

Big thinking for small businesses

More solutions. More support.
More strength to stand on.





By end of 2018, it is estimated that **mobile sales will account for 50% of eCommerce revenue** and is set to make up \$669 billion worth of sales in 2018, a whopping 20% increase from predictions for 2017.

<https://www.business2community.com/ecommerce/9-ecommerce-trends-will-shape-2018-01985574>

Five trends that will impact small businesses in 2018 and beyond



Inc.

21 December 2017

1

Artificial Intelligence is a Friend

2

Fluid Workforces on the Rise

3

Niche Markets Rule

4

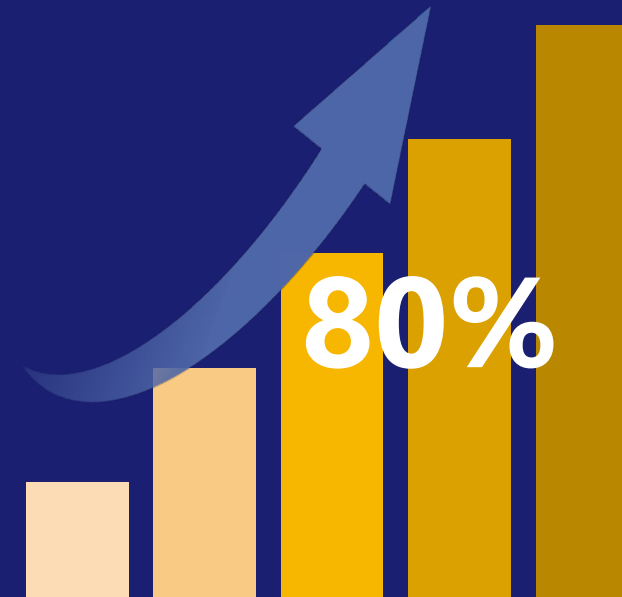
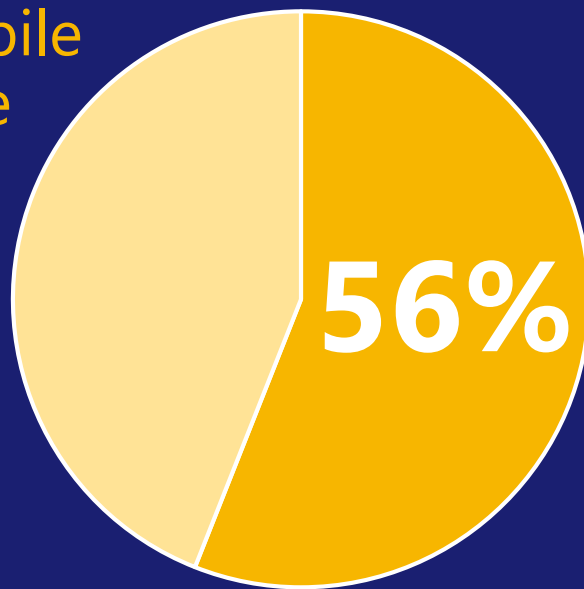
Digital Payments

5

An Increase in Crisis Preparation

“ The United States ranks 5th among most cashless countries, behind Canada, Sweden, the UK, and France. Is your small business ready for this trend? Mobile payment tech innovations are transforming how small businesses operate, and in-store mobile payments are poised to become more common.

By 2020, mobile payments are predicted to be used by 56% of consumers



Between 2015 and 2020, the volume of mobile payments is expected to grow by 80%

Authorize.Net is the world's most popular payment gateway – and the one companies turn to when they want to grow faster.



\$137 Billion
Total Volume



1.1 Billion
Transactions



440K
Active Merchants



99.99%
System Uptime



900+
Integrated Solutions



24 X 7
Customer Support

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More Solutions

More Support
























More Strength to Stand on








Now you're good to grow.



Big thinking for small businesses

Core Authorize.Net Services

Payment Acceptance	Payment Services	Commerce Services	Fraud & Security	Business Management	Support & Resources
 Web	 Credit Card Processing	 Recurring Billing	 Secure Data Storage	 Account management	 24X7 Merchant Support
 Mobile	 *Pay Digital Payments	 Account Updater	 Fraud Management	 User management	 Integrated ISVs
 In-App	 Alternative Payments	 Invoicing	 PCI DSS Support PCI Compliance	 Reporting	 KnowledgeBase
 POS/mPOS	 eCheck Processing			 qb Accounting Sync	 Online Community
 Contact Center	 Mobile/Virtual Point of Sale				

Developer Tools	 Developer Center	 Hosted forms	 Modern APIs	 Sandbox
Authorize.Net Platform	 VisaNet payment processing system	 99.99% Uptime	 Continuous Availability via Active-Active Architecture	 Global threat monitoring

Investment Acceleration	 Enhance Foundation	 Market Expansion
	 Drive Differentiation	



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More solutions for your business

Connect to everything your business needs as it grows: Payment processing, invoicing, subscriptions, fraud management, accounting, point of sale, and more



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Investment Acceleration

 Enhance Foundation  Market Expansion
 Drive Differentiation



Accept a variety of payment types



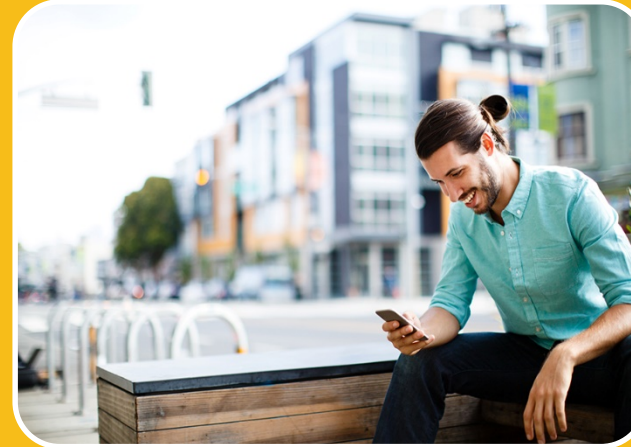
Credit/Debit Cards

Accept payments from major credit cards and signature debit cards



Electronic Checks

Accept payments with eChecks online directly from bank accounts



Digital Payment Solutions

Accept payments with Visa Checkout, PayPal Apple/Android Pay



International Transactions

Accept payments internationally if in US, EU, UK, AUS

Accept payments online or anywhere



Online

Accept payments securely and easily from a website



Mail Order / Telephone Order

Accept orders by manually submitting through Virtual Terminal



Mobile

Securely accept payments using an Apple iOS or Android device.

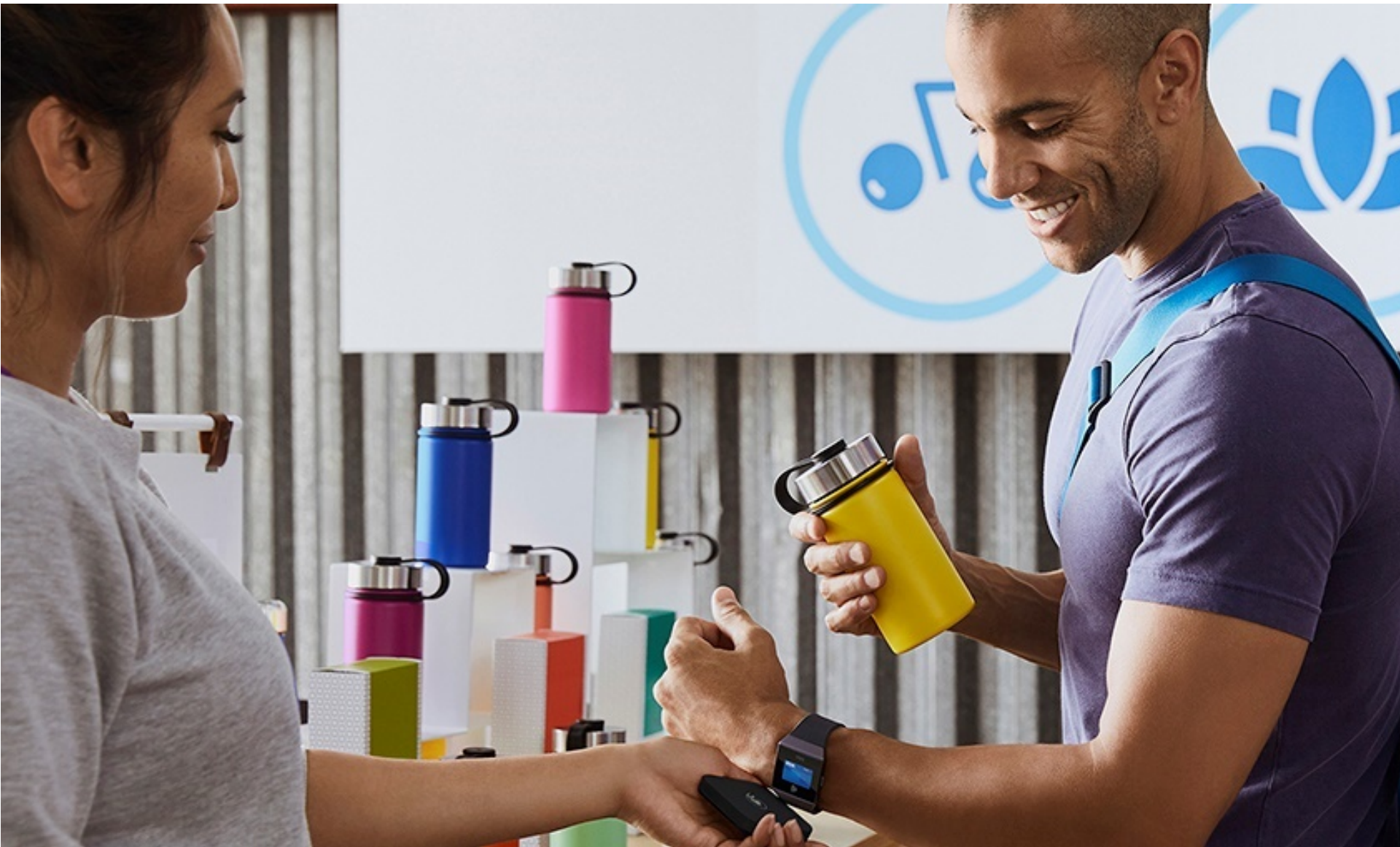


Retail

Accept payments on any internet-connected computer with Virtual Point of Sale

Tools for businesses to accept payments through any channel

Advanced payment services for small businesses



Recurring Billing

Convenient and easy-to-use tool for submitting and managing subscription payments and regularly recurring bills.

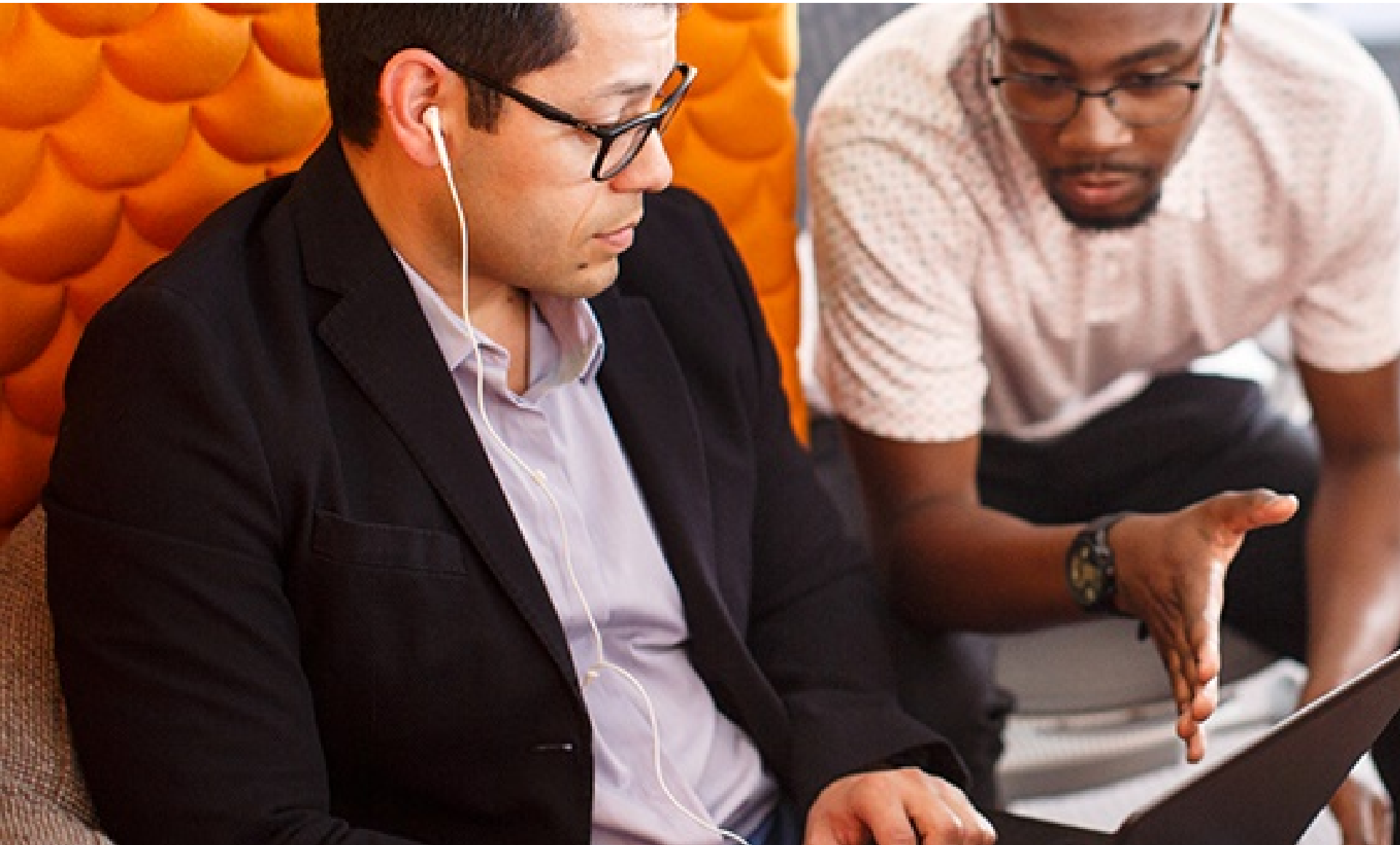
Advanced payment services for small businesses



Account Updater

Automatic one-a-month update of credit card information on file, resulting in reduction of administrative costs, increase in sales, and retention of customers.

Advanced payment services for small businesses

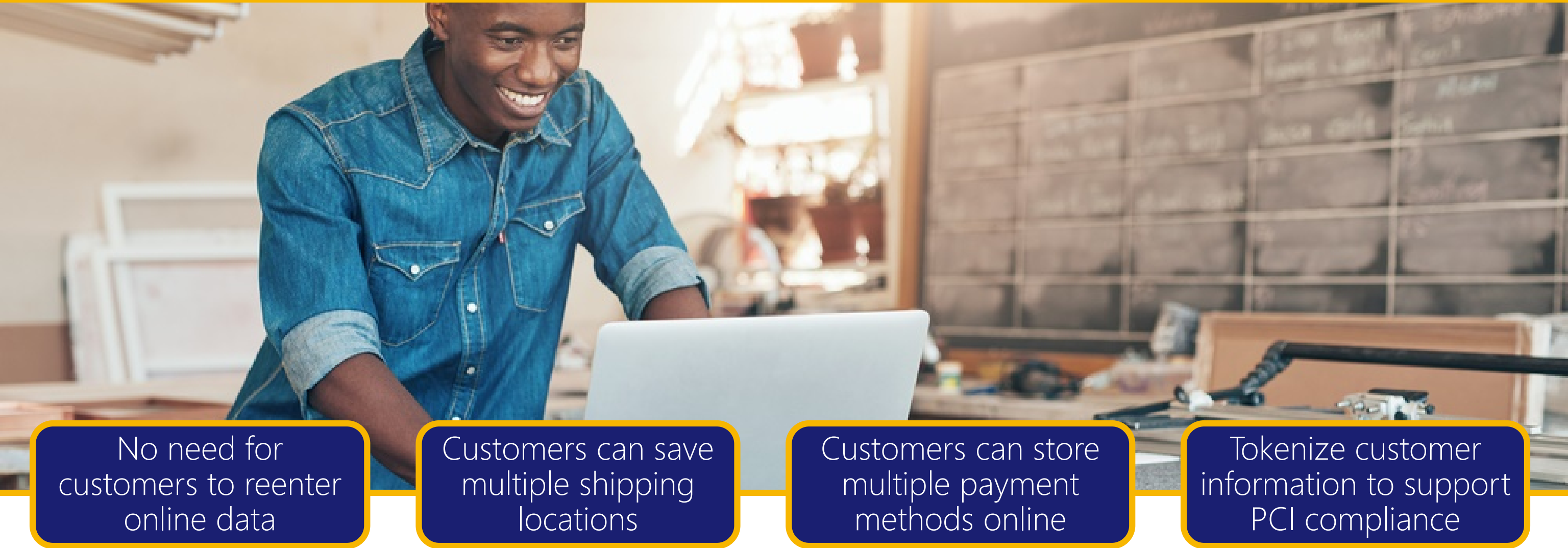


Invoicing

A perfect way for businesses that need to send simple, hassle-free invoices via email – and it's mobile friendly.

Secure storage of sensitive customer data and PCI DSS compliance

Securely store customer information on hosted servers and safely replace sensitive data with unique tokens using *Customer Information Manager*



No need for customers to reenter online data

Customers can save multiple shipping locations

Customers can store multiple payment methods online

Tokenize customer information to support PCI compliance

Prevent phishing attacks & card testing

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More support



Get help when you need it:
Support from a team with decades of
award-winning experience and an
extensive online library of resources

More support when you need it

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Investment Acceleration	 Enhance Foundation	 Market Expansion
	 Drive Differentiation	



Easy online management of your Authorize.Net payment system



Submit, review, or void customer transactions online

Manually enter payments or issue refunds with a built-in *virtual terminal*

Submit multiple customer transactions in a single batch file

Generate reports on settled, declined and returned customer transactions

Import transaction data into your QuickBooks or accounting software

Search transactions based on date, card numbers, customer names, etc.

Exceptional customer support offers complete peace of mind

Authorize.Net provides award-winning 24X7 support and resources in multiple ways:



Telephone support

E-Ticket support

Live chat

Online resource library

Discussion boards

Blogs

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Trust our platform:

Secure and reliable infrastructure with 99.99% uptime, empowering thousands of businesses and processing billions of dollars in payment transactions







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Investment Acceleration	 Enhance Foundation	 Market Expansion
	 Drive Differentiation	



Access to over 900 integrated solutions in numerous vertical markets



Bill Pay



Shopping Cart



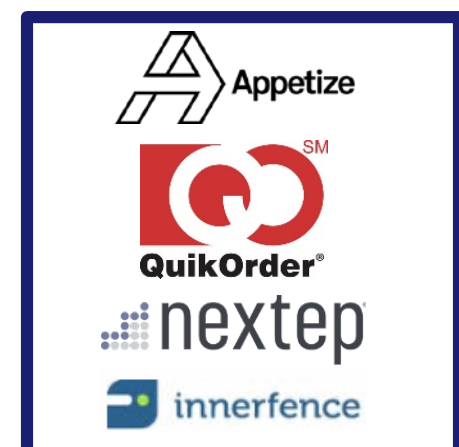
Online Services



Subscriptions



Ticketing



Food Services



Legal/Accounting



Medical



Membership



Ride Share



Non profit



B2B

Powerful tools to integrate digital payments into any application

By using the *Authorize.Net Accept Suite*, developers can integrate friction-free digital payments into any website or application



Ability to securely accept payments from any device

Hassle-free hosted forms streamline online development

Modern SDKs and Javascript libraries

Supports PCI DSS compliance and secure info storage

Technology infrastructure dedicated to maximum reliability



Stable

- **Global Peering Points:**
delivers high performance to the end user
- **Active-Active Architecture:**
avoids disruptions and achieves continuous operations



Secure

- **Tier 4 Datacenters:**
industry designation for most robust network data centers
- **Visa owned and operated:**
highly invested, 24x7x365 monitored data services



Protected

- **Self-healing processor:**
automated correction of network issues before downtime
- **Akamai SureRoute:**
technology to route network traffic faster and more efficiently

Accelerated investments by Authorize.Net for future solutions and growth



Enhance Foundation

- Security and performance
- Billing and invoicing
- Segmentation and invoicing
- Partner Interface
- Merchant Interface
- Payment capabilities



Drive Differentiation

- Fraud management
- Business insights
- Enhanced functionality
- Product expansion
- Scale white label offering
- Strategic partners



Market Expansion

- United Kingdom
- Canada
- Australia
- New markets

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Businesses that rely on us
to help them grow.

Now you're good to grow:
The Tasteful Garden

The Tasteful Garden, in operation since May of 1996, is owned by Cindy and George Martin. They grow all varieties of culinary herbs and many types of organic heirloom and hybrid tomatoes and other gourmet vegetables and fruits, which are sold through their web and shipped all over the United States.



Now you're good to grow:
**Amy's Gourmet
Apples**

Just about everything at Amy's Gourmet Apples is freshly hand made by gourmet chocolatiers and fudge experts. Amy's Gourmet Apples has been a local retail confectioner since 1996. In 2002, they launched amysgourmetapples.com, receiving their first online order the day they launched their website. Authorize.Net has been their partner since the very beginning, helping them grow from storefront to a national online merchant.



Now you're good to grow: **Best Ring POS**

Marc Berry, President of Best Ring POS explains, "the festival environment is a unique one. It's probably going to rain. There's never power or the internet when you really need it. So it's always an exercise in worst case scenario mitigation." Their idea was to create a mobile POS system that could handle transactions in this fast-paced, outdoor or indoor environment, where customers would prefer not to carry cash, tickets, or payment cards. Together with Authorize.Net, Best Ring POS created a solution that truly left their customers dancing in the streets.



Now you're good to grow: **Ragnar Relay**

The Ragnar Relay Series is a series of long distance running relay races organized and orchestrated by Ragnar Events, LLC, which is based in Salt Lake City, UT. With 19 relays in different geographic locations, the Ragnar Relay Series is the largest relay series in the United States. They chose Authorize.Net as a payment system because it was simple and pain-free for their customers.



Now you're good to grow: **Xtern Software**

The Xtern Software development team provides expertise in software architecture, application design, product development, and software maintenance. They create new custom applications, implement enhancements to existing applications, expand homegrown solutions, or perform system integration into existing programs. Xtern Software creates software solutions supporting Windows, Linux, Mac, iPhone, iPad and Android.



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Thank you

Appendix



Big thinking for small businesses

Core Authorize.Net Services



Payment Acceptance



Payment Services



Commerce Services



Fraud & Security



Business Management



Support & Resources



Developer Tools



Authorize.Net Platform



Investment Acceleration



Small businesses like restaurants, which have an 80% failure rate in the first five years, are some of the most challenged in curbing inefficiency and meeting the rising expectations of tech-empowered customers.

[How Small Businesses Can Increase Their Digital Capabilities](#)
Harvard Business Review, by John Beatty, 25 July 2017

“

By 2020, it's projected that 56 percent of customers will use mobile payments.

While cash currently remains the most popular means of payment, non-cash transactions increased 11 percent between 2014 and 2015 while checks decreased 13 percent in 2015. As check payments fall, mobile payments should help you with your invoicing methods, giving you, your customers and suppliers more ways to pay.

10 Small Business Trends to Watch Out For in 2018

HUFFPOST, by Constantina Kokenes, SEO & Content Specialist at Kabbage, 16 January 2018



With Google, Samsung and Apple deploying advancements in their payment technology (and doubling their user base), mobile checkout should in fact start becoming the preferred method of payment for retail purchases, with mobile reaching 70% of eCommerce traffic by the end of 2018.

<http://10ecommercetrends.com/>



10% of **Starbucks** U.S. orders were done with their Mobile Order and Pay app. The payment platform was so popular that in February, mobile orders overwhelmed staff and created unprecedented wait times.

<http://10ecommercetrends.com/>

“ Mobile isn't the future—it's now. In the US alone, 125 million consumers own and use smartphones. On top of that, 62% of smartphone users have made an online purchase using their mobile device within the last 6 months. That translates to **over 75 million shoppers using their mobile devices to make a purchase.**

5 eCommerce Technology Trends That Will Shape 2018.

“

In 2018 we are expected to see a surge in subscription-based service business models, such as the likes of Forbe's subscription leaders like Amazon Prime, Loot Crate and Birchbox in smaller online stores. With a definite leaning towards providing more personalized service to create a bigger loyal-customer base in eCommerce, we will see a lot of medium online stores incorporating subscription models into their traditional setups and models.

<https://www.business2community.com/ecommerce/9-ecommerce-trends-will-shape-2018-01985574>