VISA	x	x	x		x	x	x			x	x			x			x	x	x	x	x	5.5

General Note: - PCCharge Client currently does not support gift card transaction processing via BPAS or CCRD. Additionally, PCCharge Client currently does not support EBT card transaction processing via any EBT processor.

Note †: - AMEX is not selectable as a processor in Payment Server.

Note * (Certified Since): - The current version of PCCharge is certified to process transactions via any of the credit card processors listed below. The rightmost column of the matrix, **Certified Since**, indicates the version of PCCharge with which that processor was last fully certified. The individual processor certifications don't change from one version of PCCharge to the next (unless a processor changes its specifications and is updated in PCCharge). *If the version of PCCharge you have is higher than the version of that processor (shown in **Certified Since**), then your version of PCCharge is fully certified with that processor.*

Note ** (CCRD): - PCCharge is certified to process Fuel, Restaurant, and MOTO industry type transactions via Concord EFS (CCRD). However, if an account is set to process via the Chicago Host, PCCharge is certified to process Retail industry type transactions *only*. Also, PCCharge is certified for CCRD Restaurant and Fuel via dial-up, but not via Internet.

Note * (NDC):** - PCCharge is fully certified to process Global Payments East (NDC) transactions via TCP/IP (Internet). However, NDC is currently still beta-testing their TCP/IP connectivity. Contact your Global represent to determine when this service will be available for you use in PCCharge.

Note ? (NB): - PCCharge is certified to process transactions via a lease line connection to FDMS South / NaBanco (NB) for accounts set up as the Retail industry type ONLY.

Note ? (NPC): - PCCharge is certified to authorize transactions via a TCP/IP (Internet) or dial-up connection and settle transactions via a lease line connection.

Note (AMEX Settlement): - PCCharge is certified to American Express transactions with any processor listed above that will support AMEX authorization. If the matrix indicates that a processor is capable of AMEX Settlement, that means this processor's customers can get an additional account with American Express and settle transactions *directly* through American Express (rather than using their main processing company). This may result in lower transaction rates for merchants. Contact your processing company and American Express for further details.



Check Processors

Check Services Company	Code	Dial/Modem	TCP/IP (Internet)	Verify	Guarantee	Conversion/Truncation	ECC *	MICR	Checks On Delivery	Driver's License	Double ID
Alliance Data Systems, Inc.	ADSI	x			x			x		x	
ArJay/SCAN Data Corporation	ARJ	x		x				x			x
Certegy	EFAX	x		x				x	x	x	
Check Services powered by RMRS (formerly EZCheck)	EZCK	x		x		x	x	x		x	x
Concord Check Services	CCRD	x		x				x		x	x
CrossCheck	CRCK	x		x						x	
FDMS North / Cardnet	CES	x		x				x		x	
National Check Network (formerly Rocky Mountain Retail Systems)	RMRS	x		x		x	x	x		x	x
Nova Check Services	NOVA	x		x				x		x	
Paymentech Check Services (formerly Gensar Check Services)	GSAR	x		x				x			
Secure Payment Systems	SPS	x	x	x	x	x	x				
TeleCheck International	TECK	x		x				x		x	

Note (ECC *): - ECC stands for electronic check conversion. Depending on the check processor, this transaction type may or may not require the check being processed to be physically present at the point of sale. National Check Network (formerly Rocky Mountain Retail Systems) is currently certified for check-present ECC transactions. Because it's a new concept, different check processing companies have different definitions of what ECC means.

Additionally, an RDM Check Scanner is required to save scanned check images.

Debit Card Processors

Debit Card Processor	Code	DUKPT	Master Session	MAC	Dial/Modem	TCP/IP (Internet)	TCP/IP (Leased Line)
Alliance Data Systems, Inc.	ADSI	x			x		
Buypass, Inc.	BPAS	x			x	x	x
Concord EFS	CCRD	x			x	x	
FDMS North / Cardnet (formerly Card Establishment Services)	CES	x			x	x	
FDMS South / NaBanco	NB	x				x	x
Fifth-Third Bank-St. Pete	BPS	x			x	x	
Global Payments - East *	NDC	x			x	x	
Lynk Systems, Inc.	LYNK	x			x		
Heartland Payment Systems	HPTS	x			x	x	
NOVA	NOVA		x		x	x	
NPC (aka National Processing Company)	NPC	x			x	x	
Paymentech (formerly Gensar)	GSAR	x			x	x	
Vital (aka VisaNet)	VISA	x			x	x	

Note: - Some PIN pads will only work with certain payment processing companies. Check with your processing company and/or merchant service provider to determine which PIN pads you can use.

Note (NDC *): - NDC debit card processing includes Canadian debit (via Dial/Modem) and American debit (via Dial/Modem or TCP/IP).

EBT Card Processors

EBT Card Processor	Code	Cash Benefits	Foodstamps	Dial/Modem	TCP/IP (Internet)	TCP/IP (Leased Line)
Alliance Data Systems, Inc.	ADSI	x	x	x		
Bypass, Inc.	BPAS	x	x	x	x	
Concord EFS	CCRD	x	x	x		
Fifth-Third Bank-St. Pete	BPS	x	x	x	x	
NPC (aka National Processing Company)	NPC		x	x	x	
Paymentech (formerly Gensar, Transnet)	GSAR	x	x	x	x	
Vital (aka VisaNet)	VISA	x	x	x	x	

Gift Card Processors

Gift Card Processor	Code	Retail	Restaurant	e-Commerce	Loyalty/Points	Dial/Modem	TCP/IP (Internet)
Buypass, Inc.	BPAS	x					x
Concord EFS	CCRD	x				x	
Datamark Gift Card	DMRK					x	x
Fifth-Third Bank-St. Pete	BPS	x				x	x
Givex	GVEX	x			x	x	x
Lynk	LYNK	x			x	x	
Mellennia	MELL		x		x	x	
Paymentech (formerly Gensar, Transnet)	GSAR					x	x
Secure Payment Systems	SPS	x				x	x
Smart Transaction Systems	SMTS	x	x		x	x	x
ValueLink	VLNK	x		x		x	
Valutec	VTEC	x	x		x	x	x
World	WRLD	x			x	x	x