VALUED
MERCHANT SERVICES

The CardPointe Gateway API

Designed with developers in mind

The CardPointe API allows businesses to accept payment through any channel you choose with our best-in-class security solutions. Cut costs with interchange cost pricing while taking advantage of our complete repository of API documentation for the ultimate in customization.

>Features:

Next day funding	Certified PCI level 1	Patented tokenization	24/7 support
Integrated terminals	3-D Secure	Virtual terminal	Online bill presentment
Recurring billing	Dynamic currency conversion	Integrated mobile devices	AJAX tokenizer
Hosted payment page and iFrame	Fraud scoring	Customer vault	Aggregated reconciliation
Account updater	Real-time transactional reporting	International processing	Level II and Level III data

>RESTful Web Services:

REST

Javascript

.NET

SOAP

ORACLE®

Java

SAP

PHP
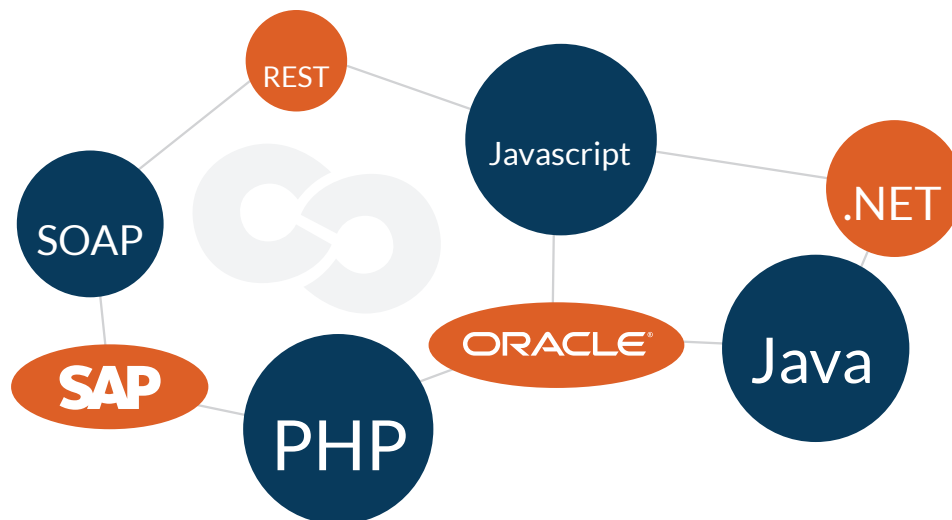
>All Payment Types:

Visa	AMEX	MasterCard	JCB	Diner's Club
Amazon Payments	Google Wallet	PayPal	Oink	Western Union
Openbucks	Skrill	Discover		

Features of the CardPointe API

Real-time transactional reporting – Eliminate the need to log into eMerchant View, ClientLine, etc. Businesses using the CardPointe API have the ability to log into a platform and see capture/settle, funding, and reconciliation reporting all in one place.

Integrated terminals and devices – Use our P2PE, EMV-ready terminals and smartphone dongles, which are integrated directly with our reporting platform for real-time transaction management.

Level II and Level III data – Automated through our API when you default all the necessary fields for interchange optimization.

3-D Secure – Remove risk and eliminate fraud-based chargebacks while lowering interchange rates.

Recurring billing – Easily set up customers for any type of payment and billing schedule.

Account updater – A must-have for businesses that do recurring billing. Automatically renew card numbers when the card expires or the card is replaced.

Fraud scoring – Automatically monitor transactions to look for clues that a sale may be fraudulent, helping to prevent chargebacks.

International processing – Accept hundreds of currencies from throughout the world.

Dynamic currency conversion – The ability to automatically show transactions to the customer in their native currency while processing the payment in US dollars.

Customer vault – Customer payment information is protected and removed from PCI scope when it is stored in our off site, secure vault.

BIN recognition – Ability to recognize rewards cards, purchasing cards, or PIN debit cards before it's sent off for payment. This promotes interchange optimization.

AJAX tokenizer – Built in security feature for e-commerce that secures sensitive data fields and ensures data is tokenized before touching the merchant's webserver.

Hosted payment page and iFrame – An additional option for e-commerce in which VMS hosts a white-labeled payment page or embedded iFrame to remove the webserver from PCI scope.

ACH/Electronic checks – Easily accept and process checks within our API.