Authorize.Net®
a CyberSource solution
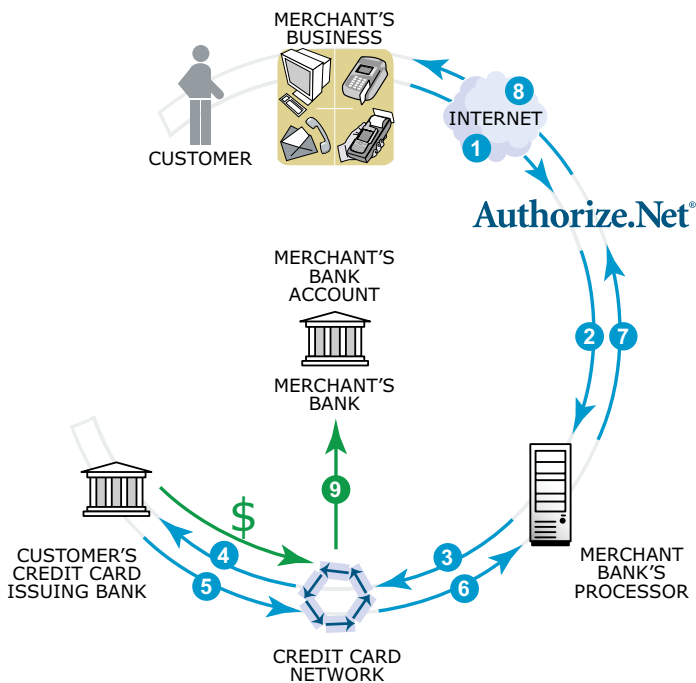
Merchant Payment Solutions

What We Do

Connecting your Web site to the payment processing networks is typically beyond the technical resources of most merchants. Instead, you can easily connect to the Authorize.Net Payment Gateway, which provides the complex infrastructure and security necessary to ensure fast, reliable and secure transmission of transaction data.

Credit Card Processing Diagram

The credit card payment process consists of two phases: authorization (determining whether payment information is valid and funds are available on the customer's credit card) and settlement (the transfer of funds into the merchant's account).

Authorization
Steps 1-8 in the diagram represent the authorization phase. Authorize.Net routes the payment details to the credit card networks on behalf of the merchant, then returns the results—approved or declined.

Settlement/Funding
Step 9 is the settlement phase, sometimes referred to as funding. The customer's credit card issuing bank sends the appropriate funds for the transaction to the merchant's bank. The bank then deposits the funds into the merchant's bank account, typically within two to four business days.

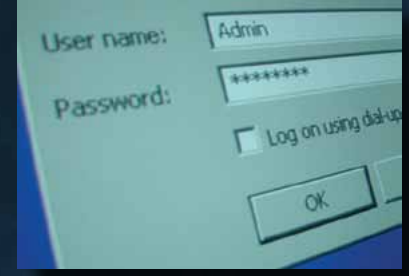For a more detailed description of the diagram, please visit www.authorize.net/resources/howitworksdiagram/

Accept credit cards, signature debit cards, and electronic check payments in U.S. dollars. For international currencies, use CyberSource Advanced.

⊡ Merchant Payment Solutions

Processing transactions reliably and securely is essential to your business. Authorize.Net, a leading payment gateway since 1996, provides solutions you can trust. More than 284,000 merchants depend on us to process their transactions, assist in fraud prevention, and help their businesses grow.

Secure and Reliable

With Authorize.Net, your customers can be confident their data is secure.

+ Compliant with the Payment Card Industry Data Security Standard (PCI DSS)
+ Over one billion transactions processed
+ Secure, fully redundant data centers

Fraud Prevention

U.S. merchants lost an estimated $4 billion to online fraud in 2008. We offer a variety of tools to help protect your business.

+ Free Address Verification Service (AVS) and Card Code Verification (CCV)
+ Free Velocity Filter to help thwart authorization fraud
+ Optional Advanced Fraud Detection Suite™

Free Customer Support

+ Free customer support via toll-free phone, e-mail or live chat
+ Online searchable Knowledge Base
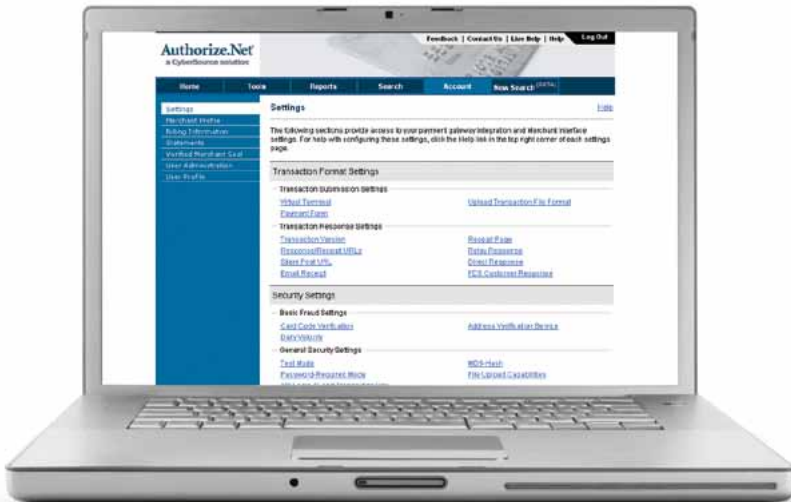+ Winner of a 2009 ACE Award for customer satisfaction

Online Reports and Settings

Manage your payment gateway account through the Authorize.Net Merchant Interface, a password-protected Web site.

+ Submit, monitor and review transactions
+ Configure account and transaction settings
+ View billing statements and reports
+ Download transaction data into QuickBooks®
+ Multiple user accounts for separate employee roles

Accept Payments Quickly

Authorize.Net has certified dozens of partners—shopping carts, auction integration tools, POS systems, kiosks and mobile payment devices—against strict technical standards, allowing you to simply choose a turnkey payment solution.

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Value-Adding Products

Authorize.Net provides additional merchant solutions to help your business grow. You can purchase any of the following value-adding products to enhance your Authorize.Net Payment Gateway account.

Automated Recurring Billing™ (ARB)

ARB is a convenient and powerful tool for managing recurring transactions such as subscriptions or installment payments. ARB's flexible features enhance customer service and build customer loyalty, while reducing authorization declines and overall administrative costs.

Advanced Fraud Detection Suite™ (AFDS)

AFDS is a customizable, rules-based fraud detection system that provides e-commerce merchants with powerful filters and tools to identify, manage, and prevent suspicious and potentially costly fraudulent transactions. Customize AFDS to match your business needs.

Customer Information Manager (CIM)

Store sensitive payment data on our secure servers, potentially simplifying your compliance with the Payment Card Industry Data Security Standard (PCI DSS). A Web-based interface allows you to search, manage, and view customer profiles, including transaction histories. You can also submit transactions manually using stored profiles. The CIM API simplifies Web site payments for repeat customers by reducing steps in the checkout process and automating recurring transactions with different amounts or billing dates.

eCheck.Net®

Accept electronic check payments directly from Web sites or through the Authorize.Net Virtual Terminal. You can also convert paper checks received in the mail, a drop-box or at the point of sale, into electronic payments. By accepting electronic checks, you expand the payment options available to new and existing customers, potentially increasing revenues.

Value-adding products such as Advanced Fraud Detection Suite (above) are designed to save merchants time and money.

About our Resellers

Authorize.Net's services are sold through an extensive network of reseller partners that offer industry leading payment services. Our resellers can also help establish a merchant account—the bank account required for you to accept credit card payments. To find a reseller, contact us toll-free at 1-866-437-0476.

Accept Payments Anytime, Anywhere

Online

Authorize.Net's solutions are designed specifically to help you compete in the e-commerce marketplace.

+ **Easy Integration** – Multiple connection methods, including over 90 certified shopping carts, make it easy to integrate to the Authorize.Net Payment Gateway while maintaining the look and feel of your Web site.
+ **Fraud Tools** – Authorize.Net offers free tools as well as value-adding products to help combat fraud.
+ **Access Your Funds Quickly** – Funds are deposited into your merchant account in as few as 1-2 business days.
+ **Verified Merchant Seal** – Displaying our free seal on your Web site is one of the easiest ways to create customer confidence and potentially increase sales.

MOTO

If your business accepts sales orders via mail, telephone or fax, you can submit transactions manually through the Authorize.Net Payment Gateway. Simply log into the Authorize.Net Merchant Interface to key information into our Virtual Terminal, or use our Batch Upload tool to process transactions from any file-based business application.

+ **Built-in Tools** – Virtual Terminal and Batch Upload tools are included with every Authorize.Net account.
+ **Unlimited Users** – A single account allows you to create and manage multiple users across your network or call center.
+ **Proprietary Integration** – The Advanced Integration Method (AIM) makes it easy to integrate your proprietary business tools to the Authorize.Net Payment Gateway.

Retail

Authorize.Net supports multiple ways to accept retail payments. Our Virtual Point of Sale (VPOS) is an easy-to-implement and easy-to-use, low-cost solution that turns any Internet-connected computer into a point-of-sale (POS) terminal.

+ **Quick Setup** – Enabled via a simple plug-in.
+ **Risk Management** – Sensitive data is stored in the Authorize.Net PCI-compliant data center, never on your computer.
+ **Secure** – Unlike other solutions, VPOS maintains a locked connection between your card reader and browser.

You can also choose from dozens of turnkey, third party POS systems and payment kiosks. Simply visit our Certified Solutions Directory located at www.authorize.net/csdir.

Mobile

Mobile POS solutions enable merchants to accept credit card payments where it is most convenient for their customers—in the aisle, outside the store or any place you take your business. Expand your business and increase revenue by accepting payments from customers anytime, anywhere.

+ **Customer Satisfaction** – Improve your customers' experiences by speeding up the checkout process.
+ **Flexibility** – With mobile payments, your storefront literally goes anywhere you do.
+ **Increase Sales** – Provide customers with a convenient, on-the-spot payment option.

Find a mobile payments solution, including solutions for the iPhone, in our Certified Solutions Directory at www.authorize.net/mobiledir.

Payment Gateway Features List

Compatibility
+ Online
+ Retail
+ Mail Order/Telephone Order (MOTO)
+ Mobile

Performance and Reliability
+ Internet Protocol (IP) Platform
+ Available and Monitored 24x7
+ Authorizations in Less Than Three Seconds
+ Processed Over 1 Billion Transactions
+ Geodistant Redundant Data Centers

Business Enhancement
+ Verified Merchant Seal
+ Merchant Toolbox

Customer Billing
+ Manually Rebill Previous Customers
+ File-Based Transaction Upload
+ Automated Recurring Billing™ (ARB)*
+ Customer Information Manager (CIM)* for Dynamic Recurring Billing

Payment Methods
+ All Major Credit Cards
+ Signature Debit Cards
+ eCheck.Net® (bank account)*
+ International Customers in U.S. Dollars

Online Account for Reports and Settings
+ Password-Protected Web Site
+ Virtual Terminal and Batch Upload
+ Transaction Monitoring and Review
+ Configure Account and Transaction Settings
+ Billing Statements and Reports

+ Multiple User Accounts
+ QuickBooks® Compatible
+ Self-Provision Value-Adding Products
+ News and Product Updates

Free Merchant Support
+ 5 AM to 5 PM Pacific Time, Monday Through Friday
+ Toll-Free Phone Number, E-Mail, and Live Online Chat
+ Online Knowledge Base and Documentation

Data Security
+ 128-bit Secure Sockets Layer (SSL) Encryption
+ Payment Card Industry Data Security Standard Compliant (PCI DSS)
+ Customer Information Manager (CIM)*

Fraud Prevention
+ Address Verification Service (AVS)
+ Card Code Verification (CCV)
+ Advanced Fraud Detection Suite™ (AFDS)*
+ Support for Verified by Visa and MasterCard SecureCode™

Connection Methods
+ Simple Checkout Buy Now Buttons
+ Advanced Integration Method (AIM)
+ Server Integration Method (SIM)
+ Certified Third Party Shopping Cart and Auction Integration Solutions
+ Card Present Integration
+ Virtual Point of Sale (VPOS)
+ Third Party Point-of-Sale Systems (Card Swipe Terminals, Kiosks, and Software)

* Value-adding product, additional fees apply

About Authorize.Net®
Authorize.Net, a CyberSource solution (Nasdaq: CYBS), provides secure, reliable, payment gateway solutions that enable merchants to authorize, settle and manage electronic transactions anytime, anywhere, via Web sites, retail, mail order/telephone order (MOTO) call centers and on wireless devices. Authorize.Net is sold through an extensive network of reseller partners and financial institutions that offer its industry leading payment services to their merchant customers.

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a CyberSource solution

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