

# MERCHANT TECHNOLOGY AND PAYMENT FAQs

**Q What if I don't have my customer's phone number?**

**A** We can work with you on coming up with a solution to acquire that information.

**Q Is this PCI compliant?**

**A** Yes, Authvia stores your client's payment information with Level One security for the Payment Card Industry Data Security Standards.

**Q Can I accept ACH and debit/credit payments?**

**A** Yes, merchants can choose to accept either or both tender types.

**Q Is there an option where we can choose one processor or gateway sometimes but elect to use a different processor or gateway at other times?**

**A** Yes, Authvia built this flexibility into its core platform APIs. The Authvia system is designed to support Independent Software Vendors (ISVs) at a multi-tenant level, so a partner might have sub-regions or sub-partners, then under these levels the partner has merchants. Under the merchant level there are independent merchants or businesses. All of this hierarchy, including any restrictions and permissions, is built into the Authvia API and can be managed via the Authvia APIs.

**Q When are payments finalized (settled)?**

**A** This depends on the gateway or the processor's terms and conditions.

**Q Are Authvia's APIs right for me/my business?**

**A** The Authvia team works with you and your team to determine the proper solution.

**Q What is a token?**

**A** A random sequence of numbers to enhance credit card security during a transaction.

**Q What is the lifetime of a token?**

**A** The lifetime of a token is completely configurable by the partner when a payment request is created.

**Q Do you verify the recipient's phone number?**

**A** We authenticate the number, carrier and device to ensure that they are valid. We then lock the link to the phone number.

**Q If another merchant has the same client as I do, will the same customer information show up for both?**

**A** Yes. This is a key benefit to the Authvia service, both for consumers and merchants across our network of gateway/processor partners. Your client simply enters their payment method once and can use it with any merchant who uses Authvia. However, you will not see the transactions of another merchant.

**Q Does Authvia provide reports for reconciliation?**

**A** A merchant will be able to access reconciliation reports that cover transaction details such as the cardholder name, mobile number, description of the services performed, amount, etc. A consumer will get similar information via their digital receipt.

