

Authorize.Net

Connection Methods

Authorize.Net offers several methods for connecting Web sites and point-of-sale (POS) systems to the payment gateway for submitting transactions. Web merchants can choose the method that is right for them, according to their customization requirements. Retail and mobile merchants integrate to the payment gateway via third-party hardware and software solutions that have been certified to Authorize.Net's security and performance standards.

Web Merchants

Advanced Integration Method (AIM) Implementation Guide

Authorize.Net recommends Web merchants implement AIM, a highly secure, merchant-initiated server-to-server connection for submitting transactions to the payment gateway. AIM provides merchants with a high degree of control over each phase of the customer's online transaction experience, including the payment form and receipt page.

- Employs industry standard secure data encryption technology — 128-bit Secure Sockets Layer (SSL) protocol.
- Uses transaction key authentication for ultimate security.
- Allows control over all phases of the customer's online transaction experience.
- Configurable transaction response integrates easily with merchant applications.

Simple Integration Method (SIM) Implementation Guide

The Simple Integration Method (SIM) is ideal for Web merchants with basic customization needs. The Authorize.Net Payment Gateway can handle all the steps in the secure transaction process — payment data collection, data submission and the response to the customer — while keeping Authorize.Net virtually transparent.

- Payment gateway hosted payment form employs 128-bit SSL data encryption.
- Digital fingerprints enhance security, providing multiple layers of authentication.
- Customize the look and feel of the payment gateway hosted payment form and/or receipt page.

Certified Shopping Carts

Choosing an Authorize.Net certified shopping cart to connect to the payment gateway can be an ideal solution for merchants with minimal Web development resources or capabilities. Shopping carts are Internet companies that provide payment form solutions for merchant Web sites.

- Provides the security of an AIM implementation with minimal Web development.
- Assures compliance with Authorize.Net security and performance standards.
- Choose from over 92 certified solutions.

Mail Order/Telephone Order Merchants

MOTO merchants can submit transactions by logging into the Authorize.Net Merchant Interface and keying information into our Virtual Terminal, or by using our Batch Upload tool.

- Virtual Terminal and Batch Upload are standard features of the Authorize.Net Payment Gateway.
- A single payment gateway account allows for multiple users across your network or call center.
- The AIM and SIM connection methods make it easy to integrate your proprietary applications to the Authorize.Net Payment Gateway.

Retail and Mobile Merchants

In most cases, retail and mobile merchants simply purchase a certified, ready-to-install POS solution or device that is integrated to the Authorize.Net Payment Gateway. Technical integration is typically handled by the POS solution provider that sells the POS system to the merchant, and may include hardware manufacturers, software companies and value-add resellers. Authorize.Net maintains a POS Solutions Directory for your convenience. Merchants interested in integrating directly to the payment gateway can use the Card Present connection method.

- Authorize credit card transactions in as little as three seconds, improving customer satisfaction by speeding up checkout lines.
- Internet Protocol (IP) based transaction processing reduces telecom expenses by eliminating multiple dedicated telephone lines.
- Increase productivity by simplifying the integration of payment information into your proprietary applications.

Merchant Interface

The Merchant Interface is a secure Web site that allows merchants to manage transactions, configure their account settings, view account statements, generate reports and more. It is available from any computer with an Internet connection and Web browser—you never need to download or install any software.

- **Manage Your Transactions** – Submit, review, or void transactions. Use the Virtual Terminal to enter payments or issue refunds. Submit multiple transactions in a single file using the Batch Upload feature. You can also search transaction history based on date, credit card number, customer name, and other fields.
- **Configure Your Account** – Configure the way transactions are handled, including security settings and transaction responses. You can also sign up for value-adding services and important announcements.
- **Review Account Activity** – Reconcile payment and billing activity using online reports and statements. Generate and download reports on settled, declined, and returned transactions. View your Authorize.Net billing statement and payment history.

Virtual Terminal/Batch Upload

The secure Virtual Terminal and Batch Upload features enable merchants to process credit card transactions manually. Authorize.Net merchants access the Virtual Terminal and Batch Upload features through the Web-based Merchant Interface. Transactions are immediately submitted for authorization and processing each day.

- **Virtual Terminal** – Virtual Terminal provides the best solution for merchants who manually enter credit card and electronic check transactions for mail order/telephone order (MOTO) sales.
- **Batch Upload** – Submitting multiple transactions in a single file is an efficient way to upload credit card and electronic check transaction data from enterprise applications or other file-based systems.

Customer Support

We know that Authorize.Net's services are vital to your business operations. That's why we're dedicated to providing FREE technical support. With Authorize.Net, the information you need to manage your transactions effectively is readily available.

Our prompt and courteous support representatives are available to help you with technical, billing and account questions.

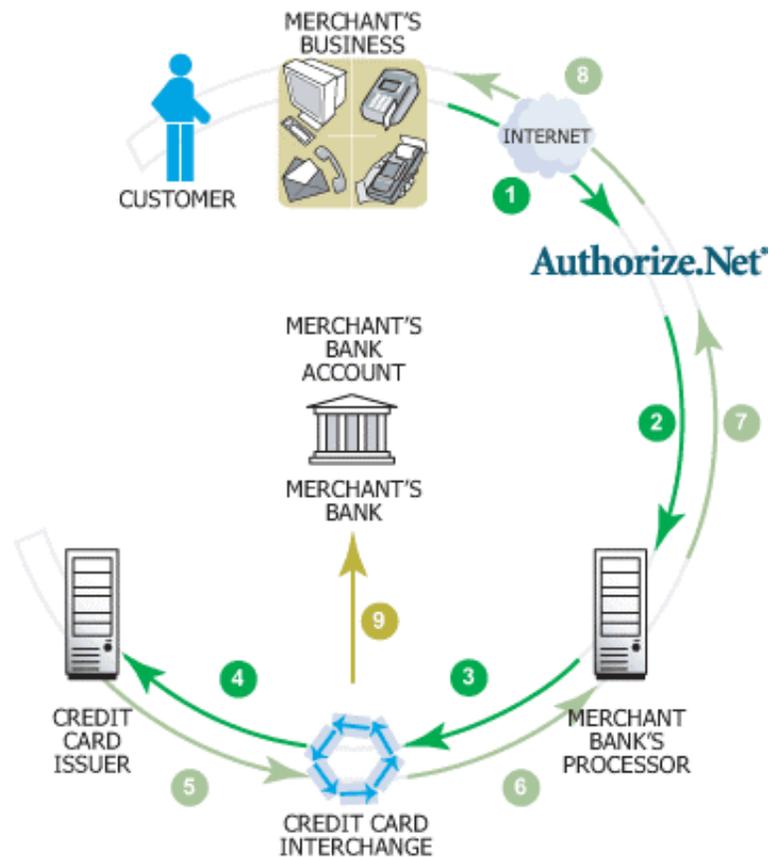
- Call 877-447-3938 – Seven days a week from 6 AM to 6 PM Pacific time.
- Online Live Chat! – Please log into the Merchant Interface and click the Live Chat! link, seven days a week from 6 AM to 6 PM Pacific time.
- E-mail – We aim to respond to all e-mail inquiries within 12 hours.

Security

Authorize.Net is committed to safeguarding customer information and combating fraud. We have implemented industry leading security initiatives, and our merchants are protected by the strongest encryption methods and security protocols available. We continue to develop new solutions to provide our merchants and their customers with confidence and security.

- **Protecting Transaction Data** – Authorize.Net uses the latest 128-bit Secure Socket Layer (SSL) technology for secure Internet Protocol (IP) transactions.
- **Securing Customer Data** – We employ industry leading encryption hardware and software methods and security protocols to protect customer information. Authorize.Net is certified as compliant with card association security initiatives including the Visa Cardholder Information Security Program (CISP), MasterCard® (SDP), and Discover Information Security and Compliance (DISC).
- **Preventing Fraud** – Our Fraud Management Department is committed to providing merchants with tools and best practices to prevent fraud. Industry initiatives such as Address Verification Service (AVS) and Card Code Verification (CCV/CVV2/CID) provide a high level of protection as part of our standard payment gateway features. Our exclusive Fraud Detection Suite (FDS) helps Web merchants identify and evaluate suspicious transactions. We also support cardholder authentication programs Verified by Visa and MasterCard SecureCode™. Learn more about protecting your business from fraud in our Fraud Prevention Center.

“How it Works” Diagram



- Step 1 The merchant submits a credit card transaction to the Authorize.Net Payment Gateway on behalf of a customer via secure connection from a Web site, at retail, from a MOTO center or a wireless device.
- Step 2 Authorize.Net receives the secure transaction information and passes it via a secure connection to the Merchant Bank's Processor.
- Step 3 The Merchant Bank's Processor submits the transaction to the Credit Card Interchange (a network of financial entities that communicate to manage the processing, clearing, and settlement of credit card transactions).
- Step 4 The Credit Card Interchange routes the transaction to the customer's Credit Card Issuer.
- Step 5 The Credit Card Issuer approves or declines the transaction based on the customer's available funds and passes the transaction results, and if approved, the appropriate funds, back through the Credit Card Interchange.
- Step 6 The Credit Card Interchange relays the transaction results to the Merchant Bank's Processor.
- Step 7 The Merchant Bank's Processor relays the transaction results to Authorize.Net.
- Step 8 Authorize.Net stores the transaction results and sends them to the customer and/or the merchant. This communication process averages three seconds or less!
- Step 9 The Credit Card Interchange passes the appropriate funds for the transaction to the Merchant's Bank, which then deposits funds into the merchant's bank account.