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# Computop Acquirer Agnostic Solution

Customized acquiring services

Maximum flexibility at minimal cost



**Computop**  
the payment people



# Computop Acquirer Agnostic Solution



## Customized acquiring services for every business model

Does your business hold a unique position in the market? Do your processes and systems need to be tailored precisely to your business model? Then the same should apply to your payment processing. With Computop, there are no payment solutions off the shelf.

The same goes for the selection of your acquiring partners because a “one size fits all” approach does not deliver the optimal results. To obtain ideal conditions, individual service offerings and sales channels require individual acquirers.

Make your choice! From over 50 international Computop partners, you can select the service provider that best suits your needs for the markets you are serving.

### Our solution at a glance

Omnichannel payment processing via Computop Paygate with one or more acquirers of your choice

Suitable acquirers for almost all product groups, world regions and sales channels

A choice of over 50 international, renowned acquiring partners

Easy reconciliation of incoming payments in your accounting system through the consolidated Computop Settlement File (available for common acquirers)

# Individual and independent acquirer selection has many advantages



## More freedom

Choose an acquirer that supports your business model without restrictions. Realize your service offering and target markets exactly as planned.



## Lower costs

Among the service providers that fit your business model, choose the one that presents the best offer.



## More reliability

You can use multiple acquirers per channel to prevent unexpected failures and ensure maximum availability of card payments in your shops.



## More flexibility

Computop Paygate supports the use of several acquirers. This lets you find the ideal partner for each country and each sales channel.



## Easy change option

Computop Paygate lets you quickly change acquirers. In case of any friction, you can realize an alternative promptly and time to market.



## Better negotiating position

Being able to switch financial partners quickly and easily lets you remain independent. You can be sure to always receive fair and up-to-date market conditions.





# Overview of the available acquirers

The following overview represents the status as of Q1/2024 and does not claim completeness, as we constantly adapt and expand our portfolio of financial partners. So please contact us for a complete listing.

Computop will gladly support you in the selection of an acquirer

Our payment experts will answer all your questions on the subject of acquiring and support you in finding a suitable financial partner.



# Simple, centralized handling of settlement data

The accounting capture of incoming payments when using different acquirers and payment methods can be time-consuming – Computop offers the optimal solution.

Your accounting department is faced with monitoring open items and allocating incoming customer payments quickly and without errors. The challenge here is that credit card acquirers and most other payment method providers only pay out your sales in bundled form for a defined billing period.

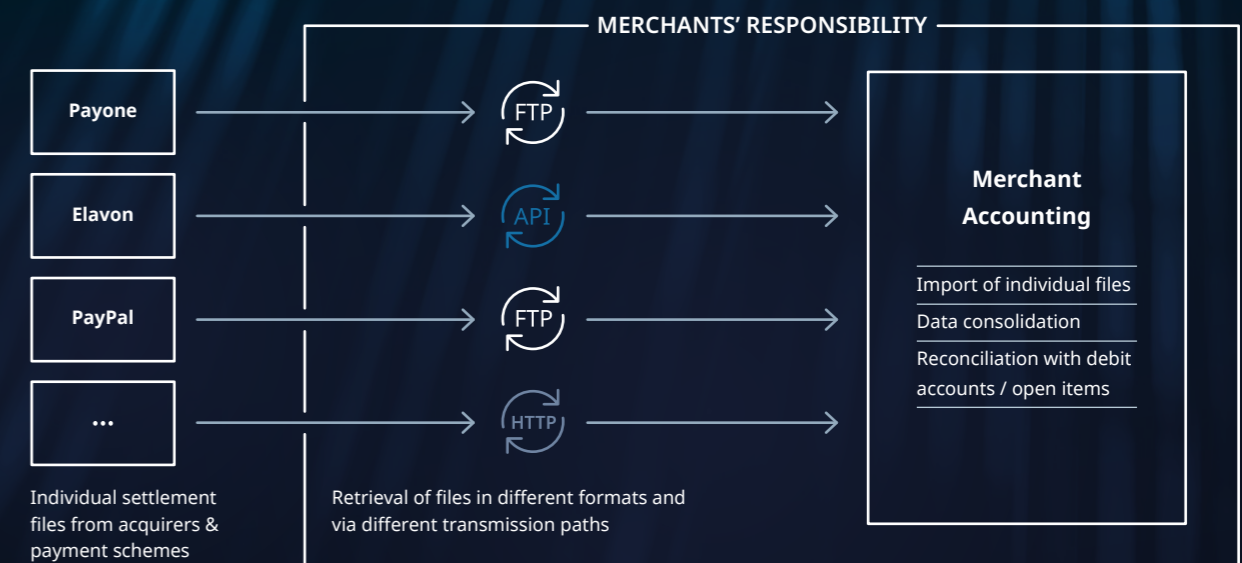
For this reason, acquirers provide merchants with so-called settlement files (also known as EPA files). These settlement files contain a complete list of the customer payments made and paid out to you via the relevant payment type within the settlement period.

This makes it possible to reconcile the individual payments with your open items.

The more channels you serve (e.g., different country stores and additional POS business) and the more payment types you offer, the more individual settlement files you need to obtain from your financial partners and process in your accounting. Even more aggravating, the individual settlement files usually have different formats.

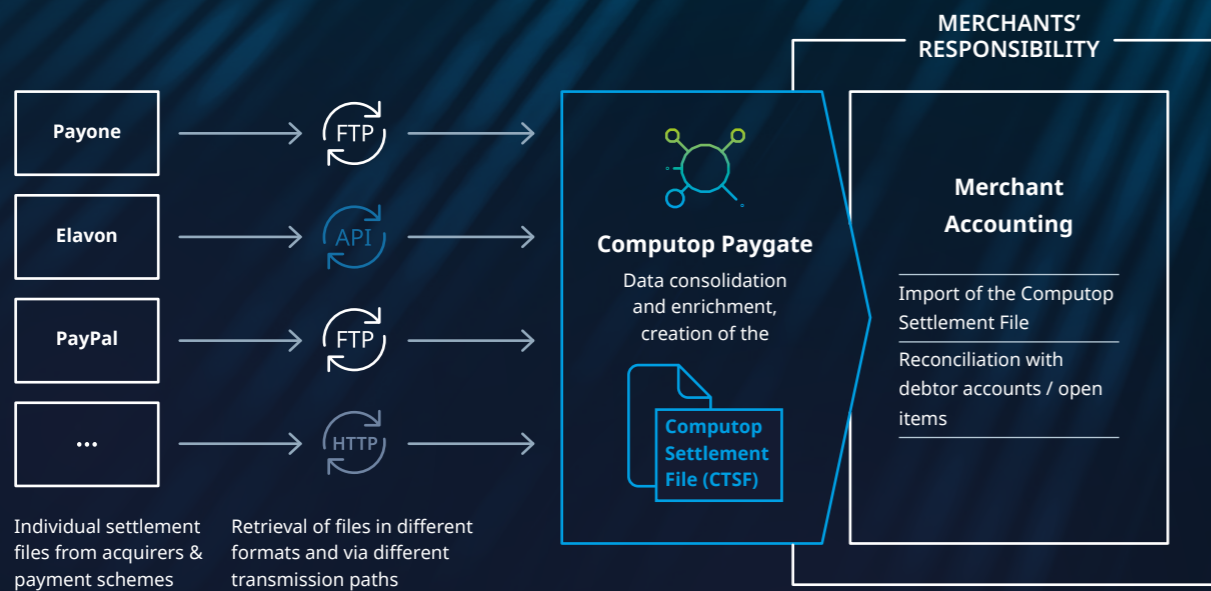
**Computop meets these challenges with the Computop Settlement File – CTSF.**

The reconciliation process without a central settlement file.





### The reconciliation process with the Computop Settlement File



All information about the structure and retrieval of the file, the contained data, and the supported acquirers and payment schemes is available via our [online documentation](#).

# The Computop Settlement File (CTFS)

Reduce the administrative workload in your accounting department with our consolidated settlement file.

We take care of obtaining the required settlement files from your financial partners and bundle the clearing and settlement information they contain into a central, uniformly prepared file. Additionally, Computop enriches this information with all relevant transaction data.

Thanks to its widely compatible CSV format, the Computop Settlement File can be automatically imported into your accounting or ERP system. This simplifies the reconciliation of your accounts and reporting considerably.

### Features of the Computop Settlement File

Convenient CSV format, facilitating easy import into ERP & accounting systems

Manual or automatic retrieval of the file via merchant backend, e-mail or sFTP server

Issued daily

Available in four different versions – depending on the desired scope of information

# Any further questions? Get in touch:

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