



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 Salesforce 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. The Authorize.Net Reseller Directory located at <http://www.authorize.net/resellerdirectory> and lists numerous such companies. 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, 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](mailto:sales@interweave.biz) or go to [www.interweave.biz](http://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
- PayPal
- Intuit Merchant
- Durango
- Vanco
- iCash
- Payment XP
- Banktec
- Teledraft
- Cybersource
- etc.

#### Smart Payment Pricing

Gateways are priced at \$1200 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 Salesforce.com or Web site to their selected payment processors and back.

**Step 1:** A customer submits a credit card or electronic check transaction in Salesforce.com 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.

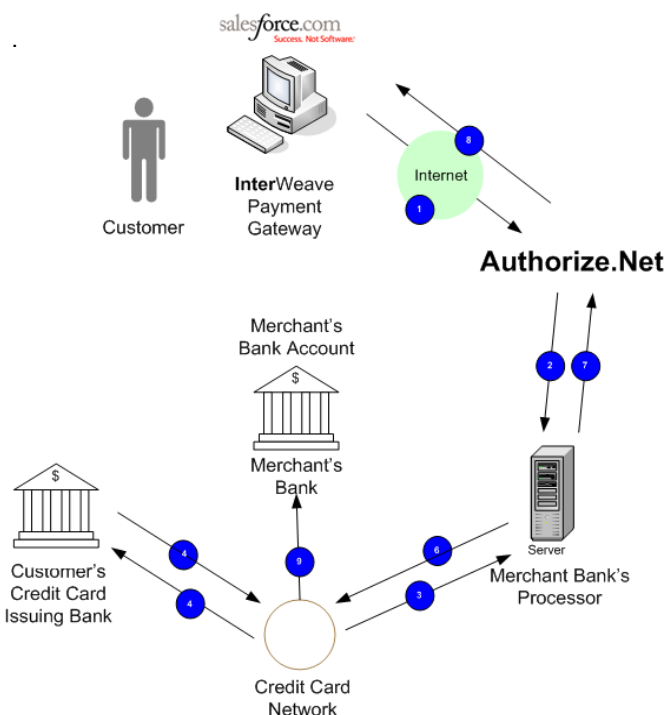
**Step 5:** The Credit Card Issuer approves or declines the transaction based on the customer's available funds and passes the transaction results, and if approved, the appropriate funds, back through the Credit Card Interchange.

**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.



### Other Features

Automated Recurring Billing (ARB) is a convenient and easy-to-use tool for submitting and managing recurring, or subscription-based transactions. You can take advantage of ARB's flexible features to enhance customer service and build customer loyalty, while reducing authorization declines and overall administrative costs.

Customers recurring payment schedules are located in the transaction object; includes the customer's payment information, a billing amount, and payment schedule.