## Authorize.Net

# "UP YOUR GAME" **DEVELOPER PLAYBOOK**

If you're like most developers, you're always looking for ways to expand your skillset, improve efficiencies, and grow your customer base. A smart place to start is in the world of payment processing with a proven partner like Authorize.Net. After all, every business needs a secure, reliable way to be paid.

But first, let's take a look at why payment processing is a smart place to be.

## E-commerce is booming—but still makes up only a fraction of retail sales.

Online spending in the U.S. is expected to grow to \$530.00 billion in 2018.

However, this still only accounts for 8% of overall retail sales in the U.S., meaning there's still a lot of room for growth.<sup>2</sup>

## What does this mean for you as a developer?

Opportunity, my friend! Let's face it, the more you know about the payment processing world, the more you can meet the unique needs of your clients. So, whether they're selling online, instore, mobile, kiosk—or any other way—they need your developer expertise.

Now, let's look at how you can advance your skills with our enhanced tools.







### OUR ACCEPT.JS JAVASCRIPT LIBRARY MEANS EASY, COMPLIANT PAYMENTS.

By taking advantage of the Accept.js library for your merchants' integration, you can reduce the work required to achieve PCI-DSS compliance (information security standards created to protect account data and reduce credit card fraud).

#### How?

Because Accept.js sends payment data directly to Authorize.Net (which then stores it on Visa's secure servers), your merchants' servers never actually touch the consumers' credit card information at all. This means the web server only receives the transaction ID and other post-processing information—and not the actual credit card number, expiration date, or CVV2 code—which simplifies PCI-DSS compliance.

Along with this added peace-of-mind, Accept.js contains built-in data type validation for credit card number, expiration date, and option fields. What's more, it even allows you the flexibility and convenience of using our built-in, mobile optimized payment form, or use your own design and forms. Ultimately, you can pass on all these benefits to your customers.



### OUR WEBHOOK'S AUTOMATED NOTIFICATIONS KEEP EVERYONE UP-TO-DATE.

With Authorize.Net Webhooks, you can use our REST API to configure any event to trigger an automated notification to the merchant or a third-party tool. For each automatic notification, you can set up a specific URL endpoint, so your merchants receive the notifications as they occur.

For example, you can let the merchant know when significant events happen, like a transaction being held for fraud review or when a recurring payment is suspended due to payment failure. Or the webhook can serve as an automatic business-to-business communication tool, so once an order is placed in a retail store, a webhook notifies the shipping department to send the order. A webhook makes everyone's life easier.







## OUR STREAMLINED API OFFERS EASIER INTEGRATION.

The Authorize.Net API is robust and intuitive to use, making it easy for developers like you to create, capture, refund and void secure payment transactions through Authorize.Net. Offering both XML or JSON, this feature-rich API works seamlessly with Ruby, Node.js, Python, and other languages. So, whether you're an experienced developer or a novice, you have all the tools you need to help set your merchant's payment platform up for success.

Our streamlined API offers the bandwidth to accept payments in every environment to meet the demands of mobile devices and apps—from food cart to storefront, website to app. We also offer the support of the Authorize.Net Developer Community where you can ask questions, get answers, network, and learn from your peers.



## OAuth2 EQUALS EASY AUTHENTICATION AND ACCOUNT LOG IN.

The sole goal of OAuth2 is to make authentication and account login as easy as possible. As you may know, before your application can access Authorize.Net merchant data or act on the merchant's behalf, it must be authenticated. By using Authorize.Net's standards-based OAuth2 authentication, you never have to worry about collecting and storing sensitive merchant API keys.









### **BETTER SDKS & SAMPLE CODE.**

At Authorize.Net, we're committed to continually improving our documentation, which currently includes APIs, SDKs, and sample code in eight different coding languages. Our hope is to make integrating with Authorize.Net as easy as possible, so you can quickly meet each of your customer's unique needs. Whether you want to build the next breakthrough app or simply allow your merchants to accept credit cards, you'll find an easy-to-use SDK and sample code in the language of your choice.

#### TRY OUR WORLD-CLASS API REFERENCE IN A LIVE CONSOLE

Without even setting up a Sandbox account, you can run a payment transaction using our API Reference in either JSON or XML. Click on the "Run a Payment" button below, then scroll down to the "Payment Transactions" section, select the "Try It" tab, and then hit the "Send" button. That's how easy it is to run a payment using the Authorize.Net API.

### RUN A PAYMENT



## SIGN UP FOR A SANDBOX ACCOUNT AND GIVE OUR TOOLS A TRY.

To see for yourself how we've enhanced our developer tools, sign up for a sandbox account and give us a try. From Accept.js and OAuth2 to Webhooks and better APIs, SDKs, and sample code, Authorize.Net has all the upgrades and tools you need to provide your customers with a secure, flexible, and scalable payment solution. Plus, with Authorize.Net, you gain access to thousands of new merchants, who are signing up for an Authorize.Net account every month which could mean unlimited potential in growing your business. Sign up for a Sandbox account today and see all the ways you can up your game.





## Want more? Check out the rest of our helpful tools for developers.

## START EXPLORING

## Have questions?

Visit our developer forum for answers and access to thousands of peers who have done it all.

1 http://www.retailresearch.org/onlineretailing.php

2 http://www.businessinsider.com/national-retail-federation-estimates-8-12-us-e-commerce-growth-in-2017-2017-2

## Authorize.Net

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## Ready to begin?

Sign up for a <u>Sandbox Account</u>