



CREDIT CARD AUTHORIZATIONS WITH CPGATEWAY

2-SECOND CREDIT CARD AUTHORIZATIONS

CPGateway is a service provided by Radiant Systems that enhances credit card processing for CounterPoint merchants. CPGateway allows you to obtain card authorizations from your processor using the Internet instead of dialing out for each authorization. This method is much faster and more reliable than dial-up communications and can provide 2-second authorizations.

CPGateway is available for CounterPoint V7 and CounterPoint SQL. CPGateway can also be used with CPOne to enable real-time credit card authorizations in your online store.

- Credit card, debit card, and check authorizations via the Internet
- Fast authorization response times—typically 2 seconds
- Faster settlement times
- Internet-based service (uses your Internet connection)
- CPOne compatibility
- PCI DSS and CISP compliance
- Simple setup
- Economical fees
- Reliability
- Enhanced Security
- One Internet connection serves multiple workstations
- Compatible with Radiant Payment Services, CounterPoint CMP, First Data North, First Data South, TSYS/Vital, and Paymentech
- Automatic fallback to dial-up

DETAILS

To authorize a charge, simply record the sale in CounterPoint as usual, obtaining the credit card information using a magstripe card reader (or by entering the card information manually). CounterPoint then connects to CPGateway through the Internet using TCP/IP protocol and requests the authorization. CPGateway maintains a high-speed connection to your card processor and quickly obtains the authorization and passes it back to CounterPoint. Your CounterPoint system is continuously connected to CPGateway via the Internet, and CPGateway stays connected with your processor, so you avoid the delays associated with dial-up service and modems—and typically obtain authorizations in 2-seconds. Use CounterPoint's existing settlement functions to settle a batch via CPGateway. This will settle transactions authorized via CPGateway as well as any transactions authorized using dial-up. Settling via CPGateway is faster than settling via dial-up.

MERCHANT RELATIONSHIP

You must establish a merchant relationship for card processing. Reduced CPGateway fees are available for CMP merchants

Radiant Payment Services
Toll-free 866-599-4220
inquiry@radiantpayments.com
www.radiantsystems.com/rps

If you do not wish to process under CMP, you may establish a merchant relationship with any processor who can work through First Data North, First Data South, TSYS/Vital, or Paymentech. No additional software purchase is necessary for CMP merchants. Non-CMP merchants require the Credit Cards Option.

RELIABILITY

We understand the importance of absolutely reliable credit card processing. CPGateway is designed to stay in operation 24 hours a day, 7 days a week, 365 days a year.

Maximum reliability is built into CPGateway—redundant (duplicate) servers, redundant Internet connections from your CounterPoint system to CPGateway, redundant communication lines to the card processors, redundant power systems, etc. If your local Internet service fails (your ISP or communication lines go down), CounterPoint will automatically switch to dial-up mode and call your card processor. CounterPoint V7 will automatically use the Modem Server Option, if it is active. All authorizations obtained from your processor, whether through CPGateway or via direct dial-up, are identical and can be settled in the same batch. CounterPoint and CPGateway are designed to ensure that you will keep authorizing and settling credit cards—no matter what.

PCI DSS AND CISP COMPLIANCE

With CPGateway, your shopper's payment card information is safe and secure. CPGateway has passed rigorous safety tests and endures periodic vulnerability scans to ensure the security of all payment card information. All payment card information is securely protected from fraud and identity theft. CPGateway is fully compliant with PCI DSS and CISP. PCI DSS, or Payment Card Industry Data Security Standards, is a strict set of standards designed to protect a cardholder's data from credit card fraud and misuse. PCI Data Security Standards are developed and implemented by a collaborative effort from American Express, Discover Financial Services, JCB, MasterCard Worldwide, and Visa. If a merchant's retail software isn't compliant with PCI, they may be subject to hefty fines. It's critical that merchants choose PCI-compliant retail solutions that protect their customers' payment card information as well as their business. As a PCI-compliant service, CPGateway also adheres to Visa's Cardholder Information Security Program (CISP).



CPGateway Pricing	Standard	CounterPoint Merchant Program*
Activation Fee ²	\$150	\$100
Transaction Fee		
Up to 4,000 per month	\$0.075	\$0.05
Up to 7,000 per month	\$0.07	\$0.04
More than 7,000 per month	\$0.06	\$0.04
More than 15,000 per month	Request Quote	Request Quote
More than 2,000 per month, average ticket under \$40	Request Quote	Request Quote
Minimum Monthly Fee	\$20	\$15
Minimum Inactive Fee	\$5	\$5

* CounterPoint Merchant Program (Radiant Payment Services)

ACTIVATION FEE²

An Activation Fee is charged for each new store.

TRANSACTION FEE²

A transaction fee is charged for each authorization request. Your per-transaction fees will be reduced if you exceed 4,000 transactions in a month (across all stores).

MINIMUM MONTHLY FEE²

If a store has very few transactions in a month, you will be charged the Minimum Monthly Fee for that store.

PARTIAL YEAR USE/ MINIMUM INACTIVE FEE

If a store has no transactions, you will be charged the Minimum Inactive Fee (\$5). This fee allows you to use CPGateway during busy months, then use dialup during slower months while keeping your CPGateway account open. This reduces costs in slower months while avoiding the additional Activations from re-starting CPGateway service. (It is your responsibility to turn CPGateway on and off using CounterPoint's setup functions.)

Note that CPGateway fees do not include costs associated with Internet connectivity (typically provided by your ISP), fees from your card processor, or any services provided by your Partner.

¹ 2-second response times are typical. Response times are subject to the capabilities of the card processor and can also be subject to Internet bandwidth and traffic patterns.

² Notes for multi-store merchants:

Transaction fees are calculated separately for each store. Each store is evaluated individually to determine whether the Minimum Monthly Fee or the Minimum Inactive Fee applies. To make sure you get the best per-transaction rate, the total volume across all stores is considered to determine which rate applies.

Visa/MasterCard regulations require a unique merchant ID for each physical store. Each unique merchant ID is considered a CPGateway store. For example, a CounterPoint WAN with a New York store and a Miami store is 2 stores even though you only have one CounterPoint serial number.



FOR MORE INFORMATION, PLEASE VISIT US AT
WWW.RADIANTSYSTEMS.COM OR CONTACT US AT 877.794.RADS (7237)

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