FREQUENTLY ASKED QUESTIONS

AssureBuy Payment Gateway

How Do I Sign Up For AssureBuy Services?

To sign up for an Internet Payment Gateway account, simply access the AssureBuy web site at www.assurebuy.com and select the desired service from the Products and Services menu. Then, click the "Sign Up Now" link on the left-hand menu. You may also speak directly to a payment processing specialist by calling 800-684-4631 (or 847-843-7400 internationally).

What Services Does AssureBuy offer?

AssureBuy's products include a real-time payment gateway, a secure on-line order management system to protect losses to merchants and their customers from fraudulent credit card use and identity theft, a web-based administration system, an on-line invoice payment service, risk management and real-time processing of credit cards, debit cards, purchasing cards and electronic checks (ACH/EFT transactions).

Other than signing up for a payment gateway account, is there anything else that I need?

Yes. In order to use the AssureBuy Payment Gateway you will need a credit card processing merchant account. You may use an existing merchant account provided it is compatible with one of the many processing networks supported by AssureBuy. If you do not have an existing merchant account, AssureBuy can recommend one from our list of quality merchant processing partners.

Why do I need a payment gateway?

A payment gateway provides a secure real-time link between an application or web site and the credit card processing networks required to authorize and settle payment transactions. The primary reasons for using a payment gateway are cost, flexibility, reliability, security, and industry compliance. All payment gateway providers are required to meet stringent industry standards for security and compliance on behalf of the businesses that use their services. Payment gateways typically provide a lower cost, more reliable solution than an in-house or purchased payment processing application and give businesses the opportunity to change merchant service providers with minimum effort and expense.

How do I integrate my application or web site with the AssureBuy Payment Gateway?

Integration to the payment gateway requires a secure SSL encrypted post using standard Internet protocols. To accomplish this, you or your developers will need a basic understanding of Internet and web server technologies. AssureBuy offers a detailed integration document, or Application Programming Interface (API), that outlines the necessary input and response parameters for the payment gateway. Using the API, programmers can create an interface that works with any available operating system. If you are working in a Microsoft Windows environment, AssureBuy also offers a COM Object interface that can be used to easily interface with the payment gateway.

What types of payment transactions are supported?

The AssureBuy Payment Gateway supports credit card, debit card, purchasing card and ACH (electronic check transactions). Please consult your Merchant Services provider to find out which transaction types are available to you.

What types of applications can be interfaced to the AssureBuy Payment Gateway?

Essentially any application or device that needs to accept and process payment transactions can be interfaced to the payment gateway. This includes web sites, e-Commerce applications, call center applications, accounting applications, retail POS systems, and retail card-swipe terminals. In order to interface with the payment gateway, your application or device needs to be able to communicate over the Internet and be able to perform an SSL encrypted post of the transaction data.

What credit card processing networks are supported by the AssureBuy Payment Gateway?

AssureBuy currently supports the processing of transactions on the First Data Nashville, First Data South, Vital, and Paymentech processing networks. New networks are being added on a regular basis. Please contact AssureBuy directly if your network is not on this list.

How long does it take to process a typical transaction?

AssureBuy processes over 99% of all transactions in 3 seconds or less. A typical transaction will likely process in under 1 second once it reaches the AssureBuy Payment Gateway. Of course, depending on the level and speed of service provided by your Internet Service Provider (ISP), your transaction times may vary. If you are having a problem receiving responses in a timely fashion, contact AssureBuy Customer Support at 1-800-326-5474.

Is the credit card information encrypted?

Yes. AssureBuy is a Visa PCI (Payment Card Industry) Certified provider of payment gateway services. This means that our products and services undergo a stringent security audit on an annual basis to ensure they meet high Visa standards for security and reliability. In addition to encrypting all credit card numbers, AssureBuy adheres to a strict security policy regarding the storage, transmission, and archiving of all cardholder information.

Can I use the AssureBuy Payment Gateway with more than one application?

Yes. You can use your AssureBuy Payment Gateway account for more than one application or web site provided they all use the same credit card merchant account. However, if you use more than one merchant account in your business, then you would need multiple payment gateway accounts, since a single payment gateway account can only be linked to one credit card merchant account.

How is the AssureBuy Payment Gateway different from IntegriCharge®?

IntegriCharge® is a seamlessly integrated, fully-functional order processing and order management system that eliminates the need for your business to write complicated error checking and processing applications to accept payments from your web site. When using the AssureBuy Payment Gateway, you or your developers are responsible for securely collecting and error checking the transaction data before it is sent to AssureBuy for processing. The payment gateway is an enterprise-level service designed for medium to large businesses with moderate to high transaction volume.

Do I have the option of sending an e-mail to my customer when the transaction is processed?

Yes. The AssureBuy Payment Gateway has the ability to send e-mail receipts to customers and order notifications to your staff when a credit card transaction is processed. Please contact AssureBuy for additional information regarding this and other optional features.

Can I perform an authorization transaction first and then settle the transaction when I am ready to ship the order?

Yes. In fact, this is the preferred method of processing for mail order and telephone order merchants as outlined by Visa, Mastercard, American Express and Discover. The general processing flow includes an authorization (which verifies that the credit card number is valid and that enough funds are available for the transaction) when the order is entered, followed by a settlement transaction that should be processed when the order is fulfilled and ready to be shipped. The AssureBuy Payment Gateway includes a variety of operational switches that allow you to control how the payment processing integrates with your existing work flow.

Does the AssureBuy Payment Gateway support Level II and Level III processing for corporate cards and purchasing cards?

Yes, the AssureBuy Payment Gateway supports the sending of Level II and Level III (line item detail) to the payment gateway and potentially on to the credit card processing network. This feature is necessary to ensure that you receive the lowest possible credit card processing rates when accepting corporate cards, business cards, or purchasing cards. Not all processing networks currently support Level II and Level III processing, so please contact your Merchant Services Provider or AssureBuy for more information.

Can I manually process a credit card transaction using the AssureBuy Payment Gateway?

Yes, the AssureBuy Payment Gateway includes a robust web-based administration system that offers a Virtual Terminal service. Using the Virtual Terminal, you can enter and process a credit card authorization, sale, or refund and print a transaction receipt. The Virtual Terminal also includes the ability to enter a complete set of order information, including BillTo information, ShipTo information and line item detail.

Can I review previously processed transactions and perform search functions using a web browser?

Yes. The web-based administration system allows businesses to securely access transaction information, review processed orders, review pending orders, view order details, change system configuration settings, maintain the risk management system and create a variety of processing reports. AssureBuy's web-based administration system also offers the industry's most comprehensive search capabilities, allowing users to search for transactions on over 17 different transaction aspects and create online reports or immediate downloads for direct import into a spreadsheet or other analysis application.

How does AssureBuy help reduce fraud?

AssureBuy offers an optional proprietary risk management and fraud detection service built on over 10 years experience in successfully combating sophisticated Internet criminals. The risk management service is available in two versions, basic and advanced. The basic risk management service offers a total of 7 fraud filters that scan transaction details such as order value, credit card number, e-mail address, and IP address. The advanced risk management service offers a total of 36 fraud filters that examine nearly all aspects of a payment transaction and online order. Using AssureBuy's risk management service, businesses can spot potentially fraudulent orders before they turn into costly product losses and credit card chargebacks.

Many of my customers are asking if they can pay open invoices directly from my company web site. Does the AssureBuy Payment Gateway allow me to offer this service?

Yes. As an optional add-on to the payment gateway, AssureBuy offers an online invoice payment application called View N Pay that seamlessly integrates with your existing company web site. Using the View N Pay service, you can automatically post invoices to the View N Pay web site and allow your customers to log in and pay those invoices with a credit card or electronic check. Please contact AssureBuy for more information about View N Pay.