



Integration Solutions made Easy

InterWeave Smart Solutions

SMART PAYMENT GATEWAY

InterWeave SMART Solutions deliver powerful yet easy-to-use configurable integration Solutions, allowing seamless integration of data from CRM or Web Sites to Merchant Providers.

InterWeave Smart Payment Gateway

Background on Merchant Accounts

A merchant bank is a financial institution that provides business level accounts to merchants for collecting payments from consumer bank or credit card accounts. If you're already selling products from a retail location, you probably have a Card Present (CP) merchant account. However, to sell from your Web site, you'll also need a Card Not Present (CNP) merchant account. A CNP account is used by merchants that receive payments via the Internet or in situations when a payment is not physically presented to the merchant by the consumer at the time of the transaction (e.g. telephone orders).

In the payments industry, Independent Sales Organizations (ISOs), Merchant Services Providers (MSPs), and Value-Add Resellers (VARs) are most often the organizations that provide merchant accounts. For example, the Authorize.net website is <http://www.authorize.net/>. You can also contact your current banking partner to find out if they provide CNP merchant accounts.

Smart Payment Gateway Details

Connecting a CRM application or Web site to the payment processing networks is exceptionally difficult and typically beyond the expertise and technical resources of most online customers. Instead, customers can easily integrate the **InterWeave Smart Payment Gateway (ISPG)** with their application and connect with payment processors like Authorize.Net, Revolution Payment Systems, Authorize.net, Intuit Merchant Services, PayPal and many more. ISPG provides the data structure, workflow and complex processing logic, support and security necessary to ensure fast, reliable and secure transmission of transaction data. ISPG manages the routing of transactions just like a traditional credit card swipe machine you find in the physical retail world, however, ISPG uses the Internet instead of a phone line. Once installed, ISPG is available 24/7 for processing transactions.

ISPG offers many features and options that can be tailored to specific merchant business models. To learn more about how ISPG can support your particular business, please contact us at 203 274 5226, email sales@interweave.biz or go to www.interweave.biz.

Featured Gateways include:

Below are just some of the Gateways that have been delivered. Don't see the one below that you need? Just ask.

- Authorize.Net
- Revolution Payment Systems
- Chase Paymentech
- PayPal
- Intuit Merchant
- Durango
- Vanco
- iCash
- Payment XP
- Banktec
- Cybersource, and many more.

Smart Payment Pricing

Gateways are priced at \$2400 annually, with bundled pricing available when you include other **Smart Solutions**.

Take our **Salesforce Quickbooks Smart Solution**. We have the right type for you. A model, make and price point for every customer.

- **Professional**
 - Starts at \$1,400
- **Premier**
 - Starts at \$2,315
- **Small Business**
 - Starts at \$3,100
- **Enterprise**
 - Starts at \$5,670

Smart Payment Gateway Detail (next page).



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Credit Card Payment Flow

The electronic payment process may be difficult to understand at first. The diagram below illustrates the flow of payment information and funds from a customer's CRM or Web site to their selected payment processors and back.

Step 1: A customer submits a credit card or electronic check transaction in their CRM or their Website. The transaction then integrates with the selected payment processor (Authorize.net) via a secure connection.

Step 2: Authorize.net receives the secure transaction information and passes it via a secure connection to your bank's processor (a financial partner that provides credit card processing on behalf of the credit card associations, for example, Visa or MasterCard).

Step 3: Your bank's processor submits the transaction to the Credit Card Interchange (a network of financial entities that communicate to manage the processing, clearing, and settlement of credit card transactions).

Step 4: The Credit Card Interchange routes the transaction to your customer's Credit Card Issuer.

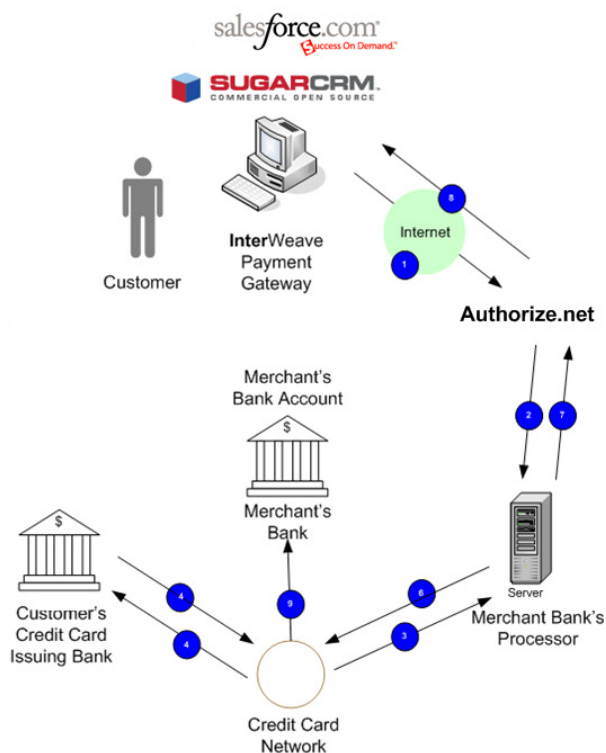
Step 5: The Credit Card Issuer approves or declines the transaction based on the customer's available funds and passes the transaction results, and if approved, the appropriate funds, back through the Credit Card Interchange.

Step 6: The Credit Card Interchange relays the transaction results to your bank's processor.

Step 7: Your bank's processor relays the transaction results to Authorize.net.

Step 8: Authorize.net stores the transaction results and sends them to you and/or your customer. This communication process averages three seconds or less!

Step 9: The Credit Card Interchange passes the appropriate funds for the transaction to your bank, which then deposits funds into your merchant bank account.



Scheduled Payments

Scheduled payments allows you to set up a remaining balance payment for a customer to execute automatically

Automated Recurring Billing

If a customer is looking for a payment plan, Automated Recurring Billing (ARB) is a convenient and easy-to-use feature submitting and managing recurring, or subscription-based transactions.



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Salesforce.com_Authorize.net Process and Payment Flow

Below is an Opportunity that we have added the three sections with the custom fields for CC and ACH payment processing; CC & E-Check Payment Details (Scheduled), CC & E-Check Payment Details (Recurring) and Bank Account and CC Details.

In the example below, your customer agreed to your quote and now your going to set up the billing process. Three distinct or combined options are available; Real-time Accept or Decline, Scheduled Payments or Recurring Payments.

Step 1: Enter the Base Information.

Your customers Bank Account and Credit Card Details in the third section.

Step 2: To process a Credit Card Transaction. Enter the Credit Card & E-Check Payment Details for Real-Time Accept or Decline in the first section.

To charge \$1500 on 11/16 on your Visa, enter the information and click on the custom button—Process CC or E-Check to consummate the transaction. If you have the InterWeave Enterprise Edition, this will automatically be processed.

Step 3: To process a Scheduled Transaction. Set up Scheduled Payments in the first section.

To charge \$1500 on 12/16 on your Visa. If you have the InterWeave Enterprise Edition, this will automatically be processed.

Step 4: To process a Recurring Transaction. Set up Recurring Payments in the second section.

Check the Recurring Monthly Payment, enter the Payment Start Date, put in number of months recurring and day of month to bill on, and the monthly payment amount. With the InterWeave Enterprise Edition, this will automatically be processed.

Opportunity Detail		Edit Delete Clone SFTtoOB0pportunities Process CC or E-Check PayPal CC Processing	
Opportunity Owner	Bruce Magown [Change]	Amount	\$1,500.00
Private	<input type="checkbox"/>	Expected Revenue	\$1,500.00
Opportunity Name	SF QB Test CC Processing Transaction	Close Date	11/10/2010
Account Name	Essex Manufacturing, Inc.	Next Step	
Type	Existing Customer - Upgrade	Stage	Closed Won
Lead Source	Partner Referral	Probability (%)	100%
Primary_Contact		Primary Campaign Source	
▼ Credit Card & E-Check (ACH) Payment Details (Scheduled)			
Payment Method	VISA	Customer Status from MSP	
Last Date Of Authorized Payment	11/16/2010	Next Automated Date for CC/ACH Payment	12/16/2010
Manual CREDIT CARD Amount to Charge	\$1,500.00	Automated CREDIT CARD Amount to Charge	\$1,500.00
Manual E-Check (ACH) Amount to Process		Automated E-Check(ACH) Amount to Process	
ACH	<input type="checkbox"/>	DO NOT Automatically run CC/ACH	<input type="checkbox"/>
▼ Credit Card & E-Check (ACH) Payment Details (Recurring)			
Check if Recurring Monthly Payment	<input checked="" type="checkbox"/>		
Recurring Payments Start Month	1/1/2011		
Number of Months Recurring	5		
Day of Month to Bill On	15		
Recurring Monthly Payment Amount	\$1,500.00		
Customer Total Balance			
▼ Bank Account & Credit Card Details			
Name on Bank Account	Bob Smith	Credit Card Number	*****3186
Bank Account Type	Checking	Credit Card Number 1	*****4988
Bank Account Number	006504567402	First Name	Bob
Bank Routing Information	011900571	Last Name	Smith
Billing_Company_Street	24 Hilltop Avenue	CC Exp Date (MM/YY) (i.e 01/15)	10/14
Billing_City	Essex	CVM Value	611
Billing_State	CT	Number of Declines	0

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