Credit Card Processing Companies Compatible with Route Manager

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Here is a list of companies that provide credit card processing services that will work with our various programs. Call or email for more information.

Name	Web Site	Phone	RMA S7	RM2000	Estore
Authorize.NET	www.authorize.net	888.323.4289	X	X	X
BeanStream (Canada)	www.beanstream.com	888.472.2072	X	X	X
FrontStream	www.frontstreampayments.com	800-687-8505	X	X	X
Merchant Warrior Exp (AUS)	www.merchantwarrior.com		X		X
Moneris eSelect (USA/Canada)	www.moneris.com		X		X
Pay Trace	www.PayTrace.com	888-806-6545	X		X
CyberSource	www.cybersource.com	888-646-4324	X		X
Network Merchants (NMI)	www.nmi.com	800-617-4850	X		X

Choosing a processor

When you select a processor, there are several things to consider. You will first want to get a quotation from 2 – 4 suppliers to see who has the best 'deal.' To do this, each vendor most likely will want you to send them copies of your current credit card bills so they can see the types of transactions you do – how many per month; average ticket amount; if you have the card present, etc. For each processor, the costs will be different as some charge a flat fee based on the transaction (usually with a percentage override, too) and with others it is a straight percentage of the sale total, etc. For this reason, you want to shop around to find out what best matches your credit card profile. You may also want to inquire about other services such as ACH (or check pay by phone) and if there are differences between Debit and Credit cards. Finally, make sure that they support vaulting of credit card data so there is no credit card data stored in your office for this data – only a token.

This will be a partner for a long, long time…

Be careful about who you select. It is extremely difficult to change vendors if you decide you are unhappy with them. Due to the nature of credit card vaulting (storing data in a remote, secured location) it is impossible to export the data and move it to a different company. This means if you decide to switch companies, you will need to contact all of your customers and have them give you new credit card information. Obviously, a risky and laborious task!

If you would like more information on credit cards and PCI Compliance, click here: http://www.advantagers.com/modules/e-funds/credit-cards/