



**TGATE**



**PAYLINK**<sup>SM</sup>  
BY **TGATE**

**CASE STUDIES**

## **Profile**

Emporos Systems of Charlotte, NC, is the leading provider of pharmacy point-of-sale (POS) software solutions. Its MerchantSoft system addresses the unique needs of pharmacies, enabling pharmacists to quickly verify prescriptions and current customer medications. Clients are empowered by the ability to quickly manage operations and track sales while also offering customers a streamlined approach to dealing with medical insurance claims.

## **Business Challenge**

Emporos had been using a popular credit card processor that had been acquired in a merger. Despite a long-term relationship, support and service levels dropped significantly once the acquisition was completed and Director of Business Development Russell Brown was tasked with finding a new provider. But the unique demands of pharmacy environment - balancing insurance and medical approvals with transaction processing and management functions - creates a complex integration environment that many service providers were unable to support.

## **Solution**

"Working through an ISO that was integrated into TGate's PathwayLINK sm payments platform, we were able to take advantage of TGate's PayLINK sm, application. As a PCI PA-DSS certified hosted payment page, it uses tokenization to offload the transaction, process the payment, and then securely return it to the POS. TGate was able to accommodate a very complex integration in a relatively short period of time and the result was a more cost-effective solution with improved security that allowed us to quickly integrate with any processor a pharmacy might have in place."

## **Advantages**

"I'd say that the biggest advantage was the fact that not only did we not have to change the interface, but TGate helped us enhance it to accommodate the recent IRS-mandated Flexible Spending Account (FSA) capability. By allowing pharmacy managers to be able to pro-actively identify and process approved prescriptions through the POS without requiring consumers to separately submit their charges for reimbursement was the biggest gain. It helps level the playing field for smaller players like hospital outpatient and independent community pharmacies to compete with major national chains. PayLINK also lets pharmacy managers quickly reconcile all of the day's transactions, many of which are multi-dimensional in terms of medical eligibility and insurance requirements, resulting in minimizing chargebacks."

"The support we have received from TGate has been outstanding. There has been a very tight triangle between the ISO, TGate, and ourselves and operations - from boarding new accounts, to bringing integrations online, to technical issues - have been seamless."

*Continued*

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## **ROI**

“TGate has helped make us more effective in terms of winning new business and the improved security and the FSA interface has given us a new competitive edge. The range of prospects we can pursue and quickly bring online has expanded significantly.”

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