Small Business Case Study:
The Tasteful Garden

A local organic gardener in Alabama, uses Authorize.Net to accept orders online and sell vegetables to customers.

The Tasteful Garden, in operation since May of 1996, is owned by Cindy and George Martin. They grow all varieties of culinary herbs and many types of organic heirloom and hybrid tomatoes and other gourmet vegetables and fruits, which are sold through their online store and shipped all over the United States.

Establishing an Online Business

Like many small businesses, The Tasteful Garden started with an idea and a willingness to work hard. But owners Cindy and George Martin admit to having very little business experience. Connecting a website to the payment processing networks is exceptionally difficult and typically beyond the expertise and technical resources of most small businesses. After searching for solutions on the Internet, the Martins learned about Authorize.Net and the promise that the Authorize.Net solution could help them accept online orders and payments from website customers and then automatically deposit those payments into their merchant bank account – quickly and easily. With Authorize.Net, The Tasteful Garden is good to grow – not just in their greenhouses, but with online customers as well.

Authorize.Net is the payment platform most trusted by small businesses* and can help a local grower blossom into national online merchant. Now you're good to grow.

Digging into Customer Needs

When small businesses like The Tasteful Garden contact Authorize.Net, they often have similar questions about online business requirements:

- How can I accept credit cards or other digital payments from my website?
- How do I reduce chargebacks or online fraud?
- How can I easily manage the sales transactions on my site?
- How do I safely store all of that credit card information?
- If I run into a problem – who do I call?

Solutions for Business Growth

The Authorize.Net solution can be tailored for specific business models. For home-grown businesses, key solutions to address their needs might include:

- Payment Processing
- Fraud Prevention
- Online Account Access
- Payment Security

Authorize.Net | A Visa Solution

Now You're Good to Grow

Authorize.Net is the payment platform most trusted by small businesses.* For merchants like The Tasteful Garden, 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 makes 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

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

- Card Code Verification (CCV or CVV2) – compares CCV code submitted online with the card code on file with the card issuer
- Address Verification Service (AVS) – compares the billing address submitted with the address on file with the card issuer
- Daily Velocity Filter – helps protect merchants from verification fraud and flags suspicious transactions for review
- Authorize.Net Verified Merchant Seal - validates that the business is a legitimate and safe online merchant

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:

- Import settled transactions to accounting products like QuickBooks™
- Use Transaction Reporting to retrieve details of processed transactions for reporting and reconciliation
- Set up multiple user accounts with permissions to control account access

Payment Security and Compliance

Small businesses can be key targets for fraudsters because they often have little knowledge about payment security and compliance and few controls in place. Authorize.Net helps these growing businesses reduce the risk of being compromised, including protection of customer information. Authorize.Net includes:

- Accept Suite to reduce PCI DSS scope – 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

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		Easy integration with third-parties
Monthly/yearly volume	How do you handle chargebacks and card testing?	Fraud protection
Average transaction amount		Mobile support
Maximum transaction amount	Do you have customers paying with paper checks?	24x7 Customer Support