



# DevConnect

*DEVELOPER PAYMENTS API*



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# Contents

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[Introduction: Demand of Modern Payment Standards](#)

[Historical Context & Modernization](#)

[What is an Integration System](#)

[DevConnect Benefits](#)


[DevConnect Features](#)

[Who Should Use DevConnect](#)

[About E-Complish](#)



# A Refined & Integrated Solution



The landscape for payment processes has undoubtedly evolved. It is an evolution that has produced vastly diversified options, and the transformation is dramatically more complex than any other time in history. Merchants accepting cash and coins for payment feels like ancient history. Accepting digital payments is the new standard. But the economy of digital payments has also grown considerably more complicated. These complexities present ample opportunities, but they also involve challenges.

These are challenges that necessitate an adequate response from merchants. Failing to meet the new standards in demand for payments can entail the difference between survival or catastrophe. Merchants first face a challenge in connecting their current systems to resources that satisfy the need for diverse payment options. Adopting these new systems can be costly to time, overhead, and organization. A second challenge for merchants is ensuring this transition occurs with minimal complications and errors. The environment for more complex options of payment often results in a higher risk of mistakes. Flaws are more likely to happen when more moving parts and more parties are involved in the processes.

# Demand of Modern Payment Standards

## What are API Interface Solutions?

Merchants can no longer meet consumers' demand by accepting only a single brand of credit card or failing to offer more than one method for online transactions. Demand from consumers is steadily growing louder for a diversified online payment menu. It has become imperative that a merchant's payment system accept multiple types of credit cards, checks, and other forms of payment. Merchants are also witnessing a definitive consumer interest in making online payments using mobile websites and short messaging systems, such as SMS texting.

Catering to these demands is necessary for any merchant, and the challenge is not without risk. Merchants are tasked with the necessity of integrating their current systems with check and credit card processing. This modern standard for payment involves utilizing an advanced resource known as an application processing interface (API). Understanding the function of this innovation can be critical to appropriately adapting an updated response to payment processing.


A real-world example can assist in clarity about the role of an API. For example, a guest dining at a restaurant wishes to communicate their order to the kitchen. The guest is a consumer wishing to transmit their requests to a kitchen system that will produce the proper response. An API exists as the intermediary between two parties. In this scenario, an API plays the role of the waiter. This role takes the request from the guest and communicates it with the kitchen.

Similarly, an API transfers the request of the consumer to the merchant. There is a much greater risk for error if multiple waiters are involved in communicating different parts of a guest's orders to the kitchen. A similar principle exists when a merchant relies on multiple APIs to conduct varying payment methods.

We examine a solution to this challenge and complexity. Our exploration considers a method to simplify the use of APIs in transitioning to a payment system that can respond to modern demand. This examination offers a resolution to integrating this new system with ACH and credit cards that results in a secure and efficient process while yielding much greater control for merchants.



# Historical Context & Modernization



Online payments made their debut in 1994 when the Stanford Federal Credit Union—the first financial institution to offer internet banking services to consumers—was established. Online payment services began to emerge shortly thereafter.

From the turn of the century to today, new modes of online payment for bills and purchases have emerged steadily. Consumers can now use a multitude of credit and debit cards to complete online transactions. They can also pay by check, entering their checking account information as they would their credit or debit card details.


These online payments cannot be authorized or completed unless there is a connection—or interface—between the merchant's payment acceptance systems and the credit card or check (ACH) processing systems. An application processing interfaces (API) acts as the connection or interface in this process. Merchants have traditionally needed to leverage multiple APIs to forge these connections. Such a multiplicity of APIs has rendered myriad logistical failures that lead to costly expenditures to system integration.

Merchants also require highly customized online payment processing systems. This need for customization often produces a scenario where merchants would benefit from integrating their current payment systems with other solutions instead of investing in an entirely new system. Some merchants have taken on a significant expense to invest in expensive custom eCommerce applications. This investment commonly leads to further complications resulting from the use of multiple APIs to facilitate various interfaces.

[E-Complish's DevConnect](#) integration system addresses these challenges by linking a merchant's current systems to our credit card and ACH payment processing systems. Our DevConnect solution dramatically simplifies and improves operations. We accomplish this by providing a web service that transmits both ACH and credit card transaction data through a single API rather than multiple ones. This eliminates the need to write numerous code sets to process check and credit card payments.



# What is an Integration System?



Payment gateways allow for real-time electronic authorization of credit card payments and ACH check transactions. Merchants can use these payment gateways to offer consumers the option of easily using credit cards or personal checks to pay for goods and services online.

Payment integration products like DevConnect facilitate this process by linking merchants' systems to credit card and check processing systems via APIs. A customer's payment data, including credit card number or bank information, is submitted to the merchant and travels to payment gateways via a server-to-server link launched by the merchant's own server. The server receives payment authorization directly from the gateway.

DevConnect is unlike other integration systems of its kind. Our integration system offers a single web service that transmits both ACH and credit card transaction data through a single API. Developers need only write one set of code for it to function as a connection between a merchant's systems and credit card and ACH processing systems. A single API web call is all that is necessary for merchants to access our credit card and ACH processor.

# Benefits of DevConnect

Payment integration products give merchants the freedom to integrate their current legacy systems with ACH and credit card back-end processors using an API. Merchants can collect payment information through their existing systems. It is unnecessary to undertake cost-prohibitive replacements of legacy systems or purchase expensive new eCommerce applications to process credit card and ACH check payments.

Our DevConnect solution allows information to be submitted for instant authorization. This saves the merchant time and will enable them to maintain control over the authorization process. It also provides customers a quick response regarding their payment approval.

DevConnect affords merchants the added benefit of integrating and seamlessly connecting with many of E-Complish's other payment solutions and services.

We can integrate a merchant's system with our RecurPay for instant and secure payments. Our [RecurPay software](#) connects customer payment information with your business for automatic recurring payment processing.

[Our Text2Pay software](#) can also be integrated with DevConnect. This secure payment protects the finances of your customers and your business. Customers can pay bills anytime, anywhere, on any SMS-capable device.

For electronically signed payment agreements, DevConnect can also integrate with our [E-Doc solution](#). Our E-Doc signature service allows merchants who need reliable signed agreements to produce, send, and retrieve signed documents electronically.

A merchant can also use DevConnect to utilize our EBPP service. [Electronic Billing Presentment and Payment \(EBPP\)](#) is the simplest way to convert to electronic payment for your business and your customers. EBPP immediately reduces costs associated with paper and postage while providing an intuitive payment platform.

# DevConnect Features

Every business has unique needs when it comes to web payment solutions. DevConnect responds to these specific needs by providing a complete payment integration system with robust reporting tools. Our system solution includes unparalleled resources. These one-of-a-kind features make it easy for developers to customize their company's transaction processing capabilities while integrating legacy systems with our back-end credit card processors using only one API.

## DevConnect Features:

- **Unique single-web service configuration:**  
ACH and credit card transactions are transmitted through a single API web call, eliminating the need for two sets of transaction transmission codes and increasing merchant control over processing.
- **Widespread electronic connection:**  
Electronic connection to credit card processing systems throughout North America is fully supported.
- **Compatible with most operating platforms and programming languages, as well as with merchants' existing systems and industry-leading eCommerce applications:**  
Compatibility with the Windows, IBM AIX, UNIX, and AS400 operating platforms as well as with most programming languages (Java, Miva, Cold Fusion, VB.NET, ASP.NET, Delphi, ASP, C#, Perl, J#, C/C++, PHP, and Visual Basic) and industry-leading eCommerce applications yields maximum versatility and makes the product easy to use with legacy systems. No additional software is required.






# DevConnect

## Features Cont'd

- **Real-time transaction processing flexibility:**  
Merchants can process payments made with Visa, MasterCard, American Express, Discover, Carte Blanc, En Route, JCB, Diners Club cards, and ACH (check) payments—all in real-time.
- **Robust querying and reporting capabilities:**  
Order, transaction, and batch search functions permit immediate access to information on single transactions or groups of transactions, offering additional control for merchants.
- **Air-tight security:**  
Full PCI compliance and 128-bit SSL encryption ensure the protection of sensitive payment data. Regular audits by McAfee, TrustWave, and First Data provide additional security, including address verification via AVS and CVV.
- **Optional tools:**  
Optional tokenization tools add a security layer, while available tools for future-dated, recurring, and batch transaction processing enhance processing versatility.
- **Comprehensive merchant support:**  
Transaction monitoring, batch management, and settlements are available through E-Comply Merchant Support. A programming and integration guide and free technical support simplify installation and ongoing maintenance.
- **Reliable, redundant system performance**



## Who Should Use DevConnect?



DevConnect's transaction processing flexibility makes it a valuable option for larger organizations that require high levels of customization to their payment processing system. Examples can include companies that accept multiple brands of credit cards as well as ACH payments.

Companies that have already invested in a custom eCommerce application can also benefit from this solution. DevConnect permits integrating payment processing solutions with other eCommerce applications rather than purchasing an entirely new system.

E-Complish has made DevConnect easy to install for any organization. This integration is optimized to the fullest for companies that have access to experienced web developers. Any entity that deploys DevConnect should also have a secure, dedicated web server.

# About E-Complish

E-Complish has been dedicated to expertise in making payment processing easy and secure for over 20 years. We have used this extensive experience to produce a service that can integrate payment systems with precision and refined simplicity.

Studies we have conducted inform an understanding that payment processing needs to be personalized and customized. This is why we employ in-house programmers to make every solution look, feel, and sound customized to an individual business.

Our service also provides in-house support staff dedicated to helping customers solve problems and make the most of their payment services. We accomplish our goals by remaining flexible to the variety of moving parts involved in payment processing. E-Complish automates tasks so our customers can spend their time focusing on the more important things—like growing the business.

We continue a tradition and commitment to innovation, integration, and progressive technological solutions in the creation of DevConnect.



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