

Case Study

Process Easy, Secure Point-of-Sale Transactions From Your Computer Using VPOS by Authorize.Net

The Business

Since 2000, Vinyl Renaissance, an online distributor of LP records, has served music lovers and vinyl collectors alike—covering a wide range of genres, including Classical, Country, Folk, and Jazz. “We started online as a mail order business,” comments owner Dan Phillips. “Then we opened the retail store from there.”



The Challenge

Phillips knew that a retail location would complement their online presence and add to their customer reach. But to operate effectively, the company needed to be able to process credit card transactions at the point-of-sale (POS). Moreover, the payment solution needed to fit their space and technical specifications.

“We run sales at the curb of a shopping center,” explains Phillips. “We didn’t want to have to wire the whole front-end of the building for phone service or hard wire linkage to accommodate our business model. Everything is on a wireless network in the store.”

Working with their reseller, Vinyl Renaissance identified the Authorize.Net Virtual Point-of-Sale (VPOS) terminal. “I called up e-onlinedata,” Phillips remembers, “and they said that they were working on a new POS solution with Authorize.Net.”

Unlike most POS systems that require integration with one or more terminals, Authorize.Net’s VPOS is a hosted POS solution that runs on an ordinary PC or laptop. To process transactions, merchants swipe a credit card through an attached credit card reader or enter transaction data manually into the VPOS interface.

“With this solution, we wouldn’t have to re-wire anything,” Phillips notes. “We could just use our existing computer. And I knew that would save us a bundle.”

The Solution

In April of 2005, Vinyl Renaissance implemented the Authorize.Net VPOS and began processing credit card transactions at the point-of-sale.

Easy to use and secure, the Authorize.Net VPOS provides merchants the ability to process Card Present payments and enjoy reduced Interchange rates for swiped transactions.

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The Authorize.Net VPOS also provides added security features that other POS solutions do not. The VPOS application will “lock” the compatible card reader device to prevent other open computer applications from receiving card data. Phillips notes, “The card reader lock is really an added layer of protection.”

In addition, integrated fraud prevention capabilities allow merchants to submit Card Code Verification (CCV) data for keyed transactions as well as void transactions with unfavorable CCV results.

And, as with all Authorize.Net services, VPOS transactions are processed using a 128-bit Secure Sockets Layer (SSL) connection.

The Results

With Authorize.Net and the Virtual Point-Of-Sale, Vinyl Renaissance can use one payment solutions provider to process credit card transactions via their Web site and their retail store effectively and securely. “With VPOS, the advantage is that we didn’t have to add a large amount of costly equipment,” affirms Phillips. “It takes minimal space and fits within our wireless network.”



For more information about Authorize.Net®, please visit <http://www.authorize.net/>

About Authorize.Net®

Authorize.Net, a CyberSource solution (Nasdaq: CYBS), provides secure, reliable, payment gateway solutions that enable merchants to authorize, settle and manage electronic transactions anytime, anywhere, via Web sites, retail, mail order/telephone

order (MOTO) call centers and on wireless devices. Authorize.Net is sold through an extensive network of reseller partners and financial institutions that offer its industry leading payment services to their merchant customers.

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CS-VPOS-1008

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