Hosted Payment Overview

Intended Audience

This document is intended to be used as an overview explaining how Hosted Payments are used within the Cloud CME Application along with a list of currently supported hosted payment processors.

Hosted Payments

What Is a Hosted Pay Page?

A hosted pay page is a payment page located outside the merchant website that allows users to pay for goods or services during the checkout process. After registering for an event, the user is re-directed to this secure payment page where they enter the necessary payment information.

How Does it Work for the User?

The process is seamless for the user (they think they're still on our website):

When the user is ready to pay, they are redirected to the hosted pay page where they enter their credit card information. Once the transaction is complete, the system will generate a transaction receipt (or the hosted pay page can generate one on the business's behalf).

The basic model involves a clear re-direct. When the user registers for an event, they are notified that they are being sent to a secure payment site for entering payment details.   After providing the necessary information, the user completes checkout and is redirected back to the merchant site for confirmation details.

What Are the Benefits of a Hosted Pay Page?

There are a number of merchant and user advantages:

Compatibility – Can be seamlessly integrated with a wide range of merchant websites and payment solutions.
Reduced merchant investment - In order to accept payments directly on their website, merchants need to be PCI certified, which can be very costly.
Reduced merchant liability – Security standards and liability for processing resides with the solution provider.
Customization – The page can be customized to have a similar look and feel to the merchant website.
Enhanced cardholder security – Users' credit card information is submitted and processed securely through the hosted pay page.

NOTE: The CloudCME web application fully supports TLS 1.2 in compliance with the PCI Data Security Standard that requires merchants to discontinue using early TLS (1.0/1.1) for securing their sites. All hosted payment transactions are secured using the TLS 1.2 protocol.

Currently Supported Payment Processors

Last Updated: 8/18/2020

Supported Payment Processors

Authorize.Net	https://www.authorize.net/
CardConnect	https://cardconnect.com
Converge/Elavon	https://www.myvirtualmerchant.com/VirtualMerchant/
Cybersource	https://www.cybersource.com/
FirstData (Payeezy)	https://www.firstdata.com/en_us/home.html
iTransact	http://itransact.com
PayFlow (Pro,Link,AdvancedPayments)	https://www.paypal.com/us/webapps/mpp/payflow-payment-gateway
PayPal	https://www.sandbox.paypal.com/us/home
Touchnet	https://www.touchnet.com/

Supported Payment Processors (cont.)

	Refunds Supported?	Processor supports sending custom info?
Authorize.Net	✅	✅
CardConnect	❌	❌
Converge/Elavon	❌	✅
Cybersource	❌	✅
FirstData (Payeezy)	✅	✅
iTransact	❌	❌
PayFlow Pro	✅	✅

PayFlow Link	❌	✅
PayPal	❌	✅
Touchnet	✅	❌