Easy Pay Direct Messaging Guidelines & Sample Content

Some high-converting Landing pages with messaging:
- https://www.easypaydirect.com/merchant-accounts/fb-fast-safe-payments/
- https://www.easypaydirect.com/merchant-accounts/high-risk-credit-card-processing/ (this page is High Risk specific - we try NOT to focus on high risk as a selling point, as many deals are low converting)
- https://www.easypaydirect.com/merchant-accounts/ecommerce-credit-card-processing/
- https://www.easypaydirect.com/merchant-accounts/frustrated-with-stripe-get-reliable-payment-processing/

Tone

- Professional Relaxed
- Informative
- Educational
- Helpful
- Succinct
- Friendly
- Authoritative

We Love:

- Analogies
- Stories
- Well placed humor
- Making things easier

We Don't Love:

- Stuffy sales language
- Sounding like Ted from Accounting - we can be professional and personable
- Egregious profanity or overly casual language, dude

Examples of the right tone

- You focus on making money - we make sure it ends up in your bank account
- If you need extra help, just give us a call - we're here to make things easier

Examples of the wrong tone

- Subject line of an email to EMAP Not Complete: "What's up?"
- Email body "Hey man, I've sent you a couple emails. Why aren't you responding?"

Writing Guidelines

- Do not copy and paste from these guidelines
- Make it skimmable
- Use headlines
- Consider bullet points
- Bold important words and concepts
- Link out to supporting pages
- Explain terms concisely
- Remember the business owner is not an expert in merchant accounts. Simplify it for them.
- Talk to the merchant directly
- Refer to Easy Pay Direct using the first person plural “we”
- Address the audience directly using the second person “you” “your business”

Talking About Our Company:

- The name of the company is written as “Easy Pay Direct”, not “easy pay direct” , “EasyPayDirect” or “easypaydirect”
    - don’t abbreviate to “EPD” publicly
- Tagline: We’re Here to Make Things Easier
- What We Do: We make it easy to accept credit cards and echeck payments online and in person. Whether you're setting up one merchant account or many.
- We are both a payment gateway and a merchant account provider
- Don’t use low cost as a differentiation factor.

Communicating with the merchant

- Show the merchant we are on their side and will work through everything WITH them. They are not alone.
- Use “**WE**” language vs “You”
- Instead of “what are you going to do to resolve the problem” we would want to say “What can **we** do to make the banks feel more comfortable with how we are moving forward”
- Remind them that we are here to make things easier

Using Client Information in Marketing Materials

- Marketing and sales must obtain permission from a client to use identifying information or data in marketing materials. For example:
    - Direct Quotes or Testimonials on a page or in an email
    - Publishing a Case Study
    - Logos
    - Names

- What client information can we share or NOT share?
    - Generally NOT okay to Share
        - Don't share information about a client's revenue or specific number of transactions. This is sensitive business data that should remain private.
    - Generally Okay to Share
        - That a client works with Easy Pay Direct and for how long

Featured Images

- Definition

    A featured image represents the contents, mood, or theme of a post or page, usually visible when sharing on social media

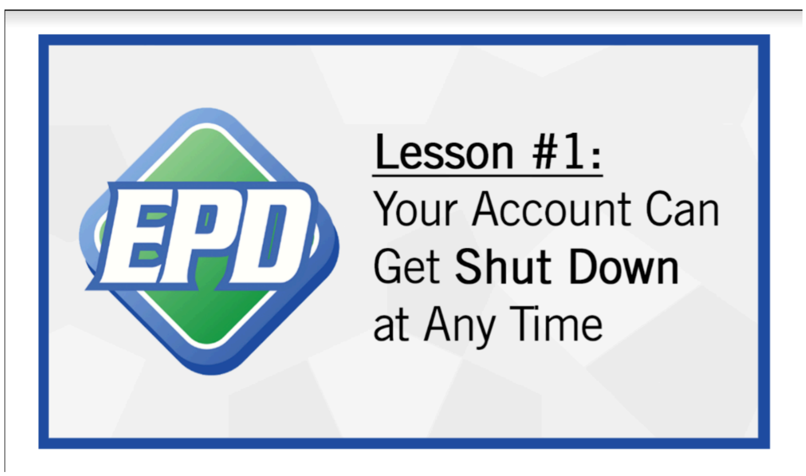
    Can also be the thumbnail image of a video
- Guidelines

    Use the Easy Pay Direct Badge logo

    If a company is featured, use the person/company's face or logo.

    Include a headline or title to tease the audience to watch/read
    - <u>Bold and underline</u> the top line when it makes sense for the message

    Align copy to the Left
- Example



Video Content

- Use this intro/outro clip at the beginning or end of the video
    - [EPD_Intro_Video_Clip.mp4]
    - Consider the objective of the video, the channel, and length on a case-by-case basis to determine how exactly to use the clip
    - Less than 2:00
        - Make a judgement on using it at the beginning or end
            - You may use all of it or only a fraction for the sake of time.

- 2:00+
  - Generally use it but always use your judgement
- Guidelines
  - Professional quality recording
    - Prefer recording in the Studio
    - iPhone is acceptable if it meets other guidelines
  - Recording is stable/smooth
    - Mounted on a tripod or boom arm (not shaky)
  - Lighting
    - Subject is visible, not shadowed or over-exposed and is backlit
  - Audio
    - Subject is clear, no background noise (use studio mic or a mic clipped to shirt for ideal results)
  - Background
    - Okay: Plain neutral-colored wall
    - Better: recording at Brad's desk
    - Best: recording in the studio
  - After effects:
    - Always add brand appropriate lower thirds using our logo and style
    - Include name and position of each person speaking in an interview
  - Naming convention:
    - Name the video with the date, the name of the participants, and the topic

Messaging: Company Position

- The name of the company is written as "Easy Pay Direct", not "easy pay direct" or "easypaydirect"
  - don't abbreviate to "EPD" publicly
- Tagline: We're Here to Make Things Easier
- What We Do: We make it easy to accept credit cards and echeck payments online and in person. Whether you're setting up one merchant account or many.
- The Easy Pay Direct Gateway and merchant accounts are our core offering
- Elevator pitch / Transaction routing pitch:
  - "We built a gateway that allows you to put multiple merchant accounts into it- and automatically distribute your volume across them. That way, if one of your accounts gets shut down or has an issue - the others are still up and running"
- "What is Easy Pay Direct"
  - Easy Pay Direct is a payment gateway and a merchant account provider
    - NOT a payment processor
  - Easy Pay Direct is the fastest SAFE way to accept payments
  - Easy Pay Direct can set you up to accept credit cards and echeck payments - online and in person. We are both a payment gateway and a merchant account

provider. Whether you’re setting up one merchant account or many this allows us to be the single point of contact and also offer true diversity and security at the same time.

- How can Easy Pay Direct help
    - We are both a payment gateway and a merchant account provider whether you are setting up one merchant account or many this allows us to be the single point of contact and offer true diversity and security at the same time. We also offer many additional services we offer to help our merchants grow, operate more efficiently and more safely.
- Why would people want to talk to us - What problem are we solving?
    - Merchant facing: As major credit card brands have made it easier for consumers to dispute charges, it has become more common to see merchant account providers hold funds, impose reserves and close accounts. Losing the ability to accept payments would mean a significant drop or total loss of revenue for your business. Easy Pay Direct builds payment strategies for some of the largest and well known companies to protect their cash flow. We can set you up with the right solution for your industry and business model that protects your cash flow and keeps you accepting payments.
- What can Easy Pay Direct do for my business
    - Easy Pay Direct gives you one application, one point of contact, true diversity and security in merchant accounts. Easy Pay Direct makes accepting payments online and in-person easy.
    - We're designed to be a one stop shop whether you want to bring your existing merchant accounts into our gateway, or have us set them up for you. There's one easy online application, and we do the rest for you. If you need merchant accounts, we'll find the right banks and set up the accounts for you. And if you already have a merchant account will review your current structure and load them into the gateway for you. Either way it's one application and one point of contact. Remember, We’re Here to Make Things Easier!
    - Easy Pay Direct makes accepting payments online and in-person easy. We are the leading high risk merchant account company. We specialize in e-commerce and in industries generally seen as “high risk”, including supplements, CBD, consulting, and info products.
    - We are both a payment gateway and a merchant account provider. Whether you’re setting up one merchant account or many this allows us to be the single point of contact and also offer true diversity and security at the same time.
    - Remember, We’re Here to Make Things Easier!

- About Easy Pay Direct
    - Easy Pay Direct makes accepting payments online and in-person easy. We are the leading high risk merchant account company. We specialize in e-commerce and in industries generally seen as “high risk”, including supplements, CBD, consulting, and info products. Easy Pay Direct was founded in 2007 by a visionary who understood the growing demand and was able to find a special niche to help eCommerce companies. This vision has made us into the fastest SAFE way to accept payments. Located in the heart of Austin Texas, we love a little shenanigans. Remember, We’re Here to Make Things Easier!
    - Easy Pay Direct makes accepting payments online and in-person easy. We are both a payment gateway and a merchant account provider. Whether you’re setting up one merchant account or many this allows us to be the single point of contact and offer true

diversity and security at the same time. Easy Pay Direct is the fastest SAFE way to accept payments. We're Here to Make Things Easier!

Win, Win, Win

- If there's *ever* someone in *any* interaction that doesn't feel like they're winning, we're doing it wrong
- We want our customers to benefit, the banks to benefit, and our company to benefit.

Price

- Our position on price is "we'll take care of you"
- We never want to compete on price, don't make it the central offer.
    - We also always have the ability to do so as needed

Rates:

- If you're lower on the risk spectrum, you should look for more competitive rates.
    - Lower on the risk Spectrum means **less likely** to have fraud, high refunds, disputes, and also less likely that a business default on paying their merchant account fees. Most brick and mortar companies are the epitome of low risk (ex. Restaurants, bars, corner stores, hardware stores, etc).
- If you're higher on the spectrum, you actually WANT your provider to have a healthy margin.
    - You don't want them to gouge, but they need to be happy with what they're making. Otherwise when "times are tough" (a spike in volume, they decide they don't like your industry, etc), they'll be more likely close your account if they don't see enough revenue coming from it relative to the perceived risk
    - Resources: COVID, 7 Figure Merchant Accounts,
    - Higher on the risk spectrum is anything where the card is not present, you have limited control of the marketing message, you offer trials etc.
    - Resources:
- It's a given that we're going to give you the best rates possible, but to be really clear, getting the best rate is **secondary** to setting up the right accounts with the right banks.

Chargebacks

- The major card brands are predominantly concerned with making consumers feel comfortable using their cards so they have made it easier and easier to dispute charges. These disputes are called Chargebacks.

- Chargebacks are the core element that creates risk.
  - When a customer purchases a product or service they have 6 months from the **last point of delivery** to file a dispute
  - When these disputes are filed the money is immediately withdrawn from the business owner's bank account. If the business (or the bank account) is no longer there due to bankruptcy (for example) or they cannot afford to pay for the chargebacks, the liability of paying for those chargebacks falls to the credit card processing company.
- Visa, MasterCard give consumers 6 months from the final point of delivery to dispute any charge on their credit card, and in some cases that can be extended to 12 or 18 months.
- What that means for you, the entrepreneur is that at any point up to six months after you sell a product, you may get a dispute or a chargeback, and the money from that sale may automatically be pulled through your bank account.
- What that means to a merchant account provider is that if you the entrepreneur, or your business is no longer there. Then your bank account will be closed, which means they can't draft the refund, which means that the merchant account provider needs to refund the customer. And that's true whether it's PayPal, Stripe or traditional merchant account providers.
  - Their primary concern is that you will sell a lot of products, and then disappear or close your doors before the sale starts to get disputed, which leaves the merchant account provider holding the bag for hundreds 1000s or in some cases millions of dollars in refunds.
- As a business generates more sales, has higher ticket transactions or adjusts their marketing model, the impact of a chargeback grows therefore increasing the scrutiny from the banks.
  - This means an unexpected spike in volume or a dramatic increase in order value raises a flag for the banks
  - If your business is processing a high volume of transactions, often sees spikes in orders, or sells high ticket items you need multiple merchant accounts to secure your business.
- Chargebacks are generally caused by a misalignment of expectations from the business to the consumer
- All merchant account providers charge fees for chargebacks whether you win them or not

Chargeback monitoring programs

- A chargeback ratio is the percentage of transactions resulting in a chargeback to all transactions - OR the percentage of DOLLARS resulting in a chargeback to all dollars transacted. Payment providers can calculate the ratio either way, at their discretion.
- It does not matter if your business wins the chargeback it still counts against the chargeback ratio
- Visa and mastercard have strict rules that mandate chargeback monitoring programs for all merchants that have chargeback ratios above their established thresholds.

- Chargeback Monitored Merchant: at least 50 chargebacks and a .5% of transactions resulting in chargebacks for 2 consecutive months
- Excessive Chargeback Merchant : 50 chargebacks and .9% chargeback ratio for 2 months

- Visa and mastercard mandate that credit card processors report the merchants that fit into these programs or they must pay fees for each month and every merchant that is not reported.
- Even if a business does not fit into Visa or Mastercards official monitoring program, individual credit card processors also monitor chargeback ratios. A general rule is that many providers will not process payments for you if you are approaching a 1% ratio by transaction or dollar amount.

Chargeback reduction plan

- Having high chargebacks, experiencing a spike in chargebacks, being in a specific industry or having specific marketing practices are all reasons that banks may decline setting up a merchant account, hold funds, impose reserves, and ultimately close your account.
    - If you are in an *industry* that has higher than average chargebacks such as information products or supplements, it is absolutely critical that you have a strategy to diversify your merchant accounts and protect your cash flow. Note that your specific business doesn't need to have high chargebacks for you to be at notable risk.
- Easy Pay Direct can help you to create a chargeback reduction plan
- Ways to reduce chargebacks: Merchants can reduce chargebacks by making it easy to contact their customer service, Making refunds easier, Change their marketing message to set accurate expectations, change their credit card descriptor to include their 800 number
    - Adding your customer service number to your descriptor
    - Making your customer service number easy to find on your website
    - Making the refund process easy
    - Using chargeback alert programs

MCC Codes / Category

- MCC codes are Merchant Category Codes - are used by banks and processors to classify a business by the types of products or services it sells. These categories are used to determine interchange transaction costs and fees. Your MCC code can also impact your decline ratio and perceived risk by credit card processing companies.
- Banks are making decisions such as placing holds, reserves, and closing accounts at a category level (MCC code).
- When you are filling out a form sometimes you select "other" as the category or the closest to what you believe it is. The banks may do this when setting up your account as well, which means your business may get incorrectly assigned a category. If that particular category gets put on the chopping block, and those merchant accounts get closed or assigned reserves, your business merchant account may be closed as well.

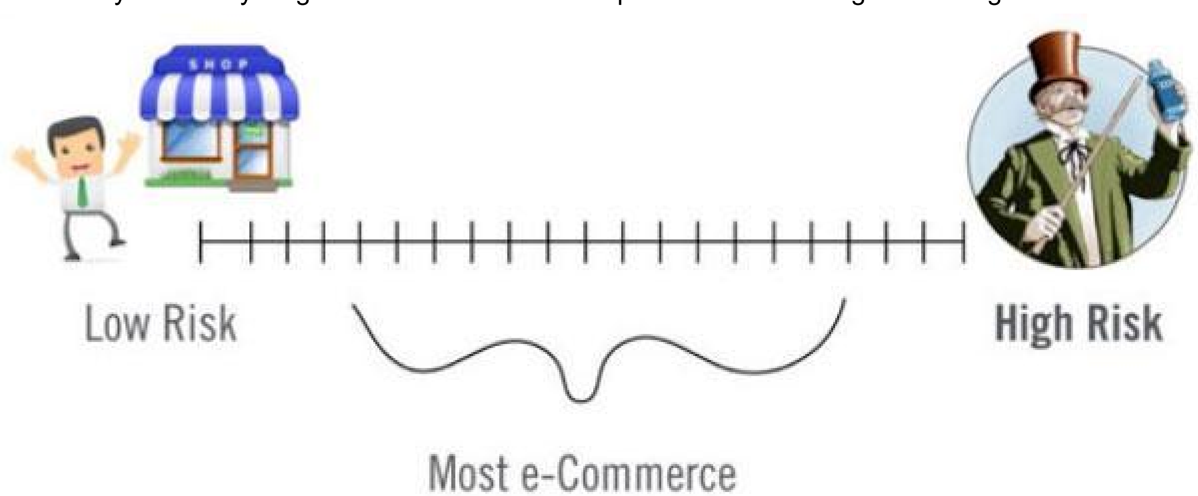
- Even if you are in the right category, and your business doesn't have chargeback issues, banks may make a decision that impacts your merchant account. If a trend emerges in a category that increases chargeback ratios or there is a major change that impacts your assigned industry and increases perceived risk in this category, the bank may decide they can no longer support the risk here and shut down the merchant accounts for everyone in this category, including you.
- It is important to know your category or work with a partner that understands your business model and can make sure you are put in the right category.

Payment Facilitators (PayFacs)

- Aggregator and "PayFac" reference the same type of payment provider
- Using a PayFac such as Paypal, Square, or Stripe gives your business a higher likelihood of abrupt account closure, often with little or no warning.
- It's an oversimplification, but essentially, Aggregators have 1 merchant account that they allow millions of merchants to use.
- They approve you with little or no underwriting, so when they have a concern, the only course of action for them is to hold your money or close your account
- They get businesses set up really quickly which means they don't understand who you are or your business model.
- This is a risk for PayFacs because they have no way to understand the likelihood or frequency of potential chargebacks. Many, many things, from industry type, marketing model, increases in volume, increases in refunds, increases in chargebacks can indicate increased potential risk for Aggregators. The only way left for aggregators/PayFacs to control risk is by closing your account or holding money.
    - Resources: Shopify Payments High Risk, Square Term,
- When to use a PayFac:
    - Aggregators are great to get running quickly but not great if you are trying to scale.
    - If your business is doing less than $10,000 a month in sales, or you haven't proven your business concept, setting up a merchant account isn't a huge priority. You're still flying under the radar and you really aren't a priority for a merchant account provider or even an aggregator.
    - If you have a start up and you're still trying to prove it as a viable business, PayPal is a super-fast, and easy way to get set up. You'll likely pay a slightly higher percentage and transaction fee, but the flexibility of not having a monthly fee or contract can be worth it. Without a true proof of concept, the business might not be around the next month or you may change your business model. In those situations, it may not be best to not have a contract which all merchant accounts have.
    - If you're supplementing your business. There is a use case for midsize and large and large scale businesses to use PayPal or Stripe. When making an effort to capture an additional portion of the market that abandons their shopping cart or wouldn't otherwise buy.
- Aggregators like PayPal do not do any underwriting - they rely on POST approval techniques to control risk. These are things like closing accounts and holding funds.
- Post-approval
    - post-approval management technique often means you set up a merchant account quickly, and you get shut down quickly (or sometimes after a long time, but abruptly with little to no warning)

High Risk Business

- The term "high risk" conjures images of shady business practices, illegal products, or back room operations. The truth is less exciting and applies to tons of very reputable businesses.
- It's important to know that risk is a spectrum. Anything where the card is not present (e-commerce) falls somewhere in the middle on the spectrum of risk. The best thing you can do is just understand it.
  - Low Risk: on the low end, you have a coffee shop you swipe your card for a couple bucks or eight at Starbucks, and you get your cup immediately. The likelihood of the average consumer going home, calling the credit card company, and disputing the charge for that cup of coffee, even if it was terrible coffee, is not very likely.
- All e-commerce has an element of risk.
- Certain categories are inherently high risk, but depending on the bank's comfort and understanding with your industry and business model they may perceive your business as more or less risky to them.
- Anytime you do recurring billing in any capacity, there is some risk for the payment provider. Anytime your products or services are impacted by weather, the airline industries, for example, are inherently high risk. Any merchandise that's regulated; tobacco, CBD, alcohol and firearms.
- Anything where you're delivering in the future is considered high risk because it extends the liability for the processor.
  - Customers can file a dispute from the date of purchase to 6 months after the final delivery date. Long delivery times lengthen the timeframe of risk for the processor.
- Anything that's objective in quality, so any kind of product that sells information, any transactions that are over $1,000 just high ticket transactions in general. Anything with free trials or trial offers extreme guarantees, etc.
- If you are anything other than low risk it is important to be working with the right banks



The Right Merchant Account Provider

- It is really important that you work with banks that understand and are comfortable with your industry, your business model and your specific business.
- Selecting the right merchant account providers of the 1000s of merchant account providers out there is crucial.

- Only about 1% of merchant account providers, consider themselves “high risk providers”. Of that 1% even fewer are actually high risk providers, those are the ones who do effective underwriting.
- If you end up with one of the 99+ percent of the low risk merchant account providers, they'll handle your account, very similarly to PayPal or stripe. They'll approve accounts very quickly, and they'll close it very quickly. It's all a result of poor, or sometimes no underwriting.
- Easy Pay Direct works with the true high risk providers and will set you up with the provider that is best for your specific business.
- Even with the best merchant account providers, you still run the risk of them holding your money or closing your account. The only way to protect yourself is to set up multiple merchant accounts. There is a very specific way to do this; if you don't do it the right way, it completely defeats the purpose.

Underwriting

- Embrace underwriting: you want your merchant account provider to do effective underwriting.
- If your merchant account provider didn't ask about your business model, request your previous processing statements, or if they just gave you a “auto approval” (meaning that they approve you right away), they did not do any underwriting.
- Merchant account providers that do not do underwriting rely on post approval techniques to control risk, much like Aggregators. Once your account begins getting volume, the merchant account provider will review your business and may shut you down or hold funds with little or no warning.
- Underwriting lets the merchant account provider get to know you, know your business and understand the risk before you ever start accepting credit cards.
- The result of effective underwriting upfront is the likelihood of having an account frozen or having holds later on is much lower. In addition, you are more protected if something unusual does happen, like a spike in volume, an increase in refunds or chargebacks. The right merchant account provider understands your business so they have other options to mitigate risk besides simply freezing your funds or closing your account.

EMAP

- EMAP is always published with all capital letters - not Emap or emap
- The call to action leading to EMAP is “Get Started”
- EMAP - Easy Merchant Application Portal
- With EMAP you fill out one application and Easy Pay Direct can set you up with multiple merchant accounts

Applying / Getting a merchant account:

- Getting a merchant account is like getting a loan.
- For 6 months after the final point of delivery, your consumer can dispute the charge. When a charge is disputed the first thing that happens is the money gets pulled away from your account. You get paid immediately because the processor is extending that loan for 6 months.

- When you submit an application for a merchant account, they're going to look at three things. Your personal history, which is essentially your personal credit, your business history (if you have one), and your business model. All three can have a role in whether or not you get a merchant account, and what the terms are for that merchant account.
- Requested Processing Volume:
    - If you ask for too much volume, your account will be more heavily scrutinized by underwriters. It will often slow down the underwriting process and can increase the likelihood of a reserve being put in place. Of course, requesting too little means you won't have the volume you need for your business. This is solved by having more than one merchant account to make up the volume you need.

Reserves:

- Reserves are a way for the banks to mitigate risk so that they may approve merchants they otherwise may not have.
- It is most common to see a 10% reserve held for 6 months on a rolling basis.

Holds

- Merchant Account Providers legally have the ability to hold your money and freeze or close your merchant accounts without notice and without cause. You need a plan when it comes to protecting your cash flow.

Merchant Account Risk Protection for Business

- As the major card brands have made it easier and easier for consumers to dispute charges, it has become more and more common to see merchant account providers hold funds, impose reserves, and close accounts. You need a payment strategy that allows you to protect your cash flow.
- Part of your payment strategy should be setting up and using multiple merchant accounts.

Multiple Merchant Accounts:

- When do you need a second merchant account?
    - Anytime that your business is doing more than $50,000 a month in sales.
    - If you are in an inherently high-risk industry.
    - If you are on the risk spectrum at all. E-commerce, or transactions where the card is not present puts you higher on the risk spectrum.
    - If your business is subject to spikes in volume. If you do any sort of recurring billing. If you have trial offers, sell regulated products, or have long delivery times.
- Cash flow is important in any business. Having multiple merchant accounts with the right providers is the most important thing you can do to ensure that you can protect your cash flow.
- It is worth noting that if you're selling less than $250,000 **per year**, your risk is significantly lower and redundancy isn't as important. We don't recommend a secondary merchant account until you reach $250,000/year in sales.

- There is a really, really bad way to use multiple merchant accounts. You must not use your accounts to delibritally fraud the system such as trying to hide risk and moving away from a merchant account because you are getting too many chargebacks.
- There's a very specific way to set up multiple merchant accounts, if you don't do it the right way, it completely defeats the purpose.

Member Banks:

- The merchant account provider is who you, the business, will work with. Every merchant account provider has what's called a member bank (also known as an acquiring bank or sponsor bank). The member bank works directly with the major card brands Visa and MasterCard.
- You can think of the member banks as the Visa and MasterCard police because the member banks are responsible for enforcing Visa and MasterCard's policies.
- There are 1000s of different merchant account providers, but there are only about 30 member banks in the US, and only a handful of them accept high risk merchant accounts.
- Many high risk merchant account providers use the same member bank.
    - This matters because if you set up two merchant accounts on your own it is very likely that they will have the same member bank.
    - If one of your merchant accounts has an issue, the other accounts with that member bank may as well. It is critical that when you set up multiple merchant accounts, they have different member banks.
- The member bank associated with your merchant account has ultimate authority over if an account is closed.
- There are a wide variety of reasons that a member bank might close your merchant account that actually have nothing to do with you or your individual business.
- It is super common for banks to simply decide they don't want to work with specific industries anymore.
    - They might have too many new furniture companies in their portfolio, or too many information product companies. They might not like the way regulations are changing for CBD. No matter the reason a member bank has decided to no longer work with an industry, the merchant account providers may be forced to close those accounts.
- The first step to protecting yourself is to make sure you're working with the right merchant account providers and the right member banks. The right merchant account providers and member banks will understand and be comfortable with your industry and business model.
- The only surefire way to protect your cash flow, and ultimately your business, is to diversify by setting up multiple merchant accounts with multiple member banks. It is the only way that you can take charge of your money.

Applying for multiple merchant accounts

Shotgun Approach

- The worst thing you can do in setting up multiple merchant accounts is the shotgun approach - submitting applications to a bunch of different merchant account providers at the same time
- Every time you submit applications, not only is your credit pulled but every merchant account provider must do what is called a "TMF inquiry". This allows Merchant Account Providers to see how many times you've submitted applications to other providers. If they see that you've submitted to multiple places in a short period of time it significantly reduces your ability to get approved.

Using multiple merchant accounts

- Backup accounts: If you have multiple merchant accounts you need to be using them evenly (or at some ratio) at the same time. Having a “backup” account that is dormant until something happens to another account is worse than not having a second account at all.
- If you are processing on one merchant account and switch all volume to your backup account, that account suddenly goes from 0 to 100. This spike will send a red flag to your credit card processor and they may close this account.
- Once you have multiple merchant accounts. How do you use them at the same time? If you're accepting credit cards online, you need a payment gateway, a gateway connects your shopping cart to your merchant account. The right gateway will allow you to use multiple merchant accounts simultaneously.

Gateway

- “The Easy Pay Direct Gateway” not “Easy Pay Direct Gateway”
- Why you need a gateway: Whether you have one or multiple merchant accounts the right gateway is the glue that holds everything together. A gateway does more than just tie your shopping cart and your merchant account together; it is the foundation for accepting payments, the right way.
- Most gateways can only set up one merchant account per gateway this means you would need to either only use one merchant account or set up multiple gateways and manually change the gateway your shopping cart is connected to so that transactions can flow through each merchant account.
- The Easy Pay Direct Gateway allows you to put multiple merchant accounts into it and automatically distribute your volume across them.
- Features: The Easy Pay Direct Gateway was built with a host of features, things like recurring billing, email invoicing, integrated mobile payments, its own shopping cart, fraud scrubbing, customer vault with tokenization, PCI compliance and QuickBooks integration.

Authorize.net

- The most basic version of the gateway is Authorize. net. It was designed back in the mid 90s solely to connect shopping carts to merchant accounts
- We do periodically run into Merchants who have Multiple Merchant Accounts and only use Authorize.net - but they need to set up a new Authorize.net gateway for each Merchant Account they have. If they have 3 Merchant Accounts, they must also have 3 Authorize.net accounts. This is inefficient and very difficult to connect to a third party shopping cart. They would need to manually change their gateway to use all 3 accounts. Transaction routing in the Easy Pay Direct Gateway is designed to solve this problem.

Transaction Routing

- May have been called load balancing in the past - but we do not use this term anymore
- Always highlight there is a really good and a really REALLY bad way to do transaction routing. It should never be used to violate card brand rules.

- Automatically route transactions between multiple merchant accounts so that if one of your accounts gets shutdown or has an issue the others are up and running
- Use multiple merchant accounts with one gateway
- The Easy Pay Direct gateway allows you to put Multiple Merchant accounts into it - and Automatically distribute your volume across them.