




Total Merchant Services Training Presentation

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Channel Sales Manager

Authorize.Net[®]

 Your Gateway to IP Transactions[™]

Agenda



- + A brief introduction to Authorize.Net
- + Standard gateway features
- + Value-adding services
- + Card Present capabilities
- + Advantages

What is Authorize.Net?

- + Payment Gateway that enables merchants to *authorize*, *settle* and *manage* credit card and electronic check transactions from a web site, retail store, mail order/telephone order (MOTO) call center or mobile device
- + Dominant player in small & medium business e-commerce market since 1996
- + Secure & reliable hosted Internet Protocol (IP) payment platform
- + The preferred Gateway for merchants, resellers, and third-party developers
- + Your Gateway to IP Transactions
- + Over 170,000 merchants





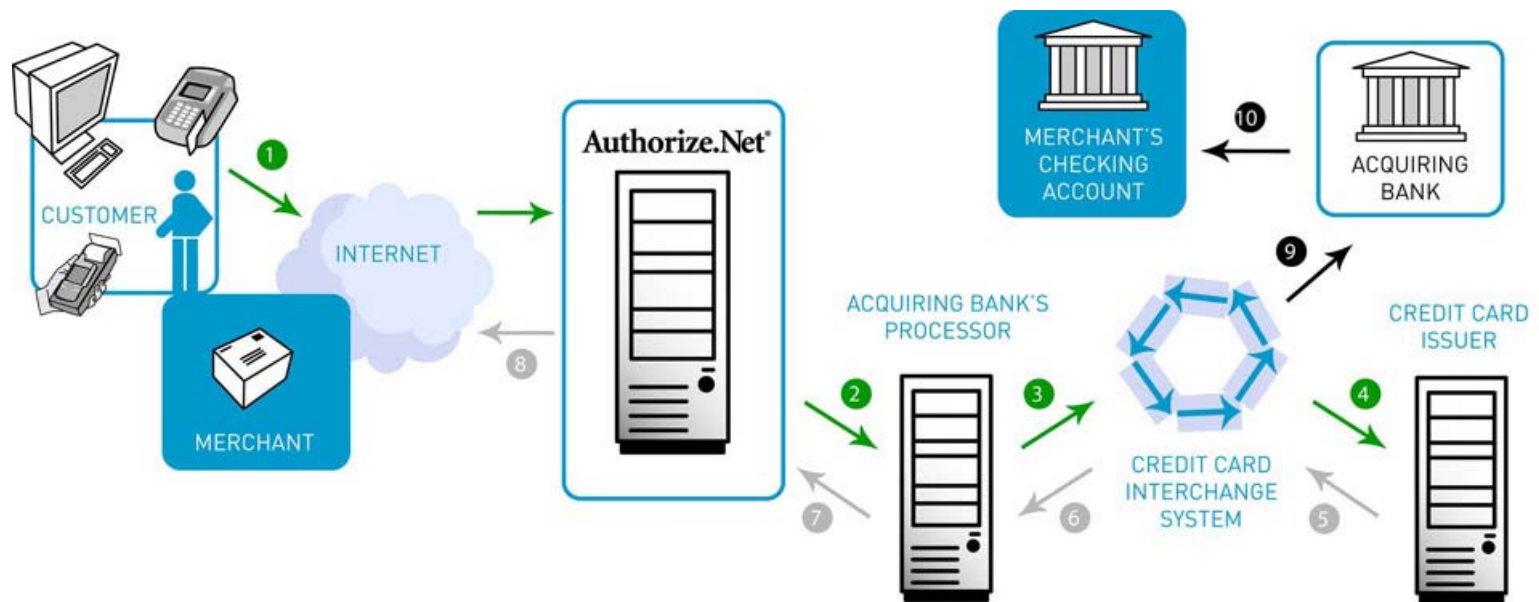
The Payment Gateway of Choice



Merchants' choice:

- Secure platform for transaction processing
- Compliant with the latest industry standards and regulations
PCI Compliant (Visa CISP, MasterCard SDP, & Discover DISC Certified)
- Widespread third-party solution support from over 200 leading shopping carts, VARs and software companies
- Best support in the industry

How it Works



Authorize.Net

Your Gateway to IP Transactions™

Platform Reliability

+ Standard Feature for All Merchants

- **Proven Capacity** - Our system handles over a million transactions a day and is capable of scaling to support additional growth.
- **Class A Facilities** - Both Production and Disaster Recovery sites are Class A facilities that host national/international-grade companies. Both sites have multiple redundant power and infrastructure systems.
- **Disaster Recovery** - Complete Disaster Recovery site and Business Continuity Plan for failover in case of emergency.
- **Monitoring** - Automated monitoring and alerts in place around the clock.

"You do exactly what we expect you to do and are very solid technically. Glitches and down time are almost non-existent."

- e-weddingbands.com



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Security & Compliance

+ Standard Feature for All Merchants

- **Secure Customer Data** - All data is stored in Authorize.Net's data center, and never on the merchants computer. Authorize.Net uses the latest 128-bit Secure Socket Layer (SSL) technology for secure Internet Protocol (IP) transactions.
- **PCI Compliance** - Authorize.Net holds PCI certification and follows all the practices documented in the PABP standard.
- **Compliance Changes** - Authorize.Net plans for regular updates to keep the system current with the changing regulatory environment. As a hosted solution provider, these updates immediately affect compliance for all merchants.

"I like the fact that the system is designed to be secure and scalable. I'm recommending you to another company."

-Goobsoft
Web Design



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Standard Gateway Features & Tools



- **Merchant Interface**
 - Transaction history
 - Help guides
 - Integration specs
 - Billing details
 - News updates
 - Automatic upgrades
 - AVS & card code filters
 - QuickBooks Reporting Feature
 - Multi-User Accounts
 - Access to Free Customer Support
- **Virtual Terminal / Batch Upload**
 - MOTO & retail transactions
- **Multiple Integration Methods**
 - SIM: simple integration method
 - AIM: advanced integration method
 - Over 200 shopping carts & software companies



Merchant Interface

[Feedback](#) | [Contact Us](#) | [Live Help](#) | [Help](#) **Log Out**

Authorize.Net



Your Gateway to IP Transactions™

[Home](#)

[Tools](#)

[Reports](#)

[Search](#)

[Account](#)

[Virtual Terminal](#) | [Unsettled Transactions](#)

ANNOUNCEMENTS

12/01/05 **New**

[Processing Gift Credit Card Purchases](#)

11/11/05

[Unplanned System Downtime](#)

11/04/05

[New QuickBooks Features](#)

11/01/05

[System Downtime Notification](#)

TOOLS

[Virtual Terminal](#)
[Upload Transactions](#)
[Recurring Billing](#)
[Fraud Detection Suite](#)

REPORTS

[Transaction Detail](#)
[Transaction Statistics](#)
[Returns](#)
[QuickBooks Download](#)

SEARCH

[Transactions](#)
[Unsettled Transactions](#)
[Suspicious Transactions](#)

ACCOUNT

[Settings](#)
[Merchant Profile](#)



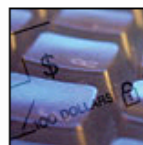
Miss the old Merchant Interface? Click here to log in!

Can't find what you're looking for and need to get there fast? Don't worry - you can still log into the old Merchant Interface. (PLEASE NOTE that you must use the new Account Owner Login ID you created.) Also, be sure to view our detailed demo of the new Merchant Interface (link below).



Check out the new Merchant Interface!

Click here for a real-time demo of the new Merchant Interface. This demo shows you changes and differences from the old interface and helps you quickly become familiar with improved navigation and functionality, and all new interactive help files! TODO: Put right link. For now it points to OLD MINT.



eCheck.Net®

Offer your customers an additional payment option. ECheck.Net enables you to accept and process electronic check payments directly from your Web site, Virtual Terminal or Batch Upload.

PRODUCTS & SERVICES



Automated Recurring Billing (ARB)

ARB enables you to create "subscriptions" for recurring billings. Simply enter the customer's payment information, billing amount, and a specific billing interval and duration. ARB automatically generates the subsequent recurring transactions for you!



Fraud Detection Suite (FDS)

The Fraud Detection Suite safeguards your account using powerful

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Card Not Present (CNP) Payment Gateway

- + Core Product for Internet and MOTO Merchants
 - **Supports a Variety of Payments** - Supports Visa, MasterCard, American Express, Discover, JCB, Enroute and Diners Club. Visa and MasterCard branded gift cards and signature debit cards can also be processed through the CNP Payment Gateway.
 - **Secure Transaction Management** - The CNP Payment Gateway account includes free security features like AVS, CCV and support for cardholder authentication programs. Merchants also receive access to a secure transaction management website, the Merchant Interface (MINT) .
 - **Enhanced Data Processing** -Authorize.Net accounts include support for Level II data.

"Overall the Authorize.Net system has performed well and been beneficial to our company's credit card processing procedures."

-- Grove Enterprises



Virtual Terminal & Batch Upload

+ Standard Feature for All Merchants

- **Web-based Transaction Management** - Submit transactions, issues refunds, review, re-bill or void transactions from a secure web interface. Transactions are immediately submitted for authorization and processing each day.
- **Virtual Terminal** - Merchants authorize and capture individual credit card and electronic check transactions, and issue refunds.
- **Batch Upload** - Merchants upload a text file containing multiple credit card and electronic check transactions. Merchants can customize the format of the file for compatibility with enterprise applications or other file-based systems.
- **User Management** - Merchants can configure separate user logins and permissions for their organization.

"I like the Virtual Terminal. It's fast and user-friendly, which is important to me because I am not too computer-savvy." --R & D Marketing



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Merchant Online Reporting

+ Standard Feature for All Merchants

- **Search** - Search unsettled and settled transaction history based on date, credit card number, customer name, and other fields.
- **Reports** - Reconcile payment and billing activity using online reports and statements. View settlement activity, generate batch statistics, track returns, and view the Authorize.Net billing statement.
- **Download** - Generate and download reports to QuickBooks, Excel, or a custom-formatted text file.

"Very easy to generate the reports that I need to make sure the transactions you have are the same as the transactions in our billing system."

- Great Works Internet



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Connection Methods

➤ Multiple Integration Methods

➤ SIM: server integration method

➤ Suited for merchants who:

- have a simple website with no shopping cart
- don't want to pay for a digital certificate
- lack web developer resources

➤ AIM: advanced integration method

➤ Suited for merchants who:

- use a SSL server and host a secure payment form
- have a large catalogue of items they offer
- do not use a shopping cart or have their own solution



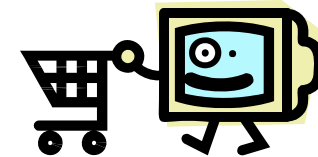
Connection Methods

➤ Shopping Cart Solutions

- Over 200 shopping carts & software companies certified with us
 - <http://www.authorize.net/solutions/merchantsolutions/merchantservices/shoppingcartdirectory/>
 - Shopping carts are a virtual “checkout” for customers shopping at a website
 - Automatically connects merchant’s websites to our gateway

➤ <https://developer.authorize.net>

- Test Accounts
- Sample Scripts
- APIs
- Email integration team





Authorize.Net Value-Adding Services

- eCheck.Net
- Automated Recurring Billing (ARB)
- Fraud Detection Suite (FDS)



What do these services mean to you, the sales Partner?

- Increased merchant loyalty
- Greater flexibility in product offerings, and meeting the needs of a variety of merchants

+ Accept and Process Electronic Check Transactions

- No additional integration necessary
- Accept payments over the internet or by phone
- Charge for one-time or recurring payments
- Collect funds from personal or corporate bank accounts
- Merchant must submit separate application



+ Reconcile eCheck.Net Deposits

- Settlement statement with transaction details
- Separate reports for Settlement, Billing, Funding Calculation and Risk Reserve activity

eCheck.Net

- + Enables customers to pay directly from a personal or corporate bank account
- + Merchants are able to reach more customers & increase sales
- + Ideal for service providers, utility companies, recurring payments, & ongoing customer relationships
- + Fully integrated with Gateway, Virtual Terminal & ARB
- + Detailed reports for easy reconciliation
- + Lower processing costs for merchants, with great residuals for resellers!





Automated Recurring Billing (ARB)

- + Build credit card and eCheck transaction volume!
- + Three easy ways to create a subscription:
 1. Merchant Interface
 2. Batch upload capability
 3. From a previously settled transaction
- + Multiple recurrence intervals and trial period
- + Low maintenance
- + E-mail notifications when credit card expires
- + A good fit for merchants and services such as:
 - Health Clubs, Subscription Services, ISPs, Book Clubs, DVD Clubs, Insurance, Utilities, Church Donations, and more!



**Automated
Recurring
Billing**

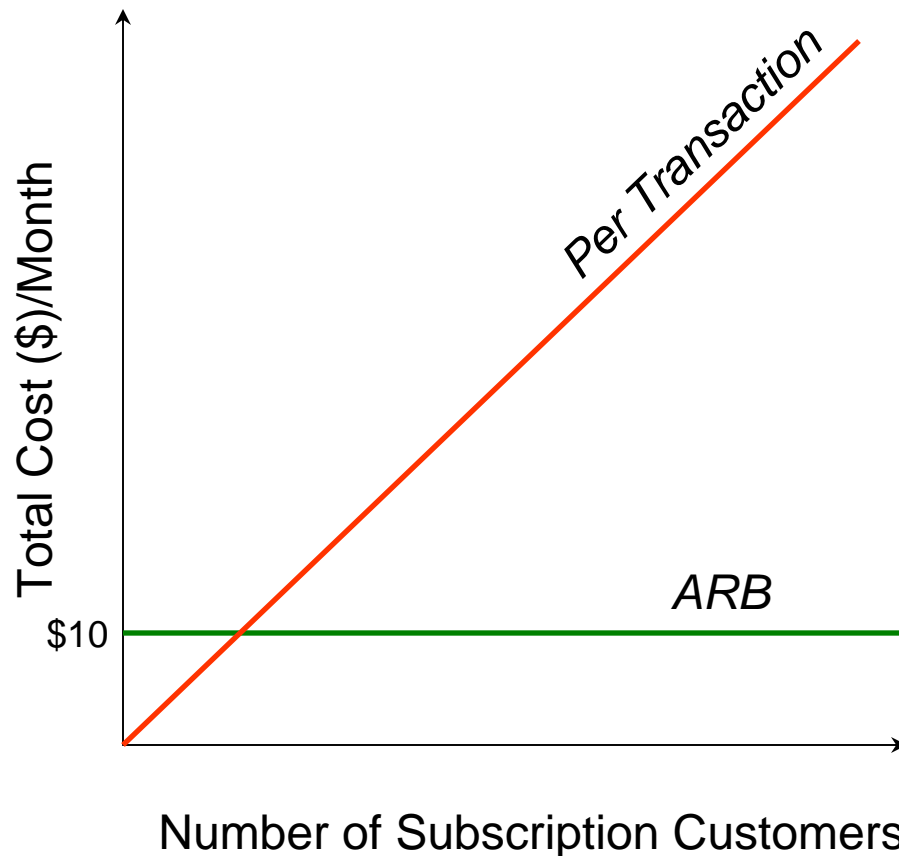


New Features and Functionality API (Application Programming Interface)



- + Enables the automation of recurring billing subscriptions
- + Establishes backend communications with our gateway
 - Server-to-server
 - No manual login required
- + Easy to integrate into the merchant's systems
 - Direct integration from a web site so a customer can purchase a subscription product
 - Shopping carts
 - Custom applications (MOTO, web site, custom billing system)
- + We support .NET, PHP, Java, and Ruby on Rails languages
- + Parallels manual ARB features and functionality
- + Create, modify and delete subscriptions
- + Sample code & integration guides available via our Integration Center at
 - <https://developer.authorize.net/>

Pricing Comparison



Authorize.Net's flat rate pricing offers a compelling value over transaction-based models as the number of subscriptions increases.

It is tailor-made for businesses with monthly memberships or other regular payments.

Business Applications of ARB



- + Recurring membership payments, fees or rentals
- + Introductory pricing or free trials
- + Subscription with renewal programs
- + Pay a little bit every month pricing or charitable donations
- + Monthly payments or bills with **different amounts** each period
 - No new subscription is required—simply change the billed amount
 - Requires merchant to input amount to be billed each cycle

ARB makes it easy to construct a variety of price packages, payment schedules, and promotions.

Qualifying Questions for Merchants

+ ARB

- Do you have a need to charge your customers for recurring payments?
 - Example: subscriptions, installment payments, rental fees, memberships, charitable donations, recurring deliveries
- Do you have a need to build and manage price packages or promotions that include introductory pricing, free trials, or delayed payments?
- Do you wish to customize recurring bills for individual customers?
- Is management of renewals an important part of your business?
- Do you prefer to save money by automating the tasks involved with management of recurring billing your customers?

+ API

- Do your customers enter orders into your web site?
- Do you use a customized order entry system for your business?



Fraud Detection Suite (FDS)

- + Provides Web merchants with powerful tools to identify, manage and prevent suspicious and potentially costly fraudulent transactions
 - Easily implemented
 - Designed with Authorize.Net merchants' interests in mind
 - Full setup wizard that walks merchants through tools
 - Highly effective
 - Combat two types of fraud: *verification* and *settlement* fraud
 - Overlapping filters/tools to provide extra protection
 - Customizable rules for merchants specific business needs
 - Process as normal
 - Authorize & hold for review
 - Do not authorize, but hold for review
 - Decline / Reject



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Fraud Detection Suite (FDS)



- + **Amount Filter**
Set lower and upper transaction amount thresholds.
- + **Velocity Filter**
Limit the total number of transactions received per hour.
- + **Shipping-Billing Mismatch Filter**
Identify transactions with different shipping and billing addresses.
- + **Transaction IP Velocity Filter**
Restrict the number of transactions received from the same IP address per hour.
- + **Suspicious Transaction Filter**
Examines transactions based on proprietary transaction behavior analysis.
- + **IP Address Tools**
Block or only allow specific addresses
- + **Email Notification**
Merchant is notified of any transactions that trigger filters

Applicable Transactions

- + Only filters Credit Card transactions
- + Does NOT apply to eCheck transactions
- + Only filters web-based transactions (AIM, SIM or Weblink)
- + Does NOT filter VT, ARB or BU transactions
- + Only looks at Auth-Only and Auth-Capture
- + Only applies to CNP transactions



Card Present (CP) Payment Gateway

- + Core Product For Retail, Kiosk & Mobile Merchants
 - IP Processing for In-Person Payments- IP processing speeds up authorization times and checkout times, and also simplifies the integration of payment capability into new devices or applications.
 - Supports a Variety of Payments - As with the CNP Gateway, all major credit cards are supported along with Visa and MasterCard branded gift cards and signature debit cards.
 - Secure Transaction Management - CP Payment Gateway account includes standard security features and access to the Merchant Interface (MINT).
 - Enhanced Data Processing -Authorize.Net accounts include support for Level II data.

"We had familiarity with Authorize.Net, so that didn't have to be the deciding factor in doing what we wanted."

- Thos. Baker
Furniture



Virtual Point of Sale (VPOS)

+ Standard Feature for Retail Merchants

- **Swipe Transactions on any PC** - Any PC connected to the web can become a Point-of-Sale terminal with the addition of an inexpensive MagTek device.
- **Secure** - VPOS supports secure communication between the device and the application. Data is not stored locally but rather in Authorize.Net's secure PCI certified data center.
- **Easy Setup** - No additional software to install. Merchants access VPOS through a web browser, and print to a standard PC printer or a dedicated POS receipt printer.

"With VPOS, the advantage is that we didn't have to add a large amount of costly equipment. It takes minimal space and fits within our wireless network."

- Vinyl Renaissance
Record Store





Card Present Solutions

+ Virtual Point of Sale (VPoS)

- Card-swipe reader (wedge) that connects to existing PC infrastructure and software solutions to enable secure payment processing. Target merchants include:
 - Doctor/Dentist office
 - Health clubs
 - Mobile merchants with laptops
 - Internet cafes
 - Law firms
 - Accounting firms
 - Schools and universities
 - Trade shows
- Compatible with Magtek models 21040101 or 21040102





Card Present Virtual Terminal

+ Virtual Terminal



[Merchant Interface](#) | [Contact Us](#) | [Help](#)

[Log Out](#)

Virtual Point of Sale Terminal

[Print Test Receipt](#)

Enter credit card information and transaction details.

*Required Fields

Payment/Authorization Information

Swipe credit card or click the **Enter Manually** (Alt + M) button to enter credit card information manually.

* Credit Card Number:



Card Type: **American Express**

* Expiration Date:

Transaction Details

* Transaction Type:

Purchase Order:

* Total Amount: (including tax)

Customer Code:

Sales Tax:

Description:

Invoice #:

(up to 255 characters)



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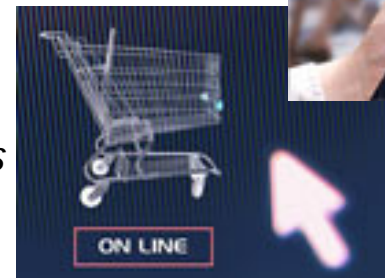
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Third-Party Solutions

- + Ready-Made Integration for All Merchants
 - eCommerce Shopping Carts
 - Online Auction Listing Services
 - POS Software
 - Billing Solutions
 - Kiosk Platforms
 - Mobile Applications
- + Third-Party Developer Tools & Services
 - Test accounts
 - Sample scripts
 - Certification Program



"I like the fact that Authorize.Net is fairly ubiquitous among shopping cart systems. That was the primary influence on our choice of payment gateways."

- The Real Estate School



Authorize.Net Advantages



Integration

- + 3rd Party Support
- + More than 200 integrated partners
- + One Service for ALL Merchants
- + Merchants choose Integration method
- + Dedicated Integration Team
- + Sample Scripts available

Stability/Reliability

- + Data Center Redundancy
- + Increased Capacity
- + PCI Compliant (Visa CISP, MasterCard SDP & Discover DISC)
- + Yearly security audit performed by Ambiron/TrustWave
- + Dedicated Risk Management Group

Support

- + Large & knowledgeable support staff
- + Phone, email and online chat
- + Merchant Support line 1-877-447-3938
- + support@authorize.net
- + Reseller Support line 1-888-437-0481
- + resellersupport@authorize.net
- + Web developers
- + <https://developer.authorize.net>

Brand Recognition

- + Widely Recognized and Trusted
- + Longevity - Established in 1996!



For More Information



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