

Frequently Asked Questions

- [What is FasCard?](#)
- [Who is FasCard for?](#)
- [Do I get charged a transaction fee every time a credit card is swiped on a machine?](#)
- [What is Authorize.net? and why do I need it?](#)
- [What is a batch fee?](#)
- [Can FasCard accept debit cards?](#)
- [What is a FasCard Hosting Account?](#)
- [Is FasCard Multit-Vend Compatible?](#)
- [Does CCI provide remote tech support for FasCard? How much does tech support cost?](#)
- [What remote features does FasCard offer?](#)
- [Does CCI develop their own software and hardware or is the product developed by a third party?](#)
- [Why does the FasCard credit card settlements report not match the Authorize.NET report or bank deposits?](#)
- [Why is there a charge on my bank account greater than the amount I spent?](#)

What is FasCard?

FasCard is an electronic payment and management system designed to allow businesses an easy way to improve profitability by allowing their customers multiple payment options. FasCard accomplishes this through the use of the FasCard wireless card reader and FasCard server network. FasCard readers can be installed on almost any kind of self service equipment that natively accepts coin or cash including various brands and types of Laundry and vending equipment. FasCard allows the business operator to supplement coin payments with credit/debit cards. FasCard can also be configured to accept loyalty cards which can greatly improve customer retention and increase sales and profitability. FasCard not only provides additional payment options but can monitor the existing coin/cash payments on a host machine. Vend pricing is all controlled remotely with FasCard and allows business operators to change pricing and run sales reports from any internet enabled device, including PC's and smart phones.

The FasCard equipment comprises of two components, the FasCard reader and the Satellite Access Point also called an SAP. The FasCard reader is custom designed WiFi enabled device that once installed, wirelessly communicates with the SAP. The FasCard reader has a 128 x 64 pixel graphic capable back lit display that allows the system to easily communicate with the customers making sure that the vend process is simple and intuitive. The reader is also equipped with 3 user input buttons to allow customers a way to directly communicate with the FasCard system, this is primarily useful when implementing loyalty programs. The SAP is a communication link between the FasCard readers and the FasCard servers; the SAP is connected to the businesses internet connection and provides FasCard with fast real time functionality. The SAP can be wall or ceiling mounted anywhere within 90 feet of the FasCard readers and use PoE (Power Over Ethernet) which means they don't require a separate power outlet at the install site. The SAP works with almost any wired or wireless internet service and **does not** require a static IP address.

Who is FasCard for?

FasCard is perfect for any business that currently accepts cash or coin payments on laundry or vending equipment that wants to either eliminate coins or supplement coins with credit card acceptance, Laundromats and apartment buildings are the two most popular applications for FasCard. FasCard does require a full time internet connection either wired or wireless and must be provided and maintained by the business.

Do I get charged a transaction fee every time a credit card is swiped on a machine?

No, FasCard uses a 'Preauthorization' method for handling credit card transactions allowing you to configure your system to only generate one transaction per credit card per day. If configured properly system owners will only have to pay one transaction fee per credit card per day. The process starts with a user swiping their credit card on any machine, the system preauthorizes the users credit card a pre-determined amount and holds that amount for a preset amount of time. Once the user has stopped using their card for the designated idle time, FasCard settles the credit card for the actual amount the user spent. At this point you will incur a transaction fee which includes all of the swipes for that customer. If the user spends more than the per-designated amount the system will settle what was actually spent and then pre-authorize again.

What is Authorize.net? and why do I need it?

All credit card transaction require a gateway service, Authorize.net is a gateway service. A gateway service passes credit/debit card transaction information via a secure connection to the Processor, from which the Merchant Bank's Processor submits the transaction to the credit card network (like Visa or MasterCard). The credit card network routes the transaction to the bank that issued the credit card to the customer. The issuing bank approves or declines the transaction based on the customer's available funds and passes the transaction results back to the credit card network. The credit card network relays the transaction results to the merchant bank's processor. The processor relays the transaction results to the gateway service. The gateway service stores the transaction results and sends them to the FasCard system.

The benefit of using Authorize.net is that it can be configured to work with almost any merchant bank processor, therefore giving the owner the ability to choose which bank they wish to do business with.

What is a batch fee?

A batch is referred to as a settlement of credit/debit card transactions for a period of time, generally once a day. Each night FasCard needs to close the transactions for the day and submit a batch to the gateway processor for processing, in turn the gateway processor settles the transactions and charges a small fee.

Can FasCard accept debit cards?

Yes, FasCard can accept what's called an 'offline' debit card. Almost all debit cards can operate in either 'online' or 'offline' mode. Offline debit cards do not require a PIN number and work much like a credit card.

What is a FasCard Hosting Account?

FasCard is what's known as a 'Cloud Based Application'. Basically this means that there are no computers or servers that need to be installed in your location in order to use the features of the FasCard system. Rather than have to manage servers at your location there are centrally located servers on the internet that manage and monitor the FasCard equipment in your location. These servers act as web servers that allow you to manage your system remotely and allow your customers access to their card activity. Every FasCard installation is associated with a hosting account, and each hosting account can have an unlimited number of locations associated with it. Card Concepts Inc. collects a monthly service fee from account holders for hosting, managing, and backing up these servers.

Is FasCard Multi-Vend Compatible?

Yes, The FasCard system was designed to be [Multi-Vend](#) compatible many different providers of equipment. For a complete list of equipment types that FasCard supports visit our [Multi Level Vend Functionality](#) page, there you will find a detailed functionality description.

Does CCI provide remote tech support for FasCard? How much does tech support cost?

Yes, we offer 24/7 technical support via telephone, and can provide remote assistance. Phone support is included in your monthly hosting fee, no additional support fees are required.

What remote features does FasCard offer?

FasCard provides full remote access to system. Change prices, setup specials, and run reports all from any internet enabled device such as iPhone, iPad, Android device, PC, laptop, etc.

Does CCI develop their own software and hardware or is the product developed by a third party?

CCI develops everything in house, both hardware and software. All of our core assemblies are manufactured within 30 minutes of our office, all in the USA. This is the same process and team that we used to engineer our LaundryCard product in 2000.

Why does the FasCard credit card settlements report not match the Authorize.NET report or bank deposits?

There are various factors that may cause discrepancies between the reports.

Factor #1: FasCard Idle Time

When a card is swiped, FasCard does not immediately settle out the transaction for the amount of the machine. Instead, a specific amount (default \$20) is pre-authorized for that credit card. This helps the owner incur less transaction fees. After the FasCard idle time (default 120 minutes) has passed since the card was last swiped, FasCard will then settle the actual amount spent in the store. Due to the idle time delay, a card that is swiped at 11:00 PM for example, may not be settled until the next day.

Factor #2: Batch Processing Time

Authorize.NET has a transaction cut-off time. This controls when a transaction will be picked up for settlement, meaning that if the cut-off time is 11:50 PM. Using 11:50 PM as an example, a transaction at 11:51 PM would not be included when the past 24 hours are batched out. Authorize.NET will submit the batch to the processor at the cut-off time. The batch will then sit in line at the processor, and may not be processed until awhile later. The time the batch is processed is the time that Authorize.NET uses for the settlement. This means that if the cut-off is 11:50 PM, the processor may not process the batch until the next morning. This causes the Authorize.NET settlement reports to be a day off from what is expected. The settlement report for March 3rd would actually show transactions from the 2nd.

Factor #3: Bank Deposit Time

When Authorize.NET does eventually batch out a period of transactions, it is simply submitting an amount to deposit to the store owner. The bank may not deposit the money into the account until a later point.

Why is there a charge on my bank account greater than the amount I spent?

When using a credit or debit card, be aware that your financial institution may place an authorization hold on your account that may exceed the purchase amount. We are not responsible for placing or removing debit holds. Please contact your financial institution if you would like more information.

Some banks call these holds "authorizations pending" or "processing charges". After a purchase is made, FasCard contacts the issuing bank to confirm that the payment method is valid. Most US banks hold these authorizations for 24 to 48 hours but some may hold for up to 10 business days. International banks usually hold authorizations longer. Please contact the issuing bank for more information on their specific policies regarding authorizations.