	Authorize.net, Orbital and others	CenPOS	Benefit
FEATURE			
Interchange Optimization & least cost routing		X	Most people are under the misconception that the fees charged by card issuers (interchange fees) are fixed and non-negotiable. The fact is that while rates are fixed, over all acceptance **cost can be greatly reduced by optimizing interchange and by least cost routing every transaction.** This is NOT just providing level II data that 99% of other service providers deliver and would have you believe is everything you need to qualify for lower interchange rates.
Automated Recurring Billing (The customer pays the same amount on a fixed schedule.) Installment billing (same amount, fixed # of payments.)	X	X	Only with CenPOS can you set up **multiple instances** i.e. "contracts" for the same customer, **assign multiple credit cards**, assign the order cards are used, and **block prepaid cards**. Save set up time, transaction research time, and improve your successful transaction rate.
Repeat billing- (variable amount)		X	After entering data one time for a client, simply enter the token ID and amount you want to charge for subsequent transactions. Tokenization saves tons of time and mitigates risks associated with storing card data on printed approval forms.
Maximum user control.		X	CenPOS let's you micro manage permissions instead of broad categories, reducing **risk of internal fraud, collusion and errors**. Micro manage who can see reports, who can give refunds, set thresholds for instant email alerts by dollar amount of sale or of refund, set criteria to approve a transaction by threshold amount etc.
Add Custom payment fields for general ledger or other internal needs such as revenue category, insurance policy # etc.		X	Assign payments that apply to multiple revenue streams at the time of sale, eliminating headaches of breaking out payments later in accounting. Spend less time creating reports; **Instead of waiting for accounting to create reports, management can view summary and detail data on demand from their desk.**
Multiple payment channels- a back-end that supports web payments, ecommerce, retail, mobile.		X	CenPOS central database hub for all transaction sources empowers merchants with data for **business insights, and historical research**.
Always up to date with the latest parameters for interchange qualification (the wholesale cost of credit card processing).		X	**When interchange qualification rules change, usually twice per year, CenPOS is updated immediately**, **saving you money.**
PCI Compliant. No data is ever stored at your facility.	Varies	X	

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REPORTING			
Daily batch reports, transaction look up.	X	X	The other reports sound good until you want to look something up. CenPOS offers enhanced research for up to **7 years data**, no coincidence matching IRS rules. Search fields include customer name, cashier, partial card number, date, amount, invoice #, auth code, and more. Print or copy/paste any data lookups into spreadsheets.
Dashboard reports		X	Real time graphical and text data for key measurements including cash flow and risk management. **Hierarchal format by merchant account, region, location, and business segment- you decide**.
FEES & DEPOSITS			
Fees deducted monthly or netted from each transaction.	Varies	Monthly	Keep your money longer with CenPOS. Easier to reconcile.
Multiple bank accounts- different accounts for deposits, credits, etc.		X	Spread chargeback risk and match accounting needs.

The table above highlights significant differences between **Virtual Terminal and gateway capabilities**. Each product has a place in the market. The table below is based only on virtual terminal and gateway comparisons, not retail or mobile applications.

Business type	Recommended solution	Primary Reason
School / education	CenPOS	Save time, money, and reduce financial risk. Key functions: Reporting, variable amount billing- tokenization, PCI Compliance, single hub for multiple payment sources.
Accountants, law firms, medical billing companies	CenPOS	Save time, money, and reduce financial risk. Key functions: Reporting, tokenization, PCI Compliance; client and business partner can both remotely access data.
Ecommerce (only)– using popular shopping cart	Authorize.net	Automated integration.
B2B, wholesale, IT, software, technology solutions providers	CenPOS	Save time, money, and reduce financial risk. Key functions: Interchange optimization can reduce costs up to .90%, variable amount billing- tokenization, PCI Compliance.
Small business (under $250k annually)- not B2B and not needing tokenization for variable amount payments by regular customers	Authorize.net	Low monthly minimum, month to month contract.

CenPOS is both a gateway and a **switch**. The others are only gateways.
What's the difference between a gateway and a switch? A gateway passes through data. Our switch is an intelligent processing engine that accepts data, then dynamically makes decisions based upon merchant defined risk and other parameters all in a fraction of a second.
Keywords: Authorize.net vs. CenPOS, Payflow Pro, Orbital, Paymover, Global, First Data.
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