



Gateway Enterprise Metrics



GEM is the only tool in the market that benchmarks from the merchant, developer and gateway performance perspective. Payment gateways that account for an estimated two-thirds of eCommerce spend in the U.S. now subscribe to GEM.

Your GEM subscription Includes:

Merchant

eCommerce Merchant Experience & Account Boarding Assessment

TSG tracks and benchmarks access, documentation, ease of integration, merchant account setup, certification, trouble shooting, and production launch.

On a **semi-annual basis** TSG will complete an actual (anonymous) process of opening a new merchant account to obtain the ability to accept cards online. This process measures and benchmarks the experience from the merchant’s point of view and is **compared against the industry’s top 15 providers**.



TSG’s boarding process for GEM provided insights for one gateway that merchants/partners were likely having issues with during the integration process; new procedures were put in place due to these findings

Developer

API Set & Developer Tools Assessment

On an **annual basis**, TSG evaluates and delivers a detailed assessment of API set, Dev Tools, sandbox and emulator by actually conducting an integration into the gateway via an eCommerce Application as well as evaluating documentation



As part of the developer experience TSG was able to determine that the API documentation was fragmented and difficult to follow compared to that of other GEM subscribers

Performance

Real Transaction Metrics

TSG sends real transactions and pings 24/7/365 from five different U.S. locations that measure and benchmark: Response Time, Gateway Uptime, Transaction Handle Time, Transaction Success Rate and Authorization Failure. With a true hands-on approach, TSG reviews data daily to uncover and report on issues.

Detailed reports are **delivered weekly, monthly and semi-annually**.



A gateway had an outage during a peak shopping period that GEM demonstrated was more significant than their internal reporting indicated

Subscribers have seen significant value in GEM through real-world scenarios that have helped the largest US Gateways maintain their SLA's, increase merchant retention, and build credibility.

GEM Success Stories:

Benchmark vs. Peers

TSG showed a GEM subscriber that they ranked in the bottom half of the eCommerce Merchant Experience based on scores across seven key categories. The subscriber realized their underwriting and sales process needed a major overhaul, which was put in motion immediately to improve the merchant boarding experience.

Fast Performance Awareness

Subscribers are notified when their Gateways experiences outages, which they are often unaware of. TSG monitors for outages at all times of day and has helped subscribers determine the underlying cause to alleviate issues before significant downtime.

Regional Issue Problems

TSG notified a subscriber that they were having a recurring periodic downtime in the Seattle area, which led to failed transactions. The Gateway was unaware and immediately researched, identified and resolved the issues.

You're Up, They're Down

GEM subscribers often utilize GEM's real-time, third-party, monitoring to compare to their internal metrics and see where improvements can be made. GEM reports on the real time Gateway Response Time, Uptime, Transaction Average Response Time, Transaction Success Rate and Authorization Failures.

Spot Uneven Performance

Unusual trends regarding transaction speed were identified at a specific day/time every week for one subscriber. This turned out to be a period of maintenance that the Gateway was unaware was causing performance issues. Transaction speed was taking up to times longer than other times of the day. The issue was isolated and corrected.

Unintended Consequences

GEM subscriber changed their API, by adding a required CVV field. TSG was not notified when this occurred and experienced authorization failures. The Gateway was not aware this was impacting their merchants until TSG notified them over a weekend, and the issue was remedied before too many merchants experienced the error.

Isolate Performance Impacts

Subscribers are notified if their real-time transaction metrics have improved or worsened significantly since the previous report. For example, Gateways can see a 20-30% increase or decrease in performance from week to week. Subscribers typically take the data and relate it back to an event or situation that happened within that timeframe.

Show You're the Best

Gateway awards are granted to high-performing Gateways in their respective areas. GEM subscribers have utilized their awards for marketing and to build credibility. Awards are presented annually for API integration, Startup eCommerce Merchant, Onboarding Process, and Transaction Performance.