

Inadvertent double charge of customer's credit card

When a credit card is swiped, the request is sent to the CC engine.

The CC engine checks if the last transaction made has the same card number and amount. If it's not (most cases) then the card is processed normally, otherwise, VRP looks for a receipt made lately on that register for that amount using that card. If a receipt is found, the card is processed normally, it means that there was a sale transaction, and the card was charged, assuming that the current transaction is a legitimate transaction, however, if VRP can't find a receipt, it assumes that the last receipt was not written but the card was charged, and therefore will assume that it is a duplicate and will resend to the POS application the same already processed approval code.

If VRP sends a request for process and gets no answer, VRP sends a reversal advise to the processor, it means that we don't care if it was approved or not, the transaction must be canceled. In this case, VRP will not issue a receipt.

So what can go wrong:

Scenario 1

A cashier on register 01 swipes a card, the card is approved by the engine, but VRP is not writing a receipt due to a network error, or hardware error or any other software related issue. There can be numerous reasons for failing to write a receipt. At this point the cashier does not know if the card went through, and tries to ring it on another register. Now a second charge is created.

In many cases, as long as VRP still runs, there is a message to the cashier to check if the card was charged.

Scenario 2

A charge was made and a receipt was not printed (not created). The cashier makes another transaction (i.e. cash transaction) and then gets back to the credit card sale. The sale will go through and charge the customer second time because the last receipt did not have the same amount and card.

Scenario 3

The cashier runs a sale split into 2 cards but uses the same card twice. The second swipe looks for a receipt and not finding it, but sees an approved charge, assuming that the last transaction was charged but not completed, resulting in using the same approval code twice for the same receipt.