What is USAePay?

USAePay is an ECI Certified, Real-Time, Credit Card Processing Gateway. Secure, Fast and Reliable, the USAePay Gateway is a vital solution to helping your merchants process Credit Card Transactions online from anywhere in the world.

Our Gateway supports any type of Business Model; Small to Enterprise size. The most up-to-date fraud protection to a large array of free developer toolkits mixed with the free 24-hour technical support makes USAePay a truly advanced Gateway.
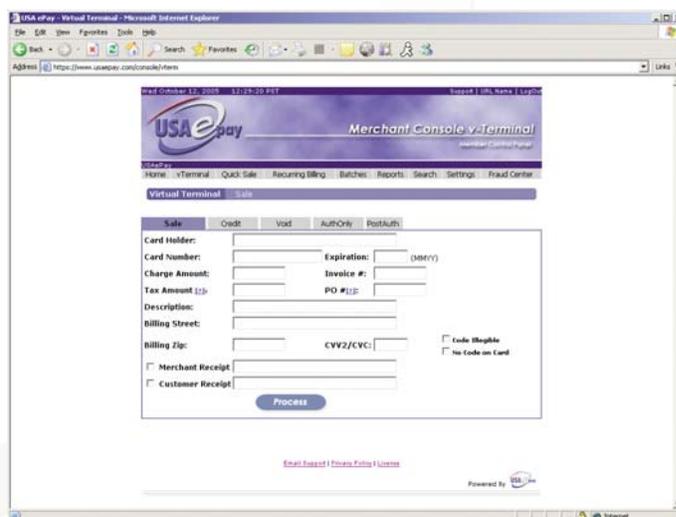
How does USAePay work?

USAePay works through a trusted network of resellers, like yourself, and Banks. Merchants get assigned merchant accounts from resellers (or merchant service banks) and USAePay's Gateway does the processing for the merchants through its various toolkits.

USAePay also works with a large variety of developers and their toolkits. Carts like Miva, Cart32, PDG and Monster Commerce are a couple of prime examples of this established partnership. This allows you, the reseller, to offer your merchants a variety of toolkits based on their specific need.

The Basics

The basics of USAePay are the simple functions the merchant can perform with the Gateway's Virtual Terminal. Merchants can run through Sales, Credits, Voids as well as Pre- and Post- Authorizations.

The USAePay Quick Sale Form within the terminal allows the merchant to process the transactions with more details such as description of sale, both the Billing & Shipping Addresses, multiple email receipts and more. All this information is stored in the database of the Virtual Terminal so the merchant can look it back up at any time.

Developer's Center

USAePay not only helps merchants with Credit Card Processing but is also deeply involved in helping developers get their eCommerce toolkits processing through the USAePay Gateway. This is why USAePay has setup the public, free Developer's Center. In the center one can use any of the free API's available either directly from USAePay or through one of its third-party toolkit developers. Some available API examples are:

-PHP	-Cold Fusion Tag
-C / C++	-ASP
-Java	-CGI
-Perl	-MS Access

just to name a few.
We also support third party carts such as the Miva cart, Cart 3.2 v4.x, Dansie and many more. Plus, developers get exclusive programming technical support free from USAePay.
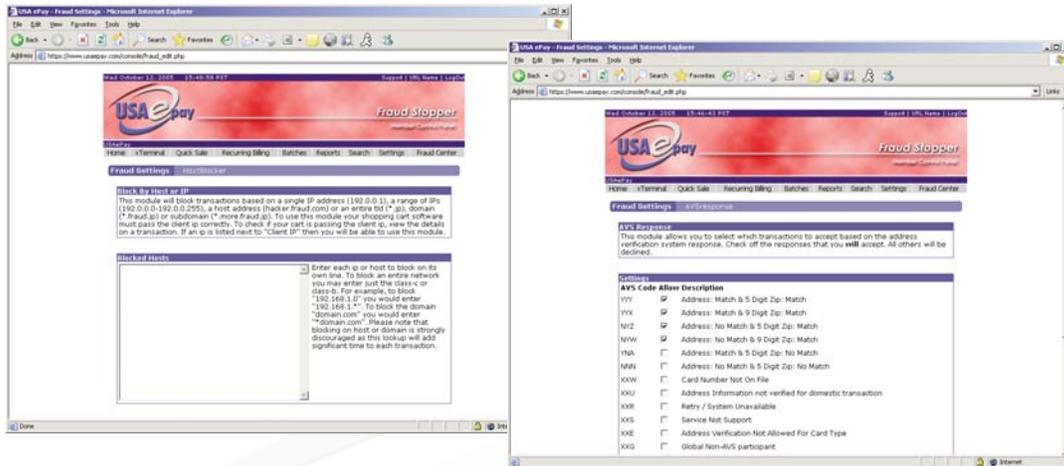
Recurring Billing

Recurring billing is easy with USAePay's Virtual Terminal. The built-in recurring billing section of the Virtual Terminal allows merchants to easily add or remove customers into the billing database.

Additional customers can be added to be billed on a daily, weekly, monthly, bi-monthly, quarterly or annual basis. The virtual terminal processes the charges automatically and the Reports and Statistics Section of the Virtual Terminal will also reflect these transactions.

The system can also be easily placed on the merchant's website for such things as membership sign-ups. The USAePay system will automatically store all information taken by the website safely and securely and take care of the automatic recurring billing.
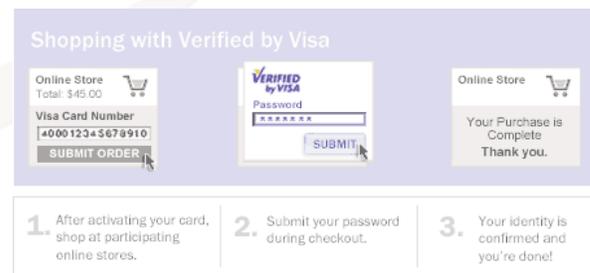
Fraud Stopper Integrated System

USAePay's Gateway includes the highest level of security and today's toughest fraud control. All of USAePay's toolkits come with the highest encryption SSL ID's. All transactions run through the secure socket layer in Real-Time to ensure the most reliable way in securing an authorization. The Gateway also stops fraudulent transactions from ever being processed. The USAePay "Fraud Stopper" allows merchants to block out suspicious transactions and customers through an advanced, easy-to-use control panel. Some of the features include blocking by Country, Amount types, AVS and CVV2 response and IP/Host blocking.

Verified by Visa & MasterCard SecureCode

USAePay is proud to support the latest technologies on the fight against fraud. This is why USAePay is one of the first gateways to have support for the Verified by Visa and MasterCard SecureCode fraud prevention programs.

Don't just authorize...authenticate! That's exactly what the Verified by Visa and MasterCard SecureCode fraud prevention programs allow the merchant to do. Verified by Visa protects an online shopper's existing Visa card number with a personal password, giving them reassurance that only they can use their Visa card online. By accepting Verified by Visa authenticated transactions, merchants can absolve themselves of fraud liability, including the related costs of chargebacks, lost inventory and financial penalties.

MasterCard SecureCode, just like the Verified by Visa program, was designed to go right to the heart of today's online security concerns. With this solution, cardholders are able to authenticate themselves to their issuer through the use of a unique personal code in a separate browser window before the transaction ca be authorized. Use of this unique personal code gives cardholders the added peace of mind that comes with knowing that no one else has access to their SecureCode. It's a small extra step, but a welcome confidence booster.

USAePay also goes an extra step in making it easy to use Verified by Visa and MasterCard SecureCode by directly integrating the programs into all of the USAePay Gateway API's. That means that whether your shopping cart or other eCommerce toolkit is programmed in ASP, PHP, C++, VB, CGI, Perl, Cold Fusion or ANY other language, USAePay has an API in that language that already support Verified by Visa and MasterCard SecureCode.

USAePay makes it easy for any online merchant to process using Verified by Visa and MasterCard SecureCode since we understand the importance of reducing fraud by as much as possible.

Batch Uploader

USAePay is built to support all types of merchants including large scale merchants which don't process directly but use the "batch upload" method of putting their transactions through.

The Batch Uploader allows any merchant to upload a comma or tab delimited file which can contain an unlimited number of transactions to be automatically processed by the system when uploaded through the USAePay Merchant Console.

Usually used by membership companies or fulfillment centers which collect transaction information in a file to be processed at a later time. The Batch Uploader allows the merchant to just upload this file and have system run the transactions through without the merchant having to run them through manually.

Once all the transactions in the file have been processed, the USAePay system will automatically generate a report which will include details on which transactions in the file have been approved, declined and errored out. All approved transactions will be automatically added to the Batch Manager of the console where they can be settled for the funds to transfer into the merchant's account. Declined and Errored transactions will have details describing why it was not approved (e.g. Invalid Card, Expired Card...).

The Batch Uploader supports transactions for both the processing of credit cards and of checks; if signed up for the eCheck service.

All transactions are processing safely and securely within the USAePay system. The system can process a file which contains thousands of transactions in a couple of minutes and since there is no limit to the number of transactions a file can have, a merchant can use the Batch Uploader to process one or one million transactions.

USAeCheck

top: vTerminal's Check Processing screen. Just like processing a credit card, enter the proper information and the check will process in real-time.
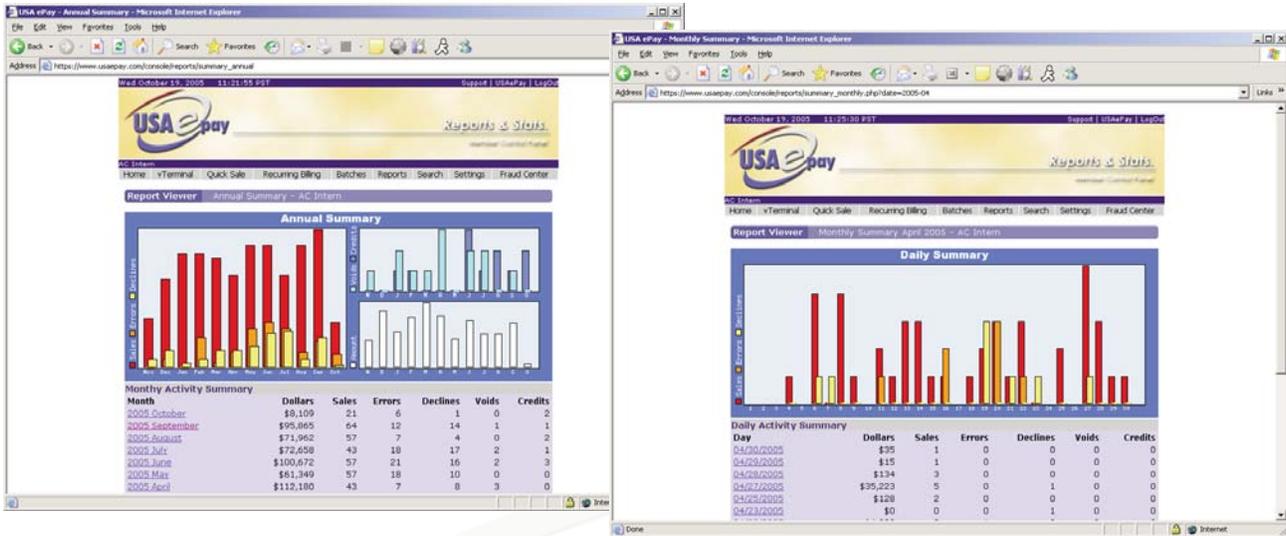
right: Check Manger, keeps track of all your checks processed through the USAePay system.
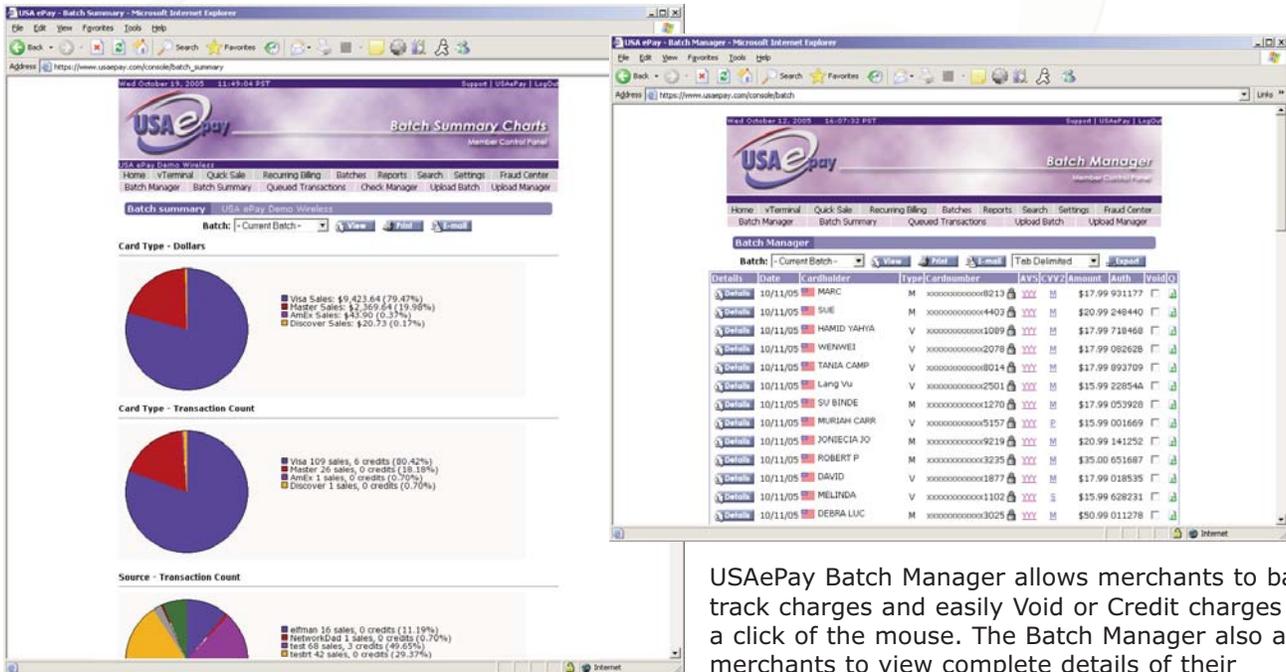
Check processing has never been easier with the USAeCheck system which is directly built into the Merchant Console of the USAePay gateway. Just like processing a credit card, merchants can authorize checks in real-time without any delays. USAeCheck is directly connected to the VeriCheck platform for the utmost secure method of processing the merchant's check transactions. Once the USAeCheck account is active on the gateway, the merchant receives extra screens such as the vTerminal Check Screen and the Check Manager. The Check Manager is the USAeCheck's most advanced tool. It is in the manager that the merchant can keep track of all their check transactions, search their transactions and even find the current status of a transaction. All the reports of these transactions are also fully downloadable and e-mailable at any time. The USAeCheck system always keeps the merchant's check transactions securely stored into he USAePay Merchant Console.

USAeCheck is tied directly into all the USAePay Developer API's located in the Free Developer's Center. That means that whether the merchant (or their developer) is programming in such languages as PHP, ASP, C++, Java, Perl, CGI or Cold Fusion, there is an already built component for that languages that ties easily into the gateway and the USAeCheck service.

Reports and Statistics

USAePay's built in reports and statistics are some of the most complete, detailed and user friendly part of the member's control panel. USAePay doesn't just display numbers and figures for you to figure out but also makes those numbers into easy-to-understand graphs and charts. Whether you need a report for the year, month, day or just an hour, the USAePay reporting system can display the information you need numerically and graphically.

USAePay Batch Manager allows merchants to back-track charges and easily Void or Credit charges with a click of the mouse. The Batch Manager also allows merchants to view complete details of their eCommerce sales such as which website it came from, complete customer information (e.g. billing, shipping & email address) and which sales agent ran the transaction through if it was run through the console manually and not through the merchants website(s). For every batch in the Batch Manager included is a Batch Summary which turns all the information into easy-to-understand pie charts. The best part of all is that all these reports are email-able directly from the Console window and download-able in such formats as tab and comma delimitation, Excel and Access data base and Quicken/Quickbooks.

Even with all the pre-made reports, statistics and graphs in the USAePay system, we understand that each merchant has their own needs for reports. With this in mind, USAePay has developed a comprehensive Custom Report builder. Merchants can now make mostly an kind of report with the exact information, fields and transaction totals that they specifically need. Once the merchant builds these reports, they can save them, email and even download the data generated by the reports to their computers in the file formats mentioned previously.
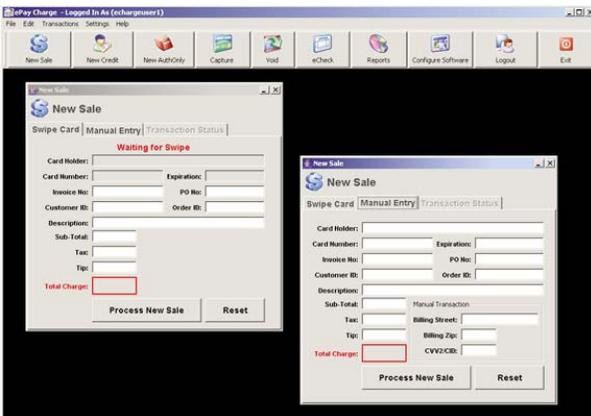
Wireless ePay

Whether a merchant is on the road or just at a trade show, the USAePay Wireless program [Wireless ePay] allows any merchant to easily process transactions directly from their cellular phone, PDA, Blackberry and more... Wireless ePay has been developed to work with almost all of the new Java-supported cellular phones on the market as well as all the major service providers such as Cingular, T-Mobile, AT&T, Nextel, Sprint, Verizon as well as any other providers which support the GSM or GPRS networks.

Wireless ePay also supports all major portable devices withe the Windows CE and Palm OS systems. Along with these devices, Wireless ePay allows the merchant to attach a supported swipe device to make accepting cards even easier and to qualify for retail rates.

Along with the credit card processing capabilities Wireless ePay stores a history of the merchants processing activity to allow the merchant to easily view past transactions and to view reports and statistics generated by the Wireless ePay application. Keep in mind that with the ever changing number of phones and PDA's released, USAePay is constantly adding new phones and other mobile devices to the hardware we support.

Retail / Swipe Support

USAePay is please to announce the support for retail / Swiped transactions. The USAePay system allows the simple connections of any Magnetic Data Stripe Reader to connect to either your computer, mobile device or a programmed stand-alone unit to allow the merchant to receive a qualified retail-rate with the merchant's service bank. All reports and statistics are still stored and displayed in the easy-to-use USAePay gateway and the merchant still receives all the features and options of the gateway just on a retail-based merchant account.

Why choose to use USAePay's retail solution over the regular POS equipment out there? With our retail solution, the merchant uses their existing computer and only needs to purchase a simple magnetic stipe reader for the fraction of the price of a credit card machine. Secondly the problems with machine malfunctions or upgrades would no longer be an issue since all the software still rests on USAePay and not in a machine. Moreover, the merchant ca simply take the mag-strip reader to any computer and still process credit cards; being locked down to one machine is no longer a necessity. Finally since the processing is linked to the gateway, the merchant can view reports and transaction history which they would never get from any current machine.

The retail capabilities are also extended to our Developer's Center where any programmer or developer can use the USAePay Developer's tools freely to integrate the retail credit card acceptance system to any software, programmable hardware and other applications. As always, USAePay extends it's free technical support to all developers.