

# ***Sterling Gateway & VT***

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*Terminology*



/ Virtual Terminal

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## **Sterling Gateway Terminology**

**Payment Application** – A payment application is anything that stores, processes or transmits card data electronically. Anything from a Point of Sale terminal (e.g., VeriFone), POS Application (e.g., Micros), electronic cash register (e.g., Casio, SAM4), virtual terminals and mobile devices to e-commerce shopping carts are all classified as payment applications. Therefore any piece of software that has been designed to touch credit card data is considered a payment application.

**Gateway** – A gateway acts as a “middle man” between the merchant’s payment application and the front-end processor. The gateway is responsible for managing the payment processing. Gateways also manage internal processes like card data storage and recurring billing. Examples of gateways include Sterling Gateway, Authorize.Net, Orbital and Cybersource.

**Virtual Terminal (VT)** – A VT application is accessed using an internet browser (e.g., Internet Explorer, Firefox, etc.) as opposed to local software – hence the name “Virtual” Terminal. A VT replaces the traditional POS devices such as VeriFone. A VT provides similar and more advanced reporting than a traditional terminal allowing merchants to view real-time and historical data and added functionality like Recurring billing. A VT always works in conjunction with a Gateway. Examples of virtual terminals include Sterling VT, Orbital, Authorize.Net, USAePay, PayTrace and SecureNet.

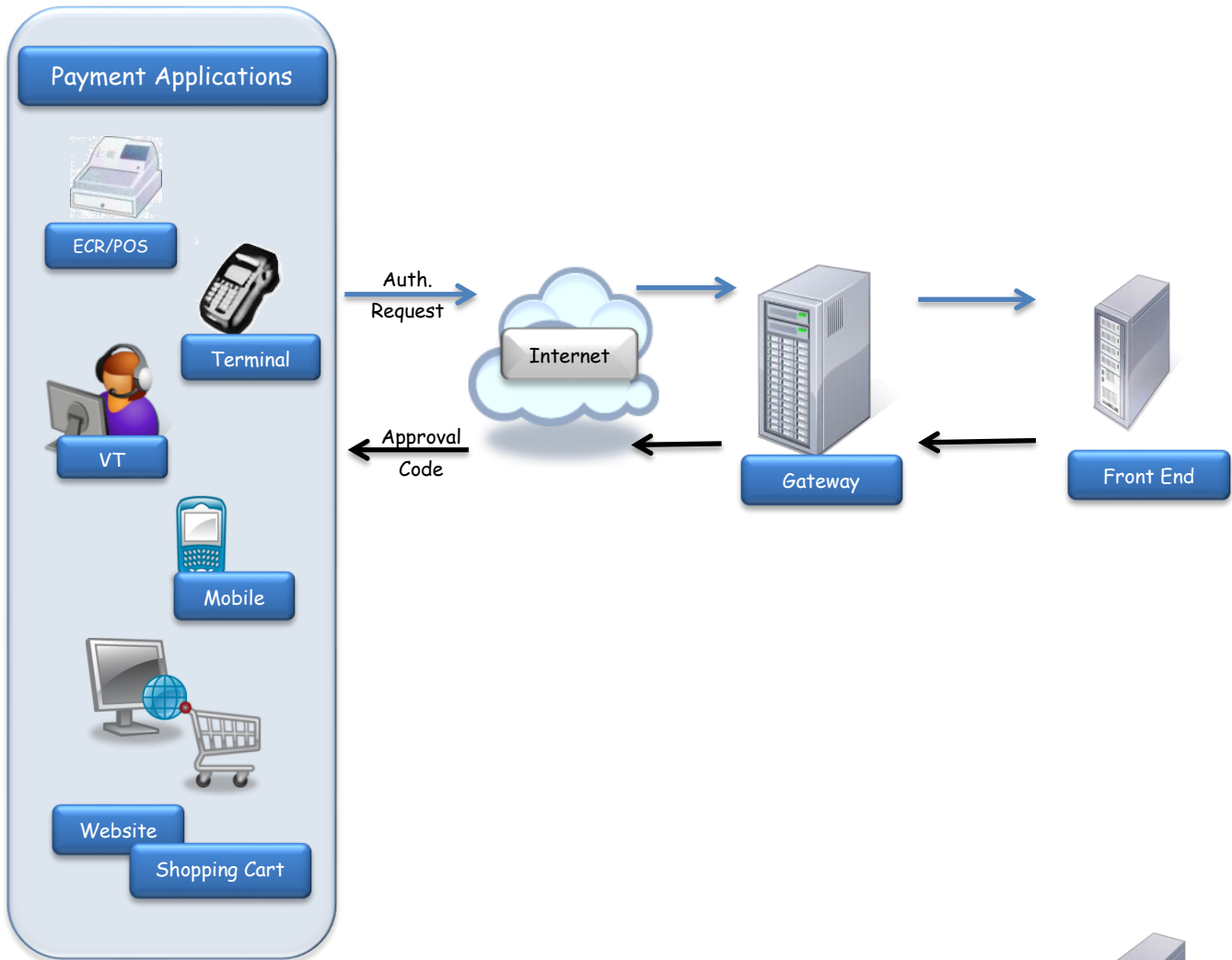
**Shopping Cart** – A shopping cart is a piece of software that acts as an online store’s catalog and ordering system. A shopping cart sits between a merchant’s Web site and a payment gateway/front-end processor, handling inventory, shipping costs, tax and payment, thus allowing the merchant to fulfill the cardholders order. Examples of hosted shopping carts include Volusion, Shopify and 3DCart.

**Application Programming Interface (API)** – An API is a set of instructions (specifications), which allows developers to code their payment application software, to process credit card transactions through either a middleware or payment gateway. For example, a merchant’s website developer would use the Sterling Gateway API as a reference to ensure the merchant’s website can process credit card orders through the Sterling Gateway.

**Integration** – In the industry of credit card processing, the term integration is used to describe the process in which a software developer incorporates payment processing into their application. The gateway team identifies the needs of the software company and provides them with an appropriate API, tools and guidance to successfully integrate payment processing within their application.

**Middleware** – Middleware software is a payment application which is loaded locally to the merchants PC and sits between a merchant’s POS Application and the front-end processor. The POS Application integrates to the middleware and the middleware processes the payments. These types of integrations are not as common now, but historically POS developers used middleware integrations as a quick means to add payment processing. Middleware applications are typically certified to multiple front-end processors. Examples of middleware include: PC Charge and IC Verify.

**Gateway Diagram**



**Middleware Diagram**

