



## 2-second Internet Credit Card Authorizations

CPGateway is a service provided by Synchronics that enhances credit card processing for Synchronics 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<sup>1</sup>.

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 (requires CounterPoint V7.5.6 or higher, not currently available for CounterPoint SQL).

Compatible with CPOne (requires CounterPoint V7.5.6 or higher with the Order Entry Option).

### CPGateway offers:

- Credit card, debit card, and check authorizations via the Internet
- Fast authorization response times—typically 2 seconds<sup>1</sup>
- Faster settlement times
- Internet-based service (uses your Internet connection)
- Ease of use
- Compatible with CounterPoint V7 (V7.5.3 or later)
- Compatible with CounterPoint SQL (V8.2.5 or later)
- Compatible with CPOne
- Simple setup
- Economical fees
- Reliability
- One Internet connection serves multiple workstations
- Compatible with the Synchronics Merchant Program
- Compatible with First Data North
- Compatible with Vital
- Compatible with Paymentech
- Automatic fallback to dial-up

### Details

To authorize a charge, simply record the sale in CounterPoint in the normal way, 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<sup>1</sup>.

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. We recommend taking advantage of the Synchronics Merchant Program (SMP).

Contact Joe Ferris at PNC Merchant Services for a quote. Reduced CPGateway fees are available for SMP merchants.

Joe Ferris • PNC Merchant Services  
Toll-free: (877) 376-6210  
Local phone: (609) 702-8087  
Fax: (609) 518-6702  
Cell: (609) 206-0616  
Email: [joe.ferris@firstdata.com](mailto:joe.ferris@firstdata.com)

If you do not wish to process under SMP, you may establish a merchant relationship with any processor who can work through First Data North, Vital, or Paymentech.

No additional software purchase is necessary for SMP merchants. Non-SMP merchants require the Credit Cards Option.

## Configuration

You need an Internet connection—dial-up, DSL, cable, T1, or any service that supports a TCP/IP connection to the Internet. Only one Internet connection is required regardless of the number of CounterPoint workstations.

You will also need an ISP (Internet Service Provider) to provide connectivity to the Internet.

In a Windows or NetWare network, each CounterPoint workstation uses TCP/IP to communicate through the Internet to CPGateway. In a Unix/Linux network, the server handles the communications.

## 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 directly. And 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.

## Pricing

	Standard	SMP*
<b>Activation Fee<sup>2</sup></b>	\$150	\$100
<b>Transaction Fee</b>		
Up to 4,000 per month	\$0.075	\$0.06
Up to 7,000 per month	\$0.07	\$0.05
More than 7,000 per month	\$0.06	\$0.05
<b>Minimum Monthly Fee</b>	\$20	\$15
<b>Minimum Inactive Fee</b>	\$5	\$5

\* Synchronics Merchant Program (PNC Merchant Services)

### Activation Fee<sup>2</sup>

An Activation Fee is charged for each new store.

### Transaction Fee<sup>2</sup>

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 Fee<sup>2</sup>

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 Dealer.

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| <p><b>1</b> 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.</p> <p><b>2</b> Notes for multi-store merchants:</p> <p>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.</p> <p>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.</p> |
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