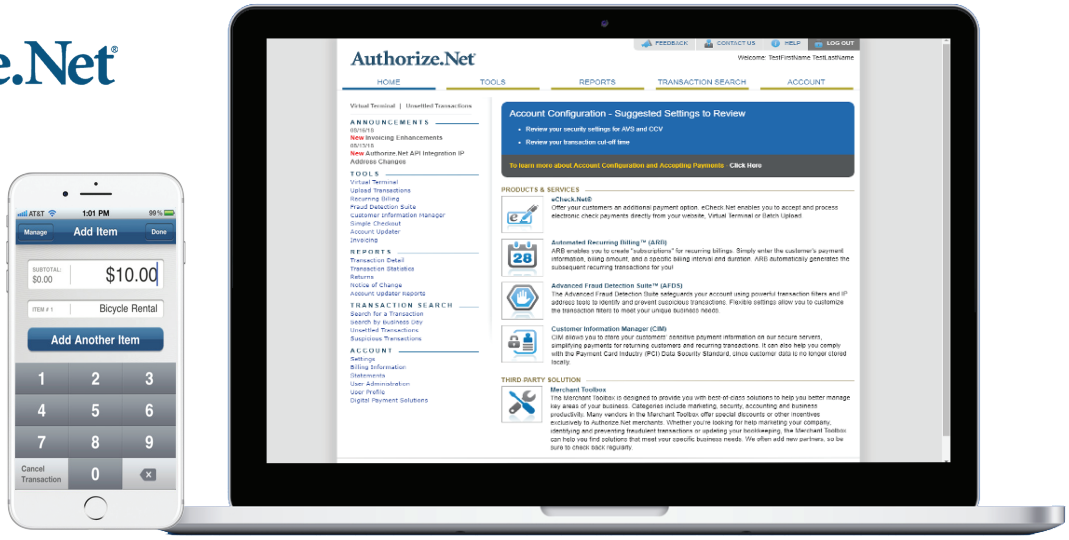
My Bank for *life.*

THE Farmers Bank

Authorize.Net®



Accept Payments Quickly

Authorize.net has certified dozensof partners-shopping carts, auctionintegration 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 gatewayaccount through the Authorize.NetMerchant Interface, a passwordprotected web site.

- ✓ Submit, monitor and review transactions
- ✓ Configure account andtransaction settings
- ✓ View billing statements andreports
- ✓ Download transaction data into Quickbooks
- ✓ Multiple user accounts forseperate 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

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Value-Adding Products

Authorize.Net provides additional merchant solutions to help your business grow. Youcan purchase any of the followingvalue-adding products to enhance yourAuthorize.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 serviceamd build customer loyalty, while reducing authorization declines and overalladministrative costs.

Advanced Fraud Detection Suite (AFDS)

AFDS is a customizable, rules-based fraud detection system that provides e-commerce merchants with powerfulfilters and tools to identify, manage, andprevent suspicious and potentially costlyfraudulent transactions. Customize AFDS tomatch your business needs.

Customer Information Manager (CIM)

Store sensitive payment data on our secure servers via the CIM API, potentiallysimplifying your compliance with thePayment Card Industry Data SecurityStandard (PCI DSS). CIM also simplifiespayments for returning customers and dynamic recurring transactions.

eCheck.Net

Accept electronic check payments directlyfrom web sites or through theAuthorize.Net Virtual Terminal. You can alsoconvert paper checks received in the mail, adrop box or at the point of sale, intoelectronic payments. By accepting electronic checks, you expand the payment options available to new and existingcustomers, 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

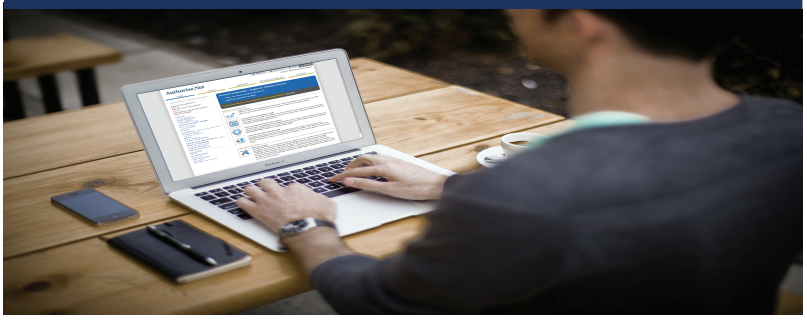
- ✓ Address Verification Service (AVS)
- ✓ Card Code Verification (CCV)
- ✓ Advanced Fraud Detection Suite (AFDS)

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



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