



Credit Card & ACH Processor (CCAP)

The Credit Card and ACH Processor (CCAP) module allows credit card and e-checks (ACH) transactions to be authorized and processed electronically and automatically. The module enables Andar to connect to either PayPal or CyberSource for electronic payment processing. You may then set up contracts with either PayPal or CyberSource for processing the electronic payments. Without this module, credit card and ACH transactions need to be processed manually outside of Andar.

FUND DEPOSITS

With CCAP, whether the transactions are received through e-Pledge, other electronic methods through lockbox, or paper forms, the credit card and ACH transactions can be automatically processed and the funds deposited in the fundraiser's bank account.

TRANSACTION PROCESSING

Eliminate the need for external credit card processing devices. CCAP currently processes all transactions through PayPal's Payflow Pro product or through CyberSource.

AUDIT TRAIL

Retain an audit trail of credit card and ACH authorization codes.

RECURRING PAYMENTS

Automatically process recurring pre-authorized credit card or ACH payments, maintain billing schedules for donors and run reports.

EASE OF PAYMENT

Your constituents can send pledge payments through e-Pledge or pay for event registrations through i-Attend by using credit cards, ACH, or PayPal accounts.

CYBERSOURCE

Is a PCI compliant option supported by Andar Software. If you want to become PCI compliant you must use CyberSource. In Andar, PCI Compliance means personal credit card and bank account information are no longer stored in the Andar database. Credit card and ACH information will be saved by CyberSource instead of inside the Andar database.

PAYPAL

Is a non-PCI compliant option supported by Andar Software. Credit card and ACH information will be stored in Andar and encrypted using industry standard 3DES encryption technologies. (Exception: The PayPal Express Checkout feature in e-Pledge does not save credit card or ACH information inside Andar. It connects the donor to PayPal's server and all credit card and ACH information is stored in PayPal, not in Andar.)



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