



## Authorize.net Frequently Asked Questions

- **Why should I consider moving to Authorize.net for my credit card processing needs?**

PCCharge Payment Server is a separate software application from another company. Its primary advantage is that it allows you to work with a number of different processors. Among the disadvantages are extra fees for software upgrades/updates and support (either per incident or annual contract). When our customers experience problems with PCCharge, it is becoming increasingly difficult to resolve them. Consequently, effective January 1, 2007 NHS will no longer support this credit card processing solution for CMS. (You may continue to use PCCharge, but NHS will not provide any support for issues regarding credit cards and PCCharge.) Authorize.net has proven to be a stable solution that gives you similar flexibility when choosing processors.

- **How is Authorize.net different?**

The Authorize.net payment gateway is built right into CMS. Therefore, any changes that are required by the various credit card companies or financial institutions are included automatically in periodic updates to CMS. Also, because the payment gateway is part of CMS, there are no communication issues between CMS and the gateway.

- **Can I use my existing merchant account?**

In most cases, yes. Authorize.net supports a wide variety of processors and networks. You will most likely have to obtain a new Terminal ID (TID) number from your merchant services provider, but your current rates, fees and services should remain intact (there are additional per-transaction and monthly service fees charged by Authorize.net for the use of the service).

- **Are there other options for processing credit cards in CMS?**

Yes, ePay by TransFirst has been an option since January of 2005. Over 80 companies are currently using TransFirst as their payment processing solution within CMS. An important distinction is that ePay is both a payment gateway and a processor – which allows them to be more efficient and in many cases less expensive than other alternatives. We are currently waiving the \$495 Payment Gateway Fee for those companies switching to ePay from PCCharge.

- **Why would I use Authorize.net instead of ePay?**

You may have a better rate, a long-time relationship, a contractual requirement, or some other reason to stay with your current processor. You may also want to “shop around” for lower rates or better service. (We can provide you with recommendations for good merchant service providers based on our experience with other customers). Authorize.net gives you the option to choose processors while still providing fast, efficient processing and no support worries moving forward.

- **What do I need to do to get started?**

The first step is to request the change by sending an email to our implementation team at [go-live@newhavensoftware.com](mailto:go-live@newhavensoftware.com). They will forward the necessary documentation and pricing to move forward with your request. Once we receive your paperwork, we will begin a multi-step process to implement and test Authorize.net in CMS before you start to use it for live transactions.

- **What are the costs involved in making this switch?**

The following fees apply when switching from PCCharge to Authorize.net:

Payment Gateway Fee	\$495.00 (waived through the end of 2006)
Annual Support Fee	\$100.00 (waived through the end of 2006)
Gateway Setup Fee	\$299.00
Monthly Support Fee	\$ 20.00
Per Transaction Fee	\$ .10

If you are changing over from some other payment gateway or method, please call us for rates.

- **Do I need to file an Expanded Credit Capabilities Form?**

Yes. PCCharge handles returns without requiring them to be linked to original transactions. However, Authorize.net, by default, only allows returns to be processed against charges that were processed through their service. Since many of our customers are existing merchants, and as such are coming from another charge processing solution, they may have the need to process returns against cards originally processed through your old account. Consequently, we have designed CMS to allow for processing refunds regardless of where they were originally processed. However, in order for Authorize.net to accept these transactions from CMS, you must complete and submit the Extended Credit Capabilities form.

- **Is there an additional expense involved when filing for expanded credit capabilities?**

No. There are no additional fees associated with a request for adding this capability, and your credit card processing is handled the same way that PCCharge handles it now.

- **I already have an Authorize.net account. Can I still make the change?**

Yes, but we'll require that a new account be established for use with CMS. Because of the process we go through to get you set up, verify everything is OK (see below) and provide you with ongoing support, we need be able to set up and access your Authorize.net account so we can view data and transactions from the "back end". It's not possible for us to provide support if you have set up an account previously, because we won't have the kind of access we need. Therefore, to use Authorize.net in CMS you will have to set up a new account through us and pay the Gateway Setup Fee.

- **What are the steps necessary to make this change?**

1. Customer contacts NHS Implementation Team requesting a switch.
2. Implementation Team forwards required forms via fax or email to request merchant account information from customer.
3. Customer fills out the forms and returns via fax to 425-861-7460.
4. Implementation Team sets up Authorize.net via web.
5. Customer receives confirmation email. They email to request a GoToMeeting with the Implementation Team be scheduled to activate the account.
6. GoToMeeting agenda:
  - a. Retrieve the Login ID and Transaction Key
  - b. Make necessary modifications in CMS.
  - c. Add Login ID and Transaction Key info to CMS.
  - d. Review optional settings  
See pages 79-84 in the CMS Company Setup Manual
  - e. Submit test transactions of ~\$1.00 to confirm settings for all card types.
  - f. Recommend tracking these transactions until the funds are deposited in the bank and then performing return transactions to track those processes through completion as well.
  - g. Discuss the need to review the first bank statement with charges for Authorize.net to confirm charges appear on statement and are in line with their contract.

**Follow up items:**

7. **72 hours after activation:** Check with customer to determine dollars from test transactions were deposited into their account. Perform returns on the above test transactions and track until dollars are returned to the appropriate account and subtracted from their bank account. **Complete sign-off when done.**
8. **Approx. 3 weeks after activation (after first statement cycles):** Implementation follows up with client to confirm charges on bank statement are correct and turn off “Test Mode” and/or “Create Debug Log” options. **Complete sign-off when done.**

For more information about converting to Authorize.net or TransFirst ePay, please call Bonnie Bryant at (425) 861-7120 or send an email to [go-live@newhavensoftware.com](mailto:go-live@newhavensoftware.com)