



RETAIL
BUSINESS
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SYSTEMS



NCR CPGateway Credit Card Processing

 **NCR** Experience a new world of interaction

NCR CPGateway - Credit Card Processing

What is CPGateway?

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

- **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)**
- **PCI DSS and CISP compliance**
- **Simple setup**
- **Economical fees**
- **Reliability**
- **Enhanced Security**
- **One Internet connection serves multiple workstations**
- **Compatible with Radiant Payment Services, First Data North, First Data South, TSYS/Vital, and Paymentech. Automatic fallback to dial-up**

Merchant Relationship

You must establish a merchant relationship for card processing. We recommend taking advantage of NCR Merchant Services (NCRMS). When processing through NCR Merchant Services, reduced CPGateway fees are available.

If you do not wish to process under NCR Payment Services, 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 NCR Payment Services merchants. Non-NCR Payment Services 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. 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).

NCR Counterpoint Gateway Pricing

	Standard	CMP ¹
Activation Fee²	\$150	\$100
Transaction Fee		\$0.05
Up to 4,000 per month	\$0.075	\$0.04
Up to 7,000 per month	\$0.07	\$0.04
More than 7,000 per month	\$0.06	Request Quote
More than 15,000 per month	Request Quote	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

About RBMS

Retail Business Management Systems (RBMS) is a computer systems designer and "value added reseller". Our primary service is to provide the retailer / wholesaler with fully integrated tailored computer solutions to aid in every aspect of your business. RBMS has been able to create business solutions for all types of vertical industries in the tri-state area. We know NY/NJ/CT. Recognized in Fortune magazine, RBMS has grown to a nationwide business without ever losing our small business mentality or service oriented philosophy.



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