# 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, 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.

## Processor Matrix

| Processor | Elavon | Vantiv | TSYS | First Data | Chase Paymentech | Global Payments | VeriCheck | Amex |
|---|---|---|---|---|---|---|---|---|
| **Certification** | | | | | | | | |
| **Platform** | Converge | Vantiv Express | Sierra | Rapid Connect | Direct to Tandem | Transport | VeriCheck | Amex |
| **Host Initiated Batch Close** | X | X | | X | X | X | | |
| **Gateway Initiated Batch Close** | | | X | | X | | | X |
| | | | | | | | | |
| **Industry Type** | | | | | | | | |
| **Retail** | | X | X | X | X | X | | X |
| **Direct Marketing/MOTO** | | X | X | X | X | X | | X |
| **Restaurant** | | X | X | X | X | X | | X |
| **eCommerce** | X | X | X | X | X | X | | X |
| **Card Types** | | | | | | | | |
| **V/MC/AX/Disc/JCB/Diner's** | X | X | X | X | X | X | | Amex |
| **Level 2** | X | X | X | X | X | X | | X |
| Level 3 | X | X | X (not with EMV) | X (not with EMV) | | | | |
| **Contactless** | | X | X | X | X | X | | |
| **ACH** | | | | | | | | |
| **ACH Sale** | | | | | | | X | |
| **ACH Return** | | | | | | | X | |
| **ACH Void** | | | | | | | X | |
| **Other Cards** | | | | | | | | |
| **Credit** | X | X | X | X | X | X | | X |
| **Debit with PIN** | | X | X | X | X | X | | |
| **Debit without PIN (Signature Debit)** | | X | | X | X | | | |
| **EBT** | | X | X | X | X | X | | |
| **Gift Card/Loyalty** | | X | | | | | | |
| **EMV** | | | X | X | X | | | X |
| **EMV Quick Chip** | | | X | | X | | | |
| **EMV Terminal Manufacturer** | | | PAX | PAX | PAX | | | PAX |

# Processor Matrix

| Fraud Preventions | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| AVS | X | X | X | X | X | X |  | X |
| CVV2/CVC2/CID | X | X | X | X | X | X |  | X |
| **Transactions** | | | | | | | | |
| Tip Adjustment |  | X | X | X | X | X |  | X |
| Partial Authorization |  | X | X | X | X | X |  |  |
| Partial Reversal |  | X | X | X |  |  |  |  |
| Reversal | X | X | X | X | X | X |  | X |
| HealthCare/ Partial Reversal for IIAS |  |  |  | X |  |  |  |  |
| Debit with Cash Back |  | X | X | X | X |  |  |  |
| Bill Payment Indicator |  | X |  | X | X | X |  |  |
| **Gateway Features** | | | | | | | | |
| API - SOAP and ReST | X | X | X | X | X | X | X | X |
| Invoice/reference number | X | X | X | X | X | X | X | X |
| Auto Settlement |  |  | X |  | X |  |  | X |
| Unlimited users/Multi Merchant | X | X | X | X | X | X | X | X |
| Account number truncation | X | X | X | X | X | X | X | X |
| Assignable user permissions | X | X | X | X | X | X | X | X |
| Customer database for recurring | X | X | X | X | X | X | X | X |
| Historical and Data Export reporting | X | X | X | X | X | X | X | X |
| Settlement Email Notification |  |  | X |  | X |  |  | X |
| Browser based Virtual terminal | X | X | X | X | X | X | X | X |
| Proximity Device support |  |  | X |  |  |  |  |  |
| Receipt retrieval | X | X | X | X | X | X | X | X |