



# External Host Interface

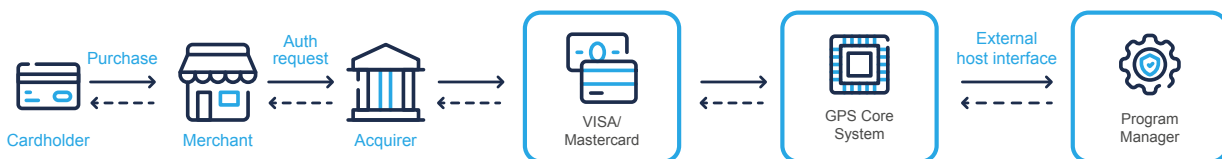
Exchanging transaction data between GPS and externally hosted systems

Two main functions are offered with our GPS External Host Interface (EHI):

**Real-time Transactional Data Feed** - when card and payment-related notifications are received from card schemes (Visa and Mastercard networks). Notifications are sent via a secure VPN connection to the external host URL endpoint requested by the program manager. Notifications are merged into a single GPS message format that your systems can process.

**Payment Authorisation Control** - when a cardholder makes a purchase with a merchant, who then seeks authorisation for the card payment via their acquirer.

Payment authorisation with EHI:



GPS first performs conventional transaction-related card and cardholder checks, velocity checks, and card product checks as a payment authorisation request is received from the card schemes. Then we send the message in real-time via EHI.

## Benefits

### Where you manage the authorisation

- Full control over the authorisation process
- Stand-in Processing (STIP) when your systems are unavailable
- Message verification and validation checks before passing on to external host
- Rapid, real-time responses
- Authorisation and financial advice for all transactions\*
- Flexible choice of EHI modes

### Where GPS manages the authorisation

- Authorisation process management and card balance ledger updates on your behalf
- Message verification and validation checks
- Matching and balance adjustments as required
- Financial advice for all processed transactions\*

[Get in touch to see how it will benefit you →](#)

## EHI Operation Modes

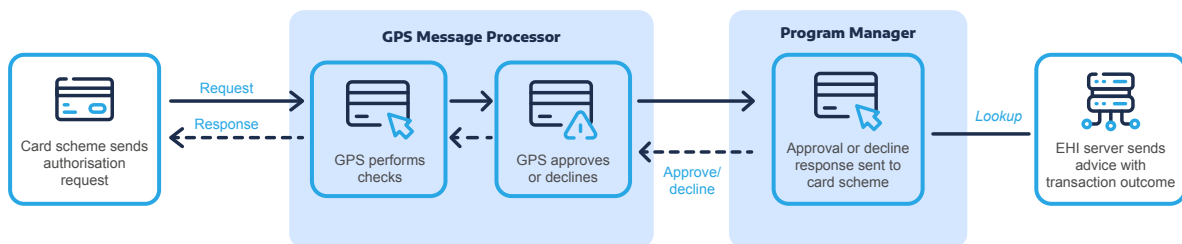
Below is a summary of what's available:

- Mode 1** - Your systems maintain the card balance and you make the authorisation decision and respond to GPS
- Mode 2** - GPS maintains card balance and makes the authorisation decision. You can override the approval decision
- Mode 3** - GPS maintains card balance and makes authorisation decision and provides you with a read-only response
- Mode 4** - Similar to Mode 1; however, GPS provides stand-in authorisation if client system is unavailable

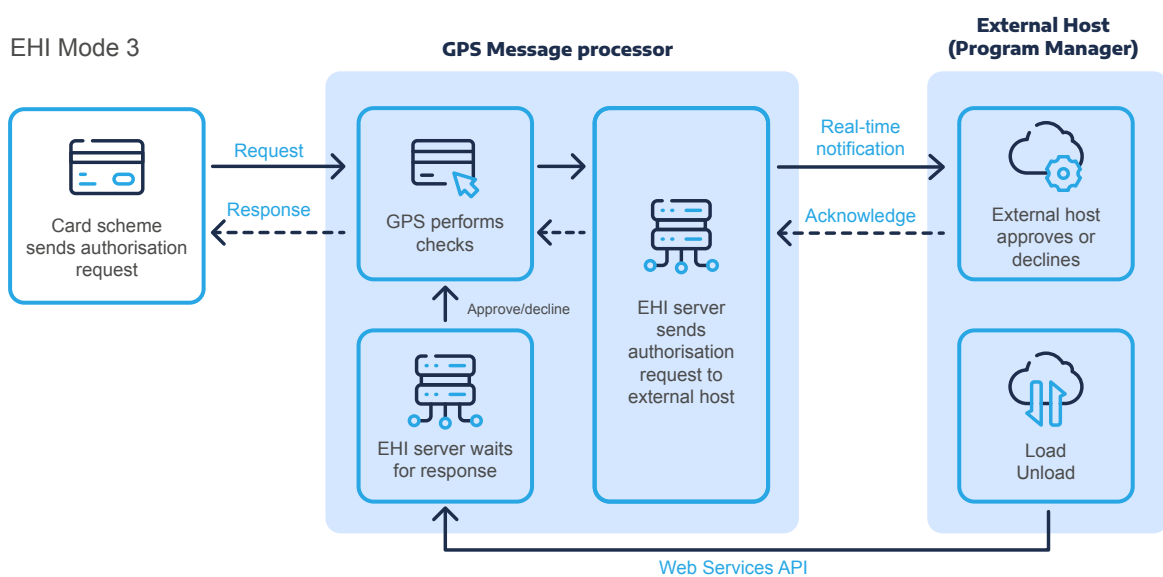
## How it Works

An example of how EHI works:

EHI Mode 1

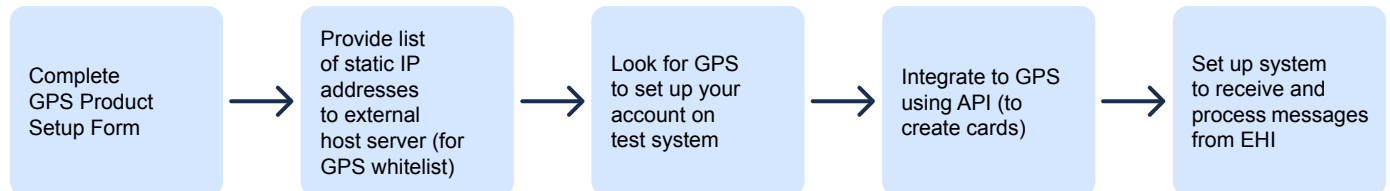


EHI Mode 3



## Setup At-a-Glance

Here's a high-level view of the EHI setup steps:



## Fast and Efficient

As you can see, there are many ways to utilise our External Host Interface based on your payment program and priorities. Partner with GPS for greater efficiency and receive payment-related notifications in real-time and on a global basis.

**[Talk to our team to learn which mode best suits your needs →](#)**

\* Financial advice notifications are funding notification/ informative asynchronous messages sent to clients which they can use to validate and process their funding responses.

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