

Payeezy Capability Matrix

- All Payeezy accounts automatically have access to Real Time Payment Manager (RPM), regardless of which integration method is chosen

Core Gateway Features	RPM	HCO	API	Notes	
Demo/Test and Certification Environments	x	x	x	<ul style="list-style-type: none"> Please review the detailed documentation on https://support.payeezy.com regarding feature usage 3D-Secure, Visa Checkout, PayPal, Convenience Fees, GeP, GMA, ValueLink, Dynamic Currency Conversion, Dynamic Pricing and TeleCheck require additional set up. Please contact your sales representative or relationship manager for more information. 	
Mobile Optimized Payment Page/SDKs		x	x		
Multi-merchant <ul style="list-style-type: none"> Access multiple MIDs with one user ID 	x	x	x		
Advanced Transaction and Cardholder Search	x		x		
Retail Card Swipe and Receipt Printing	x		x		
Transaction Confirmation Emails	x	x			
Virtual POS <ul style="list-style-type: none"> Process hand-keyed and swiped transactions 	x				
Simple Batch Upload <ul style="list-style-type: none"> Up to 250 transactions from POS Quick Key and up to 10,000 transactions in Recurring Plan 	x				
Processing Features					
Tagged Transactions for Refunds/Voids <ul style="list-style-type: none"> A Tagged Transaction can be processed without re-sending card details as the new transaction is based off of the previous transaction. 	x	x	x		
\$0 Authorization	x	x	x		
Auth Reversals	x	x	x		
Level II/III data for Commercial/Purchase Card <ul style="list-style-type: none"> Level III data for Visa and MasterCard only 	x	x	x		
Soft Descriptors ¹	x	x	x		
Special Payments for Visa (Bill Payment)	x	x	x		
Recurring Payments – Fixed & Variable Amounts <ul style="list-style-type: none"> For credit, signature debit and TeleCheck transactions 	x	x			
Convenience Fees with Split Transaction Capability ^{1, 2} <ul style="list-style-type: none"> Fee and transaction amount can be funded into different DDAs 	x	x	x		
Dynamic Pricing ^{1, 2} <ul style="list-style-type: none"> Allows international cardholders the option to pay in their own currency while the merchant is funded in US Dollars 		x	x		
Dynamic Currency Conversion ^{1, 2} <ul style="list-style-type: none"> Offers the international cardholder an “in country” shopping experience by dynamically converting prices to the cardholder’s foreign currency 	x	x	x		
International Currency Support ¹ <ul style="list-style-type: none"> GeP and GMA allows a merchant to accept cards in currencies other than US Dollars 	x	x	x		
Split tender <ul style="list-style-type: none"> Allows for two (or more) payment methods to be used in order to complete the purchase 		x	x		
Multiple Auth Completion <ul style="list-style-type: none"> Allows addition of tip or other charges 	x		x		
Split Shipment <ul style="list-style-type: none"> Allows incremental completions as goods are shipped 			x		
Methods of Payment					
Visa/MasterCard/Amex/Discover	x	x	x		
JCB/Diners/China Union Pay ¹	x	x	x		
TeleCheck	x	x	x		
PayPal ¹		x	x		
ValueLink Gift Cards ^{1, 3}	x	x	x		
Apple Pay/Android Pay ¹			x		
Fraud and Risk Management					
Address Verification Service (AVS)	x	x	x		
Card Verification (CVV/CVD/CVV2) Support	x	x	x		
Payeezy.js			x		
TransArmor Multi-Pay Tokens ^{4,5}	x ⁴	x ⁵	x		
3D-Secure (Verified by Visa, Mastercard Secure Code) ¹		x	x		
Fraud/Velocity Controls ⁶	x	x	x		
MasterCard Fraud Reversal	x		x		

Footnotes

- For merchants that settle on the North backend platform only.
- Convenience Fees and Dynamic pricing/Dynamic Currency Conversion are mutually exclusive. Only one or the other can be enabled at one time.
- Specific transactions are supported via each integration method, please consult support.payeezy.com for details.
- TransArmor Multi-Pay Tokens are visible in RPM but cannot be used for future purchase transactions when keyed into RPM.
- Hosted Checkout can be used to generate a token, but only API can send the token for authorizations.
- Fraud and Risk controls are managed via RPM. They can be set at the terminal level, and can be applied to different payment pages with different settings. Those settings can apply to either HCO or API usage of a terminal. Fraud Controls include:
 - Negative/Positive Lists (IP Address, Card Number, Bill to Address, Email Domain, Email Address, Country)
 - Duplicate Status Checks
 - Minimum/Maximum Refund Restrictions
 - Minimum/Maximum Sale Amount
 - Account Number Volume
 - Transaction IP Volume
 - Transaction Volume \$
 - Card Volume \$