Spectrum SDK

- Begin processing quickly and easily using simple interfaces and XML-based templates.

- Save time and money with streamlined development investment and simplified upgrade paths.

- Offer market-leading payment solutions to your customers as soon as they become available.

Simplified Payment Processing

Get superior payment processing while saving time and money when you connect to Chase Paymentech with our Spectrum Software Development Kit (SDK). Spectrum reduces technical barriers with a simplified application programming interface (API) – making integration and payment expansion simple and easy.

Utilize Chase Paymentech's Service Solutions with Ease

- **Use the Services You Need** – Benefit from a wide range of payment solutions, including Address Verification (AVS), Account Updater, electronic (DFR) reporting, Card Security Validation (CVV2, CVC2, CID), Verified by Visa,™ MasterCard Secure Code,™ soft descriptors, Level II and Level III Purchasing Card, international currencies, and merchant initiated debit reversals.*

- **Access a Wide Range of Payment Methods** – Visa,® MasterCard,® American Express,® Discover,® European Direct Debit, JCB,® PINless Debit, Bill Me Later,® Green Dot MoneyPak,® International Maestro, European Direct Debit, Discover Diners, health benefit cards and more.*

Our Connections Management Give You Peace of Mind

Spectrum manages your communications with Chase Paymentech, so you can focus on growing your business.

- **Connection options** – Spectrum is designed so the connection method between your site and Chase Paymentech does not require different SDKs. You can select between a Frame/MPLS/VPN or an Internet connection.

Proven Security Technologies Protect Your Transactions

- **TCP/IP*** – Your Batch transactions are protected using advanced encryption standard (AES) algorithms. AES is considered to be the leading symmetrical encryption method currently available, and has been approved for use by the U.S. federal government for its speed, efficiency, and effectiveness.

Spectrum

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■ **HTTPS** – Your Online processing over the Internet is secured using HTTPS with username and password authentication. HTTPS provides authentication and encrypted communication, and is widely used on the World Wide Web for security-sensitive communication such as payment transactions and corporate logons.

■ **SFTP*** – Your Batch processing over the Internet is secured using IP, SSH Key based authentication and PGP based file encryption. SSH encrypts both commands and data, preventing passwords and sensitive information from being transmitted in the clear, over the network.

RELEASE NOTES

■ Supports Chase Paymentech Online 7.4 and Batch 120 byte specifications, and all versions going forward

■ Supports the PNS ISO Specification

■ Programming languages: Java 1.4 and higher .Net Frame works 1.1, 2.0, 3.0,3.5,and 4.0

■ Communications protocols vary by platform and include: TCP/IP Frame, MPLS, VPN, HTTPS (Internet) and HTTPS/SFTP (Internet)

Template-based Architecture Gives You the Flexibility You Need

■ **Simplified Integration** – Spectrum's templates make technical integration and upgrades simple and easy to process to Chase Paymentech's platforms.

■ **Multiple Templates** – Each payment method is built as an XML template, so it's easy to add new payment methods or services. Templates address all required formatting for padding, justification, masking and case sensitivity.

■ **Easy Upgrades** – As we add new payment methods and services to our processing platform, we'll also create the corresponding new templates for the Spectrum SDK. When you're ready to add new payment methods, just code for the specific template, not the entire SDK.

■ **Complete Flexibility** – With Spectrum, you can continue to use your existing format/connection and add Spectrum for additional services. You may choose batch processing, online processing or both, and add templates for specific payment method or services. It's as flexible and customizable as you need it to be.

For more information, visit chasepaymentech.com.

Spectrum

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