Connection Methods Guide

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Introduction

The Authorize.Net Payment Gateway enables all types of merchants to accept secure and reliable credit card and electronic check payments quickly and easily. Regardless of your business model—e-commerce, mail order/telephone order (MOTO), retail, or mobile—we have a connection method that's just right for you.
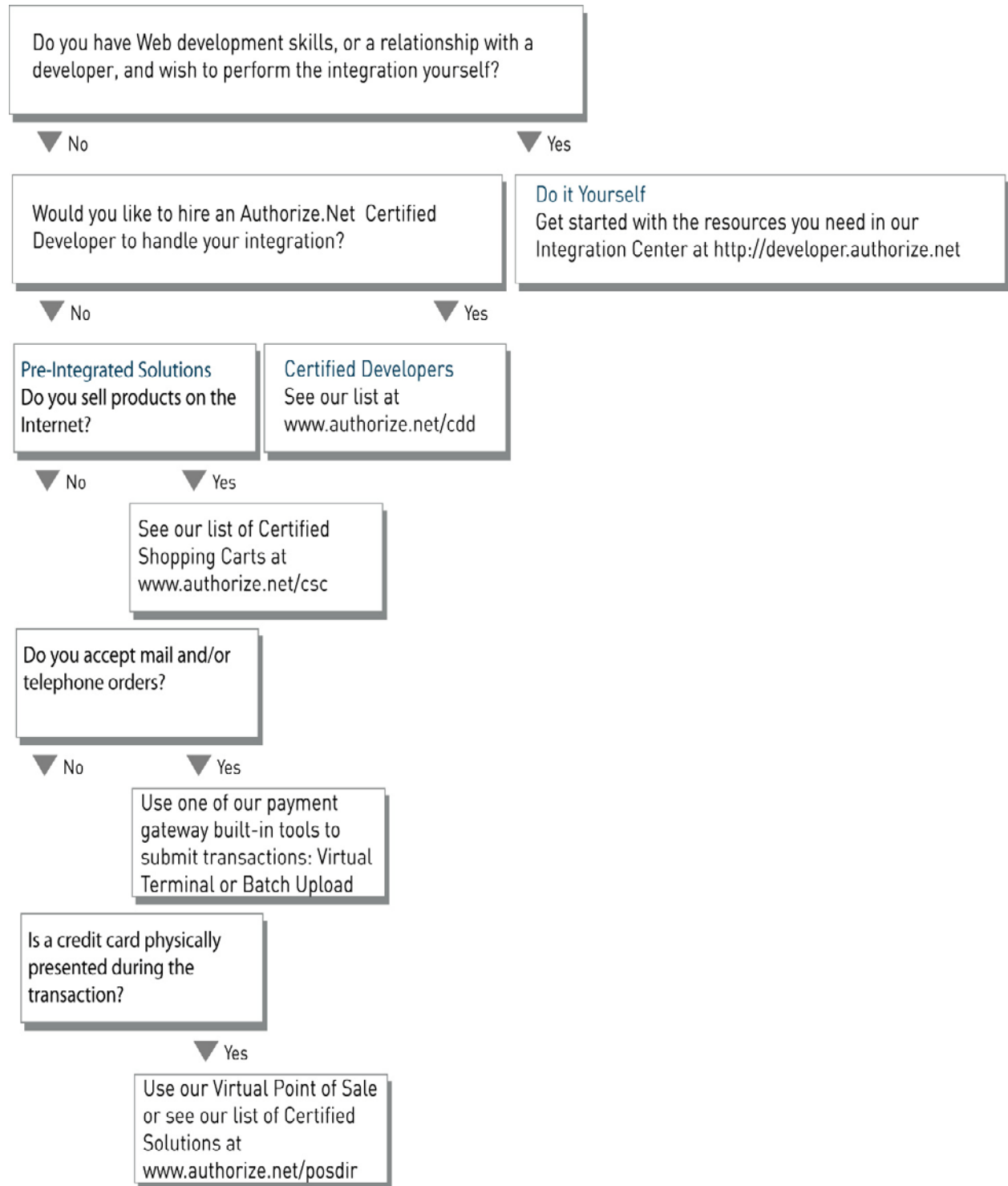
This guide details the various options available to you for connecting to the payment gateway. We recommend that you review the information in this document with your Web developer (or the person responsible for your integration) to choose the option that best fits your business.

Secure and Flexible Integration Options

Because business needs, processes, and Web development resources vary from merchant to merchant, the first step toward processing payments is to choose the most appropriate connection method: do it yourself, contract an Authorize.Net certified developer or select a pre-integrated solution.

The following chart is provided to help you choose a connection method or solution.

Select a Connection Method

Do you have Web development skills, or a relationship with a developer, and wish to perform the integration yourself?

▼ No   ▼ Yes

Would you like to hire an Authorize.Net Certified Developer to handle your integration?

Do it Yourself
Get started with the resources you need in our Integration Center at http://developer.authorize.net

▼ No   ▼ Yes

Pre-Integrated Solutions
Do you sell products on the Internet?

Certified Developers
See our list at www.authorize.net/cdd

▼ No   ▼ Yes

See our list of Certified Shopping Carts at www.authorize.net/csc

Do you accept mail and/or telephone orders?

▼ No   ▼ Yes

Use one of our payment gateway built-in tools to submit transactions: Virtual Terminal or Batch Upload

Is a credit card physically presented during the transaction?

▼ Yes

Use our Virtual Point of Sale or see our list of Certified Solutions at www.authorize.net/posdir

Please read on for more detailed information about each integration option.

Do It Yourself

The following connection methods are provided for merchants with the Web expertise and resources to perform their own integration. For information about each connection method, and to request a test account and sample code, please visit the Authorize.Net Developer Center at http://developer.authorize.net.

If you are unsure which connection method to use, we strongly recommend contracting an Authorize.Net certified developer to ensure an efficient and secure integration. See the "Contract an Authorize.Net Certified Developer" section of this document for more information.

Advanced Integration Method

The Advanced Integration Method (AIM) provides the highest level of transaction security and is the preferred method of integrating to the payment gateway. AIM also offers the most flexible integration, allowing you to:

+ Use your own secure payment form and receipt page

+ Control all phases of the customer's online transaction experience

+ Send transactions to the payment gateway using an end-to-end Secure Sockets Layer (SSL) connection

You should use AIM if you have the Web development skills to program your own customized payment form and receipt pages and have or can obtain an SSL digital certificate. Using an SSL certificate is the most secure way to submit information to the payment gateway. If you do not have an SSL certificate, you can obtain one at a discounted price from our partner, Comodo Inc., a leading certification authority. For more information about Comodo and obtaining an SSL certificate, please visit http://www.authorize.net/solutions/merchantsolutions/merchantservices/sslcertificates/.

You can view the AIM Implementation Guide for more details at http://www.authorize.net/support/AIM_guide.pdf.

Server Integration Method

If you are unable to obtain an SSL certificate or do not have the necessary resources to program and host your own payment form, the Server Integration Method (SIM) is your best option for integrating to the payment gateway. SIM is the ideal integration method for Web merchants with basic customization needs. With SIM, Authorize.Net handles all the steps in the secure transaction process: payment data collection, data submission, and the response to the customer. Merchants who connect to the payment gateway via SIM can do the following:

+ Submit transactions using the payment gateway's secure hosted payment form

+ Customize the look and feel of the payment gateway hosted payment form and/or receipt page

+ Use Web scripts to create digital fingerprints for transaction encryption

You should only integrate to SIM on your own if you have advanced Web development resources capable of hosting scripts that can create digital fingerprints.

You can view the SIM Implementation Guide for more details at
http://www.authorize.net/support/SIM_guide.pdf.

Card Present (Retail)

The Card Present (CP) or retail integration method is designed for merchants who accept transactions at the point of sale (POS) where a physical credit card is presented for payment.

In addition to speed and security, Internet Protocol (IP) transactions provide CP merchants with potential cost reductions through the elimination of telephone lines supporting dial terminals, improved utilization of broadband services, and generally lower authorization fees.

If you are a small retail merchant, you only need to purchase a POS solution or device that is already enabled to submit transactions to the payment gateway. Please see the "Retail and Mobile Merchants" section of this document for more information.

If you are a large POS retailer with in-house development capabilities, you can integrate to the payment gateway directly. You can view the Card Present Implementation Guide for more details at http://www.authorize.net/support/CP_guide.pdf.

Simple Checkout

Simple Checkout gives merchants the ability to link their Web site to our secure payment page without having to write code . They can create a profile for each product they sell, designate different pricing points for their shipping costs, and then copy the code from the Merchant Interface and paste it into their site's HTML. This code adds a button on the merchant's Web site that says "Buy Now" or "Donate", which takes the customer to an Authorize.Net secure checkout page with all product information pre-filled.

To start using Simple Checkout:

1. Log on to the Merchant Interface
2. Click on **Tools**
3. On the left, select **Simple Checkout**
4. Sign up for **Multi User Account Management** (if not already enabled on the account)
5. Agree to **Terms of Service**
6. Generate an API Login ID and Transaction Key when prompted.

Contract an Authorize.Net Certified Developer

If you do not have sufficient development resources to connect your website, software or physical POS system to the payment gateway yourself, an Authorize.Net certified developer can help you. As part of the certification process, all Authorize.Net certified developers are required to meet the payment gateway's highest standards for security and provide a portfolio of successful integrations. By choosing a developer who has met our strict technical standards, you can begin accepting payments quickly and securely.

To learn more about our certified developers and to choose one who can integrate your business to the payment gateway, please review the Certified Developer Directory at http://www.authorize.net/cdd.

Select a Pre-Integrated Solution

There are numerous standard payment gateway features and Authorize.Net certified third-party solutions that can quickly enable all types of merchants to submit transactions to the payment gateway.

Web Merchants

Web merchants can integrate their website to the payment gateway via a pre-integrated, certified shopping cart. A shopping cart is a third-party solution that provides a "middleman" solution between your Web site and the payment gateway. Some shopping carts are Internet companies with hosted payment form solutions. Other shopping cart solutions may be purchased and hosted independently on your Web server.

You can view a comprehensive list of Authorize.Net certified shopping carts in the Certified Solutions Directory at http://www.authorize.net/cscdir. These certified shopping carts are required to meet and maintain the highest integration specifications for connecting to the payment gateway. By using a certified shopping cart, you can submit transactions securely without having to integrate to the payment gateway yourself.

MOTO Merchants

All payment gateway accounts include the browser-based Virtual Terminal and Batch Upload features for submitting transactions at any time. These features are particularly well suited to MOTO merchants who need a simple system for multiple users to key transaction information into the Merchant Interface, or periodically upload large batches of transaction information to the payment gateway. A single payment gatway account can be customized to provide unlimited users with specific permissions that match the employee's job responsibilities.

MOTO merchants in need of a sophisticated solution to connect a proprietary business application may integrate directly to the payment gateway using AIM. You can view the AIM Implementation Guide for more details at http://www.authorize.net/support/AIM_guide.pdf.

Retail and Mobile Merchants

In most cases, retail and mobile merchants simply purchase an Authorize.Net certified, ready-to-use POS solution or device that is pre-integrated to the payment gateway. POS solutions include our own Virtual Point of Sale (VPOS) as well as numerous third party card swipe terminals, software, self-service kiosks and mobile devices.

Technical integration is typically handled by the POS solution provider that sells the POS system to the merchant and may include hardware manufacturers, software companies and value-add resellers.

The following benefits come from using a payment gateway enabled solution or device in a POS environment:

+ Authorize credit card transactions in as little as three seconds, improving customer satisfaction by speeding up checkout lines

+ Reduce telecom expenses by using IP based transaction processing, thus eliminating multiple dedicated telephone lines

+ Increase productivity by simplifying the integration of payment information into your proprietary applications

A list of Authorize.Net certified POS solutions can be found at our Certified Solutions Directory at http://www.authorize.net/posdir. For more information on VPOS please see http://www.authorize.net/vpos.

Conclusion

We hope this guide has provided the information to help you choose the best payment gateway connection method for your business. For more information, please talk to your Web developer or the person responsible for your integration, visit the Developer Center at http://developer.authorize.net/ or contact Developer Support at integration@authorize.net.