

Authorize.Net® | a CyberSource solution

Merchant Payment Solutions



A close-up photograph of a young woman with dark, curly hair, smiling warmly at the camera. She is wearing a light-colored, possibly beige or cream, long-sleeved top. She is leaning forward over a wooden desk. In her right hand, she holds a dark-colored credit card. Her left hand is positioned on the keyboard of a laptop, which is partially visible in the lower right corner of the frame. The background is softly blurred, suggesting an indoor setting like a cafe or office.

Simplifying Payments

Safe and reliable payment processing is essential to your business. Authorize.Net®, a leading payment gateway **since 1996**, provides solutions you can trust. More than **400,000 merchants** depend on us to process transactions, assist in fraud prevention and help their businesses grow.

Merchant Payment Solutions

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)
- Billions of transactions processed
- Secure, fully redundant data centres

Fraud Prevention

UK merchants lost an estimated 1.65% of e-commerce revenue to fraud in 2012*. We offer a variety of tools to help protect your business.

- Free Address Verification Service (AVS) and Card Code Verification (CCV)
- Free Velocity Filter to help thwart authorisation fraud
- Optional Advanced Fraud Detection Suite™

* Source: CyberSource 2013 UK eCommerce Fraud Report

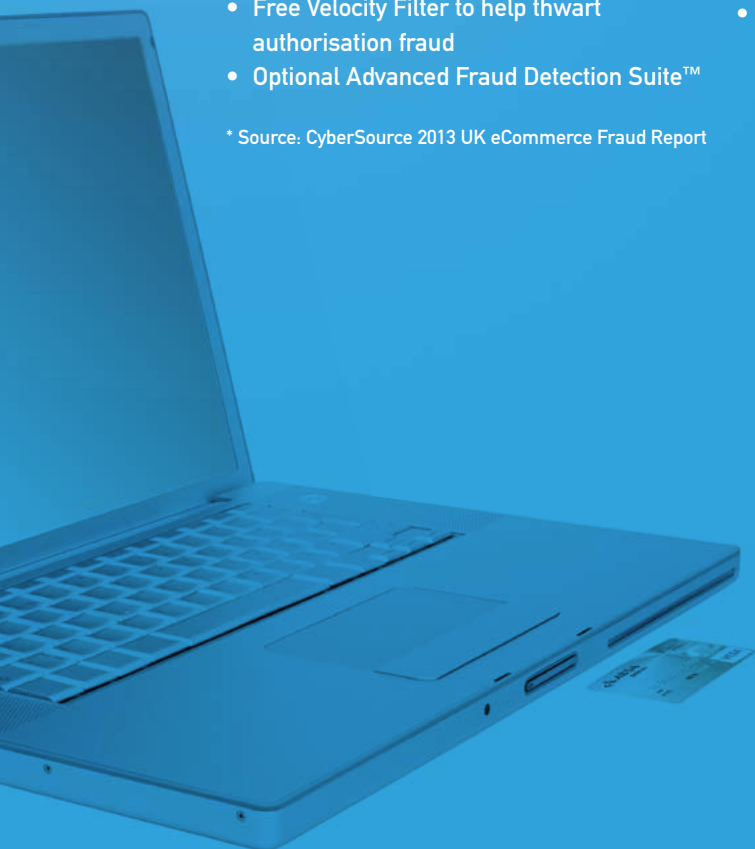
Free Customer Support

- Free customer support via toll-free phone, eTicket, email or live chat
- Online searchable Support Centre
- Winner of five ACE Awards for customer satisfaction

Online Reports and Settings

Manage your payment gateway account through the Authorize.Net Merchant Interface, a password-protected website.

- Submit, monitor and review transactions
- Configure account and transaction settings
- View billing statements and reports
- Download transaction data into QuickBooks®
- Multiple user accounts for separate employee roles



Value-Adding Products

Authorize.Net provides additional merchant solutions to help your business grow. You can purchase any of the following value-adding products to enhance your Authorize.Net Payment Gateway account.

Automated Recurring Billing™ (ARB)

ARB is a convenient and powerful tool for managing recurring transactions such as subscriptions or installment payments. ARB's flexible features enhance customer service and build customer loyalty, while reducing authorisation declines and overall administrative costs.

Advanced Fraud Detection Suite™ (AFDS)

AFDS is a customisable, rules-based fraud detection system that provides e-commerce merchants with powerful filters and tools to identify, manage, and prevent suspicious and potentially costly fraudulent transactions. Customise AFDS to match your business needs.

Customer Information Manager (CIM)

Tokenize and store sensitive payment data on our secure servers, potentially simplifying your compliance with the Payment Card Industry Data Security Standard (PCI DSS) as well as the payments process for returning customers and recurring transactions.

The screenshot shows the 'Subscription Interval' and 'Subscription Duration' sections. Under 'Subscription Interval', there is a 'Charge customer:' section with two options: 'Select One' (selected) with a dropdown menu and 'month(s)', and 'Every' with a text input field and 'days (Min 7, Max 365)'. Under 'Subscription Duration', there are three options: 'Start Date' with a text input field containing '03/20/2008', 'End Date' with a radio button, and 'Ends After' with a radio button and a text input field.

Automated Recurring Billing™ (ARB) Create new subscriptions manually (above), or integrate subscription payments into your Web checkout form.

The screenshot shows the 'Suspicious Transaction Reports' interface. It includes a section for 'Authorized/Pending Review: 0' and a 'Transaction Filters' table. The table has two columns: 'Filter Name' and 'Config'. The filters listed are 'Daily Velocity Filter' (Report), 'Enhanced AVS Handling Filter' (Multipl), and 'Enhanced CCV Handling Filter' (Multipl).

Advanced Fraud Detection Suite™ (AFDS) AFDS includes multiple filters and tools that work together to evaluate transactions for indicators of fraud.

The screenshot shows the 'Add a New Payment Method' form. It has two radio buttons: 'Credit Card' (selected) and 'Bank Account (USA only)'. Below are fields for 'Card Number' (4111111111111111), 'Expiration Date' (12/15) with '(mm/yy)' label, and 'Card Code' (123) with a 'What's this?' link. The 'Billing Information' section includes fields for 'First Name' (John), 'Last Name' (Smith), 'Company', and 'Address' (123 Main St).

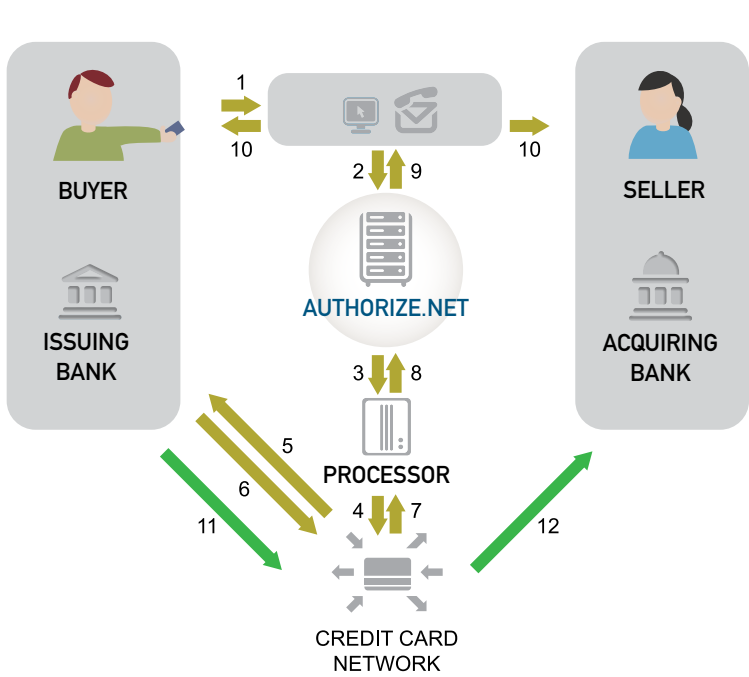
Customer Information Manager (CIM) Your customers can enter sensitive data directly onto Authorize.Net-hosted pages without leaving your website.



Displaying the free Authorize.Net Verified Merchant Seal on your website is one of the easiest ways to create customer confidence and potentially increase sales.

How It Works

The credit card payment process consists of two phases: authorisation (determining whether payment information is valid and funds are available on the customer’s credit card) and settlement (the transfer of funds into the merchant’s account).



Authorisation

Steps 1-10 in the diagram represent the authorisation phase. Authorize.Net routes the payment details to the credit card networks on behalf of the merchant, then returns the results—approved or declined.

Settlement/Funding

Steps 11-12 is the settlement phase, sometimes referred to as funding. The customer’s credit card issuing bank sends the appropriate funds for the transaction to the merchant’s bank. The bank then deposits the funds into the merchant’s bank account, typically within two to four business days.

Accept debit and credit cards in GBP, Euros and USD. For additional currencies, use CyberSource Advanced.



Accept Payments Online



Online

Accept payments securely and easily from your website. Solutions range from simple Buy Now buttons to more sophisticated subscription and tokenised payment products.



Mail Order / Telephone Order

If you accept orders via mail, telephone or fax, you can submit transactions manually through our free Virtual Terminal.






You can also choose from dozens of turnkey, third party payment solutions, including shopping carts and online store builders. Simply visit our online Certified Solution Directory.

Certified Solution Directory

Accept payments immediately through Authorize.Net using any of the pre-integrated, third-party products below. As third party solutions providers, Authorize.Net makes no guarantee as to their security or reliability. See our Legal Disclaimer below.

OVERVIEW **ONLINE** TELEPHONE ORDER RETAIL MOBILE

Filter By: -- Language -- -- Sorting -- Show Results

- Shopify**  The first Shopify store was its own - it did what it was supposed to, and it did it well. After seeing its success, Shopify realized it could provide this tool to others, and help you sell your products online. Today, Shopify helps over 20,000 individuals and businesses run beautiful online stores including: Amnesty International, General Electric, Tesla Motors, L'Oréal, Foo Fighters, Encyclopaedia Britannica, Tata Group, Evisu Jeans, GfKlub, Evernote, and more.
- SecureNetShop**  Since 1997, SecureNetShop has helped thousands of companies increase their online sales. The company focuses on providing your customers with a reliable, secure and easy-to-use shopping cart. With SecureNetShop, you can sell products, services, downloadable files and eBay auction items. You'll enjoy advanced features, such as automatic sales tax calculations, automatic shipping calculations (USPS, FedEx, and UPS) and QuickBooks compability. Free technical support is available 7 days a week.
- Billing Circle**  Billing Circle is a Web-based, turnkey billing application that works in combination with the Authorize.Net Payment Gateway to provide a powerful solution for companies in need of subscription and/or installment recurring billing capabilities. Billing Circle allows you to manage, invoices, and bill your entire customer base all in one secure environment. Never manually process customer credit cards and checks again. Plus, with powerful reporting features, information is always at your fingertips.
- Volusion Ecommerce**  Volusion is a leading shopping cart software solution for online businesses. Over the last 10 years, thousands of companies have used Volusion to succeed online, including market leaders such as Disney, Motorola, Chicago Tribune, Michigan State University and Crutchfield. Volusion is the only e-commerce provider to offer free, 24x7x365 Out of this World Support™ to merchants.
- Auctiva**  Auctiva's free eBay auction management tools substantially improve a seller's business. Sellers have everything they need to create successful eBay listings, and the best part is Auctiva is free to try for 30 days. There are no hidden charges or



About Authorize.Net

Authorize.Net, a CyberSource solution, provides secure and reliable payment gateway solutions that enable merchants to authorise, settle and manage electronic transactions anytime, anywhere via websites and mail order/telephone order (MOTO) call centres.

To learn more about accepting payments,
contact us on +44 (0) 203 564 4843.

Authorize.Net
| a CyberSource solution

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