



The TPro Payment Gateway is a powerful, secure, reliable, and extremely flexible connection between your business and your merchant account with industry leading security, maximum reliability and accountability. Our secure payment gateway offers a variety of management and fraud prevention tools with flexible integration. The TPro gateway is a web based application providing tools for submitting and reporting on transactions. Detailed and customizable reporting allows merchants to research transactions and better manage their business. The gateway also functions as a PCI secure data storage center with numerous additional solutions for industry specific applications.

◇ Extensive Reporting

The Reports tool allows you to view all credit card Settlement Reports (Sales, Pre-Auths, Credits, etc.) by date, by credit card number, by order number, or by Customer ID. You can also see when a batch was run, how much the batch totaled, and which transactions were included in the batch.

In the credit card Transactions Reports, you can review Address Verification System (AVS) results or learn the reason a specific transaction was declined. ACH Transaction Reports tell you information about any check based transactions you have run over a given date range. The Export Orders utility allows you to export sales data using several popular file formats.

◇ Virtual Terminals

With TPro's retail card-swipe capability and customizable, easy-to-use interface, it offers B2B, retail and MO/TO merchants a reliable transaction processing solution. TPro Direct can be linked directly to a shopping cart and acts as an invisible gateway for transaction processing

◇ TPro Direct Gateway Features

Virtual Terminal - Process and manage credit card transactions and checks manually from any computer that has an Internet connection, web browser, and a user ID and password.

Credit card processing - Accept all major credit cards including Visa, MasterCard, American Express, Discover, Diner's Club, and JCB for products purchased on your website and/or shopping cart.

Accept Checks Online via ACH - Give your consumers the option of paying via online check for products purchased on your website and/or shopping cart.

Fraud and Risk Management - Customizable fraud and risk management system helps you maximize sales and minimize risk.

Online reporting - All the details of your transactions are available online.

Process transactions - anywhere around the world whenever you have internet access.

Address Verification Service (AVS)

Email receipts - to both merchant and customer

User Accounts - Supports unlimited number of users

◇ Recurring Billing

(Optional) Our recurring billing features offers a robust, yet easy to use recurring billing system that can be configured to suit the needs of your business. The TPro Recurring Billing technology helps capture and protect up to 10% more of your subscription annually. Membership dues and subscription fees are examples of products and services that are typically billed on a recurring basis. It is the perfect solution that allows you to set up regularly scheduled payments, such as dues for membership services or installment payments. Recurring billing improves profitability and security and offers you better control over your cash flow.

1. Customer submits transaction through TPro Direct gateway.
2. Payment gateway then routes credit card data and purchase amount to the payment processor of the merchant acquiring bank.
3. Acquiring bank sends authorization request to the payment processor of the customer's issuing bank.
4. Issuing bank validates customer's account, credit limit and authorize the transaction, freezing the specified amount on the customer's account.
5. Issuing bank routes authorization code to the acquiring bank's payment processor.
6. Acquiring bank routes payment approval message to the payment gateway.
7. TPro Payment gateway notifies the merchant about approved transaction.
8. Provides customer with the product ordered and notifies about payment problem.
9. Banks' clearing settle the appropriate amount of funds, crediting the merchants account with the specified amount of purchase.

TPro Direct Gateway Optional Add-ons:

Protect - Advanced Fraud Protections Service – Add to your basic fraud protection by adding customizable filters and security measures according to your unique business needs.

Recurring Billing - Easy to use automated billing of recurring amounts via virtual terminal.

TPro Access - Give your customers the option of storing all their customers card information securely and in complete compliance..

How it works

