Woodforest Acceptance Solutions

Authorize.net Gateway

Executive Summary

Authorize.net is a Visa-owned payment gateway that enables secure card-not-present and digital payments across online checkout, invoicing, virtual terminal, ACH/eCheck, and recurring billing. When offered by Woodforest Acceptance Solutions, Authorize.net functions strictly as the gateway layer, while WAS retains ownership of underwriting, pricing, settlement, funding, and long-term merchant support. Designed for businesses that need proven digital payment acceptance without a full POS or commerce platform, it delivers tokenization, fraud controls, stored credentials, and broad integrations through one of the most widely adopted gateways in the market.

Strategic Role in the WAS Portfolio

Authorize.net fills the baseline digital acceptance role in the WAS portfolio. Rather than competing with POS platforms or enterprise commerce stacks, it provides a trusted, low-friction gateway option for online, keyed, and recurring payments—keeping merchants inside the WAS ecosystem while minimizing onboarding and implementation complexity.

Who WAS is Built For

- eCommerce and digital-first merchants
- Professional services and B2B billing environments
- Membership, subscription, and recurring-revenue businesses
- Merchants accepting phone, mail-order, or invoice payments

Core Use Cases

- Online & Digital Payment Acceptance
- Invoicing, Phone, and Keyed Payments
- Recurring Billing & Subscriptions
- Secure Storage of Customer Payment Data

Platform Differentiation

Unlike bundled gateway-processor platforms, Authorize.net is gateway-only. This separation allows WAS to control acquiring, pricing, funding, and merchant support—avoiding vendor lock-in while preserving long-term flexibility. Authorize.net focuses intentionally on digital acceptance, not POS, inventory, or omnichannel operations. It excels when merchants want clean, proven functionality without enterprise orchestration or custom builds.

Partner & Merchant Value

For merchants, Authorize.net offers a stable, familiar gateway with powerful digital payment capabilities—without giving up their processing relationship. For partners, it provides a low-risk, easy-to-sell solution that aligns with real-world SMB and mid-market needs.

Authorize.net is not a POS, and it is not the processor—it is the gateway layer that enables secure digital payments, backed by WAS as the long-term acquiring partner.

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1. Product Overview

What the Product Is

Authorize.Net is a Visa-owned, payment gateway solution designed to help small and mid-sized businesses securely accept and manage electronic payments across online, keyed-in, and recurring use cases. When sold by Woodforest Acceptance Solutions (WAS), Authorize.Net serves as the gateway layer that connects a merchant's checkout experience to WAS's acquiring platform—enabling secure payment authorization, tokenization, fraud controls, and payment workflow management without WAS relinquishing ownership of underwriting, settlement, or the merchant relationship. It supports card-not-present payments, eCheck/ACH, virtual terminal transactions, invoicing, and recurring billing, making it a reliable and widely adopted gateway option for partners and merchants that need flexibility, familiarity, and rapid time-to-market rather than an all-in-one POS system.

Portfolio Strategy

Authorize.Net was added to the Woodforest Acceptance Solutions portfolio to provide a trusted, Visa-owned gateway for fast, flexible card-not-present payments while preserving WAS's ownership of the acquiring relationship. By leveraging Authorize.Net's proven reliability and core digital payment capabilities, WAS supports eCommerce, keyed entry, and subscription use cases without the cost and complexity of a proprietary build. Positioned as WAS's baseline digital acceptance solution, Authorize.Net closes portfolio gaps, reduces deal leakage, and provides a simple on-ramp that keeps merchants and partners within the WAS ecosystem as their needs evolve.

Ideal Customer Profile (ICP)

Authorize.Net works best for businesses that need a reliable, widely supported payment gateway for online, keyed, or recurring payments but do not require a full POS or enterprise-grade commerce platform. The simple qualifying question is:

"Does this business need to accept digital or card-not-present payments and want a proven, easy-to-deploy gateway?"

If yes, Authorize.net is very likely a strong fit.

- Small to Medium-sized businesses
    - eCommerce & Digital-First Merchants (Online Retailers, Subscription Businesses, SaaS-lite platforms, Donation & Fundraising Organizations)
    - B2B & Service-Based Businesses (Professional Services, Medical & Dental Offices, Contractors, Associations)
    - Non-profits & Membership Organizations (Donations, recurring contributions, dues-based billing)
        - Merchants primarily accepting card-not-present or keyed-in transactions
        - Merchants with light to moderate technical resources that value pre-built integrations and fast onboarding
        - Merchants leveraging shopping carts, invoicing, subscriptions, or virtual terminal workflows
        - Partners and ISVs needing a familiar, low-friction gateway that integrates cleanly with WAS acquiring
        - Merchants that want a clear growth path from basic digital payments into more advanced WAS solutions over time

Vertical-by-Vertical Breakdown

Retail (eCommerce, Omnichannel-Lite, Specialty Retail)

Pain Points: Online sales running through outdated gateways or third-party platforms not tied to the merchant's processor. Manual entry for phone orders, gift cards, or special orders. High cart abandonment due to clunky checkout experiences

Authorize.Net Solves: Authorize.Net provides a trusted, Visa-owned gateway for ecommerce and keyed payments, supporting secure checkout, saved payment methods, virtual terminal, and broad shopping-cart compatibility—while WAS controls pricing, underwriting, and settlement.

Opening Line: "Are your online payments running through a gateway that isn't really integrated with your processor—or are you still keying in phone orders manually?"

Professional Services (Legal, Accounting, Consulting, Agencies)

Pain Points: Late payments caused by paper invoices and mailed checks. Manual card entry over the phone with security concerns. No easy way to support retainers or recurring billing

Authorize.Net Solves: Authorize.Net enables digital invoicing, secure card-on-file storage, virtual terminal entry, and recurring billing—allowing professional firms to get paid faster without changing how they operate.

Opening Line: "How are you collecting payments today—are you still waiting on checks or manually entering cards after the work is done?"

Healthcare & Wellness (Dental, Medical, PT, Chiropractors, Counseling)

Pain Points: Staff manually handling payments after visits. Stored card information tracked outside secure systems. Missed follow-up payments and installment collections

Authorize.Net Solves: Authorize.Net supports tokenized card storage, recurring payments, and secure virtual terminal processing—making it easier to manage treatment plans, payment schedules, and post-appointment billing.

Opening Line: "When a patient needs to make multiple payments over time, how easy is it for your staff to manage that securely today?"

Home & Field Services (HVAC, Plumbing, Electrical, Landscaping, Cleaning)

Pain Points: Payments collected days after work is completed. Inconsistent methods between office invoices and field payments. Manual reconciliation between jobs and payments

Authorize.Net Solves: Authorize.Net enables card-not-present transactions, Pay-by-Link–style invoicing, and virtual terminal payments—allowing crews and offices to collect payments immediately without deploying a full POS.

Opening Line: "Once a job is finished, how long does it typically take for you to actually get paid?"

Non-Profits & Faith-Based Organizations

Pain Points: Donations processed through multiple disconnected tools. Difficulty managing recurring donors. Limited visibility into donor payment history

Authorize.Net Solves: Authorize.Net supports one-time and recurring donations, stored payment methods, and integrations with donation platforms—giving organizations predictable cash flow without operational complexity.

Opening Line: "How are you handling recurring donations today—and how easy is it for donors to update their payment information?"

Membership Organizations & Associations

Pain Points: Manual dues collection and renewals. Expired cards causing involuntary churn. Limited automation for member billing

Authorize.Net Solves: Authorize.Net enables recurring billing, Account Updater, and tokenized card storage—reducing failed payments and making renewals frictionless.

Opening Line: “How much time does your team spend chasing dues or re-running expired cards?”

B2B Suppliers & Wholesale

Pain Points: Heavy reliance on checks and net-terms. Manual card processing for phone or email orders. No secure way to store buyer payment info

Authorize.Net Solves: Authorize.Net supports ACH/eCheck, virtual terminal payments, and stored payment profiles—allowing suppliers to modernize collections without disrupting invoicing workflows.

Opening Line: “What percentage of your customers still pay by check—and how long does that delay your cash flow?”

Subscription & Recurring-Revenue Businesses

Pain Points: Failed payments due to expired cards. Limited visibility into recurring billing performance. Churn driven by payment disruptions, not customer intent

Authorize.Net Solves: Authorize.Net offers recurring billing, tokenization, and Account Updater—helping businesses reduce churn and stabilize monthly revenue.

Opening Line: “When a customer’s card expires, does your system automatically recover the payment—or does revenue just drop off?”

Education, Training & Coaching

Pain Points: Manual tuition or class payment collection. Installment plans managed outside payment systems. Limited online payment options

Authorize.Net Solves: Authorize.Net enables online payments, payment plans, card-on-file, and invoicing—making it easier to manage enrollment and collections.

Opening Line: “How are you handling payment plans today—spreadsheets, checks, or something automated?”

NOT a good fit

- Full-service restaurants requiring table management, servers, coursing, tipping, or reservations
- Enterprise-level businesses with complex, global, or high-volume commerce needs
- Businesses needing real-time synchronization between online sales, in-store sales, and inventory
- Merchants looking for an all-in-one POS or business management system
- Marketplace or platform models requiring split funding or complex payout logic
- Merchants needing highly customized or deeply embedded checkout experiences

Primary Use Cases

Use Case #1

Problem: Merchants need to accept online, phone, or manual card payments but don't want to implement a full POS system or multiple disconnected tools.

Feature: Authorize.Net provides a secure payment gateway with hosted checkout options, APIs, and a virtual terminal for keyed-in and card-not-present transactions.

Value: Merchants can accept digital and phone payments quickly and securely with minimal setup, reducing operational complexity while maintaining a professional, trusted checkout experience.

Use Case #2

Problem: Recurring payments fail due to expired cards, manual rebilling, or lack of automation—causing revenue leakage and customer churn.

Feature: Authorize.Net includes native recurring billing, tokenized card-on-file storage, and Account Updater services.

Value: Merchants stabilize predictable revenue, reduce failed transactions, and minimize administrative effort tied to billing and renewals.

Use Case #3

Problem: Businesses rely on paper invoices or checks, causing delayed payments and strained cash flow.

Feature: Authorize.Net supports digital invoicing, email payment links, and virtual terminal processing tied directly to the gateway.

Value: Merchants shorten their payment cycle, improve cash flow, and give customers flexible, secure ways to pay without changing core operations.

Use Case #4

Problem: Merchants need to store customer payment information for follow-up payments, installments, or repeat transactions but are concerned about PCI risk and data security.

Feature: Authorize.Net has a Customer Information Manager (CIM) that securely tokenizes and stores payment credentials within a Visa-owned gateway environment.

Value: Merchants reduce PCI scope and risk while enabling faster repeat payments, streamlined service workflows, and an improved customer experience.

High-Level Functionality

Authorize.Net enables businesses to accept, process, and manage card-not-present payments across digital channels such as online checkout, virtual terminal, invoicing, and recurring billing through a single, Visa-owned payment platform. It provides core payment-management functions including tokenization, stored payment methods, fraud controls, transaction reporting, and broad third-party integrations, while relying on WAS for acquiring, underwriting, settlement, and pricing. This allows merchants to centrally manage digital, phone, and subscription payment workflows in a secure, consistent manner without requiring a full point-of-sale or enterprise commerce system.

Positioning Statement / Elevator Pitch

Short "Walk-up" Pitch (15 Seconds)

"Authorize.Net is a Visa-owned payment gateway that lets merchants accept online, invoiced, phone, and recurring payments securely—without standing up a full POS or custom ecommerce stack. WAS pairs that gateway with our acquiring platform, so merchants get flexibility without giving up control."

Competitive Displacement Pitch (Stripe / PayPal / Legacy Gateways)

"Stripe and PayPal work well—but merchants often give up control of pricing, settlement, and the processing relationship.
Authorize.Net is different. It's a gateway—not the merchant account—so merchants keep flexible checkout and billing tools while WAS owns underwriting, pricing, funding, and long-term support.
If a merchant wants gateway flexibility without being locked into a third-party payment ecosystem, Authorize.Net is the smarter long-term fit."

Discovery-Led Opening (Conversation Starter)

"Quick question—how are you taking online or phone payments today?"
"Are you running those through a separate gateway or third-party platform that doesn't really line up with your processor or billing workflows?"

Margin Protection / Cost Recovery Pitch

“Many merchants don’t realize their gateway choice directly impacts costs and flexibility.
With Authorize.Net, merchants aren’t locked into bundled pricing models or forced processor markups.
WAS controls the acquiring relationship, which gives us flexibility around pricing, funding, and long-term cost management as the business grows.”

Vertical Use-Case Pitch

“For professional services, healthcare, nonprofits, B2B, and subscription-based businesses, Authorize.Net is ideal.
It supports online checkout, invoicing, recurring billing, ACH, and secure card-on-file—without requiring a POS or complex build. It’s a clean, proven way to get paid digitally today with a clear path into more advanced WAS solutions tomorrow.”

Core Messaging Guardrails

Gateway vs Processor (Most Critical)

Say This:

“Authorize.Net is the gateway—Woodforest Acceptance Solutions is the processor and long-term partner.”

“The gateway handles how payments are accepted; WAS handles underwriting, pricing, funding, and support.”

Avoid This:

- “Authorize.Net is our payment platform”
- “Authorize.Net processes the payments”
- “We use Authorize.Net for processing”

Say This:

“Stripe and PayPal bundle the gateway and the processor together. That works early—but it limits flexibility as you scale.”

“Authorize.Net gives you gateway flexibility without giving up control of your processing relationship.”

Avoid This:

- “Stripe is bad”
- “Authorize.Net is just like Stripe”
- “We’re cheaper than Stripe” (without pricing approval)

Say This:

“Authorize.Net is ideal when you need digital payments without a POS.”

“When in-person or omnichannel complexity increases, WAS has solutions designed for that next phase.”

Avoid This:

- “Authorize.Net can do everything”
- “You’ll never need another system”
- “This works for restaurants / enterprise clients”

Say This:

“You can start with hosted checkout and move into APIs when needed.”

“Tokenization reduces PCI scope and keeps card data out of your systems.”

Avoid This:

- Deep API endpoint explanations
- Assumptions about developer maturity
- Overuse of acronyms in discovery

Say This:

“Authorize.Net is a strong starting point—not a dead end.”

“WAS can support you as your payments needs become more complex.”

Avoid This:

- “We’ll migrate you later” (sounds risky)
- “You’ll outgrow this quickly”
- “This is just temporary”

Objection Responses

“I already have a gateway.”	Authorize.Net gives you a Visa-owned, widely supported gateway without locking you into a third-party processor. You keep the flexibility of a gateway while WAS controls pricing, settlement, and long-term support.
“Stripe/PayPal already does this for me.”	Those platforms bundle the gateway *and* the processing, which limits flexibility over pricing and funding. With Authorize.Net, WAS owns the acquiring relationship—so you’re not stuck inside someone else’s ecosystem as your business grows.
“I don’t want anything complicated.”	That’s exactly where Authorize.Net shines. It’s designed for clean, straightforward use cases like online payments, invoicing, and recurring billing—without the overhead of a POS or enterprise platform.
“Switching gateways sounds risky.”	Completely fair—and that’s why Authorize.Net is often chosen. It’s one of the most widely adopted gateways in the industry, with proven stability, familiar workflows, and minimal disruption during onboarding.
“I only need to accept payments online and over the phone.”	That’s a perfect fit. Authorize.Net was built for card-not-present transactions, virtual terminal entry, invoicing, and stored payment methods—nothing extra, nothing bloated.
“What happens if my business grows?”	Authorize.Net is a strong starting point, not a dead end. As your needs become more complex, WAS can seamlessly guide you into solutions like Delta1st POS, WAS Cloud, or CyberSource—without forcing a complete reset.

Key Differentiators

Comparison	Authorize.net	Stripe	PayPal
Fees			
Core Model	Standalone Gateway	Gateway + Processor	Gateway + Wallet
Acquirer Agnostic	✓	X	X
Gateway Separate from Processing	✓	X	X
Visa-Backed Infrastructure	✓	X	X
Customized Pricing Available	✓	✓	✓
Hosted Checkout Pages	✓	✓	✓
API-Based Checkout Integration	✓	✓	✓
Virtual Terminal	✓	X	✓
Recurring Billing / Subscriptions	✓	✓	✓
Card-on-File / Tokenization (Vault)	✓	✓	✓
Digital Invoicing / Pay-by-Link	✓	✓	✓
eCheck / ACH Support	✓	✓	X
Account Updater (Expired Card)	✓	✓	X
Advanced Fraud Filters (Rules-Based)	✓	Add on $	Add on $
AVS / CVV Controls	✓	✓	✓
Velocity & IP Filtering	✓	✓	X
Broad Shopping Cart Compatibility	✓	✓	✓
QuickBooks Integration	✓	✓	✓
Multi-Currency Support	X (US-centric)	✓	✓
Marketplace / Split Payments	X	✓	✓
PCI Scope Reduction (Hosted Fields)	✓	✓	✓
Long-Term Pricing Flexibility	✓	X	X
Merchant Relationship (Acquirer)	✓	X	X
Designed for SMB / Mid-Market	✓	✓	✓
Designed for Enterprise Commerce	✓	✓	✓

Key Configurations and Sales Channels

Key Configurations

Authorize.Net is a cloud-based, Visa-owned payment gateway configured as a gateway-only solution for card-not-present and digital payment use cases. It can be deployed via hosted checkout pages, API integrations, or a browser-based virtual terminal, depending on merchant needs. Core configurations include online checkout, invoicing, recurring billing, card-on-file tokenization, eCheck/ACH, and fraud controls, with the flexibility to integrate into hundreds of third-party platforms while remaining separate from the acquiring relationship managed by WAS.

Sales Channels

Authorize.Net is sold through WAS internal sales teams and approved ISO/partner channels, positioned as the preferred gateway option for digital, invoicing, and recurring payment use cases. WAS manages merchant onboarding, underwriting, pricing, settlement, and ongoing support, while Authorize.Net provides the gateway layer—allowing partners to sell a familiar, low-friction solution backed by Visa without ceding control of the merchant relationship.

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2. Product Capabilities

Feature	Included	Description
Payment Gateway	✓	Securely authorizes and routes online, phone, and keyed card transactions.
Hosted Payment Pages	✓	Visa-hosted checkout pages that reduce PCI scope and speed deployment.
API / Developer Integration	✓	REST and legacy APIs for custom checkout and software integrations.
Virtual Terminal (MOTO)	✓	Browser-based terminal for phone, mail, or manual card entry.
Digital Invoicing	✓	Email invoices with pay-by-link for faster customer payment.
Card-on-File Tokenization	✓	Securely stores customer payment credentials using tokens.
Account Updater	Add on $	Automatically updates expired or reissued cards to reduce declines.
eCheck / ACH Payments	✓	Accepts bank-to-bank payments for lower-cost transactions.
Fraud Detection Suite (AFDS)	Add on $	Configurable fraud filters (AVS, CVV, IP, velocity, amount rules).
AVS / CVV Controls	✓	Card security verification for fraud reduction.
Velocity Controls	✓	Limits transaction counts by time or amount thresholds.
Transactions Search & Reporting	✓	View, filter, and export transaction and settlement data.
Batch Management	✓	Daily settlement batching and batch status visibility.
Refunds & Voids	✓	Issue same-day voids or post-settlement refunds.
Partial Capture / Authorization	✓	Capture less than or different from the authorized amount.
Pre-Authorization	✓	Validate card availability before submitting final charges.
Simple Checkout Buttons	✓	“Buy Now” or “Donate” buttons for lightweight use cases.
Shopping Cart Integrations	✓	Prebuilt compatibility with major carts and platforms.
QuickBooks Integration	✓	Sync payments and transactions into accounting workflows.
Mobile SDKs	✓	Mobile integrations for iOS and Android checkout experiences.
Multi-Merchant Login Roles	✓	Role-based access for staff and administrators.
Email Receipts	✓	Automatic email confirmations to customers.
PCI Compliance Support	✓	Tokenization and hosted fields reduce merchant PCI scope.
White-Label Branding	Add on $	Limited branding options via reseller / partner programs.
Advanced Reporting Dashboards	Add on $	Enhanced analytics available via partners or external tools.
Expanded Fraud Filter	Add on $	Advanced customization around fraud rules beyond baseline controls.

Limitations

- No native POS or in-person checkout capabilities
- No omnichannel inventory or product catalog management
- No marketplace or split-funding support
- Limited global and multi-currency processing capabilities
- No native Buy Now, Pay Later (BNPL) options
- Not designed for enterprise-grade commerce orchestration
- Limited checkout customization compared to developer-first gateways
- No native QR-code payment links
- Optimized for SMB and mid-market use cases, not complex platforms

User Personas

Authorize.Net is designed for businesses and teams that need secure, flexible digital payment acceptance without operating a full POS or enterprise commerce platform. While Authorize.Net does support multiple user logins and basic role controls, its primary value is in supporting specific business personas and operating models rather than fine-grained employee permissions.

Examples of User Role Permissions

- Business Owner / Founder - Business owners who need a reliable way to accept online, invoiced, phone, or recurring payments without managing complex technology stacks. They value stability, flexibility in processing relationships, and predictable cash flow—especially for subscriptions, services, or B2B billing.

- Finance / Accounts Receivable Manager - Teams responsible for invoicing, billing, and reconciliation who require virtual terminals, stored cards, recurring billing, and reporting. Authorize.Net allows them to collect payments faster, reduce manual follow-ups, and keep payment data centralized and secure.

- Service-Based Businesses - Professional services, healthcare practices, and field services that bill after work is completed or rely on installments. These users benefit from invoicing, card-on-file, recurring payments, and ACH without deploying in-store systems.

- eCommerce & Digital-First Merchants - Online retailers and digital sellers who already have a shopping cart or platform and need a proven, widely supported gateway to connect checkout to their processor. They benefit from hosted checkout options, APIs, fraud controls, and broad platform compatibility.

- Subscription & Membership Operators - Businesses that rely on recurring revenue models—memberships, donations, tuition, or SaaS-lite services. These users benefit from recurring billing, Account Updater, tokenization, and reduced payment failures.

- Non-Profit & Faith-Based Organizations - Organizations that accept donations and recurring contributions and need a secure, simple payment gateway that integrates with fundraising platforms and supports predictable giving.

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3. Architecture & Technical Summary

High-Level Architecture Diagram

Authorize.Net is a cloud-based, Visa-owned payment gateway, meaning it does not rely on local servers, on-premise infrastructure, or merchant-managed hardware. Payment data flows securely from the customer's checkout experience—whether online, invoiced, or entered through a virtual terminal—into the Authorize.Net cloud, where transactions are encrypted, tokenized, evaluated for fraud, and routed for authorization and settlement through the acquiring relationship managed by WAS. Merchant interfaces for reporting, invoicing, recurring billing, and card-on-file management are all accessed via secure web portals or APIs, while sensitive card data is never stored on merchant systems. This architecture reduces PCI scope, supports real-time transaction visibility, enables automatic updates and compliance enhancements without downtime, and delivers high reliability, security, and scalability—allowing merchants to accept digital payments confidently without managing IT infrastructure or payment security themselves.

Ecosystem Fit

Authorize.Net serves as Woodforest Acceptance Solutions' primary gateway for digital and card-not-present payments. It operates at the gateway layer, securely connecting merchant payment experiences—such as online checkout, invoicing, virtual terminal, and recurring billing—to the acquiring rails managed by WAS, while remaining Visa-owned and acquirer-agnostic. This positioning allows WAS to retain control of underwriting, pricing, settlement, and the merchant relationship, while providing merchants with a trusted, flexible gateway for secure payment authorization, tokenization, and fraud management across digital channels.

System Requirements

- Modern web browser (Chrome, Edge, Firefox, or Safari at supported versions) for accessing the Authorize.Net Merchant and Partner Interfaces
- Reliable internet connectivity (broadband or cellular) for transaction processing and reporting
- TLS 1.2 or higher–enabled environment for secure API or hosted payment integrations
- Compatible website, application, or third-party platform (optional) for hosted checkout or API use cases
- Active merchant account and Authorize.Net gateway credentials (API Login ID and Transaction Key) for authentication and access

Certified Platform

- TSYS – Total System Services

Security & Compliance Summary

- Visa-owned, PCI DSS Level 1 compliant payment platform
- End-to-end encryption and tokenization to protect cardholder data
- Hosted payment pages and secure APIs to reduce merchant PCI scope
- Advanced Fraud Detection Suite with configurable AVS, CVV, IP, and velocity rules
- Secure TLS 1.2+ encryption for all data in transit
- Centralized transaction monitoring and fraud reporting tools
- High-availability, enterprise-grade Visa infrastructure for reliability and scalability

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4. Product Configuration & Options

Customizable Settings

- Fraud Rules & Filters
  - Configure AVS, CVV, transaction amount limits, velocity thresholds, IP blocking, country restrictions, and manual review rules.
  - Settings can be tuned per merchant risk profile and adjusted over time as fraud patterns change.

- Recurring Billing & Subscription Schedules
  - Custom billing frequencies (monthly, weekly, custom intervals), start/end dates, trial periods, and installment plans.
  - Supports both card and ACH recurring payment logic.

- Customer Information Manager (Card-on-File Settings)
  - Configure secure storage of customer payment profiles for future or repeat transactions.
  - Define update, reuse, and profile-management behavior for stored credentials.

- Invoicing Settings
  - Customize invoice frequency, payment due rules, email delivery options, and reminder behavior.
  - Link invoices to stored customer profiles for faster payment.

- Hosted Payment Page Customization
  - Configure basic checkout fields, payment options shown, and limited visual preferences within hosted forms.

    - Reduces PCI scope while maintaining some control over customer experience.
- User Access & Permissions
    - Create multiple user logins with role-based access (e.g., reporting-only, transaction processing, admin).
    - Control who can issue refunds, manage settings, or view sensitive data.

Hardware Options

- BBPOS AWC Chipper 3X BT (Connect via Bluetooth)
- BBPOS AWC Chipper 3X USB (Connect via USB to a desktop)
- NFC compatible device (Apple or Android device using the Authorize.net 2.0 mobile app)

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5. Operational Processes

Transaction Methods

- Online card-not-present transactions (eCommerce checkout)
- Hosted payment page / hosted checkout transactions
- Virtual Terminal (manual / phone / mail order transactions)
- Card-on-file transactions (stored credentials)
- ACH / eCheck transactions
- Mobile card-present transactions via mobile app
- Contactless Tap-to-Pay transactions on supported devices

Reporting Overview

Authorize.net Reports

All reports can be filtered to show specific date periods, store locations, users, products, transaction statuses, etc.)

Report Types	Description of Report
Transaction Detail	All transactions included in a specific settlement batch.
Transaction Statistics	Transaction counts and dollar volumes by payment method.
Customer Profile List	List of stored customer and payment profiles.
Recurring Billing Subscription Status	The status of recurring billing subscriptions.
Recurring Billing Transaction History	Transactions generated from recurring billing schedules.
Merchant Account Details	Merchant account configuration and setup data.
ACH/eCheck Detail	Transactions details and statuses for ACH/eCheck payments
eCommerce Transactions	Detailed transaction information for online links and portals

Elevate Reporting and CyberSource Reporting are also available. See the Payments 101 section for further details and what reports can be generated.

Operational Constraints

Constraints vary by software tier and enabled features.