

## Reseller Program

Whether you are an Independent Sales Organization (ISO) or a Merchant Service Provider (MSP), you can tap into a lucrative market by providing your merchants with secure and reliable payment processing services and value-adding products from Authorize.Net.

Since 1996, Authorize.Net® has been the preferred payment gateway for resellers. Our unrivaled Reseller Program is designed to make you more successful.



### Increase Your Revenue

#### Reliable Residual Payments

Since 1996, no payment gateway has paid out more in residual payments than Authorize.Net. We generate leads for qualified resellers via our online Reseller Directory, which thousands of prospective merchants view each month. Our competitive buy-rate program maximizes your income on a per-merchant basis, providing recurring residuals for as long as a merchant remains active.

#### Multiple Revenue Streams

Our value-adding products can increase the lifetime value of each merchant in your portfolio by multiplying your revenue streams. Enhance your service offering and improve your bottom line with eCheck.Net®, Fraud Detection Suite™, Automated Recurring Billing™, and Customer Information Manager, plus numerous third-party solutions. In addition, our Virtual Point of Sale (VPOS) creates new opportunities for you to resell card present accounts.

#### Payment Gateway Portfolio Conversions

Give your merchants the long-term security and reliability they deserve with an Authorize.Net Payment Gateway account. Ask us about our industry leading conversion incentives and learn about the benefits of converting your merchant portfolio to the Authorize.Net platform.

#### Brand Recognition and Reliability

In an evolving industry where emerging payment solutions look to bypass the traditional merchant account and payment gateway partnership, Authorize.Net values its position and relationships with its resellers more than ever. We are one of the most recognized and trusted brands in the payments industry, having processed over 1 billion transactions. With hundreds of integrated partners, your merchants can start accepting payments easily and feel confident that their transactions are reliable and secure.

### Make Your Job Easier

#### Merchant Provisioning

Authorize.Net provides two easy ways to board merchants. Simply log into the Reseller Interface to set up new merchants with the pricing you've established, or utilize our merchant boarding API to automate the process from a Web site or other application.

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### Free Merchant Billing

Unlike other payment gateways, Authorize.Net saves you time and money by offering free merchant billing. You set the pricing—Authorize.Net bills and collects from your merchants.

### Online Reports and Statements

Online reporting makes it easy to track and manage your merchant portfolio. Generate and download reports to review merchants' processing activity, and view residual totals and billing statements for your Authorize.Net reseller account.

### Reseller Toolkit

The Reseller Toolkit is dedicated to providing you with information and tools you need to successfully grow your business. The toolkit, located at <http://reseller.authorize.net>, is a one-stop resource to help you earn, learn, and sell.

### Complementary Training

Learn how to take full advantage of the multiple revenue streams offered by Authorize.Net by participating in our

regular training sessions. Our online training courses can show you how to leverage the Authorize.Net platform to maximize your existing residual streams, create new revenue opportunities, and attract promising new merchants.

Training sessions include formal instruction on the Reseller and Merchant Interfaces, payment gateway integration options, the benefits of up-selling value-adding services, card present opportunities and more.

### Free Reseller Support

We're pleased to provide our valued resellers with free, prompt, and courteous support, available Monday through Friday from 8 AM to 5 PM Pacific time. Authorize.Net also provides free merchant support so you can concentrate on what you do best—selling.



## How Does the Payment Gateway You Resell Stack Up?

		Authorize.Net	Other Payment Solutions
<b>Convenience</b>	+ Free Merchant Billing	✓	?
	+ Flexible Integration Methods	✓	?
	+ Online Merchant Provisioning	✓	?
	+ Free Authorize.Net Verified Merchant Seal™	✓	?
	+ Reliable Uptime	✓	?
<b>Value-Adding Products</b>	+ Automated Recurring Billing™	✓	?
	+ eCheck.Net®	✓	?
	+ Fraud Detection Suite™	✓	?
	+ Customer Information Manager	✓	?
<b>Card Present Capabilities</b>	+ Virtual Point of Sale (VPOS)	✓	?
	+ Card Present Integration	✓	?
	+ Dozens of Integrated Third-Party Solutions	✓	?
<b>Security</b>	+ Free AVS, CCV, and "Brute Force" Login Protection	✓	?
	+ Multiple-User Accounts	✓	?
	+ Dedicated Fraud Monitoring	✓	?
	+ PCI Data Security Standard Compliant	✓	?
<b>Residuals</b>	+ Competitive Buy Rates	✓	?
	+ Reliable Residual Payments	✓	?
<b>Support</b>	+ Free Merchant and Reseller Support	✓	?
	+ Dedicated Reseller Account Managers	✓	?
	+ Reseller Training Program	✓	?
	+ Reseller Toolkit	✓	?

## Solutions for Your Merchants

### Standard Features

Authorize.Net supports an unlimited number of transactions and account users, regardless of your merchants' distribution models—e-commerce, retail, mail order/telephone order (MOTO) or mobile.

#### Security and Reliability

Authorize.Net is uncompromising when it comes to safeguarding customer information. We maintain compliance with the payments industry's highest security initiatives. Our geodistant redundant data centers provide uninterrupted power systems, physical security, and surveillance 24x7. Your merchants are protected by the strongest encryption methods and security protocols available.

#### Fraud Prevention

Merchants lost an estimated \$3.6 billion in revenue to online fraud in 2007, an increase of 16% over the previous year.\* We offer a range of features to help your merchants protect their businesses. In fact, other payment gateways charge additional fees for features that we include for free with each payment gateway account. In addition, our Fraud Management Department is dedicated to helping merchants identify and mitigate their risk of fraud.

#### Online Reporting and Account Management

The Merchant Interface is a secure Web site that allows merchants to submit and manage transactions, configure account settings, view account statements, generate reports, manage unique user accounts, and more.

#### Authorize.Net Verified Merchant Seal™

By displaying the Authorize.Net Verified Merchant Seal on their Web sites, your merchants create a sense of confidence for consumers who may be concerned about the security of online purchases, potentially increasing sales.

#### Free Customer Support

Authorize.Net offers your merchants free customer support via phone, e-mail, and online chat. Client Services representatives are available Monday through Friday from 6 AM to 6 PM Pacific time.

### Value-Adding Products

In addition to standard features, the Authorize.Net Payment Gateway provides several powerful value-adding products designed specifically to help merchants enhance their transaction processing capabilities. Additional fees apply.

#### eCheck.Net®

Merchants can accept and process payments from consumer and corporate bank accounts directly from their Web site or through the Authorize.Net Virtual Terminal. No third-party integration is required, and the processing fees are typically lower than for credit cards.

#### Fraud Detection Suite™ (FDS)

FDS is a customizable set of rules-based filters and tools that allow Web merchants to identify, manage, and prevent suspicious and potentially costly fraudulent transactions. Merchants can customize FDS to match their business needs and control how to handle suspicious transactions, including the ability to hold transactions for manual review.

#### Automated Recurring Billing™ (ARB)

ARB is a convenient and powerful tool for managing subscription and installment payments. Merchants can take advantage of ARB's flexible features to enhance customer service and build customer loyalty, while reducing authorization declines and overall administrative costs.

#### Customer Information Manager (CIM)

Merchants can now store sensitive payment data on our secure servers via the CIM API, potentially simplifying their compliance with the Payment Card Industry (PCI) Data Security Standard. CIM also simplifies payments for returning customers and recurring transactions.

### Third-Party Solutions

Authorize.Net partners with industry-leading solutions to provide merchants with products and services that complement our payment gateway, including shopping cart and data security solutions, Web promotion tools, and a variety of Card Present solutions.

## Sign Up Now

Find out why resellers prefer to partner with Authorize.Net, the industry's premier payment gateway. Visit [www.authorize.net](http://www.authorize.net), e-mail [newresellers@authorize.net](mailto:newresellers@authorize.net) or call toll-free:

**866-437-0491**

# Reseller Program Features List

## Residuals

- + Lead Generation Program
- + Merchant Lifetime Residuals
- + Multiple Buy-Rate Programs
- + Residuals On Value-Adding Products

## Reseller Interface

- + Secure Web Site
- + Online Merchant Provisioning
- + Merchant Boarding API
- + News and Product Updates
- + Billing and Residual Reports
- + Unlimited Number of Users

## Free Reseller Support

- + Dedicated Account Managers
- + 8 AM to 5 PM Pacific Time, Monday through Friday
- + Toll-Free Phone Number
- + E-mail Support
- + Live Online Chat Support
- + Reseller Training Program
- + Reseller Toolkit

## Merchant Billing

- + Free, Optional Automated Merchant Billing

## Payment Gateway Portfolio Conversions

- + Compelling Programs for Transferring Merchants to Authorize.Net from Other Processing Solutions

## Co-Branded Payment Gateway Solutions

- + Co-Branded Merchant Interface ("powered by Authorize.Net")
- + Branded Merchant Billing and Communications

## Processor Connections

- + Chase Paymentech Solutions  
Tampa Processing Platform
- + First Data Merchant Services (FDMS)  
Omaha, Nashville, and EFSNet Processing Platforms
- + Global Payments  
East Processing Platform
- + Nova Information Systems
- + Pay By Touch Payment Solutions
- + RBS WorldPay
- + TSYS Processing

## 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.

**Authorize.Net**  
a CyberSource solution

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