What are Third Party Payers?

- Third party payers, also known as third party processors, are companies that process credit card transactions on behalf of another company.
- Similar to an escrow account, third party payers act as the middleman holder of money.
- The buyer (cardholder) does not receive merchandise from a third party payer.
- The seller pays for the service of processing the transaction.
Third Party Payers

- PayPal
- Google Wallet (GOOGLE *)
- Square (SQ *)
- Amazon Marketplace (AMAZON MKTPLACE PMTS or AMZ*)
- Barnes & Noble Marketplace (BARNES&NOBLE*MRKTPLACE)
- Best Buy Marketplace (BESTBUYMKTPLACE)
- Active Network (ACT*)
- Event Brite (EB *)
## Amazon vs. Amazon Marketplace

<table>
<thead>
<tr>
<th>Amazon</th>
<th>Amazon Marketplace</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct online merchant</td>
<td>Independent sellers (third party payers) who use the Amazon.com platform to sell goods</td>
</tr>
<tr>
<td>Goods are shipped from Amazon.com</td>
<td>Goods are shipped from independent seller</td>
</tr>
<tr>
<td>Customer service handled by Amazon</td>
<td>Customer service handled by seller (not Amazon)</td>
</tr>
</tbody>
</table>
Why does DFS discourage the use of Third Party Payers?

- DFS discourages the use of third party payers, but understands that another option may not be available. The cardholder should note if no other option is available.

- Third party payers are discouraged due to:
  - Greater risk of abuse
  - Issues involving disputed transactions
  - Difficulty indentifying and reconciling transactions.
Examples of Third Party Vendors - as shown in FLAIR

- PAYPAL *ASSOCIATION
- PAYPAL *GOLD
- PAYPAL *PROFESSIONA
- PAYPAL *TALLAHASSEE

- ACT*DEFAULT COMPANY
- ACT*FLORIDA DEPARTMENT
- ACT*268529

- SQ *GEORGE TWIGGS
- SQ *IAN TUTTLE
Square (SQ *) Transaction

The vendor appears in FLAIR as SQ *CHAD WHERRELL.
The vendor appears in FLAIR as SQ *KARHLEEN APPLEBY.

VISION ASSOCIATES

295 N.W. COMMONS LOOP
Suite 115-312
Lake City, FL 32055
(407) 352-1200 Fax (386) 752-7839

---

Sales Receipt

<table>
<thead>
<tr>
<th>Date</th>
<th>Sale No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/16/11</td>
<td>4007</td>
</tr>
</tbody>
</table>

---

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Quantity</th>
<th>Price Each</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1026</td>
<td>&quot;Vision Assessment of Infants &amp; Toddlers w/ &amp; w/o Sp Needs&quot;: Boo</td>
<td>4</td>
<td>32.00</td>
<td>128.00</td>
</tr>
<tr>
<td>251600</td>
<td>3-D Puzzle LEA Symbols</td>
<td>2</td>
<td>25.00</td>
<td>50.00</td>
</tr>
<tr>
<td>S/H</td>
<td>Shipping &amp; Handling</td>
<td></td>
<td>10.50%</td>
<td>18.69</td>
</tr>
</tbody>
</table>

---

Total $196.69

Thank you for your order, Kathleen
Questions?