Merchant Solutions

Processing transactions reliably and securely is essential to your business. Authorize.Net®, the industry's leading Internet Protocol (IP) based payment gateway, provides solutions you can trust. More than 113,000 merchants depend on us to process their transactions, prevent fraud, and help their business grow. We offer a wide range of services and tools to enhance your business and increase your revenues, regardless of your distribution model—Web, retail, mail order/telephone order (MOTO) or mobile.

An Authorize.Net Payment Gateway account provides a secure bridge to the credit card and electronic check processing networks.

Industry-Leading Security

Your customers can be confident their data is secure. Authorize.Net protects sensitive customer information using only the highest levels of encryption and security protocols available.

+   Authorize.Net uses the most advanced 128-bit Secure Socket Layer (SSL) technology for secure IP transactions.
+   Authorize.Net has been independently validated as compliant with the Visa Cardholder Information Security Program (CISP) and the MasterCard® Site Data Protection Program (SDP) — strict industry-wide requirements designed to protect sensitive information.

Stable and Reliable

Authorize.Net has been a payments leader since 1996, and has one of the longest track records in the industry. The Authorize.Net Payment Gateway is available 24x7, 365 days a year. Our secure, fully redundant data centers provide continuous connectivity to the Internet, so you are always able to process transactions.

Fraud Prevention

Fraud costs merchants billions of dollars each year. We offer a variety of features to help protect your business. In fact, other payment gateways charge additional fees for features that are built into the Authorize.Net Payment Gateway.

+   Address Verification System (AVS) and Card Code Verification (CCV) provide a high level of protection as part of our standard payment gateway features.
+   Authorize.Net's Fraud Management Department is dedicated to educating merchants on how to use security features as well as helping them detect and prevent suspicious transactions.

Free Technical Support

Authorize.Net's exceptional technical and account support team provides free support to merchants seven days a week. Representatives are available via toll-free phone, e-mail, or live chat from 6 AM to 6 PM Pacific time. We also provide online reporting, documentation, and FAQs to help keep your business running smoothly.

Merchant Interface

Manage your payment gateway account through Authorize.Net's Merchant Interface, a password-protected Web site that offers a wide range of features:

+ Monitor and review transactions.
+ Configure account and transaction settings.
+ View account billing statements and reports.
+ Manually submit transactions via the Virtual Terminal and Batch Upload features.

eCheck.Net®

Authorize.Net provides an exclusive electronic check payment method, eCheck.Net. Web and mail order/ telephone order (MOTO) merchants can use eCheck.Net to accept and process payments from consumer and corporate bank accounts directly from their e-commerce Web site or through the Authorize.Net Virtual Terminal. By accepting electronic checks, merchants expand the payment options available to new and existing customers, enhancing customer loyalty and increasing revenues. Additional fees apply.

About our Resellers

Authorize.Net's services are sold through an extensive network of reseller partners that offer industry leading payment services. Our resellers can also help you establish a merchant account (the bank account required for you to accept credit card payments). To find a reseller, contact us toll-free at 866-437-0476.

Process Transactions...

Web

Authorize.Net understands the evolving needs of Web merchants, and our solutions are designed to help you grow your online business. In addition to processing your Web transactions quickly and securely, we provide value-adding products to help you compete in the e-commerce marketplace: Fraud Detection Suite™ (FDS), Automated Recurring Billing™ (ARB), Web site promotion tools, and more.

We also recognize that your Web site is an extension of your brand. Flexible built-in options allow you to customize the way your Web site interacts with the payment gateway.

+ Easy Integration — Several connection methods make it easy to integrate to the Authorize.Net Payment Gateway.
+ Customization — Control each phase of your customer's online transaction experience, including the look and feel of the payment form, receipt pages, e-mail confirmation text, and more.
+ Shopping Cart Compatibility — We support over 85 certified shopping carts as an alternative integration solution.

MOTO

If your business accepts sales orders via mail, telephone or fax, you can submit transactions manually through the Authorize.Net Payment Gateway. All you need is a computer with an Internet connection. Simply log into the Authorize.Net Merchant Interface to key information into our Virtual Terminal payment form or use our Batch Upload tool to process transactions from proprietary business applications.

+ Built-in Tools — Virtual Terminal and Batch Upload are included with every Authorize.Net Payment Gateway account.
+ Unlimited Users — A single payment gateway account allows multiple users across your network or call center.
+ Enterprise Integration — Flexible connection methods make it easy to integrate enterprise business tools to the Authorize.Net Payment Gateway.

Anytime, Anywhere

Retail

Merchants with retail storefronts can leverage the speed of the Internet to authorize credit card transactions in as little as three seconds. By combining the robust Authorize.Net Payment Gateway with Internet Protocol (IP) enabled point-of-sale (POS) systems, you get an end-to-end solution that is more efficient and reliable than dial-up systems—and still qualifies for Card Present rates.

+ Faster Checkout Times – Improve customer satisfaction by speeding up checkout lines.
+ Reduce Costs – Eliminate multiple dedicated telephone lines to reduce telecom expenses, while consolidating service costs for broadband.
+ Increase Productivity – Simplify the integration of payment information into your proprietary business applications.
+ Convenient Maintenance – Easily access remote POS terminals on your network for routine configuration, maintenance and upgrades.

Mobile

Mobile POS solutions enable merchants to accept credit card payments where it is most convenient for their customers—in the aisle, outside the store or any place you take your business. Merchants with mobile sales teams or non-traditional storefronts can expand their business and increase revenue by accepting payments from customers anytime, anywhere.

+ Customer Satisfaction – Improve your customers' experience by speeding up the checkout process.
+ Flexibility – With mobile payments, your storefront literally goes anywhere you do.
+ Reduce Costs – Printed receipts provide purchase verification and chargeback protection.
+ Increase Sales – Provide customers with a convenient payment option, increasing sales opportunities.

Value-Adding Products

In addition to its standard features, the Authorize.Net Payment Gateway provides value-adding products—powerful merchant solutions available for an additional fee.

Automated Recurring Billing™ (ARB)

ARB introduces a convenient and powerful tool for managing recurring transactions. Web and MOTO 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.

Fraud Detection Suite™ (FDS)

FDS is a customizable, rules-based fraud detection system that provides Web merchants with powerful filters and tools to identify, manage, and prevent suspicious and potentially costly fraudulent transactions. Merchants have the ability to customize FDS filters and tools to match their business needs and control how suspicious transactions are handled, including the ability to hold the transaction for manual review.

Cardholder Authentication Programs

Protect your online business from the costs associated with fraudulent and disputed transactions. Verified by Visa and MasterCard® SecureCode™ allow Web merchants to significantly reduce liabilities and expenses incurred from the unauthorized use of credit cards.

Third-Party Solutions

Authorize.Net partners with industry leaders to provide our merchants with products and services that complement our payment gateway. As an Authorize.Net merchant, you gain exclusive access to special offers on products and services you need to keep your business thriving.

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:

866-437-0476

Payment Gateway Features List

Merchant Compatibility

+ Web
+ Retail
+ Mail Order/Telephone Order (MOTO)
+ Mobile

Performance and Reliability

+ Internet Protocol (IP) Platform
+ Available and Monitored 24x7
+ Authorizations in Under Three Seconds
+ Handles Millions of Transactions
+ Redundant Data Centers

Data Security

+ 128-bit Secure Socket Layer (SSL) Encryption
+ Visa Cardholder Information Security Program (CISP) Certified
+ MasterCard® Site Data Protection Program (SDP) Certified

Customer Billing

+ Manually Rebill Previous Customers
+ Automated Recurring Billing™ (ARB) *

Payment Methods

+ Visa
+ MasterCard
+ Discover
+ American Express
+ Japan Credit Bureau (JCB)
+ Diner's Club
+ eCheck.Net® (bank account)*

Merchant Interface

+ Password-Protected Web Site
+ Virtual Terminal
+ Batch Upload
+ Self-Provision Value-Adding Products
+ Transaction Monitoring and Review
+ Configure Account and Transaction Settings
+ News and Product Updates
+ Billing Statements and Reports
+ Unlimited Number of Users

Free Merchant Support

+ 6 AM to 6 PM Pacific Time, 7 x 363
+ Toll-Free Phone Number
+ E-Mail Support
+ Live Online Chat Support
+ Online Help and Documentation

Fraud Prevention

+ Address Verification System (AVS)
+ Card Code Verification (CCV)
+ Fraud Detection Suite™ (FDS)*
+ Verified by Visa*
+ MasterCard SecureCode™*

Connection Methods

+ Advanced Integration Method (AIM)
+ Simple Integration Method (SIM)
+ Over 85 Certified Third Party Shopping Cart Solutions
+ Card Present API

* Value-adding product, additional fee applies

Authorize.Net®, Your Gateway to IP Transactions™

Authorize.Net provides secure, reliable, Internet Protocol (IP) based 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 is a service of Lightbridge, Inc. (Nasdaq: LTBG).

A SERVICE OF *Lightbridge*®

Authorize.Net®

⊡ Your Gateway to IP Transactions™

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