

Selecting a Credit Card Processor

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This guide offers guidelines for choosing a payment processor for credit card payments. It is intended for system administrators.

aACE supports three credit card processors: Global Payments Integrated, Payment Innovators, and Authorize.Net. These processors offer comparable basic functionality, but there are some differences in the features they provide. These distinctions might make one processor better for your organization.

When deciding which integration to use, in addition to processor fees, consider the following:

- Global Payments
 - Allows multiple terminals to be run simultaneously — If you have separate accounting entities managed in the same aACE solution, you will need this feature.
 - Supports peripherals — If you have card-present retail operations, you will need this feature.
- Authorize.Net — Supports taking payments against bank accounts (i.e. ACH).

To make the best decision, you should request a quote from each processor that supports your requirements. If none of the special features listed above apply to your organization, we recommend looking into all three processors.

- [Global Payments](https://lp.globalpaymentsintegrated.com/aace/) (https://lp.globalpaymentsintegrated.com/aace/) — Typically requests a merchant statement to assess pricing; may be open to negotiated pricing if you have a quote from a competing processor.
- [Payment Innovators](https://www.cognitofrms.com/PaymentInnovators/aACEStartToday) (https://www.cognitofrms.com/PaymentInnovators/aACEStartToday) — Typically requests a merchant statement to assess pricing; may be open to negotiated pricing if you have a quote from a competing processor.
- [Authorize.Net](https://account.authorize.net/ui/themes/anet/oauth/PricingPage.aspx?resellerId=109685&resellerProfileId=82906) (https://account.authorize.net/ui/themes/anet/oauth/PricingPage.aspx?resellerId=109685&resellerProfileId=82906) — Centered on eCommerce usage; charges a set fee per month and per transaction.

After you select a processor, set up an account with them. When that is complete, work with your aACE partner to install the necessary [integration file](https://aace5.knowledgeowl.com/help/installing-integration-files) (https://aace5.knowledgeowl.com/help/installing-integration-files).