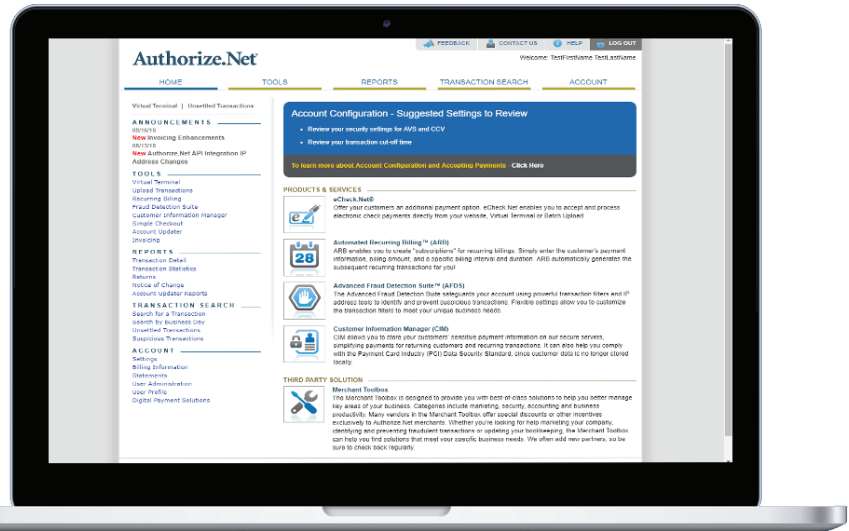
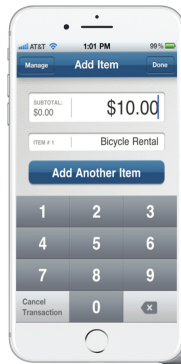


# LET'S GROW.™



## Authorize.Net®



### 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.

### 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

The Authorize.Net Payment Gateway can help you accept credit card and electronic check payments quickly and affordably from your e-commerce web site.

### 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

We offer a variety of tools to help you 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, e-mail or live chat
- ✓ Online searchable Knowledge Base
- ✓ Winner of a 2008 ACE Award for customer satisfaction

## 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 **subscription 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 via the CIM API, potentially simplifying your compliance with the Payment Card Industry Data Security Standard (PCI DSS). CIM also simplifies payments for returning customers and dynamic recurring transactions.

### 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, adrop 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.

## Payment Gateway Features

### Performance and Reliability

- ✓ Internet Protocol (IP) Platform
- ✓ Auths in less than 3 seconds
- ✓ Processed in less than 3 seconds

### Customer Billing

- ✓ Manually rebill previous customers
- ✓ Automated recurring billing
- ✓ Customer Information Manager (CIM)

### Payment Methods

- ✓ All major credit cards
- ✓ Signature debit cards
- ✓ eCheck.Net
- ✓ International customers in U.S. Dollars

### Fraud Prevention

- ✓ Address Verification Service (AVS)
- ✓ Card Code Verification (CCV)
- ✓ Advanced Fraud Detection Suite (AFDS)

### Online Account for Reports and Settings

- ✓ Virtual terminal and batch upload
- ✓ Transaction monitoring and review
- ✓ Billing statement and reports
- ✓ Multiple user accounts

### Features:

- ✓ Submit, monitor and review transactions
- ✓ Quickbooks integration
- ✓ Mobile payment solution via app
- ✓ Automated recurring billing
- ✓ Multi-user interface

