

Authorize.Net®

# Merchant Payment Solutions



A close-up photograph of a young woman with long, dark, curly hair. She is smiling warmly at the camera. She is wearing a light-colored, possibly beige or cream, cardigan over a white top. She is leaning forward over a desk. In her right hand, she holds a dark credit card. Her left hand is resting on a laptop keyboard, with her index finger pointing towards the screen. The background is softly blurred, suggesting an indoor office or home workspace setting. The overall mood is positive and professional.

# 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 centers

## Fraud Prevention

U.S. merchants lost an estimated \$3.5 billion to online 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 authorization fraud
- Optional Advanced Fraud Detection Suite™

\*Source: CyberSource 2013 Online Fraud Report

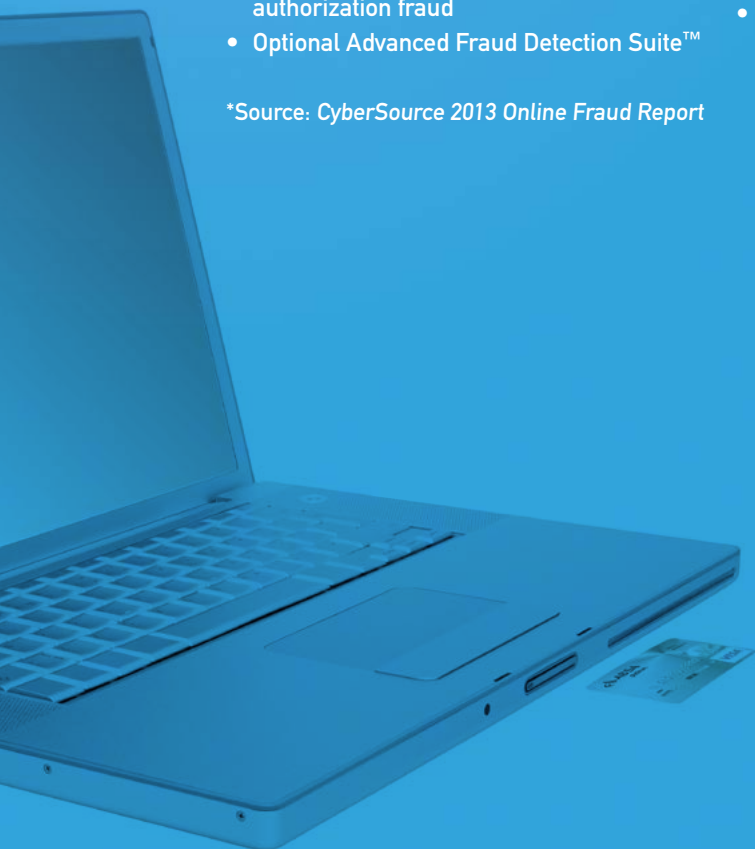
## Free Customer Support

- Free customer support via toll-free phone, eTicket, email or live chat
- Online searchable Support Center
- 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 authorization declines and overall administrative costs.

## Advanced Fraud Detection Suite™ (AFDS)

AFDS is a customizable, 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. Customize 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.

## eCheck.Net®

Accept electronic check payments directly from websites or through the Authorize.Net Virtual Terminal. You can also convert paper checks into electronic payments. By accepting electronic checks, you expand the payment options available to new and existing customers, potentially increasing revenues.

## Sync for QuickBooks™

Save valuable time by automatically importing your settled Authorize.Net transactions directly into your existing QuickBooks account. Setup is simple and only requires a one-time configuration. Free trial available.

## Verified Merchant Seal

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.



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

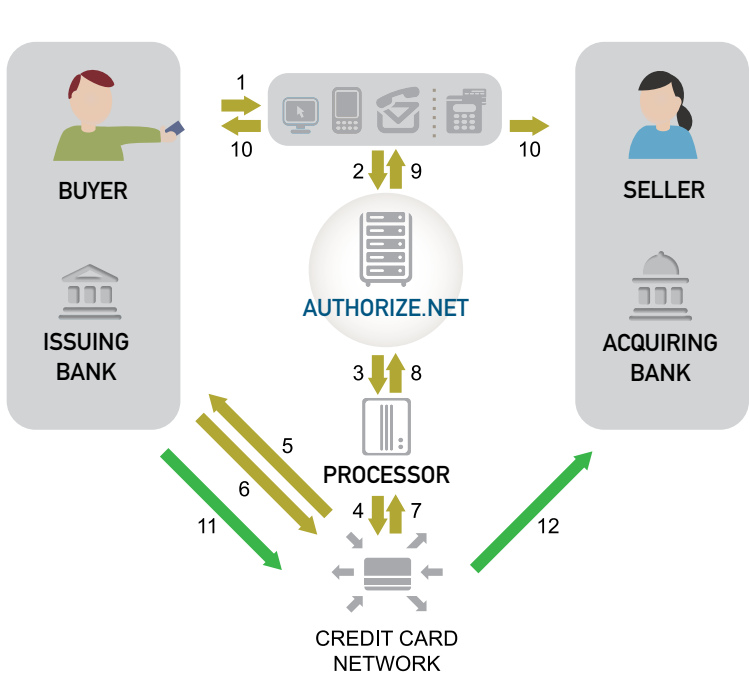
Advanced Fraud Detection Suite™ (AFDS)  
AFDS includes multiple filters and tools that work together to evaluate transactions for indicators of fraud.

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

eCheck.Net®  
eCheck.Net provides an additional payment option on your website checkout form.

# How It Works

The credit card payment process consists of two phases: authorization (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).



## Authorization

Steps 1-10 in the diagram represent the authorization 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 credit cards, signature debit cards, electronic check and alternative payments.



Authorize.Net is available for businesses located in the U.S., Canada, U.K., Europe and Australia.



# Accept Payments Online or Anywhere

Manage your omni-channel transactions through a single payment gateway account.



## Online

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



## Retail

Our Virtual Point of Sale (VPOS) is an easy-to-implement and easy-to-use, low-cost solution that turns any Internet-connected computer into a point-of-sale (POS) terminal.



## Mobile

Authorize.Net's free mobile app, mPOS, allows you to securely accept payments anywhere you want using an Apple iOS device or Android phone.

You can also choose from dozens of turnkey, third party payment solutions, including shopping carts, online store builders, POS systems, kiosks and mobile devices. Simply visit our online Certified Solutions Directory at [www.authorize.net/csdir](http://www.authorize.net/csdir).

Free Authorize.Net mPOS mobile application for Apple iOS devices and Android phones.





## About Authorize.Net

Authorize.Net provides secure and 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. Our resellers can also help establish a merchant account—the bank account required for you to accept credit card payments.

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