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USA ePay

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ISO benefits:

- Pricing structure includes a low one-time set-up fee, low monthly gateway fee and no hidden percentages or transaction fees.
- 24/7 tech support.
- ECI-certified real-time card payment processing gateway that can integrate with any shopping cart or hosting company, and can be used by any type of business or merchant.
- Gateway works for any type or

A Smooth Journey to E-commerce Success

It makes sense that a company specializing in providing an Internet gateway for businesses, getting its products and services online and available all over the world, was started by a man who traveled halfway around the world to get to the United States.

A circuitous path led Alex Goretsky from Eastern Europe to Southern California in the late 1970s. It took almost a year and stops in several countries. Goretsky was 12 years old in 1977 when he and his parents left Ukraine, which was at that time part of the Soviet Union, bound for the USA via Israel, Poland, Austria and Italy, where they spent six months waiting for their visas.

Even though Alex's brother Ben wasn't even born until after the family had settled in Los Angeles, the two are now partners and co-CEOs of USA ePay, the gateway portal provider that is one of several companies run by the brothers' corporation, GorCorp. Because of the variety of services offered by the other businesses within the corporation, USA ePay customers benefit when they take advantage of shopping cart setup or Web-hosting services.

For merchants wondering how to get their products from factory to the Internet and into the hands of their customers, USA ePay Gateway makes the road to getting merchandise into the customer's hands a straight course, full speed ahead.

Alex's background in finance led him to work in banking and the mortgage industry. His career path took a different direction, and he ended up working in the credit card business.

As co-CEOs, Goretsky and his brother work together in the company headquarters just off Wilshire Boulevard. USA ePay was formed in 1998. Ben had just finished high school and was set to begin as a freshman in college. Alex said he gave Ben a summer job that year: "He really picked things up quickly. He's just graduated from Cal State Northridge with a degree in computer science and is now at the company full-time."

With 14 full- and part-time staff members, USA ePay works with businesses of all types and sizes all over the country and with a network of merchant service banks and ISOs, who assign merchant accounts. Goretsky said they're actively looking for

size of business and enterprise.

- A complete library of scripts to download from Web site for compatibility.
- Gateway security based on keys for two-second replacements.

ISOs, MSPs and banks who want to pitch their gateway product.

They get ISOs referred to them on a regular basis by Humboldt Bank, he said. Registered ISOs get access to USA ePay's Reseller Center, through which they can track their USA ePay merchant accounts and view reports and stats. New merchants are submitted and processed quickly - new gateway accounts are approved the same day. ISOs and their merchants also have access to around-the-clock technical support.

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"The difference in gateway providers lies in the features that are included within the gateway," Goretsky said. "Any part of the business we can possibly help them with, we will. The merchant has a product to sell. We don't set up accounts or qualify them with banks. Which bank they use, what they sell, the number of transactions and the volume of sales are irrelevant to us.

"We provide all the necessary e-commerce tools for our merchants. We offer recurring billing - for example, for a company who has a monthly billing cycle for a number of regular customers or who adds customers frequently. We generate account reports in easy-to-understand visual formats, like pie charts and graphs. We're also very involved in helping develop their e-commerce toolkits, either directly or through one of our third-party developers."

Supporting any type of business enterprise, the USAePay card payment processing gateway offers each of its clients the latest in fraud-protection technology, a range of free developer toolkits and free 24-hour tech support.

The gateway's simple functions, which are performed on the "Virtual Terminal," let merchants run through sales, credits, voids and pre- and post-authorizations clearly.

The "Quick Sale Form" function within the terminal enables transaction processing with details like sale description, billing and shipping addresses and multiple e-mail receipts. All information is stored on the Virtual Terminal Database for easy retrieval.

The USA ePay Gateway portal is a leased-line direct connection to Visa and MasterCard processors. It is E-Commerce Indicator (ECI) certified, which both card brands require. "The verification needs to be done through an ECI gateway, whether it's an online merchant or a MOTO merchant. Our system looks for special e-indicators that the transaction came from the Internet," Goretsky said.

USA ePay's Gateway includes the greatest level of security and state-of-the-art fraud control. All transactions run through the secure socket layer in real time. "Fraud Stopper" allows merchants to block out questionable transactions and customers through an advanced, easy-to-use control panel with criteria like country, amount type, AVS and CVV2 response or IP/Host blocking.

Merchants will appreciate USA ePay's complete reporting capabilities. The "Batch Manager" function lets merchants view complete sales details like Web site origin, customer billing and sales associate information. All reports and stats can be sorted on chronological information, are viewable onscreen in charts and graphs and can be e-mailed or downloaded into formats like Excel, Access, Quicken or Quickbooks.

These features make conducting e-commerce simple for businesses, but there are benefits for ISOs in recommending the service to their accounts, too. Flat fees for startup and monthly gateway use are charged through the MSP. "ISOs and MSPs have flexibility in setting the fees they charge their merchants for the USA ePay Gateway," Goretsky said.

USA ePay requires a one-time initial set-up fee for merchants, based on the number of accounts the MSP sets up per month. "If the SMP does 10 merchant accounts or less a month, the set-up fee is \$99.95 for each account. For 25 or more merchant accounts, that drops to \$49.95. The monthly gateway fee is \$7.50 per account."

Simply put, USA ePay wants to be your gateway to successful e-commerce access. Toward that goal, its willingness to work with merchants and tailor a service with features that will best suit their needs and goals set them apart from the competition. As Goretsky said, "We can be very flexible with what we provide."

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