Card Present

User Guide for Resellers

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Introduction

Authorize.Net has provided premier Internet payment processing services to online merchants since 1996. Today, with the help of our unrivaled reseller channel, our combined services greatly benefit over 200,000 online merchants. Though the payment gateway primarily services Card Not Present (CNP) merchants, our reach is quickly expanding to include Card Present (CP) solutions for "brick and mortar," or retail, and mobile merchants. By leveraging the speed, reliability and security of Internet Protocol (IP) payment processing, more merchants than ever can benefit from processing transactions using Authorize.Net—and that means new growth and revenue opportunities for you.

As an overview, just as an Authorize.Net CNP payment gateway account supports online solutions from leading shopping carts, our CP payment gateway accounts support leading IP- based solutions for retail merchants. This document provides information about how you can target new markets and build new revenue streams by reselling CP payment gateway accounts that support leading edge, Authorize.Net certified CP transaction processing solutions.

Card Present Services

The term "Card Present" describes a credit card transaction that is initiated at the point of sale (POS), with the card being physically present. When the credit card is swiped at purchase, data from the card's magnetic strip is read and transmitted via a high-speed IP connection to the Authorize.Net Payment Gateway. Typically, CP merchants using Authorize.Net will use an Internet connection, either broadband (DSL or Cable) or wireless data. Though processed via the Internet, these transactions can still qualify for retail rates, which are typically less than rates for IP-based transactions processed via an e-commerce Web site or mail order/telephone order (MOTO) facility.

Authorize.Net can accept retail credit card transactions from a wide range of businesses, for example: sports venues, clothing and furniture stores, doctors' offices, self-service kiosks, hotel reservations and restaurants; even mobile merchants such as limousine and other transportation services or businesses selling items at craft fairs and trade shows.

Note:	Authorize.Net CP capabilities do not yet include hospitality transactions (e.g., hotel transactions) or debit transactions. In addition, we do not currently support the Visa and MasterCard restaurant transactions format. However, we can accept CP transactions from restaurants when transactions are formatted as retail rather than restaurant transactions. With the appropriate programming of the POS software, tips can be managed effectively. For more information, e-mail integration@authorize.net.

Authorize.Net certified CP solutions include software for a personal computer, IP-enabled POS terminals and mobile/wireless POS devices that support Secure Sockets Layer (SSL). (A list of Authorize.Net certified CP solutions is available at http://www.authorize.net/csdir.)

Benefits of IP-Based Card Present Transaction Processing

+ By upgrading to a continuous broadband Internet connection, merchants can take advantage of 2-5 second authorization times, speeding up checkout lines and maximizing productivity.

+ By eliminating POS dial-up connections in favor of broadband, merchants can also save money by reducing the number of dedicated telephone lines needed while consolidating communications services costs.

+ IP-enabled POS solutions allow merchants to easily integrate transaction information across enterprise business management or inventory applications. For example, this might benefit businesses that track jobs or tickets, such as a medical office, dry cleaners or auto repair shop.

+ Merchants can use Authorize.Net to operate their company's retail and online business.

+ Authorize.Net CP capabilities also give mobile merchants (e.g., taxis and limousines, craft and trade show vendors) with compatible IP-enabled wireless devices the ability to accept transactions wherever they go, potentially increasing their sales opportunities.

+ With Authorize.Net certified CP solutions, merchants can leverage the speed and efficiency of the Internet and maintain their lower CP transaction rates.

+ IP-enabled POS solutions also allow a single integration point to multiple processors.

How to Set Up Card Present Accounts

The following steps must be taken in order to set up CP merchants:

1. Verify that your Authorize.Net Reseller account is enabled for CP merchant setups by calling Authorize.Net Reseller Support at 888-437-0481.

2. Next, your CP merchant needs to purchase or develop an Authorize.Net certified POS solution. See the list of Authorize.Net certified POS solutions at http://www.authorize.net/posdir. For more information about how you can market Authorize.Net CP solutions to existing and prospective merchants, see the "Tips for Selling Card Present Services" section of this document.

3. Now you can provision your merchant with a CP payment gateway account in the Reseller Interface. In addition, the merchant will need a separate CP merchant account. Please note that financial institutions do not allow CP processing from a CNP merchant account. If the merchant has both CNP and CP payment gateway accounts, they must also have separate, corresponding CNP and CP merchant accounts. You may want to verify that the merchant has the appropriate CP merchant account before proceeding.

4. CP payment gateway accounts are created in the Reseller Interface by following the same process for setting up CNP merchants. **However, a few**

important settings must be changed in order to designate the account as CP.

Be sure to do the following when creating a CP payment gateway account in the Reseller Interface:

1. On the Add Merchant Step 1 page, be sure to select **Retail** as the Market Type. This marks the account as CP only.

The Market Type drop-down box.

2. On the Add Merchant Step 2 page, select the **Personal Computer based terminal** Device Type.
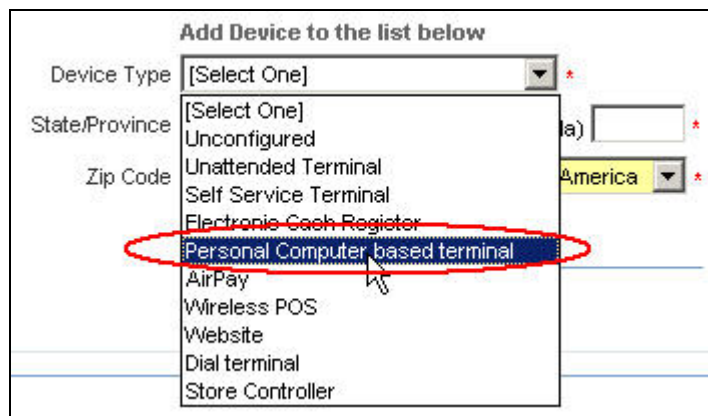
The Device Type drop-down box.

3. Enter the appropriate State/Province, Region, ZIP Code, and Country information for the device.

4. Click the **Add** button.

IMPORTANT:	You *must* click the **Add** button in order for the device to be properly added to the account. At this point you may add multiple devices.

5. Now you need to add the Wireless POS device type. Select **Wireless POS** from the Device Type drop-down box.

6. Enter the appropriate State/Province, Region, ZIP Code, and Country information for the device.

7. Click the **Add** button.

Note: As a best practice, the Personal Computer based terminal device and Wireless POS device types should be configured for each CP payment gateway account you create, as these are the most common devices a CP merchant will use.

If the merchant is likely to be interested in using other types of card present devices in the future, such as a mobile (or portable) payments device (Wireless POS) or Self Service Terminal, go ahead and add multiple device types. The other device types are:

+ Unattended Terminal – Typically used to indicate offsite terminals that do not have an employee nearby

+ Self Service Terminal – Typically used to indicate onsite terminals where an employee is nearby

+ Electronic Cash Register – Indicates terminals that are integrated into an electronic cash register

+ Personal Computer based terminal – Indicates terminals that support POS software

+ Wireless POS – Indicates terminals that support wireless POS software

+ Web site – Indicates a POS Web site

+ Dial terminal – Indicates support for standard dial-up swipe terminals

You may want to add one of each device type to be sure that your merchants' CP payment gateway accounts will be able to support several POS solutions. **After you configure devices for the card present account, you will not be able to delete, add or configure other devices.**

When you have created the CP payment gateway account and have provided the merchant with their login ID and temporary password, the merchant can begin configuring and testing their CP payment gateway integration.

Authorize.Net Certified Point of Sale Solutions

You can find a current list of Authorize.Net Certified POS solutions providers at http://www.authorize.net/csdir**.** As third party solutions providers, they have been certified against rigid Authorize.Net-dictated performance and security standards.

Tips for Selling Card Present Services

Here are a few tips to help you get started with selling Authorize.Net's Card Present services:

+ Review the list of Authorize.Net certified POS solutions at http://www.authorize.net/csdir. Contact one or two solution providers to see how you might work with them. You might try generating leads for them. For example, you could include a description of the solution on your Web site and recommend it to your prospective merchants. The solution provider can then conclude a sale and hand the merchant back to you to provision the Authorize.Net and bankcard accounts.

+ Cross sell CP services to your existing merchants that use Authorize.Net for e-commerce transactions. A number of these merchants may also conduct retail sales. Feedback from these merchants can help you identify which solutions you should be selling.

+ When you are initially screening a prospective CP merchant, ask if they have a broadband connection or if they are considering broadband. Many merchants have broadband capabilities, but use dial-up at POS.

+ Identify "mobile" or non-traditional merchants that would benefit from accepting credit card payments at any location. Sell them a mobile CP solution certified by Authorize.Net, for example MobileCharge.Net.

+ Identify developers of enterprise business software solutions that may have strong value propositions for your merchants. There are many developers that provide business management software that do not include transaction processing capabilities. For example, doctors and dentists use software for practice management. Software developers for kiosks, such as those often seen at airports or museums, may also present a great opportunity. You can approach these developers and ask them if they are integrated with Authorize.Net. If not, you might recommend integration to them. Some developers may be willing to provide you with their bankcard leads if you help them plug into Authorize.Net and the world of transaction processing.

Card Present Virtual Point of Sale (VPOS)

The Authorize.Net Virtual Point of Sale (VPOS) is a standard feature of every CP payment gateway account. VPOS allows merchants to turn any Internet-connected computer into a Point of Sale terminal with the simple addition of an inexpensive USB Human Interface Device (HID) MagTek® swipe card reader. VPOS is an easy-to-implement, easy-to-use, secure, and low-cost solution. For more information on where your merchants can purchase a swipe card reader, please see http://www.authorize.net/vpos.

Once your merchants have the swipe card reader, they simply plug it into an available USB port on their computer. Then they log into VPOS by clicking the **VPOS Login** link from within the Merchant Interface. They use the same login ID and password for VPOS that they use to access the Merchant Interface. Once logged in, they can begin processing transactions.

Note: VPOS is a browser-based, hosted solution. The first time your merchants visit the VPOS login page, they will be required to download and install the VPOS ActiveX Control. For help with this process, merchants can click **Help** from the toolbar at the top of the VPOS login page. Once they have successfully installed the ActiveX Control, your merchants can log into VPOS and begin processing transactions.

Developer Support

Developers that would like more information about certifying their POS solutions with Authorize.Net can download our Card Present Implementation Guide at http://www.authorizenet.com/support/CP_guide.pdf. They may also send an e-mail to integration@authorize.net.