

Value-Adding Products

More than 284,000 merchants depend on us to process their transactions, assist in fraud prevention and help their businesses grow. Regardless of your business model, we offer a wide range of services and tools to streamline your business and increase your revenues. We also provide numerous value-adding solutions designed to enhance your Authorize.Net Payment Gateway account.

Automated Recurring Billing™

Automated Recurring Billing™ (ARB) is a convenient and easy-to-use tool for submitting and managing recurring or subscription-based transactions. Once a subscription begins, no additional maintenance is required through the life of the subscription.

- + **Save Time on Billing** - ARB automates recurring billing transactions and manages processes to notify you of pending card and subscription expirations.
- + **Reduce Costs** - Eliminates time and expenses associated with manually billing recurring transactions.
- + **Simple Setup** - Create new subscriptions yourself, or use the ARB API to allow your online customers to choose a subscription or installment payment option on your Web site's custom payment form.

For more information, visit <http://www.authorize.net/arb>.

Subscription Interval	
* Charge customer:	
<input checked="" type="radio"/> Select One	month(s)
<input type="radio"/> Every	days (Min 7, Max 365)
Subscription Duration	
Start Date	03/20/2008 * (MMDD/YYYY)
<input type="radio"/> End Date	* (MMDD/YYYY)
<input checked="" type="radio"/> Ends After	occurrences
Trial Period	
* Required for Subscriptions with trial periods.	
Trial Amount	
Trial Occurrences	

Create new subscriptions manually (above), from previously settled transactions, or via batch upload. You can also integrate subscription payments into your Web checkout form.



“Creating, modifying or cancelling subscriptions—these are all things that I used to have to do manually. With the (ARB) API, it's all happening in real time, and that allows me to focus on growing my business.”

- Deepika Prakash
Founder, PatternReview.com

Advanced Fraud Detection Suite™

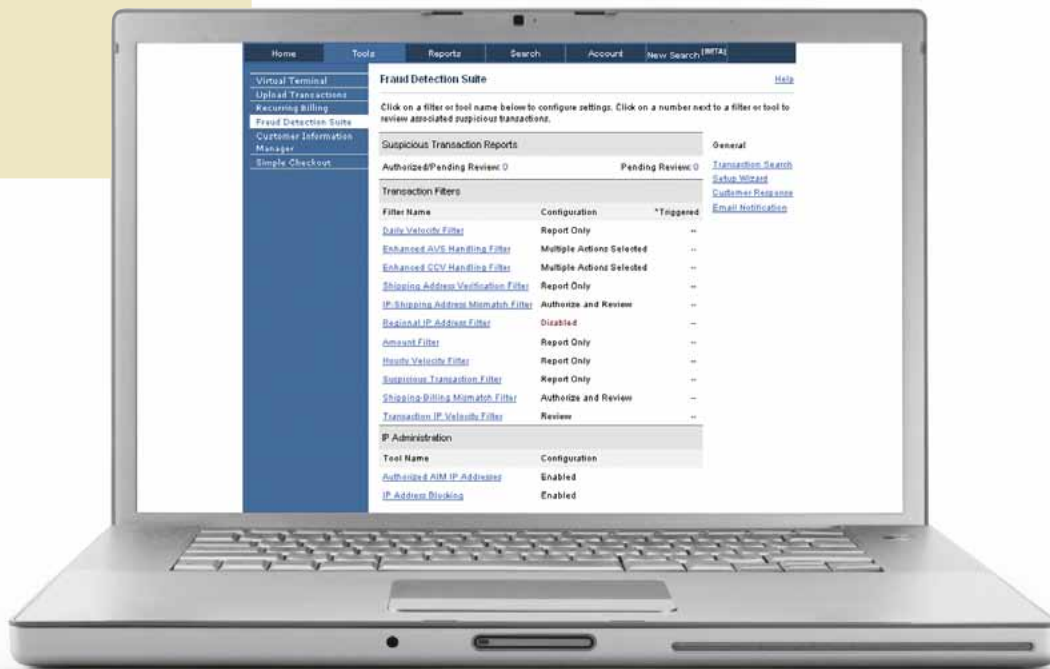
U.S. merchants lost an estimated \$4 billion in revenue to online fraud in 2008.* You simply can't afford to be complacent. By identifying, managing, and preventing suspicious and potentially costly fraudulent credit card transactions, the Authorize.Net Advanced Fraud Detection Suite™ (AFDS) offers an effective and affordable way to protect your business.

- + **Reduce Losses** - Minimize authorization and chargeback fees, inventory loss, and lost business caused by wrongly rejecting legitimate orders.
- + **Flexible and Customizable Settings** - Customize 13 filters and tools according to your unique business needs, including which actions to take for triggered transactions.
- + **Simple Setup** - A wizard walks you through the setup process. You can also watch an online video demo.

For more information, visit <http://www.authorize.net/afds>.

“ Before implementing Fraud Detection Suite, I was spending 75% of my time reviewing orders—now it's about 10%. ”

- Tracy Goodrum
Owner, Sunflower Wrestling



AFDS includes multiple filters and tools that work together to evaluate transactions for indicators of fraud. Their combined logic provides a powerful and highly effective defense against fraudulent transactions.

eCheck.Net®

Accept and process electronic check payments directly from your Web site, or through the Authorize.Net Virtual Terminal and Batch Upload tools. By accepting electronic checks, you expand the payment options available to new and existing customers, enhancing customer loyalty and potentially increasing sales.

- + **Gain Incremental Sales** - Sell to customers who do not have credit cards.
- + **Reduce Transaction Costs** - Minimize costs associated with manually processing paper checks including deposits, reconciliation, and returns, while qualifying for rates lower than credit card transactions.
- + **E-efficiency** - Convert paper checks received in the mail, a drop-box or at the point of sale into electronic transactions.

For more information, visit <http://www.authorize.net/echecknet>.

“After implementing eCheck.Net, we cut our payment processing time from 21 days down to three days, which is a tremendous advantage.”

- Robert Taylor,
Owner, Space Walk

Trans ID	Invoice Number	Trans Status	Submit Date	Customer	Card	Payment Method	Payment Amount	Settlement Date	Settlement Amount
1000306510	768823723	Settled Successfully	14-Feb-2006 13:21:03	Gravine, Bethany	V	X0006451	USD 10.26	14-Feb-2006 13:27:57	USD 10.26
1000306509	416442610	Settled Successfully	14-Feb-2006 13:20:53	Raines, Harold				14-Feb-2006	
1000306508	1919884994	Settled Successfully	14-Feb-2006 13:20:38	Williams, Suki					
1000306507	1929421441	Settled Successfully	14-Feb-2006 13:20:25	Lee, Moon-Id					
1000306506	297379267	Settled Successfully	14-Feb-2006 13:20:10	Turner, Paige					
1000306505	2123756206	Refund	14-Feb-2006 13:19:58	Molitor, William					
1000306503	CR_0210	Refund	14-Feb-2006 13:19:26	Simpson, Jake					
1000306502	CR_0213	Settled Successfully	14-Feb-2006 13:19:12	Burnaby, Joe					

In reports, eCheck.Net transactions appear alongside credit cards.

Step 1: Select a Payment Method Step 2: Payment Options Step 3: Payment Confirmation

Bank Account Information

Account Type: -- Account Type --

ABA Routing Number:

Account Number:

Confirm Account Number:

Name on Account:

Save this payment method for future use

Save Payment Method as:

(e.g. Primary Checking)

eCheck.Net in a Web checkout form.

Sign Up Now

Find out why so many businesses have made Authorize.Net the industry's premier payment gateway. Visit us at www.authorize.net, e-mail us at sales@authorize.net or call us toll-free at:

1-866-437-0476

Customer Information Manager

Customer Information Manager (CIM) simplifies data security and repeat transactions by storing customer profiles that include sensitive cardholder data on our secure servers. The profiles can then be referenced in future transactions, eliminating steps in the transaction process for repeat customers and recurring payments.

- + **Store Data Securely** - Potentially simplify your compliance with the Payment Card Industry Data Security Standard (PCI DSS) when you store sensitive payment data on our secure servers.
- + **Simplify Repeat Orders** - Store payment and shipping data so return customers do not need to re-enter information on your Web site.
- + **New Web-based Interface** - Manage customer profiles and issue transactions manually from within the Merchant Interface. You can also view and search for customer profiles as well as review a profile's transaction history.
- + **Automate Subscription Billing** - The CIM API allows you to automate dynamic recurring transactions with differing amounts and billing days.

For more information, visit <http://www.authorize.net/cim>.

The screenshot displays the 'Charge Transaction' interface. At the top, there is a 'Customer Profile Information' section with fields for Customer Profile ID (1175705), Customer ID (abc123def456), Email (smith@yahoo.com), and Description. Below this are two columns: 'Payment Profile Information' and 'Shipping Profile Information', both with 'Edit' links. The Payment Profile Information includes fields for Name (Samantha Smith), Company, Address (123 First St), City (Anytown), State/Province (AK), Zip/Postal Code (99999), Country (USA), Phone (123-456-7890), and Fax. The Shipping Profile Information includes the same fields for Name, Company, Address, City, State/Province, Zip/Postal Code, Country, Phone, and Fax. Below these are fields for Credit Card Number (XXXX0027) and Expiration Date (XXXX). The 'Order Information' section at the bottom includes a dropdown for Transaction Type (Charge (Authorize and Capture)), Invoice # (123456), PO # (XYZ123), Description (Purchase), Card Code (123), Shipping (5.00), Tax (with a checked 'Tax Exempt' box), Duty, and Total Amount (25.00). At the bottom right, there are 'Submit', 'Back', and 'Cancel' buttons.

With the new Web-based interface, you can manually submit new transactions from stored customer profiles—without re-entering information such as the credit card number.

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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