

## Password Policy



It is imperative that you implement adequate security to protect your payment gateway account from unauthorized activity. One key way to protect your account is to change your account password on a regular basis. The following Authorize.Net Password Security Policy will help you select strong new passwords.

- + Your password must be at least eight characters long. Longer passwords may be even stronger.
- + Your password must include a combination of upper and lower case letters, numbers, AND non-alphanumeric symbols.
- + Your password may not be a standard dictionary word, even if it is spelled backwards.
- + Your password may not use common symbol substitutions for letters, such as \$ for s.
- + Your password may not be the same as your user login ID.
- + Your password may not be blank.

Please also consider the following guidelines for safeguarding your password and increasing the security of your payment gateway account.

- + Your password should not contain any information about you that can be easily discovered, such as a spouse or child's name, a license plate or street address number.
- + Do not share your password with anyone. If you have reason to believe that your password may have become compromised, change it immediately.
- + Do not write your password down. Keep it in memory only. If you absolutely must write your password down, store it in a secure location accessible only to you.
- + Do not enable settings that allow your Web browser to "remember" your password.
- + If for any reason you need to share your password, do so only in person or over a live phone call with an authorized person. Never share your password via e-mail or voice mail.
- + Never display or transmit your password in any communication or online transmission (other than when logging into your account).
- + Never share your user login ID and password in the same communication.

To further safeguard your account, the Merchant Interface imposes the following restrictions on passwords:

- + You must provide your current password before you may select a new password.
- + If you cannot remember your current password, you can click the Forgot Your Password link on the login page of the Merchant Interface or contact your Account Owner or Account Administrator to reset your password. If you are an Account Owner or Account Administrator, you may either contact another Account Owner or Account Administrator with sufficient permissions to reset your password, or you may call Customer Support to have your password reset. Customer Support will first authenticate your identity and then provide you with a temporary password that must be changed upon your next login.
- + After five unsuccessful login attempts, you will be locked out of your user account.

It is strongly recommended that you implement a policy for changing your password. The following is a suggested list of guidelines:

- + As a general security measure, you should change your password on a regular basis (at least every 60 days).
- + You should change your password every time an employee with access to your password leaves the company or is terminated.
- + Change your password immediately if you have any reason to believe that your account is compromised.
- + Change your password immediately if you notice any suspicious transaction activity on your account.

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## About Authorize.Net®

Authorize.Net, a CyberSource solution, provides secure, reliable, payment gateway solutions that enable merchants to authorize, settle and manage electronic transactions anytime, anywhere, via websites, 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.

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