

NPR Digital Services Real-Time Transaction Payment Gateway FAQ

What is a Real-Time Transaction Payment Gateway?

NPR Digital Services installs and hosts an online credit card payment gateway using PayPal/VeriSign® Payment Services, which securely verifies and routes the transaction funds to the client's online-enabled merchant account, confirming that customers are authorized to make their purchases.

The real-time transaction gateway enables stations to accept online payments through Visa, Master Card, American Express and Discover Card (including debit card transactions). It includes a recurring billing service that allows you to automatically charge your donors for regularly scheduled payments. Stations must have an active internet merchant account to take advantage of this option.

How Paypal Payflow Pro works with Quick Pledge™

Paypal Payflow Pro connects your Quick Pledge form to any major payment processor, bank, and card association with the secure, industry-leading payment gateway.



1. User enters credit card information on your Quick Pledge form.
2. The Payment Gateway encrypts data and securely sends it to your Internet Merchant Account.
3. The transaction is reviewed for authorization by the user's issuing bank.
4. The result is encrypted and sent back through the gateway.
5. Transaction is completed.

Why should I use the Real-Time Payment Gateway?

This option makes processing your pledges faster and more secure. This also applies to your phone pledges, which you can enter via the Quick Pledge back office form.

- Pledges are processed immediately, so you get your money faster.
- Credit card data is not included in your daily batch file, it is passed directly to Paypal when the transaction is processed.
- Since your station is not storing credit card numbers, your systems are less vulnerable and may not need to become PCI certified.

What about installments?

The recurring billing option handles your installments for you automatically. You simply log into your Paypal manager and run reports for processed transactions, thus eliminating the need to manually process credit card transactions for your installment payments. Paypal can accept 4 quarterly, 2 semi-annual, or 12 monthly installment options.

How much does it cost?

We offer two pricing models:

- **Fixed Rate:** There is a one-time set up fee of \$400 and a fixed annual reimbursement of \$1200 payable quarterly in advance by the client to cover the cost of PayPal/VeriSign licensing and system maintenance. It includes 1000 free transactions per month with \$0.10 per transaction overage.
- **Per transaction:** There is a one-time set up fee of \$400 and a per transaction fee of \$0.29 payable monthly in arrears by the client to cover the cost of PayPal/VeriSign licensing and system maintenance. This is often more efficient for stations with fewer than 1000 transactions per month. Please note that each installment is considered a transaction.

How do I obtain an internet merchant account?

To accept credit cards over the internet, you need a special account called an Internet Merchant Account. Your account provider or merchant bank needs to work with a PayPal-supported credit card processor (see below).

An Internet Merchant Account is a different type of merchant account than a merchant account used for face-to-face (in-person) retail transactions. It has additional risks associated with card-not-present (e-commerce) transactions.

To apply for an Internet Merchant Account, contact your merchant (acquiring) bank.

Payflow Pro supports the following processing platforms:

- American Express Phoenix
- American Express Brighton
- First Data Merchant Services (FDMS) Nashville
- First Data Merchant Services (FDMS) North
- First Data Merchant Services (FDMS) South
- Global Payments Central
- Global Payments East
- Merchant e-Solutions
- Nova
- Paymentech New Hampshire
- Paymentech Tampa
- First Data TeleCheck
- Vital

What does NPR Digital Services need from me to open my Paypal Payflow Pro account?

Sign the service addendum <http://www.publicinteractive.com/media/pdfs/servicechangeaddendum.pdf>
Under Quick Pledge, mark the Real-time Transaction Payment Gateway Option.

Then forward your merchant bank and processor information for the Payflow Pro account to NPR Digital Services.

Contact Information

For questions, please contact:

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