



Core Payment Services

The chart below provides a snapshot of core payment services available via Commerce Lab. For additional details on available [Business Rules](#), snap-in [Commerce Modules](#) and other [Value-Added Services](#) available on the IP Commerce Platform, visit <http://commercelab.ipcommerce.com> or contact your integration specialist.

Service / Feature / Adaptor Matrix

Service Class	Features	Providers																						
		Industry				BCP											SVA	ACH						
		Ecommerce	Retail	Restaurant	MOTO	First Data (Nashville)	First Data (BuyPass)	RBS Worldpay	RBS Global Gateway	TSYS (Sierra)	TSYS (Summit)	Chase Orbital (Salem)	Chase Orbital (Tampa)	Chase Orbital (Retail)	Chase Tampa Direct	Chase Salem Direct	Intuit (QBMS)	Adaptive Payments	FifthThird Processing Solutions	Blackhawk Network	Affirmative	BankServ	TeleCheck	
Industry	Ecommerce					X	X	X	X	X	X	X	X	X	X	X	X	X	X					
	Retail					X	X	X		X	X			X	X	X	X	X	X					
	Restaurant					X	X	X		X	X					X	X	X	X					
	MoTo					X	X	X		X	X	X	X			X	X	X	X					
Credit	Non-Capture (AVSONLY)	X	X	X	X	X	X								X			X						
	Authorization Only (pre-auth) (AUTHONLY)	X	X	X	X	X	X	X		X	X	X	X			X		X						
	Authorization (AUTH)	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X						
	Incremental Authorization (INCAUTH)	X	X	X	X					X	X				X	X								
	Decremental Authorization (REVAUTH)	X			X					X	X				X	X			X					
	Void	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
	Return	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
	Capture (Pre-auth completion)	X	X	X	X	X	X	X	X	X	X	X	X	X										
	BATCH	X	X	X	X					X					X	X			X					
	BATCHOPEN	X	X	X	X						X													
	BATCHRELEASE	X	X	X	X						X	X	X	X					X					
	Address Verification (AVS)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
	Card Verification (CVV)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
	Recurring Payments	X			X	X	X	X		X	X	X	X	X	X	X	X	X	X					
	Installment Billing	X			X	X	X			X	X				X				X					
	Deferred Billing	X			X	X					X								X					
	Soft Descriptors	X	X	X	X	X						X				X								
	PIN-Less Debit	X			X	X													X					
	Level 2	X	X		X	X				X	X	X	X	X	X		X		X					
	Level 3	X	X		X	X				X	X	X	X						X					
Verified by Visa / MasterCard Secure Code	X					X					X	X						X						
Canadian Currency	X	X	X	X	X			X	X		X	X												
PIN Debit	Authorization	X	X		X	X	X		X	X				X		X	X	X						
	Returns	X	X			X	X		X	X				X			X	X						
	Reversal	X	X		X	X	X		X	X				X				X						
	Balance Inquiry	X	X				X	X	X									X						
Gift Cards	Activation	X	X																X					
	Redemption	X	X																X					
Check	Electronic Check Acceptance	X																					X	
	Automated Clearing House																				X	X		
	Customer Not Present	X			X																		X	
	Corporate Cash Dispersment																				X	X		
	Prepaid Payment Deposit																				X	X		
	Telephone				X																X	X		
	Web	X																			X	X		
	Back Office Conversion																				X			
	Account Verification																				X	X	X	
	Check Guarantee																							
	Capture Type		H	H	H	H	T	H	H	H	H	H	T	T	H	H	T	H						