



Credit Card Data Transfer Fact Sheet

Your credit card processing options

ComNet Marketing Group will be completing our PCI Data Security roll-over in March. In anticipation of security standards only getting more stringent, we have chosen the most secure route possible and will no longer be storing credit cards at all. What this means to you is that you will need to choose one of the following options in order to process your credit card payments each day.

- 1) Direct Transfer: Transfer directly to your credit card processor.** We can transfer the credit card information directly to the credit card processor you are already using (i.e. Sage, PayPal) but it will require us to create a custom interface. You will still download your data as normal from our secure website which will include a GUID (Globally Unique Identifier) in the place of the credit card #. One-time programming fee of \$85 per hour for the custom interface. Monthly & Quarterly Clients (i.e. those who call 3 or more programs per year) will be charged a flat fee of \$45 per program to transfer all credit card data in real-time; all other Clients will be charged a flat fee of \$125 per program to transfer all credit card data in real-time.
- 2) Real-Time Entry: Real-time link to your Database.** We can create an interface link directly to your website or database. Our callers will type the credit card information into this while they are on the phone and you can process on your end per usual. There will be no additional download from our secure website. One-time programming fee of \$85 per hour for the custom interface. Flat fee of \$125 per program to transfer all credit card data in real-time. Monthly & Quarterly Clients (i.e. those who call 3 or more programs per year) will be charged a flat fee of \$45 per program to transfer all credit card data in real-time; all other Clients will be charged a flat fee of \$125 per program to transfer all credit card data in real-time.
- 3) Payment Gateway Processing: We process your credit cards using our payment gateway.** We now offer credit card processing with our new Citadel Payment Gateway through FTS. You will simply sign up for a merchant account with us acting as your FTS agent for credit card processing. Credit cards will be automatically processed each night after calling and the funds will be transferred to your bank account within 48-72 hours of authorization. Credit card statements will display the charge as coming directly from your organization. Installments can still be processed by accessing an authorization number. You will still download your data as normal from our secure website which will include a GUID (Globally Unique Identifier) in the place of the credit card #. There is a monthly minimum fee from FTS involved which makes this option not the best for everyone depending on volume and frequency. Standard pricing for a merchant account is based on the interchange rate; we are currently charging 1.8 % of the transaction amount + a flat fee of \$0.30 per transaction for debit and 2% of the transaction amount + \$0.25 per transaction for credit cards (based on card not present rates). This will most likely be lower than other processors since we are not in the business of making money through credit card processing.

(continued)



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- 4) Flex Processing: We process your credit cards using your payment gateway.** This option is only available through certain payment gateways (i.e. PayPal PayFlow Pro, Ticketmaster) and you will need to check with us to see if yours is one of them. If this is an option for you then you would sign up for a merchant account with us acting as your FTS agent for credit card processing and would be issued a merchant ID that you would then provide to your current payment gateway. Any transaction through your current payment gateway would now be using the new merchant ID which qualifies you for our low processing rates (this would include cards processed on-site or from other sources). We would still need to link to your database to transfer the credit card information so there is a programming fee involved. Everything should operate just the same as it currently is on your end and you will still download your data as normal from our secure website which will include a GUID (Globally Unique Identifier) in the place of the credit card #. One-time programming fee of \$85 per hour for the custom interface. Flat fee of \$35 per program to transfer all credit card data in real-time. Standard pricing for a merchant account is based on the interchange rate; we are currently charging 1.8 % of the transaction amount + a flat fee of \$0.30 per transaction for debit and 2% of the transaction amount + \$0.25 per transaction for credit cards (based on card not present rates). This will most likely be lower than other processors since we are not in the business of making money through credit card processing.
- 5) *Client Download: Download credit card data through secure website.** You can still download your data and store and process on your end per usual. But, since we no longer store credit cards there will be an additional step to obtain this information. You will continue to get your data files from our secure website exactly as you have been with the exception of the actual credit card number. In its place will be a GUID, or Globally Unique Identifier or token, which represents the credit card number. You will identify specially selected users who've received a security certificate for their computer from us that are then able to log on to a second secure website, Citadel Data Securities, and download the corresponding credit card numbers to match to your data. This option will be charged at \$1/credit card for residential clients and \$2/credit card amount for business clients.

***Please note that your organization will not be PCI compliant if you choose this option.**