

SIMPLEPART

SimplePart's Payment Processors

One of the most important decisions you need to make for your site to function properly is which **payment processor** you use. SimplePart offers several options for receiving payments; deciding which one is right for your site ultimately depends on your business goals and journey.

Processor options

SimplePart offers easy integration with three payment processors: Stripe, PayPal Complete Payments, and Authorize.net.

Each differs in setup time, product offering, and how they'll integrate with your dealership's existing payment processing systems. For more information, review the chart below or contact the CSC team at support@simplepart.com.



Provider name		stripe	PayPal	Authorize.Net <small>a CyberSource solution</small>	
Payment gateway and merchant processor		✓	✓	Payment gateway only* *Requires current merchant processor to set up e-commerce/no-card present merchant account	
	Setup process	EASY	EASY	MEDIUM	
Required sign up information	Business information	EIN (tax ID)	✓	✓	✓
		Guarantor SIN/NEQ	✓	✓	✗
		Guarantor DOB	✓	✓	✗
		Business type	✗	✓	✓
		Payment credit card	✗	✓	✓
		Avg. Sales per month	✓	✓	✗
Banking information	Account number	✓	✓	✓	
	Routing number	✓	✓	✓	
Security	3DS verification	✓	✗	✗	
	PCI-compliant	✓	✓	✓	
	Fraud filters	Automatic	Automatic	Manual	
Payment	Currencies accepted	135	24	12	
	Accepts PayPal	✗	✓	✗	
Cost	Fees	Setup fees	✗	✗	✗
		Monthly fees	✗	✗	\$USD 25.00 + \$USD 0.10 per daily batch
		Transaction fees	Variable (~2.9%+ \$USD 0.30/txn)	Variable (~2.9%+ \$USD 0.30/txn) (3.5% for AmEx)	\$USD 0.10/txn + Additional merchant processor fees (~2.9%+ \$USD 0.30/txn)

Processor selection

Determine whether your parts department has an **existing merchant payment processor**. If not, you'll want to choose either Stripe or PayPal Complete Payments, both of whom function as both a payment gateway (i.e., who collects the initial transaction data) and a merchant payment processor (i.e., who facilitates the transfer of funds from the merchant account and to your bank).

Note: If you already have a merchant payment processor that you'd like to integrate with your website, then you may want to choose Authorize.net.

3DS

3-D Secure, or **3DS**, is a fraud prevention tool that is automatically included with Stripe, which provides an **additional identity verification step** by customers on your website if potential fraud is detected. By requiring this additional step, you can shift the liability of a potential fraudulent person (or chargeback) to the credit card company, saving your business from potentially costly fraudulent chargebacks.



Got questions?

Contact the CSC team at support@simplepart.com or call **1 (888) 843-0925** for more information.



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