



Credit Cards 101

Payments



Credit Card Solutions



Web

Process via our web terminal for instant access wherever there's an internet connection. No hardware or software needed.



e-Commerce

Allow your customers to pay on your website using a shopping cart or our exclusive First ACH CheckOut.



Retail

For store-front "brick and mortar" sales where the customer's card can be swiped to get the best rates.



Wireless

Swiped transactions and printed receipts anytime, anywhere with a single hand-held terminal dedicated to your payment processing.



Mobile

Process from your phone! Compatible with multiple phone types; Bluetooth card readers & printers make it even better.

What you need to know.

In order for a merchant (you) to accept credit and debit cards as payment from their customers, a business must first establish a merchant account through a Merchant Bank or Merchant Service Provider (MSP). First ACH is an MSP authorized to setup merchant accounts on behalf of the banks and thus allow our merchant businesses to process credit and debit card transactions for payment.

The Merchant Account

Once the merchant account is established you'll then need the means to process your credit and debit card transactions. This requires access to a Payment Gateway that connects you as the merchant (and your transactions) to your bank or processor acting as the front-end connection to the various card associations (Visa/MasterCard, Amex, etc.). First ACH is also a Payment Gateway Provider for transaction processing that also offers reporting, transaction controls, account management, and a host of other tools and resources.

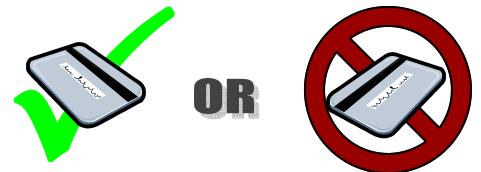
The Payment Gateway

Next, you'll need to consider the means of accepting and entering transactions for payment. Everyone is familiar with the countertop card terminal used to swipe customer cards, but what if you are not face to face with your customer? What if you take orders over the phone or online? What if you do have face to face relationship with your customers but they don't come to you, you go to them? This is where you'll need to identify the best interface for processing your payments based upon the typical environment you interact with your customers at the point of sale (POS).

The POS Environment

First ACH offers a full range of card processing solutions and software to accommodate any environment you need to accept payment: store front, online, mail order/telephone order, on the road via wireless or mobile phone, or even in rugged and hazardous environments. We'll match the best method to interface with our payment gateway based upon your needs and point of sale environment.

Your POS environment determines whether your environment is one that is **Card Present** or **Card Not Present**. The card associations set processing rates/fees and rules according to these two categories that are very important to understand. All credit/debit card transactions fall into one of these two categories, and have associated advantages and disadvantages that must first be considered before identifying your true POS environment.



Card Present or Card Not Present?

Card Present – Plainly put, the card is present at the point of sale. If you are able to have the card of your customer in hand, you will also need a card terminal to swipe the card. Swiping the card is necessary to gain the benefits available for card present sales. Otherwise, you'll need a Card Not Present solution.

Advantages: Lower rates, reduced potential for fraud.

Disadvantages: Hardware is required, signed receipt/authorization required

Card Not Present – The customer’s card is not physically available and swiping is not an option. These transactions are usually received by internet, mail, phone, or fax and must be manually keyed into our secure online Web Terminal.

Advantages: the restrictions of distance between the merchant and their customer are removed, signed or recorded authorization or AVS

Disadvantages: Higher rates due to greater risk, more susceptible to fraud as no signature is required and no identification can be verified.



Your POS Environment

To best determine the actual solution you need, assess your physical Point of Sale Environment. Scenarios that call for a card to be present or not present are usually dictated by the environment in which the merchant receives the payment from their customer. Obviously, a card payment received over the phone cannot be swiped, while the typical walk in retail environment is ideal for swiping cards.

Card Present Environments

Retail

The typical store front, brick and mortar, walk in environment.

Remote

In the field or on the road, location shouldn’t dictate your ability to accept payments.

Office

Professional office environments often offer the luxury of face to face business relationships.

Card Not Present Environments



Online

e-Commerce or manual entry, whether you enter the payment or your customer does, the internet can be used to accept or process your payments.

Business

Corporate environments with call centers to remote satellite offices, any business accepting payments from a distance (phone, fax, email, etc.)

Credit Card Solution Matrix

Are the cards typically present?	Your Payment Environment	The Solution	How is the card entered?
Card Present - Swiped -  The customer's credit card is in-hand and can be swiped.	Retail Store front, Face to face	Retail Requires hardware	Standard Terminal
	Remote On the road/in the field/Sales	Wireless Bluetooth, GPRS, CDMA. Mobile Use your cell phone to process.	Dedicated Wireless Terminal Ruggedized Windows Mobile Computer Windows Smartphone Blackberry Java ME (J2ME) - Cell Phone
	Office Professional	QuickBooks Enterprise, Premier, & Pro. 2006-2009.	First ACH Application Designed for QuickBooks®.
Card Not Present - Not Swiped -  The customer's credit card is not available, only the numbers. Swiping is not possible.	Online/IP From your computer	Web Terminal Log in online, you enter payments. eCommerce Customer initiated from your website.	First ACH ChargeAnywhere Web Terminal First ACH CheckOut Shopping Cart
	Business Corporate, Call Center	MO/TO By Mail/Telephone Custom QuickBooks Enterprise, Premier, & Pro. 2006-2009.	First ACH API - Develop your own First ACH Application Designed for QuickBooks®.





The First Choice in ACH Business Solutions.

www.firstach.com

Solutions:

Web

With an internet connection you can login to our browser-based Web Terminal to process transactions yourself or, using one of our e-Commerce solutions, you can allow customer-initiated payment entry from your website. Either way, our Web Terminal comes standard and allows manual payment entry, easy reporting, account management and tools. With our on-demand web terminal solution, entering and managing payments is just a login away.

e-Commerce

The internet is a hot-spot for purchasing both sales and service, and many businesses find great benefit in providing a payment portal on their website. First ACH offers solutions that fit both a shopping cart environment or the single-page method using First ACH CheckOut. Both methods are easy to integrate with your website and can give you payment processing ability in a matter of minutes.

Requirements:

Authorization

All credit card transactions require appropriate authorization as outlined by the credit card networks. In most cases, merchants obtain a signature on a receipt printed from a credit card terminal after the credit card is swiped. This should also be done for face-to-face keyed transactions. When the keyed transaction is not face-to-face, the credit card networks require matching Address Verification System (AVS) information as proof of authorization. Merchants who have not obtained proper authorization will incur an automatic loss in the case of a chargeback.

Information

- Customer name and contact information
- Credit Card Account Number - 16 digit number on the front of the card
- CVV2 Code - the three digit identification code on the back of the card
- Dollar amount of sale

Retail

For store-front and brick and mortar locations a swipe-based counter-top terminal is usually the best method of processing transactions for credit cards that are physically present and can be swiped. You can swipe or key in cards and print receipts on the spot. Fast, efficient, and connection is available over the internet or over dial-up using a standard phone line.

Wireless

Swipe cards and print receipts via our portable wireless state-of-the-art terminals. Using our specialized terminals you can transcend the constraints often experienced in processing transactions by communicating via a wireless network to process transactions. Whether your transactions are swiped or hand keyed, our wireless payment solution offers the flexibility and the convenience you need.

Mobile

Our mobile payment solution offers the convenience of accepting payments from anywhere using our mobile payment solution for smart phones. Where ever you are - from your vehicle, out in the field, or on site, using your Java ME, Smart Phone, or BlackBerry with our mobile payment solution allows you to overcome the obstacle of location when processing payments. Using Bluetooth you can attach a card reader and a printer to round out your payment processing capabilities.



First ACH
9693 Gerwig Lane Suite A
Columbia, MD 21046
800-356-2429