SiteWatch®
Xpress Card Clearing

How do you clear credit cards when you lose your Internet connection?

You would think that our nation's capital would have some of the most reliable Internet connections available. In its own right, Washington, DC is a large city. And, it is the most important for keeping our federal government operating smoothly. Yet, you might be surprised how often the Internet connection at local businesses goes down.

Mr. Wash Car Wash is an organization of 8 carwashes in the DC area, using the SiteWatch point-of-sale system and Xpress Card Clearing to clear credit cards in less than 2 seconds. In order to keep their operations running on those busy days, they have chosen to use the Local Approval Mode feature.

Local Approval Mode is an optional and unique feature that watches for a slow response to a credit card approval request from Visa/MasterCard. If that response takes too long (normally, we wait 30 seconds, but that is configurable), then the system assumes there is a problem and "optimistically approves" the transaction. From that point on, the system will instantly "locally approve" future credit card sales until the Internet connection is later restored, at which point the system will send up the requests for "official approval" from Visa/MasterCard.

Local Approval Mode keeps you running when your Internet connection goes down

The question that Mr. Wash had was whether they were actually using local approval mode, and how often. Because Local Approval Mode works so well, cashiers don't even notice when their Internet connections drop out. As far as they are concerned, their system is operating normally. Therefore, we have to turn to the numbers to determine the answer.

SiteWatch keeps statistics about each sale in its database. For the first four months of 2009, SiteWatch locally approved 1,179 sales. That's a lot. That is 1,179 times that a customer did not have to be told "I'm sorry, our Internet is down"; or 1,179 times that a customer did not have to wait while the cashier called for voice approval; or 1,179 times that the customer did not have to search through their wallet or purse for cash. Instead, it was business as usual.

When taking a look at how often Mr. Wash went into local approval mode, they used it about every other day for at least one site in their organization. For the most part, the Internet connection dropped out for just one or two sales. But, some days, it was out for an extended period of time.

The following chart shows, just for the month of March, how many sales were locally approved at each site.

Date	1	2	3	4	5	6	7	8
3/1		2						
3/4			1				1	
3/5	1				3	1		
3/6			2	1				
3/11	3							
3/14						2		
3/17						1		
3/18								2
3/20	16			1				
3/21					10			
3/22								3
3/25						3		
3/30						67		
3/31						5		

What this tells us is that most Internet outages were of a very short duration and immediately came back. However, on occasion, the outage lasted several minutes. (If we had looked at February's numbers, you would have seen one particular site -- #7 in the above list -- that had outages for <u>hours</u>, and for several days in a row.)

Despite being in the Washington, DC area, Mr. Wash has experienced Internet outages at all of their sites and continued to run thanks to Local Approval Mode. If you have ever had problems processing credit cards at your site, just imagine the positive impact Local Approval Mode could have for your employees, customers and your entire business.

Harold Guthrie, denizen of the digital world, is the DRB Systems numbers guy. A graduate of the University of Akron with a degree in mathematics, Harold toiled for IBM before he came to our company in 1994.

A consummate numbers guy, he has conducted numerous engineering studies on a wide variety of SiteWatch products. When it comes to figuring out the meaning of figures, Harold is clearly our number one choice.   He can be reached at 800-336-6338.