

Internet Based Payment Systems

Metro Merchant Services offers Virtual Terminal solutions designed to help you grow your business in an Internet-based environment. We employ the Authorize.Net® Payment Gateway for the highest levels of security and system capabilities in the industry to move money through Internet-based platforms. Some of the capabilities of this gateway are:

- Accept All Forms of Payments – All major credit cards, debit cards, electronic checks, gift cards, loyalty cards, ATM transactions and more.
- Comprehensive Transaction Management – Use our full-featured Merchant Interface to monitor and control payments through your Web site or directly from your desktop.
- Fraud Prevention – Identify suspicious transactions with our value-adding products and built-in fraud tools.
- Sensitive Information Security – We are committed to protecting customer information throughout the payment process.
- Payments Received Quickly – Funds are automatically deposited into your merchant bank account within days.
- Superior Customer Service – We provide technical and account support to merchants seven days a week, as well as access to online documentation and user guides.

A Metro Merchant Services Internet Based Payment System enables you to accept credit card, debit card, electronic check payments and more from your eCommerce Web site or directly from your PC.



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Customer Support

We know that our services are vital to your business operations. That's why we are dedicated to providing superior technical support. With Metro Merchant Services, the information you need to manage your transactions effectively is readily available.

Our customer support staff is available to help you with technical, billing and account questions.

Call us at 302-838-9100 or you can email us and we will respond to your inquiry within one business day.



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Suite 308
Bear, Delaware 19701

Phone 302-838-9100
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Connection Methods— Choose a method that's right for your business: link to the secure hosted payment form, host your own secure payment form, or use one of our certified shopping cart solutions.

Advanced Integration Method (AIM) is a highly secure, merchant-initiated server-to-server connection for submitting transactions to the payment gateway. AIM provides merchants with a high degree of control over each phase of the customer's online transaction experience, including the payment form and receipt page.

Simple Integration Method (SIM) is ideal for merchants with basic customization needs. The payment gateway can handle all the steps in the secure transaction process — payment data collection, data submission and the response to the customer, while keeping the host virtually transparent.

Certified Shopping Carts connected to the payment gateway can be an ideal solution for merchants with minimal Web development resources or capabilities. Shopping carts are Internet companies that provide payment form solutions for merchant Web sites. Choose from over 87 certified solutions.

Merchant Interface— Manage and review transactions, configure account settings, view account statements, download reports, and more via a password-protected Web site.

The Merchant Interface is a secure Web site that allows merchants to manage transactions, configure their account settings, view account statements, generate reports and more. It is available from any computer with an Internet connection and Web browser—you never need to download or install any software.

Manage Your Transactions— Submit, review, or void transactions. Use the Virtual Terminal to enter payments or issue refunds. Submit multiple transactions in a single file using the Batch Upload feature. You can also search transaction history based on date, credit card number, customer name, and other fields.

Configure Your Account— Configure the way transactions are handled, including security settings and transaction responses. You can also sign up for value-added services and important announcements.

Review Account Activity— Reconcile payment and billing activity using online reports and statements. Generate and download reports on settled, declined, and returned transactions. View your billing statement and payment history.

Virtual Terminal / Batch Upload—

These secure features enable merchants to process card and/or check transactions manually. Merchants access the Virtual Terminal and Batch Upload features through the Web-based Merchant Interface. Transactions are immediately submitted for authorization and processing each day.

The Virtual Terminal provides the best solution for merchants who manually enter card and electronic check transactions for mail order/telephone order (MOTO) sales.

Batch Uploading multiple transactions in a single file is an efficient way to upload card and check transaction data from enterprise applications or other file-based systems.

Security— Merchants are protected by industry leading encryption methods and security protocols. We are committed to providing merchants with the tools and best practices to prevent fraud.

Protecting Transaction Data— With the latest 128-bit Secure Socket Layer (SSL) technology for secure Internet Protocol (IP) transactions.

Securing Customer Data— We employ industry leading encryption hardware and software methods and security protocols to protect customer information. We are also compliant with card association security initiatives.

Preventing Fraud— We are committed to providing merchants with tools and best practices to prevent fraud. Industry initiatives such as Address Verification System (AVS) and Card Code Verification (CCV/CVV2/CID) provide a high level of protection as part of our standard payment gateway features. We help merchants identify and evaluate suspicious transactions. We also support cardholder authentication programs Verified by Visa and MasterCard SecureCode™.

Electronic Checks— Reduce costs while offering your customers an additional payment option. Accept and process electronic check payments directly from your Web site. You expand the payment options available to new and existing customers, enhancing customer loyalty and potentially increasing sales.

Lower Fees — Lower rates than credit cards or PayPal.

More Efficient — Everything is online, eliminating the cost and inconvenience of manually processing paper checks and waiting for checks in the mail.

Fully Integrated Solution — No third-party required

Integrated Reporting — Provides a combined view of all check and card transactions. Reconcile payment and billing activity using online reports and statements.

Ship Product Sooner — Improved up-front transaction validation that returns the status of transactions faster.

Automated Recurring Billing™—

Save time and increase productivity by letting ARB handle recurring billings, or "subscriptions," according to the billing interval and duration you set. Simply create a subscription that includes the customer's payment information; billing amount, interval, and duration. ARB does the rest, generating the subsequent recurring transactions based on the set schedule.

Save Time and Effort— ARB provides multiple methods for creating subscriptions as well as flexible rebilling options. Once a recurring transaction is activated there is no additional labor involved through the life of the subscription.

Improve Security— Eliminates the need to store sensitive data on computer systems, reducing the risk of compromised customer information.

Enhance Loyalty— ARB enables merchants to provide customers with an on-time, no-hassle billing plan using either a card or electronic check.