

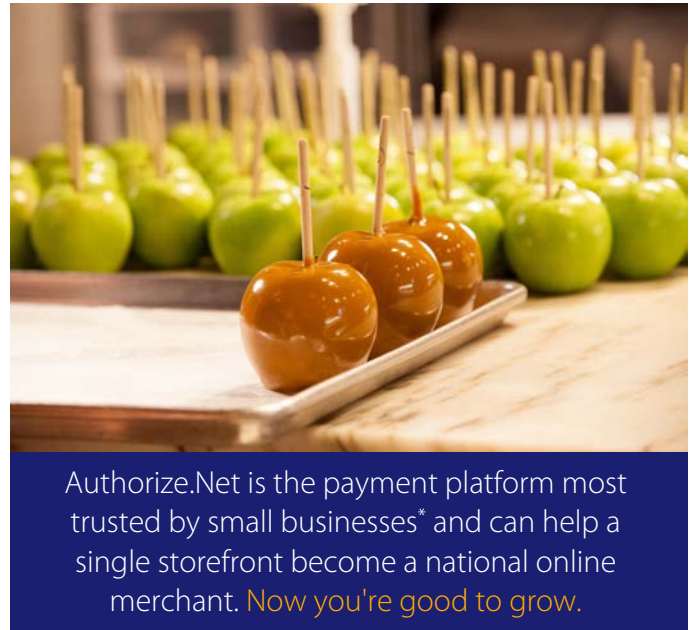
## Established and Growing: Amy's Gourmet Apples

A brick and mortar retail store as well as an online experience selling an artisan product – beautiful, delicious gourmet apples and candies.

Just about everything at Amy's Gourmet Apples is freshly hand made by chocolatiers and fudge experts. Amy's Gourmet Apples has been a local retail confectioner since 1996. In 2002, they introduced amysgourmetapples.com, receiving their first online order the day they launched the website. Authorize.Net has been their partner since the very beginning, helping them grow from a storefront to a national online merchant.

### Establishing an Online Business

Like many growing businesses, Amy's Gourmet Apples started with a mouth-watering idea and a retail store. Today, they reach their customers both from their retail location in historic Cedarburg, Wisconsin, and online, where their customers can purchase from their digital catalog. As a retail store, businesses such as Amy's Gourmet Apples need to accept a variety of in-person payments. As a digital retailer, the complexity of payment options increases, as well as issues such as fraud management, and integration with digital solutions for shipping, accounting, and other online payment services.



Authorize.Net is the payment platform most trusted by small businesses\* and can help a single storefront become a national online merchant. **Now you're good to grow.**

### Discovering Customer Needs

When growing businesses contact Authorize.Net, directly or through an Independent Software Vendor, they often have similar questions regarding their requirements:

- How can I accept credit cards or other digital payments?
- How do I reduce chargebacks and online fraud?
- How can I easily manage the transactions on my site?
- How do I safely store all of that credit card information?
- What third party integrations can I use with my system?
- If I run into a problem – who do I call?

### Solutions for Business Growth

Businesses can grow from a single retail location to a national, online presence using:

- Payment Processing
- Fraud Prevention and Security
- Online Account Access
- Integrated Solutions
- 24x7 Award-winning Support

# Now You're Good to Grow

Authorize.Net is the payment platform most trusted by small businesses.\* For companies like Amy's Gourmet Apples, Authorize.Net provides the solutions and support to help them grow, and the reliability, security and continuous investment of Visa underpinning every transaction.

## Payment Processing

The ability to accept multiple payment types, with an easy checkout process can help make or break a business. Accepting as many payment types as possible is an ideal way to help avoid losing a potential sale at the point of purchase. Authorize.Net payment processing technology helps make sure that businesses can accept:

- All major credit cards: Visa®, MasterCard®, American Express®, Discover®
- Signature Debit Cards
- eCheck bank account payments
- Digital payment solutions: Visa Checkout, Apple Pay, Android Pay and PayPal

## Fraud Prevention and Verified Merchant Seal

The Authorize.Net Payment Gateway includes several key features to help detect and prevent potential credit card fraud. These include:

- Card Code Verification (CCV or CW2)
- Address Verification Service (AVS)
- Daily Velocity Filter
- Authorize.Net Verified Merchant Seal

## Online Account Access

Businesses can manage and review transactions, configure account settings, view account statements, and download reports with Authorize.Net's online account access. Additionally, this solution helps businesses:

- Use Transaction Reporting to retrieve details of processed transactions for reporting and reconciliation
- Sync for QuickBooks
- Set up multiple user accounts with permissions to control account access

## Easy Integration with Third-Parties

Authorize.Net has an unparalleled depth of over 900 technology integrations in a wide range of vertical markets and over 400 certified technology partners. These solutions help businesses:

- Import settled transactions to accounting products like QuickBooks
- Leverage extensive client libraries, native SDKs, and sample code for numerous payment and device scenarios to support third-party development – all available in the Authorize.Net Accept Suite.

## Payment Security and Compliance

Small businesses are key targets for fraud because they often have little knowledge about security or compliance and have few controls in place.

Authorize.Net helps protect these growing merchants reduce the risk of being compromised – including protection of customer information.

Authorize.Net includes:

- Accept Suite to simplify PCI DSS compliance – the global data security standard that businesses must comply with to accept payments via credit cards
- Storage of sensitive customer data on secure Visa servers, using a hosted payment form

## 24x7 Award-winning Support

Growing businesses can get help when and how they need it. Authorize.Net provides award-winning, 24x7 support via phone, as well as options such as e-ticket or live chat. There is also an online library of resources, discussion boards, and blogs.

SALES BEST PRACTICES WITH AUTHORIZE.NET SMALL BUSINESS CUSTOMERS		
Basic Details	Follow-up Questions	Recommended Solutions
Time in business	What other services, such as QuickBooks, do you need to integrate with?	Help setting up from activation team
Number of employees	How do you handle chargebacks and card testing?	Easy integration with third-parties
Monthly/yearly volume	Do you have customers paying with paper checks?	Fraud protection
Average transaction amount		Mobile support
Maximum transaction amount		24x7 Customer Support