⊡ Merchant Payment Solutions

Processing transactions reliably and securely is essential to your business. Authorize.Net, the leading Internet Protocol (IP) based payment gateway, provides solutions you can trust. More than 166,000 merchants depend on us to process their transactions, assist in the prevention of fraud, and help their businesses grow. We offer a wide range of services and tools to enhance your business and increase your revenues, regardless of your business 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

With Authorize.Net, your customers can be confident their data is secure. We protect sensitive customer information by using the highest levels of encryption and security protocols.

+ Authorize.Net uses industry standard 128-bit Secure Sockets Layer (SSL) technology to secure your IP transactions.
+ Authorize.Net is independently validated as compliant with the Payment Card Industry (PCI) Data Security Standard—a strict industry-wide standard designed to protect sensitive information.

Stable and Reliable

A payments leader since 1996, Authorize.Net has processed more than one billion transactions. 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 we include for free with each payment gateway account.

+ Address Verification Service (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 you on how to use security features, as well as helping you 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 documentation and FAQs to help keep your business running smoothly.

Reports and Settings

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.
+ Manually submit transactions via the Virtual Terminal and Batch Upload features.
+ Configure account and transaction settings.
+ View account billing statements and reports.
+ Download transaction data for integration with third-party software systems, such as QuickBooks® and KeepMore.net.
+ Create and manage individual payment gateway user accounts for your employees.

eCheck.Net®

Authorize.Net's exclusive electronic check payment method, eCheck.Net, enables Web and MOTO merchants to accept and process bank account payments directly from their Web site or through the Authorize.Net Virtual Terminal. By accepting electronic checks, you expand the payment options available to new and existing customers, enhancing customer loyalty and potentially 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.
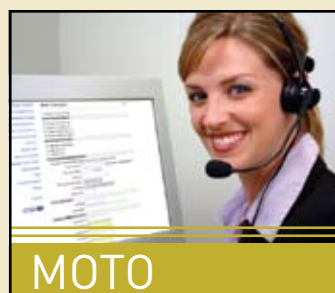
Accept Payments...

Web

Authorize.Net's Web solutions are designed specifically to help e-commerce merchants meet their unique challenges and grow their businesses. 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), eCheck.Net, and more.

+ Easy Integration – Multiple connection methods make it easy to integrate to the Authorize.Net Payment Gateway from any application.
+ Customization – Use your own secure payment form, or customize the look and feel of the Authorize.Net secure payment form and receipt pages.
+ Shopping Cart Compatibility – Over 80 certified shopping carts include a built-in connection to the payment gateway.
+ Verified Merchant Seal – Displaying our free seal on your Web site is one of the easiest ways to create customer confidence, potentially increasing sales.

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 any file-based business application.

+ 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 you to create and manage multiple users across your network or call center.
+ Enterprise Integration – The Advanced Integration Method makes it easy to integrate enterprise business tools to the Authorize.Net Payment Gateway.

Anytime, Anywhere

Retail

Authorize.Net's Virtual Point of Sale (VPOS) turns any Internet-connected computer into a point-of-sale (POS) terminal with the addition of an inexpensive MagTek® HID USB swipe card reader. VPOS is an easy-to-implement and easy-to-use, low-cost solution for merchants of any size.

+ Quick Setup – Our browser-based, hosted solution is enabled via a simple plug-in.
+ Risk Management – Sensitive data is stored in the Authorize.Net PCI-compliant data center, never on your computer.
+ Secure – Unlike other solutions, VPOS maintains a locked connection between your card reader and browser.

In addition to VPOS, you can choose from dozens of pre-integrated, third party POS systems and payment kiosks in our Certified Solutions Directory at www.authorize.net/posdir and www.authorize.net/kioskdir respectively.

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' experiences by speeding up the checkout process.
+ Flexibility – With mobile payments, your storefront literally goes anywhere you do.
+ Increase Sales – Provide customers with a convenient, on-the-spot payment option, increasing sales opportunities.

Find a mobile payments solution in our Certified Solutions Directory at www.authorize.net/mobiledir.

Value-Adding Products

Authorize.Net provides additional merchant solutions to help your business grow. You can purchase any of the following value-adding services 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. 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 accept, decline, and hold for manual review.

Third-Party Solutions

Accept Payments Quickly

Authorize.Net has certified dozens of partners against strict technical standards.

+ Certified solutions include shopping carts, auction integration tools, POS systems, kiosks, and mobile payment devices.
+ Certified developers that provide custom integrations.
+ Certified hosting partners to host your Web site.

Manage Your Business with the Merchant Toolbox

The Merchant Toolbox provides additional services to help with your marketing, business productivity, accounting, and security needs. Many of our toolbox partners offer special incentives exclusively to Authorize.Net merchants. Visit our Merchant Toolbox at www.authorize.net/toolbox.

Find out why so many businesses have made Authorize.Net the industry's premier payment gateway. Visit us at

www.authorize.net

Payment Gateway Features List

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

Performance and Reliability
+ Internet Protocol (IP) Platform
+ Available and Monitored 24x7
+ Authorizations in Less Than Three Seconds
+ Processed Over One Billion Transactions
+ Geodistant Redundant Data Centers

Business Enhancement
+ Verified Merchant Seal
+ Merchant Toolbox

Customer Billing
+ Manually Rebill Previous Customers
+ File-Based Transaction Upload
+ Automated Recurring Billing™ (ARB)*

Payment Methods
+ All Major Credit Cards
+ Signature Debit Cards
+ eCheck.Net® (bank account)*

Merchant Interface
+ Password-Protected Web Site
+ Virtual Terminal and Batch Upload
+ Transaction Monitoring and Review
+ Configure Account and Transaction Settings

+ Billing Statements and Reports
+ Multiple User Accounts
+ Accounting Software Integration
+ Self-Provision Value-Adding Products
+ News and Product Updates

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

Data Security
+ 128-bit Secure Sockets Layer (SSL) Encryption
+ Payment Card Industry (PCI) Data Security Standard Compliant

Fraud Prevention
+ Address Verification Service (AVS)
+ Card Code Verification (CCV)
+ Fraud Detection Suite™ (FDS)*
+ Support for Verified by Visa and MasterCard SecureCode™

Connection Methods
+ Advanced Integration Method (AIM)
+ Server Integration Method (SIM)
+ Certified Third Party Shopping Cart and Auction Integration Solutions
+ Card Present Integration
+ Virtual Point of Sale (VPOS)
+ Third Party Point-of-Sale Systems (Card Swipe Terminals, Kiosks, and Software)

* Value-adding product, additional fees apply

10 years 1996-2006

Discount Merchant Services

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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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