

Mobile Payment Processing to Suit Your Business

The Business

Headquartered in Bainbridge Island, WA, Thomas (Thos.) Baker is an online retailer of premium teak patio furniture.

Teak is a dense-grained hardwood imported from Indonesia known for its beauty as well as its durability. "We want to be experts in teak furniture," says John Baker, Owner and CEO.



The Challenge

From its Web site <http://www.thosbaker.com>, the company was already processing e-commerce transactions via the Authorize.Net Payment Gateway and its built-in Virtual Terminal. But the company wanted to have the ability to sell its products in a retail environment. Since its seasonal product experiences several geographical based sales peaks during the year, establishing a successful retail strategy would require some logistical planning.

Baker comments, "In 2004, we decided to try to organize a temporary retail sale—a short-term sale at an off-site location." Baker knew that an off-site sale could be successful, but payment processing would be a challenge. "We don't take cash or checks, just credit cards," he explains, "so we felt limited in terms of where we could sell." Ultimately, he came to the conclusion that a mobile payment solution was needed.

Baker contacted his reseller, Big Sky Commerce, to learn more about mobile payment options. They introduced him to MobileCharge.Net—a complete wireless solution combining an Authorize.Net Card Present (CP) account with a compatible PDA or Smartphone, and an Infinite Peripherals all-in-one cradle, card swipe and printer.

With MobileCharge.Net, transactions can be processed anytime, anywhere with real-time authorizations. That factor was key, according to Kevin Davis, President of Big Sky Commerce.

"Thos. Baker sells premium furniture," says Davis, "so the real-time authorization was imperative."

The Solution

Thos. Baker implemented MobileCharge.Net in August of 2004 and began processing CP credit card transactions. "It took very little time to set up," Baker comments, "and it worked right out of the chute."

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"That's part of our rapid deployment plan," Davis adds. "It's available for all clients through Big Sky Commerce. We provide merchants an all-in-one solution that includes a CP merchant account, Authorize.Net CP payment gateway account and PDA hardware that's programmed and ready to go."

And because Authorize.Net processes both CP and Card Not Present (CNP) transactions, Thos. Baker didn't have to open an account with a different payment gateway. With Authorize.Net, Thos. Baker could rely on the same secure processing that it already enjoyed for its e-commerce transactions. "Any time you do something like a temporary retail sale, there are a lot of logistical details," Baker emphasizes. "If I had to open up an account with a company I wasn't familiar with, that might have been one step too far. We had familiarity with Authorize.Net, so that didn't have to be the deciding factor in doing what we wanted."

The Results

With Authorize.Net and MobileCharge.Net, Thos. Baker can process CP transactions securely. And since their payment solution is mobile, Thos. Baker now has the flexibility to sell from any temporary retail location it chooses. "For a seasonal product, this has great potential for us," Baker confirms, "It's opened the doors to a lot of possibilities."

For more information about Authorize.Net®, please visit <http://www.authorize.net/>

About Authorize.Net®

Authorize.Net, a CyberSource solution (Nasdaq: CYBS), provides secure, reliable, payment gateway solutions that enable merchants to authorize, settle and manage electronic transactions anytime, anywhere, via Web sites, retail, mail order/telephone

order (MOTO) call centers and on wireless devices. Authorize.Net is sold through an extensive network of reseller partners and financial institutions that offer its industry leading payment services to their merchant customers.

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CS-MOB2-1007

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