



Autotask Teams with Novera Payment Solutions



What It Means for You



WHO WE ARE

Novera Payment Solutions is an endorsed provider for credit and debit card payment services for Autotask® clients. Autotask® has selected Novera to guide our clients through the complicated world of credit & debit card acceptance. Novera delivers a unique combination of value, integrity and price transparency that is unparalleled throughout the payment processing industry.

WE BRING VALUE TO AUTOTASK® USERS

The value lies in both our solutions and our pricing model. Novera delivers an integrated accounting solution (QuickBooks® plug-in) for Autotask® users that allows Autotask® users to automatically have credit/debit card payments made on invoices generated from Autotask®, post into their QuickBooks® accounting software.

Additionally, Novera Payment Solutions also offers a transparent “FLAT FIXED FEE” pricing model. Our “FLAT FIXED FEE” lets the Autotask® user know exactly what they are paying for credit card services (merchant services) and is the most transparent pricing plan in the industry.

Integrate
Your
Business
Processes
to
Improve
Effectiveness
&
Profitability

Many businesses struggle with getting essential data from manual processes, varied software programs, and remote employees. The result is lost data, poor customer service, and management decisions based upon inaccurate customer and financial data.

The solution is implementing an integrated accounting system from Novera Payment Solutions. By integrating your accounting system with your business processes and other programs, you can dramatically improve the effectiveness and profitability of your business. Eliminating manual processes, connecting remote employees and having accurate customer and financial information automatically updated within your accounting system will have a positive impact on your bottom line.



NOVERA QUICKBOOKS® PLUG-IN

The Novera QuickBooks® plug-in is a SaaS payment software solution for credit and debit cards, ACH (Automated Clearing House), EFT (Electronic Funds Transfer), and Electronic Check conversion using a powerful and secure Payment Gateway and Secure Vault Software. Process credit cards and checks for invoices passed over from Autotask®, seamlessly in QuickBooks.

NO NEED FOR “DOUBLE-ENTRY”

Process recurring credit card payments set on a monthly schedule. No more need to ever perform a “double entry”. Our solution also offers you the ability to choose any merchant account provider, however with our revolutionary FLAT FIXED FEE pricing model, were sure you’ll want to partner with Novera Payment Solutions for merchant services as well.

EASY SETUP

Our QuickBooks® plug-in for Autotask® is easy to use and is up and running within minutes. The plug-in is guaranteed compatibility with automated integration within QuickBooks®, so no longer the need to ever use old outdated, unreliable, standalone credit card terminals. And for IT firms that have the occasional customer present to make a payment, a simple USB mag-swipe reader can be attached to the client in seconds for “card swiped” transactions.

100% SECURE

Our solution is also 100% secure, and both PCI and PADSS certified. When transactions are sent from the software to the gateway it passes all data through a secure socket layer (SSL) which ensure all data is properly encrypted and that it cannot be compromised. Neither QuickBooks® nor Autotask® itself ever store any cardholder data; data is securely stored on the QuickBooks plug-in “Secure Vault”. This makes the software PCI and PADSS Compliant so you never have to worry about your processing being up to the cards brands MasterCard/Visa/Disc. standards.



PCI & PADSS COMPLIANT



FLAT FIXED FEE PROCESSING

In addition to an easy to use turnkey solution for Autotask® and QuickBooks® users, Novera Payment Solutions has also developed a simple, transparent pricing model utilizing a “FLAT FIXED FEE” for merchant services.

WHAT YOU SHOULD KNOW ABOUT CREDIT CARD FEES

The first thing to know about pricing is that MasterCard, Visa and Discover in conjunction with the banks that issue the credit cards to the consumer actually set the transactional cost of credit card processing (known as “Interchange”). They then pass along this transactional cost to the processor, who in-turn adds a profit before providing the retail rate and service to the merchant. The cost or “Interchange” is now public knowledge and posted on MC/Visa/Discover’s respective websites.

Currently tiered pricing is the methodology most processors still prefer to use for pricing in order to preserve the highest profit margins on merchant accounts. Understanding tiered pricing and why it’s not the best pricing model is the key to understanding merchant pricing.

Tiered pricing utilizes the 160 +/- individual transactional costs (known as “Interchange”) with each transactional cost comprised of:

- 1. Unique percent of the sale**
- 2. Transaction fee**

Both are dependent on the type of card used, (i.e. debit, credit, rewards, business etc..) and, how the purchase was made (in person, over the phone etc...).

These transactional costs (which are the same for all merchants large and small) are categorized into either three or four tiers with each tier housing approx. 40 of the 160 transactional costs (“Interchange”).



WHY UNDERSTANDING FEES IS IMPORTANT

Understanding the challenge with Tiered pricing is the next step in understanding merchant pricing. Twice a year MasterCard/Visa/Discover reviews and adjusts some of the 160 +/- transactional costs and passes this change along to the processor, who in-turn, always seizes that as an opportunity to raise the tiered rates to the merchant and create additional profit made on each of its “tiers” (the difference between the underlying transactional cost and tiered retail rate) thus raising the entire expense for the merchant, even if the underlying transactional cost is never actually applied against the merchant for a transaction.

Ultimately this is what causes the merchants fee to creep upwards over time.

It's not simple, it's not transparent and it's not fair pricing.

NOVERA PAYMENT SOLUTIONS APPROACH

Novera Payment Solutions has developed a unique pricing format that passes along all the direct transactional costs;

1. Interchange
2. The processor costs
3. A small “FLAT FIXED FEE” per month depending upon the monthly merchant volume (usually between \$39.95 per month up to \$99.95 per month). This amount is essentially the gross margin the processor makes on the account.

Since everyone knows we are in business to make a profit, we are not hesitant to let our merchant clients know what our reasonable profit margin will be.

In addition, this pricing format delivers:

1. Substantial savings based upon volume
2. Transparency in pricing
3. Detailed reporting on statement
4. Best “cost plus format” available
5. Flat fixed fee never changes.

FLAT FEE PRICING

**Transparent
Fair**

Easy to Understand



YOUR SAVINGS CAN INCREASE OVER TIME

The savings can actually increase over time because unlike the “tiered” structure which raises the overall rate of the tiers when MasterCard/Visa/Discover change rates, our program only raises the one line item effected, this is the only true transparent way of offering merchant processing.

NEXT DAY FUNDING OR WEEKEND FUNDING FOR GROSS DEPOSITS

In addition, Novera Payment Solutions offers our merchants in most cases the option of either “Next Day” or “Weekend Funding”, and always with “Gross Deposits”. Unlike many processors who deduct their rates/fee’s daily from your deposits, fees for our services are not collected until the month AFTER the month you have been processing. This means your get your money faster and its easier to reconcile with your bank statements.

NOVERA PAYMENT SOLUTIONS IS A GREAT SOLUTION

In summary, our solution not only offers an integrated accounting solution for Autotask® users, it also offers a unique transparent pricing model unparalleled in the merchant services industry.

For Additional Information

Visit www.noverapaymentsolutions.com/autotask

Contact James Buydos

james.buydos@noverapaymentsolutions.com