

## Merchaneer Goldilocks

Goldilocks, Merchaneer’s proprietary payment gateway provides merchants with a complete enterprise solution, including credit, US and Canadian PIN debit, gift cards, mobile wallets, signature capture, check verification, EMV, Apple Pay, Google Pay, Chase Pay, and support for emerging technologies – all in one simple-to-use platform.

The bank- and processor-agnostic payment gateway will provide centralized control of an enterprise, while ensuring that transaction data is correctly collected, formatted, and transmitted to minimize downgrades that can raise effective rates. The gateway will also provide seamless system updates as new regulatory changes are released, helping merchants maintain their PCI compliant status.

### Competitor Comparison

Features	Merchaneer	Stripe	Braintree
<b>PRICING</b>			
Standard Pricing	Interchange Plus	2.9% + \$0.30	2.6% + \$0.49
Cash Discount	Yes	No	No
Surcharging	Yes	No	No
<b>PROCESSORS</b>			
Elavon	Yes	No	No
Vantiv	Yes	No	No
TSYS	Yes	No	No
Fiserv	Yes	No	No
Chase Paymentech	Yes	No	No
Global Payments	Yes	No	No
AMEX Direct	Yes	No	No
PayPal	Yes	Yes	Yes
Venmo	Yes	Yes	Yes
ACH	Yes	Yes	Yes
<b>MERCHANT SIZE</b>			
Micro-Merchant	Yes	Yes	Yes
Small/Medium Merchant	Yes	Yes	Yes
Large Merchant	Yes	No	No
Enterprise (Multi-location, multi-revenue center)	Yes	No	No
<b>SUPPORT</b>			
Phone	Yes	No	No
Chat	Yes	Yes	Yes
Email	Yes	Yes	Yes
<b>PAYMENT SERVICES</b>			
Terminals	Yes	Yes	No
iFrame	Yes	Yes	Yes
Hosted Payments Page	Yes	No	No
Direct Post	Yes	Yes	Yes
REST	Yes	Yes	Yes
SOAP	Yes	No	No
<b>TENDERS</b>			
Credit	Yes	Yes	Yes
Debit with PIN	Yes	No	No

Debit with Signature	Yes	Yes	No
EBT	Yes	No	No
Gift Card/ Loyalty	Yes	Yes	Yes
EMV	Yes	Yes	No
EMV Quick Chip	Yes	No	No
PayPal/Venmo	Yes	Yes	Yes
ACH	Yes	Yes	Yes
<b>SECURITY</b>			
Tokenization	Yes	Yes	Yes
Token Sharing	Yes	No	No
P2PE	Yes	No	No
Level 2 Data	Yes	Yes	Yes
Level 3 Data	Yes	No	No
Fraud Controls	Yes	Yes	Yes
<b>ACCOUNTING</b>			
Real Time Transaction Reporting	Yes	Yes	Yes
Pre-Settlement Auditing	Yes	No	No
24-month Archive	Yes	Yes	Yes
Chargeback Defense	Yes	Yes	Yes
Auto Settlement	Yes	Yes	Yes