

## Low Cost Merchant Accounts and Credit Card Processing

ModernAuthorize is an exclusive service that provides both merchant accounts and credit card processing. A service dedicated to delivering real-time credit card processing at the lowest rates possible, ModernAuthorize is ready to help web hosting companies and internet service providers reach their revenue goals. Merchants who signup with ModernAuthorize receive the following:

- Top Tier Gateway
- Lowest Entry Fees
- Lowest Transaction Fees
- Lowest Monthly Fees
- Instant Credit Card Processing
- Funds Deposited Faster
- Professional Appearance
- Automated Processing
- Recurring Billing

## Markets

ModernAuthorize is currently dedicated to markets in the US, UK and CA. Future markets include European and other countries enabling a global presence in the merchant account and credit card processing industry.

## Partners

ModernAuthorize has partnered with the best merchant account providers in order to provide the lowest pricing on merchant accounts and credit card processing.

Our current list of partners includes:

- BluePay
- ProtX
- PSIGate

Each provider is specific to a country. BluePay represents the US market, ProtX represents the UK market, and PSIGate represents the CA market. All three providers have prepared 1-2 plans specific to ModernBill customers.

## Top Tier vs Low Tier

### Top Tier

A top tier gateway provides complete branding and real-time credit card processing. ModernAuthorize partners with only Top Tier gateways in order to provide the lowest rates on the internet and complete real-time recurring billing.

### Low Tier

A low tier gateway requires the user to leave the shopping cart at the end of the checkout process in order to pay the goods or services purchased. Low tier gateways include 2Checkout, WorldPay, and PayPal.

## Lowest Cost

ModernAuthorize gives you the lowest entry fees, transaction fees, monthly fees and discount rates. Companies can save hundreds to thousands of dollars annually by taking advantage of the great rates exclusive to ModernAuthorize customers.

## Instant Credit Card Processing

With a ModernAuthorize account, credit card processing is instant.

## Funds Deposited Faster

With a ModernAuthorize account, funds are deposited directly into your bank account within 24-48 hours. Low tier accounts show payments instantly, but it takes approximately 3-4 days before the funds are deposited into your bank account. Faster access to funds helps improve cash flow.

## Automated Processing

ModernAuthorize is integrated into ModernBill. All you have to do is configure your gateway, turn on the automation switch in ModernBill, and start processing invoices and credit cards automatically. You have complete control on when your invoices are processed. It can be in advance, same day, or post invoice generation. You have full control.

## Recurring Billing

ModernAuthorize gives you the ability to process payments on a recurring basis and in real-time. Most low tier billing services use a subscription based service rather than processing credit cards in real-time. By using a subscription service, mistakes are often made and payments can be significantly delayed.

## Key Benefits

There are many benefits to a merchant using ModernAuthorize. Cost, professional appearance, and customer convenience are only a few of the reasons merchants should signup for a ModernAuthorize account.

### Cost

Compared to low tier gateways like 2checkout, WorldPay, or PayPal, ModernAuthorize saves a minimum of 50% on transaction cost, discount rates, and other associated fees. With a full merchant account solution from ModernAuthorize, companies can save several hundred to several thousand dollars annually.

### Professional Appearance

With ModernAuthorize, your company's name, address and information are attached to invoices and receipts. With a ModernAuthorize merchant account, you design your own documents and you have the flexibility to modify them to match your company's branding and message.

### Customer Convenience

Customers of online services expect automation in all of their transactions. ModernAuthorize gives you complete automation from point of sale to point of purchase. Everything you need to get your system automated and running on its own is available to you as a ModernAuthorize member.