If you accept credit cards or want to, adilas.biz can make your life easier!

[USB card swiper info] . [Newtek referral page]

Merchant processing through adilas.biz is not required in order to use our services. However, if we can highly recommend something... this would be it! Can you imagine... start to finish transactions, additional data drill-downs, enhanced page flow and shortcuts, and everything under the same roof. Just the concept alone is another reason adilas.biz stands for all data is live and searchable.

Merchant Account Features

- Online, secure, real-time, open 24/7, mobile, fully integrated solution.
- Any type of payment - retail, card present (swiped), phone orders, mail-in orders, reoccurring, eCommerce, etc.
- PCI (Payment Card Industry) and DSS (Data Security Standards) Compliance.
- Enhanced cart and page flow.
- Transaction options from shopping cart, standalone invoice payments, and apply multi-payments mode (accounts receivable section with ability to pay for more than one invoice at a time).
- No hardware or software requirements.
- Manually key in credit cards or swipe credit cards using a USB card reader.
- Flexible rate structures to accommodate anyone new to accepting credit card payments as well as established merchants.
- True merchant account with every plan. This even includes a product called NewtPay which is similar to PayPal (pay per transaction with no monthly fees).
- Funds deposited into your primary bank account within 48 hours.
- Super duper triple criss cross tie-in of your data. That means we link everything together for you! :)

Benefits of Using adilas.biz

- Save Time - You never have to leave the adilas.biz application environment. Your merchant processor and business application will be together, all under one umbrella. No need to go to multiple locations or sites for all your business needs. Better time management!
- Save Money - Multiple product lines to choose from, options for start-ups through established merchants, super competitive rates, and no hardware requirements.
- Expand your vision - Where do you want your business to go??? We can help you optimize your dreams!
- On the sales side - Payment processing is seamless and fully built-in to the normal page flow.
- On the backend side (admin and accounting) - It's all there... from quotes, to carts, to invoices, to payments, to transaction details, to deposits, to bank reconciliation. Plus, did we mention that you could jump around to any of these pieces and follow the trail to the next piece??? You can do that??? Yes, you can do that!!! You're using adilas!

Merchant processing through adilas.biz is not required. However, if you wish to keep all of the transactions and data under one roof, this is a great additional feature that can really help save you time, money, and lower your stress level. If you choose not to enroll in this additional service, you will still have all of the power of the adilas system at your finger tips.

How does a transaction work when you use adilas merchant processing? When a customer wants to buy something, you help them by creating a shopping cart inside of adilas. You have the choice of saving the cart as a quote or going right to checkout. The checkout process asks how much is being paid and what the money type is. You select a credit card type and click continue. You then enter the card manually or use a USB card swiper and run the card. Next, submit it for processing and create the invoice. Finally, print out the invoice and send them on their way. Later on, that invoice payment (the credit card transaction you just ran) is then ready to be attached as part of a new deposit. Because you never left the adilas system, the invoice now has a tie to the merchant transaction and soon the deposit will also have a tie to the transaction. This allows you to seamlessly move around the system and see the full history, audit trail, amounts, dates, what was purchased, and other relationships that have been created. Once you get to the part where you are reconciling your bank, you have everything you need right within your grasp all in one place. Clean, easy, simple, powerful!

To get started using merchant processing and credit card payments through adias.biz, we need you to fill out the referral page with a company called Newtek. Newtek is a banking entity that we have partnered with that handles the merchant side of the equation. Once you fill out the referral, you will be contacted by one of their reps. The Newtek reps have been really great to work with and they strive to put together the best options and plans for your business. We highly recommend that you ask about any current promotions that they are offering and mention that you are doing business through adilas.biz.

Because each business is so different (size, history, credit card volume, number of locations, etc.), Newtek won't let us put in writing a blanket policy and a firm explanation of what they require and/or offer. They will take each referral on a case-by-case basis. Newtek is constantly changing their promotions and specials and have already done a great job extending those deals to other adilas customers and clients. They have merchant product lines for start-ups, individuals, small businesses, clear up to the corporate giants. Make sure and ask about NewtPay and NewtPay Pro merchant accounts. Once their reps contact you, they will talk shop and give you the free, no cost quote on rates and comparisons. Newtek will contact you and do some basic training on the services they offer after the setup process.

Once your account is set up with Newtek (usually 4-7 business days), you will need to contact adilas support by email support@adilas.biz or give Brandon a call at 435.258.5504. This will only take about 10 minutes to record settings and activate your account on our side. You can then accept credit card payments as soon as you hang up the phone, refresh your screen, and enter a valid credit card into the add payment page. It is that easy!

How does merchant processing work using the Internet? There are three entities that are involved. The first entity is the client-side or software-side. That is where adilas.biz comes in. We provide the interface to make the transactions easy, integrated, and do it over a secure connection. This is all done within the adilas website.

The second entity is the gateway provider that actually stores, processes, and records the credit card transactions. They provide the "gateway" service which allows you access to the credit card validation, fraud controls, and authorization of funds. We have chosen to use a progressive company called USAePay for our gateway provider. Adilas uses secure web services to interface with the USAePay gateway. Web services provide a flexible way for us to provide you with the data and reports you need. Adilas connects with USAePay behind the scenes, for normal transactions, so you never have to leave the adilas system. We are confident that 90 to 95% of all your transactions and merchant account needs will be done right through the adilas.biz application. If a special transaction is required, you will directly login to USAePay. They provide a full v-Terminal (virtual terminal) with all kinds of additional functionality.

The third entity is the merchant or banking side of the transaction. This is where Newtek Business Services comes in. They provide the financial backend (thus the term merchant account) along with interacting with your bank. All three pieces are required in order to make online transactions occur.

Hopefully that helps shed some light on what is going on and who is involved in order to make this possible. We, at adilas.biz, have really tried to do our homework and have partnered with the best solutions we could to help you be right where you want to be... In control of your data, making money, and running your business smoothly!

Most of the information above this deals with the USAePay (our default) credit card gateway. If you already have a merchant account with another processor, we may be able to create the backend connection to their gateway. We want to make your life as easy as possible. We can't promise to connect to any and all gateways, but we are willing to listen to your requests. This is especially true if we can see the benefit of adding it as another popular merchant processing option. When we integrate a new gateway, we will make sure that all of the above features and benefits are included. Choose adilas.biz and win!

Here is a list of other online payment gateways that are currently supported:

- USAePay
- Authorize.Net
- Merchant One
- MAXX Merchants
- CHARGE Anywhere *(see below)
- PayPal *(see below)
- FirstData *(see below)
- Mile High Merchants * (see below)

Adilas.biz uses the Adobe ColdFusion server-side scripting language to interface with all gateway providers. Most of the gateways require either a direct http post over SSL and/or an XML/Soap based web service call. If you are a web developer looking for code samples to integrate with the different gateways, we welcome your inquiry. support@adilas.biz

* Somewhat Limited Functionality - normal credit card sale transactions fully supported, some special look-ups and/or voids must be done on their virtual terminal site.