

ShopWorks

Setting Up A Merchant Account

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Introduction

One of the new features in OnSite 6.1 is the ability to receive credit card payments directly from the system. To do this you must have an Authorize.net gateway. In addition to working with OnSite, your Authorize.net account works with most online web stores to provide real-time fund authorization and capture.



eCom Merchant Solutions is our preferred vendor for setting up the Authorize.net gateway and an Internet based merchant account.



Benefits and Features

Why have a Merchant Account & Gateway for real-time, on-line processing?

- Real-time credit card processing will significantly increase sales, and in turn, make you more money!
- You must make buying your product or service as easy and convenient as possible!
- Your competition does!

eCom Merchant Solutions provides everything you need for on-line credit card processing including:

- A Merchant Account
- The Virtual Terminal on Authorize.Net secure server
- The Web-Link
- AVS - Address Verification System
- Complete Reporting Capabilities
- Redundant Backup Systems
- All Future Upgrades and Enhancements

How Authorize.Net works with an Internet Merchant Account

eCommerce

Today's eCommerce marketplace is extremely competitive. Research shows that consumers increasingly choose credit cards and ATM/debit cards as their preferred method of payment and Internet sales can increase by 100%.

Payment Processing

For every credit card transaction, there are three parts: The Authorization, Settlement & Capture

Authorization means that the fund availability is verified and the funds (if available) are automatically put on hold. This important step defines the "approved" or "declined" status of a payment.

Settlement is the process by which the funds that were put on hold are settled or batched (at the merchants specified time) and sent electronically to the Merchant Service Provider

The **Capture** takes place when the funds initially put on hold by Authorize.Net are electronically captured by the MSP (Merchant Service Provider). The MSP then deposits the funds into your business checking account. In most cases, this process takes 48-business hours.

The benefits of Authorize.Net include:

- * Real Time Authorization
- * Compatibility with your ShopWorks OnSite system
- * Automatically downloaded upgrades and enhancements, insuring you a cutting edge credit card processing program without future upgrading expense.
- * Links to almost any Internet Merchant Account.
- * Easily customizable for any Internet Store.
- * Accessible from ANY computer with Internet Access.
- * Complete Reporting Capabilities.
- * Redundant Backup Systems.
- * Free - Ongoing Customer Support.
- * Additional Optional features like the Recurring Billing feature, the Fraud Detection Suite and the eCheck feature. Please see the Additional Optional features, functions and pricing on page one.

As an Internet resident based program, Authorize.Net links to your existing web site and provides your business with two distinct features: The Virtual Terminal and The Web Link.

The Virtual Terminal

The Virtual Terminal was designed for manual entry of live credit card and electronic check transactions as well as the administration and tracking of all transactions received through Authorize.Net. The Virtual Terminal is especially beneficial in the following situations:

- * When orders are received via phone, fax, in person or e-mail.
- * When reports on transaction or batch activity are required.
- * When credits or voids need to be issued.

The Web Link

The Web Link allows the merchant to link their Web Site directly to the Authorize.Net gateway. Customers are able to add products to their shopping cart and then purchase them by entering their credit card information and address online. Authorize.Net provides a Secure Socket Layer for transaction information and verifies each transaction through the Address Verification System for added protection. The merchant is also provided with a Payment Form template and Receipt Form template that can be customized for their site. With the Web Link, your Store becomes a completely automated, always open, money making machine.

Costs

One Time Processing Fee - \$199

Merchant Account Related Fees:

- Annual fee - \$95
- The discount rate and per transaction fee is 2.50% + .25
- The service/statement fee is \$10.00 and provides a tangible statement and 24/7 customer support.
- The monthly minimum is \$25.00. This minimum is met when the discount rate and transaction fees reach \$25.00. If you do not meet the minimum, you will only pay the difference.

Authorize.Net Gateway Related Fees:

- The monthly gateway access fee is \$25
- The per transaction fee is \$.25

Example:

In a given month you have charged 5 customer credit cards for a total of \$10,000. Your costs for that month would be:

1. $(10000) \times 2.5\% = \$250$
2. $5 \text{ transactions} \times \$0.25 \text{ per} = \$1.25$
3. $5 \text{ transactions} \times \$0.25 \text{ Authorize.net fee} = \1.25
4. \$10 statement fee
5. \$25 Authorize.net gateway fee

All fees (except Processing Fee) are deducted from your bank account monthly.

Application Instructions

To set up a merchant account please follow the instructions below. All information is confidential and will be used by eCom Merchant Solutions ONLY for the purposes of approving your account.

Step 1: Please fill out the application below **completely** (please do not leave any fields blank). If for any reason your merchant account application is declined, a fee of \$50.00 will be assessed.

Step 2: Attach a voided check from the bank account you want to use for processing credit card transactions.

Step 3: Fax application and voided check to: 503-658-1880

Step 4: eCom Merchant Solutions will fill out the **formal** application and fax back to you. You will need to sign this formal application and fax to 503-658-1880

Step 5: Becky Pirone will call you from the merchant service provider. This only takes a few minutes and is necessary to verify the account.

Step 6: You will receive an email with your Authorize.Net user name and login information. This information will be entered into your OnSite 6.1 system and will also allow you to use Authorize.Net features on the Internet.

This whole process takes 24-48 hours. Should you have any questions regarding this form please contact:

Heidi Davis
eCom Merchant Solutions
888.277.3332 x112
Heidi@ecommerchantsolutions.com



Merchant Account Application

Business Information

Business is a: Corp. Sole Prop. Partnership LLC Non-Profit

Legal Business Name:

Doing Business As (If different):

Physical Address (Cannot be a P.O. Box):

City: State: Zip:

Mailing Address (If different):

City: State: Zip:

Business Phone:

Business Fax:

Age of Business:

Federal Tax ID Number:

e-mail Address:

Website Address (Must match Doing Business As Name):

Contact Name:

Principal Information

Full Legal Name:

Percentage of Ownership (If less than 51%, please include information on a second principal below):

Residence Address:

City: State: Zip:

Home Phone:

Social Security Number:

Date of Birth:

Drivers License Number:

State Issued:

Second Principal Information (If applicable):

Full Legal Name:

Percentage of Ownership:

Residence Address:

City: State: Zip:

Home Phone:

Social Security Number:

Date of Birth:

Drivers License Number:

State Issued:

Product/Service Information

Please describe the product or service being sold:

Business Checking Account Information

Bank Name:

Account Number:

9 Digit Routing Number:

Bank Contact Name:

Bank City:

Bank State:

Bank Zip Code:

Volume Information

Estimated Monthly Visa/MC Volume: \$

Estimated Average Ticket: \$

Estimated Highest Ticket: \$

Accepting Additional Cards

Please indicate which cards you would like to accept or already accept in addition to Visa and MasterCard:

I would like to accept American Express ____

I have an existing account with American Express and my merchant number through them is:

I would like to accept Discover ____

I have an existing account with Discover and my merchant number through them is:

I would like to accept Diners Club ____

have an existing account with Diners Club and my merchant number through them is:

* Please note that the cards listed above have their own rates and fees that will be quoted to you by one of their representatives.

Have you ever processed credit cards with another Merchant Service Provider?

No ___ Yes ___ If yes with which merchant service provider?

Have you ever processed credit cards with another Gateway?

No ___ Yes ___ If yes, with which gateway provider?

Comments

Payment Form

The form below is for payment of the Merchant Account & Authorize.Net program. There are options, so please choose the option that best suites you. You will not be charged until your account is approved.

Total amount due: \$199.00

Option # 1.

I would like to pay this amount using my:

Visa ___ M/C ___ AMX ___ Discover ___

Credit card number : _____

Expiration date : _____

Name on card : _____

Address: _____

City: _____ State: _____ Zip: _____

Option # 2.

I would prefer that you debit my checking account.

Bank Name:

Routing Number (9 digits) ____ - ____ - ____

Account Number:

I understand and agree to the above arrangements:

Name:

Company Name:

Email for Receipt:

Thanks Again for Choosing eCom Merchant Solutions! We Appreciate Your Business!