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CREDIT CARD PROCESSING

Center Stage Software has developed two interfaces with two companies providing virtual credit card processing terminals. Center Stage Software recommends Merchantplus.com or Authorize.net:

Merchantplus.com

Center Stage Software has built an interface to Merchantplus.com, **which is not only an internet gateway, but also its own credit card processor** using Navigate. Merchantplus.com also serves as a portal/gateway to Authorize.net. Here is the link to Merchantplus.com:

<http://www.merchantplus.com/>. If you're using another credit card processor (i.e. Global Payment Systems, NOVA, Verisign, VisaNet) you should contact Merchantplus.com and ask them if they can save you more money compared to the processor you're using now.

Pricing for Merchantplus.com is as follows: (To verify current pricing, please contact Merchantplus.com).

- Merchantplus.com's credit card processing + Navigate Gateway:
 - 2.15% discount +
 - 25¢ transaction fee +
 - \$19.95 monthly fee. There is no monthly minimum.

- Merchantplus.com's credit card processing + Navigate Gateway + Authorize.net:
 - 2.15% discount +
 - 25¢ transaction fee +
 - \$9.95 monthly fee +
 - \$9.95/month for Authorize.net. With Authorize.net you get 250 free transactions each month, after that there is a \$.05 per transaction fee.

- Both: \$19.95/month for merchant services + merchant discount to be determined + \$.25 per transaction. Navigate - nothing additional.

- Authorize.net ONLY: \$99 setup, \$9.95/month. 250 free transactions and \$.05 per transaction after that.

Authorize.net

Center Stage Software also has built an interface to work with Authorize.net, **which is an internet portal/gateway that connects directly to your bank/credit card processor**. Think of it as a "virtual terminal" which basically takes the place of your Verifone pad that you run your credit card numbers through. Here is the link for more information: <http://www.authorize.net/solutions/merchantsolutions/>.

An Authorize.net Payment Gateway account enables you to accept credit card and electronic check payments from your e-commerce Web site. Merchants can easily connect to the Authorize.net Payment Gateway, which provides the complex infrastructure and security necessary to ensure fast, reliable and secure transmission of transaction data. Find out from your credit card processor whether or not they work with Authorize.net.

Pricing for Authorize.net is as follows: (To verify current pricing, please contact Authorize.net).

Payment Gateway (Requires an internet type merchant account to complete transactions)

- \$99 one-time license and set up fee
- \$20 monthly gateway fee
- \$0.10 per transaction

OR - For Higher Volume Merchants

- \$299 one-time license and set up fee
- \$50 monthly gateway fee
- \$0.10 per transaction after 2,000 (free 2,000 transactions every month)

Credit card merchant accounts

The banking industry treats credit card purchases differently depending on if they are in-house, MOTO or e-commerce in terms of risk. Online processing is has most risk so they require a separate account for online purchases. This is done through your bank or credit card processor. Since it is just a gateway, Authorize.net will process both but your credit card processor will set you up with separate retail and e-commerce accounts. Because it is also a processor, MerchantPlus.com will set you up with retail and e-commerce accounts.

Card swipers

If you need to process credit cards at each workstation, you will need to purchase one card swiper per workstation. (Center Stage Software does sell card swipes for your convenience). The cost is about \$110 plus s/h. If you do order, please let us know whether you need a PS 2 or USB connector.

How to integrate Authorize.net into Wintix

When you sign up with Authorize.net, you will have an API login and key. This information gets fed in the Wintix Initialization menu, along with the https link - see screen shot below showing an example of what you will need to do (fill in the key, login and link fields).

Initialization settings

Options 1 Options 2 Mailing list Chart options **Credit cards** Sale settings

Save the full credit card number (you must be PCI compliant to do this)

Allow users to escape while doing card authorizations

Require the CVV2 number for non-scanned credit card transactions

Copy the credit card number when adding a sales record

Credit card processing software **Market type**

AUTHORIZE.NET

Login

Key

Link

Save Settings **Cancel**