Sales Cheat Sheet

Authorize.net Gateway

30-Second Positioning

Authorize.net is a Visa-owned payment gateway that enables secure digital payments - online, invoiced, virtual terminal, ACH/eCheck, and recurring billing.

When delivered by Woodforest Acceptance Solutions, Authorize.net is the gateway layer only. WAS retains ownership of underwriting, pricing, settlement, funding, and long-term merchant support. It's the proven, low-friction way to enable card-not-present payments without forcing a POS, ecommerce platform, or bundled processor.

✅ Ideal Customer Profile (ICP)

Core Qualifier

- Merchant needs to accept digital or card-not-present payments, not run in-store operations

Best-Fit Segments

- eCommerce & digital-first merchants
- Professional services (legal, accounting, consulting, agencies)
- Healthcare & wellness offices (post-visit billing, payment plans)
- Home & field services (invoice-after-service workflows)
- Nonprofits, memberships, associations, subscriptions
- B2B suppliers & wholesalers accepting ACH/check alternatives

Operational Profile

- Phone, mail-order, online, invoicing, or subscription billing
- Card-not-present or keyed-entry heavy
- Values a widely adopted, proven gateway

🚫 Not a Good Fit

- Full-service restaurants or table-service environments
- Merchants seeking an all-in-one POS or inventory system
- Real-time omnichannel inventory sync needs
- Enterprise marketplaces requiring split funding/payouts
- Highly customized or deeply embedded platform builds

5 Qualifying Questions

1. Do you accept online, invoiced, phone, or keyed payments today?
2. Are you using a gateway that isn't well aligned with your processor?
3. Do you need recurring billing, stored cards, or subscriptions?
4. Would secure invoicing or pay-by-link reduce payment delays?
5. Do you want gateway flexibility without giving up control of pricing or funding?

5 Disqualifying Red Flags

1. "This needs to run our in-store checkout."
2. "We need inventory and POS features."
3. "We're building a marketplace with split payouts."
4. "We need heavy customization or orchestration logic."
5. "We want one vendor to own everything end to end."

What the Product Is vs Is Not

✅ What Authorize.net Gateway IS

- A Visa-owned payment gateway
- Built for online, invoiced, phone, ACH, and recurring payments
- Tokenization, fraud controls, card-on-file, Account Updater
- Broad shopping-cart and platform compatibility
- Gateway only—WAS remains the acquirer and processor

🚫 What Authorize.net Gateway IS NOT

- A POS system
- A processor or merchant account
- An inventory or omnichannel commerce platform
- A marketplace or split-payment solution
- A replacement for in-person acceptance tools

Core Positioning Guardrail (Most Important)

Authorize.net is the gateway. Woodforest Acceptance Solutions is the processor and long-term partner.
Avoid saying Authorize.net "processes" payments. It enables digital acceptance while WAS controls pricing, settlement, funding, and support.

Key Use-Case Anchors

- Online Checkout: Hosted pages or API-based integrations
- Invoicing & Pay-by-Link: Faster collections, fewer checks
- Virtual Terminal (MOTO): Secure keyed entry for phone/mail orders
- Recurring Billing & Subscriptions: Predictable revenue, less churn
- ACH/eCheck: Lower-cost digital alternatives for B2B and nonprofits
- Card-on-File / Tokenization: Reduced PCI scope and faster repeat payments

Bring Product or Solutions in when:

- Recurring billing logic or Account Updater details matter
- Fraud rules or ACH configuration needs review
- The merchant may later add in-person acceptance (Tap-to-Pay, Sierra, Delta1st)
- Displacing Stripe, PayPal, or legacy bundled gateways
- The partner needs gateway vs processor clarity reinforced

Competitive Framing (Approved)

- Stripe / PayPal: Bundle gateway + processor → less pricing and funding flexibility
- Authorize.net: Gateway only → WAS controls the acquiring relationship
- Position on flexibility, familiarity, Visa backing, and long-term cost control
- Never lead with “cheaper”—lead with control and optionality

Internal Sales Anchor (Use This Line)

“Authorize.net gives merchants digital payment flexibility—without giving up control of their processing relationship.”