

Oracle® Retail Xstore Settlement

Data Sheet

Release 2.0.0

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Oracle Retail Xstore Settlement, Data Sheet, Release 2.0.0

Oracle welcomes customers' comments and suggestions on the quality and usefulness of this document.

Your feedback is important, and helps us to best meet your needs as a user of our products. For example:

- Are the implementation steps correct and complete?
- Did you understand the context of the procedures?
- Did you find any errors in the information?
- Does the structure of the information help you with your tasks?
- Do you need different information or graphics? If so, where, and in what format?
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Preface

Introduction text which is in this template is hidden below this paragraph. Reveal the hidden text, select the text for the appropriate type of document you are working on and turn off the “hidden” feature. Make sure to correctly list the product name and acronym.

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Related Documents

For more information, see the following documents in the Oracle Retail Xstore Settlement Release 2.0.0 documentation set:

- Oracle Retail Xstore Settlement Installation Guide
- Oracle Retail Xstore Settlement User Guide

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When contacting Customer Support, please provide the following:

- Product version and program/module name
- Functional and technical description of the problem (include business impact)
- Detailed step-by-step instructions to re-create
- Exact error message received
- Screen shots of each step you take

Review Patch Documentation

When you install the application for the first time, you install either a base release (for example, 13.3) or a later patch release (for example, 13.3.1). If you are installing the base release or additional patch releases, read the documentation for all releases that have occurred since the base release before you begin installation. Documentation for patch releases can contain critical information related to the base release, as well as information about code changes since the base release.

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To more quickly address critical corrections to Oracle Retail documentation content, Oracle Retail documentation may be republished whenever a critical correction is needed. For critical corrections, the republication of an Oracle Retail document may at times **not** be attached to a numbered software release; instead, the Oracle Retail document will simply be replaced on the Oracle Technology Network Web site, or, in the case of Data Models, to the applicable My Oracle Support Documentation container where they reside.

This process will prevent delays in making critical corrections available to customers. For the customer, it means that before you begin installation, you must verify that you have the most recent version of the Oracle Retail documentation set. Oracle Retail documentation is available on the Oracle Technology Network at the following URL:

<http://www.oracle.com/technetwork/documentation/oracle-retail-100266.html>

An updated version of the applicable Oracle Retail document is indicated by Oracle part number, as well as print date (month and year). An updated version uses the same part number, with a higher-numbered suffix. For example, part number E123456-02 is an updated version of a document with part number E123456-01.

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Oracle Retail product documentation is available on the following web site:

<http://www.oracle.com/technetwork/documentation/oracle-retail-100266.html>

(Data Model documents are not available through Oracle Technology Network. You can obtain them through My Oracle Support.)

Conventions

Navigate: This is a navigate statement. It tells you how to get to the start of the procedure and ends with a screen shot of the starting point and the statement “the Window Name window opens.”

This is a code sample

It is used to display examples of code

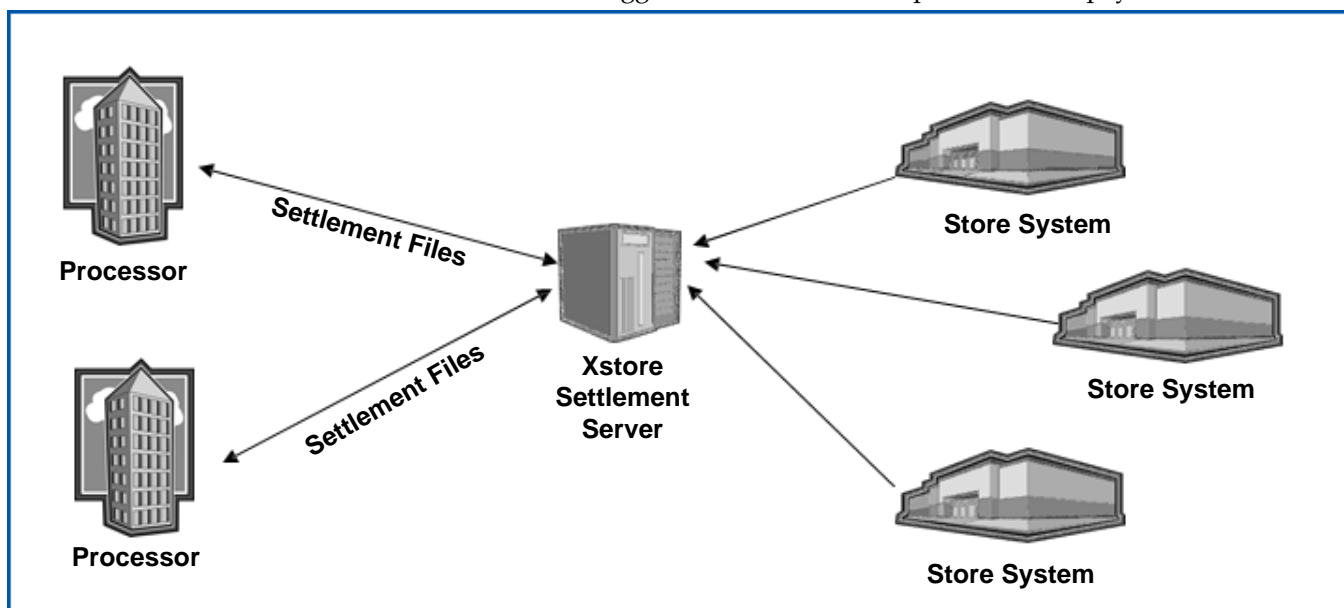
The Settlement Process

Centralizing and Automating the Settlement Process

Oracle Retail Xstore Settlement is a centralized debit and credit card settlement solution, a standalone module residing on a server at the corporate office. Xstore Settlement does the work for you, keeping user interaction to a minimum. One person in your corporate office may be able to handle settlement for the entire chain. Further- more, processors may reduce the fees they charge you because centralized settlement is more efficient for them as well.

How Xstore Settlement Works

After nightly polling, Xstore Settlement scours the t-log for credit card (including private label), online debit, and offline debit transactions. It checks for, and rejects, duplicate transactions, then it batches the transactions according to the processor's requirements and sends them to the processor. The "good" transactions are accepted and payment is made. The "bad" transactions are flagged and sent back to corporate with no payment.



Eight Steps in the Xstore Settlement Process

1. After the collection of the sales files from the store, Xstore Settlement reads the t-log and completes the following for each transaction:
 - * Verifies that the sale was actually completed.
 - * Determines if it was a sale or a refund.
 - * Determines if this is a credit card/debit transaction.
 - * Determines if the card was swiped or manually entered.
 - * Separates CPS 2000 data based on bank specifications.
 - * Creates the settlement input file in the appropriate format.

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2. Checks the file for duplicates.
 3. Writes the duplicates to a special file or takes the non-duplicate transaction and adds it to the database.
 4. Writes the transaction to be converted to bank format.
 5. Transmits to the processor.
 6. Converts the bank acknowledgement file to a format acceptable in the settlement process.
 7. Compares the bank acknowledgement with the transactions in the database, marking those that were acknowledged differently from those that were not.
 8. Reports the transactions that were not acknowledged by the bank so that reconciliation can take place.

Xstore Settlement can generate reports on what figures were in the settlement file. Reconciliation can also be performed based on the files that the processor provides. Additional reports can be generated after the process, for instance, showing which records have or have not been reconciled.

Components of Xstore Settlement

Xstore Settlement is comprised of five main components that are used daily by the sales audit group:

1. Administrator Controls – used to set up the database connection, adjust the amount of history you want to keep, and select other controllable settings.
2. Error Log Viewer – used to view/correct any of the transactions that were rejected due to an error. Running the Error Log Viewer will display a list of all transactions that had errors during processing.
3. Merchant Editor – used to add a store's information and the merchant numbers of the stores to be settled. It is also used to enable or disable store temporarily.
4. Reports – each time the settlement process runs, Xstore Settlement creates a report listing each store's transactions by card type, store totals, and chain totals, and places it in the reports folder.
5. Transaction History – used to find, reverse, re-submit, or create new transactions to be processed as well as verification of what has been reconciled.

After the financial institution receives and processes the transactions from Xstore Settlement, an acknowledgement report is sent back listing what transactions have been settled and paid. You can view the report in full detail, or custom acknowledgement reports can be developed to meet your chain's specific needs.

The Error Log Viewer lets you see errors as a list or as the detail of a transaction.

Xstore Settlement Provides Four Key Advantages

1. **Improves control and cash flow** – With a dedicated staff person at the corporate office, settlement can be verified as up-to-date and is easily monitored, even during peak sales season when in-store settlement may lag.
2. **Ease of daily use** – The graphical interface is clear and easy to read, making it a convenient application for settling, reversing, editing, creating new transactions, and reconciling the obstacles in receiving payment.

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3. **Saves money** – The centralized location for Xstore Settlement helps to reduce redundant labor and computer activity. By using a centralized system, you are also in a better position to negotiate for lower processor fees.
 4. **Easy for IT to support** – Easily configured, Oracle Retail Xstore Settlement is installed centrally where it interfaces with your point-of-sale system. Designed to be POS and processor independent, it can even handle working with a legacy system while your retail chain converts to your new Oracle Retail POS system.

Summary

Xstore Settlement is a field-proven solution that interfaces seamlessly with your Oracle Retail point-of-sale system. It offers you improved efficiency and control as well as a clear audit trail.

Features

- Centralizes settlement processes in your home office.
- Interfaces with your home office systems and with your Oracle Retail POS.
- Resides on one server that contains all of the credit/debit transactions for the entire chain, including those for your private label credit card.
- Automatically de-duplicates the t-log.
- Formats online and offline debit transactions according to the processor's requirements.
- Conforms to PCI requirements.
- Pre-certified with these processors:
 - Bank of America
 - Chase
 - Citibank
 - FDMS
 - FDR
 - Fifth Third
 - First of Omaha
 - GE Capital
 - NPS
 - Paymentech
 - Scotia Bank
 - SVS
 - Vital

Benefits

- Improve cash flow by moving settlement to a central, visible point where it can be easily monitored rather than handling it hit-or-miss in the stores.
- The system is solid and stable, and has an easy-to-read graphical interface.
- Configuration is simple, as is adding/changing processors.
- The person or persons handling settlement are in one location, making it easy to monitor and manage the workload.

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- Store personnel are relieved of this daily task and are able to concentrate on sales and customer service.
 - Processors often charge lower rates for retailers using a centralized settlement system.

Specifications

- Runs on Windows NT or higher.
- Uses MS SQL Server 6.5 or higher.
- If a dial-up connection is used, a third-party software may be required.