Spectrum SDK

GENERAL INFORMATION

What is Spectrum?

Spectrum is a Software Development Kit (SDK) designed to simplify direct integration to Chase Paymentech's processing platform.

What is an SDK?

An SDK is a set of development tools that allows a software engineer to create applications. In the case of Spectrum, it represents an API (Application Program Interface) designed to simplify direct integration to Chase Paymentech's processing platform.

Why would I want to use Spectrum?

Spectrum simplifies your integration to Chase Paymentech, enabling your technical resources to focus on other projects. It also provides an easy way to add single payment methods without changing your existing integration methods. And, it manages your connections to Chase Paymentech, eliminating the needs for ongoing monitoring.

What is the difference between Spectrum and the Orbital Gateway?

Spectrum is an SDK, allowing merchants to code to our technical specifications and process directly to our platform. Spectrum relies on our platform functionality and does not provide any additional features beyond that: however, as we expand our platform product set, Spectrum will also expand to expedite merchants access to this functionality. While the Orbital Gateway does offer SDKs as well, it is also an Internet gateway product suite that enables merchants to process on our platform without coding to complex specifications. Orbital Gateway also provides additional features such as an interactive Virtual Terminal, customer profile management, managed billing, customizable fraud parameters and a Web Service interface, which has increasing favorability with merchants everywhere.

What payment methods does Spectrum support?

Spectrum supports Visa®, MasterCard®, American Express®, Discover®, European Direct Debit®, Electronic Check Processing, JCB®, PINLess Debit, Bill Me Later®, PayPal®, Green Dot MoneyPak®, International Maestro, and RevolutionCard®. Spectrum will also be updated in conjunction with all future platform enhancements.

What are the programming language options within Spectrum?

The Spectrum SDK is available in Java. 1.4 and higher, and .NET Frameworks 1.1, 2.0, 3.0 and 3.5.

What connectivity protocols can I use with Spectrum?

Spectrum supports a Transmission Control Protocol/Internet Provider (TCP/IP) connection for Frame, MPLS and Virtual Private Network (VPN) or HTTPS/SFTP (Internet).

What versions of the Chase Paymentech technical specifications are supported in Spectrum?

Spectrum supports the Chase Paymentech Batch 120-byte specification and the Online 7.4 specification.

How does Spectrum manage our connections?

For some merchants, part of the difficulty in coding directly to the Chase Paymentech platform is managing the communications. Spectrum relieves that burden by handling the load balancing, multi-threading, fail-over, and heartbeat messages, along with the proper open and close sequences required for integration with Chase Paymentech.

Can I use Spectrum in conjunction with my direct interface?

Spectrum can be used to supplement your direct interface without having to re-code all your existing work.

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Can I use Spectrum instead of a direct interface?

Spectrum can also be used as your main integration point, providing access to all payment types and functionality that exists on Stratus.

Can I use Spectrum in conjunction with my third-party connection to Chase Paymentech?

Spectrum has the capacity to supplement your third-party connection without creating any interruptions in your existing code.

Can I use Spectrum instead of my third-party interface to Chase Paymentech?

Spectrum can be utilized as your main integration point, providing access to all payment types and functionality that exists on Stratus and allowing you to remove the overhead associated with your third-party vendor.

Explain the update process when new features are added to Spectrum.

As new features are added to our processing platform, Spectrum will be updated with the new functionality relevant to that feature. An updated version of the SDK will then be available for download. Once downloaded, there is no need to re-code your application. You simply make an update to the existing interface and then add the desired functionality to your application.

Where can I obtain Spectrum documentation?

The Spectrum documentation is available on the download page http://spectrumdownload.chasepaymentech.com.

How do I begin?

Your Chase Paymentech representative can facilitate your Spectrum set-up and will provide you with access to Spectrum technical documentation and a simulator to test your development. Certification of your Spectrum installation is required prior to live processing.

Is certification required to connect to Chase Paymentech via Spectrum?

Spectrum is pre-certified with our certification team; however, you must also certify your application with our certification team to verify your application will be able to run through the Chase Paymentech environment.

Do template upgrades need to be certified with Chase Paymentech?

Chase Paymentech recommends you certify any changes to your application with the Chase Paymentech certification team in order to verify your application will continue to perform as expected.

If I use Spectrum in conjunction with other submission methods, will all my company's transactions be consolidated for settlement and reporting?

A relevant transaction will be accessible via consolidated settlement and reporting.

What are the fees for using Spectrum?

Spectrum is a free download; however, the standard transaction processing costs still apply. Your communication method will also affect the costs:

- TCP/IP – The standard costs for the or VPN will continue
- HTTPS/SFTP (Internet) – Fees are $0.03 charge, per authorization, and $25 per month for batch processing

What paperwork must be completed to use Spectrum?

Chase Paymentech's standard set-up documents are the only forms you need to complete. There is no additional paperwork.

How secure is Spectrum? Is Spectrum Payment Card Industry (PCI) or Payment Application Best Practices (PABP) compliant?

The Spectrum software has been reviewed by the Chase Paymentech Enterprise Security team and successfuly meets their security and compliance standards.

To learn more, please contact your Chase Paymentech representative, visit us at www.chasepaymentech.com or call 1.800.788.6010.

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