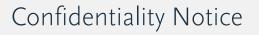
# 2018 Partner Connect NEW YORK CITY | 17 OCTOBER 2018



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# State of the Business

and Payments through the Customer Lens

Jeff Hunsaker, VP, Head of Customer Success

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DEE HOCK, FOUNDER AND FORMER CEO, VISA

I just am pea green with envy when I look at my grandchildren and great grandchildren and young people. They're going to live through the most fascinating times, good and bad, in time frames that we can't comprehend. The Future is unknown, but I find it very exciting.



# Authorize.Net pioneered solutions for online credit card payments – and today, we're the payment brand most trusted by small businesses.

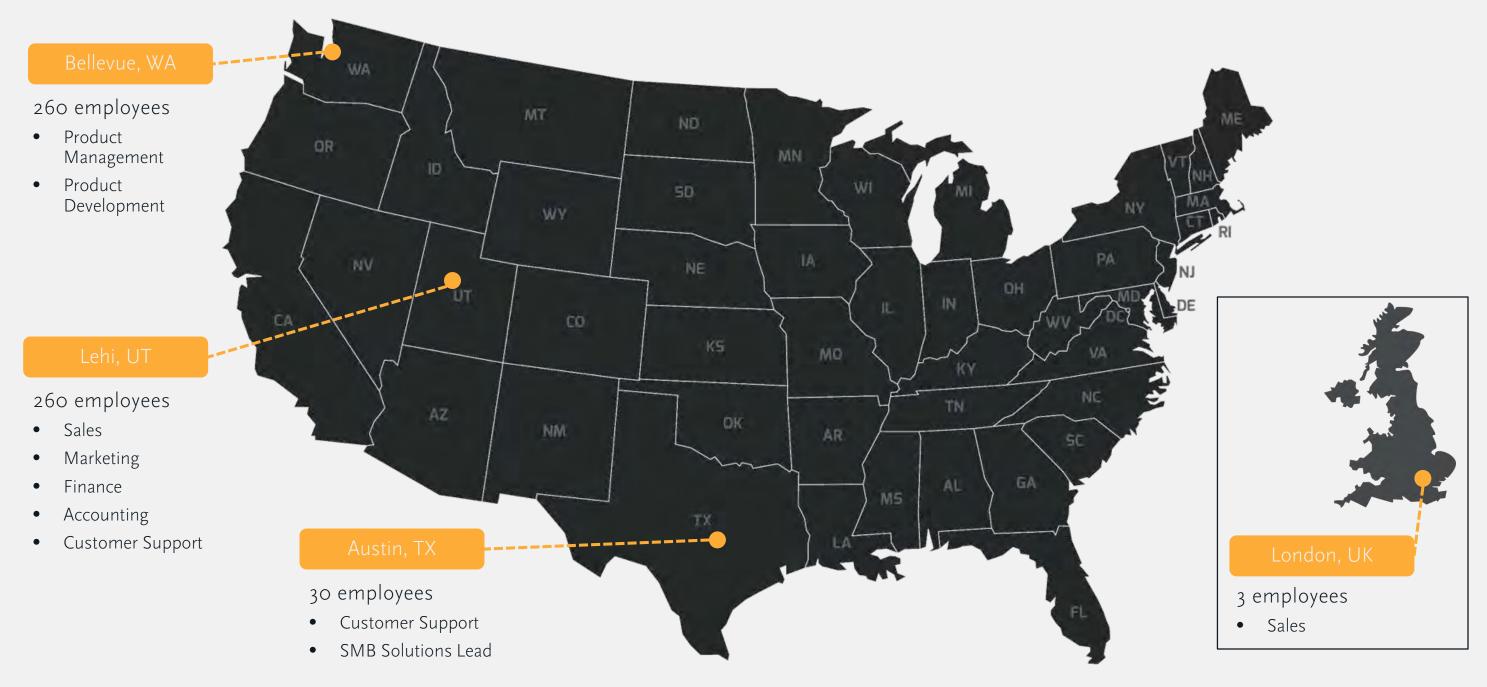


\*Authorize.Net recognized in Alignable's 2018 SMB Trust Index as most trusted brand by small business owners for payments & management, see: https://www.alignable.com/insights/the-most-trusted-small-businesses-brands-in-2018-2

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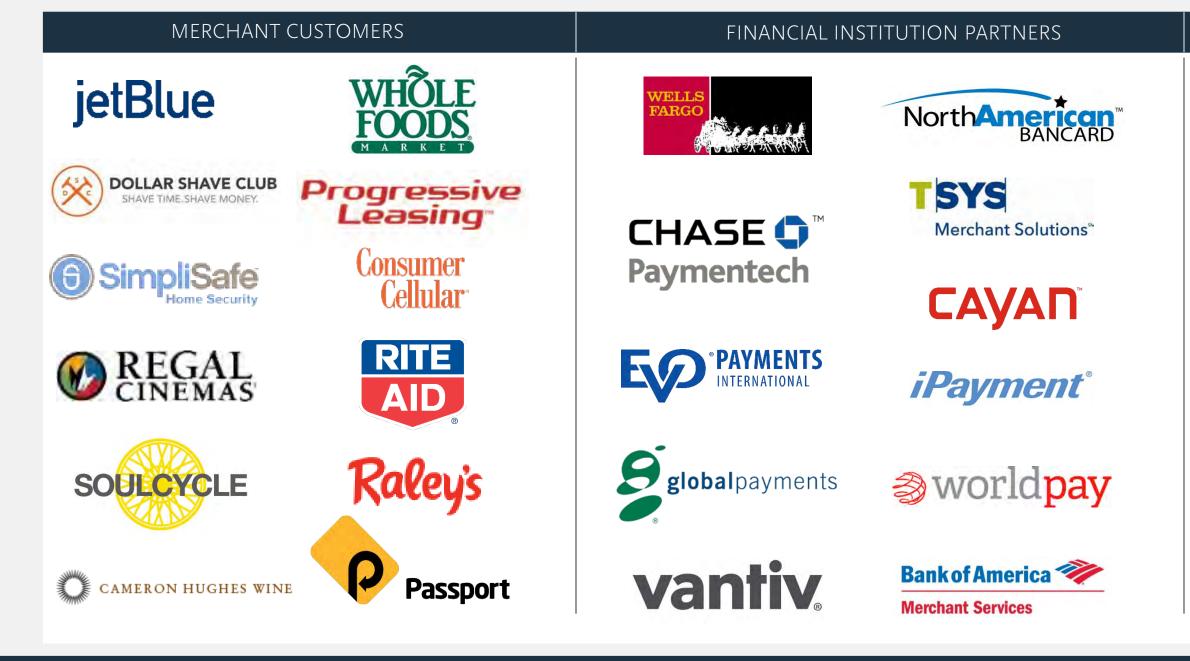
\* Alignable's 2018 SMB Trust Inc

# The people that power the business



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# The Power of Partnerships

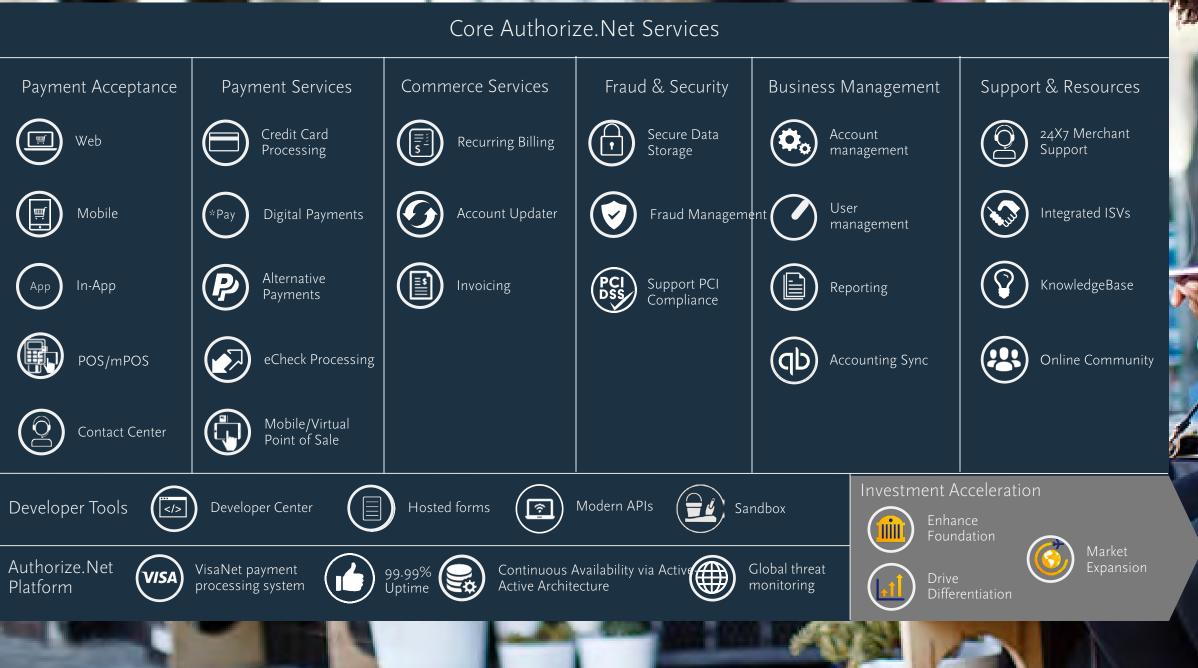


#### TECHNOLOGY PARTNERS



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# Big thinking for small businesses



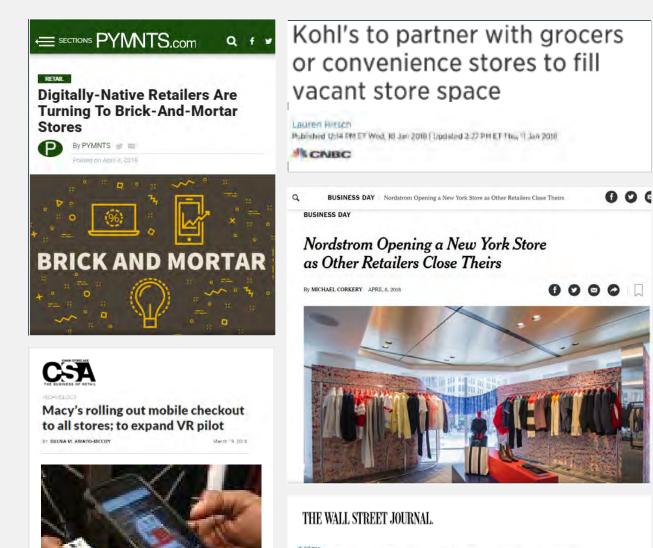


### Payments through the Customer Lens

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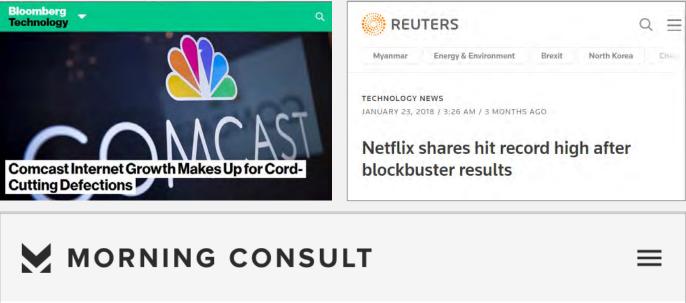
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# Digital disruption & transformation is impacting all verticals



Zara Turns to Robots as In-Store Pickups Surge The fachtion relatier s online strategy is the envy of competitions, but success onings it's own challenge

By Jeannette Neumann March 5, 2018 8400 a.m.E.L.



#### SPOTIFY IPO

#### To Win Streaming Music Wars, Spotify Has Potential Edge in **Its Appeal to Young Adults**

18-29 age group more likely to have Spotify account or choose service compared to general population in poll



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# Service industries and B2B business models are not left behind

#### salesforce) einstein analytics

Salesforce's Einstein AI makes



Einstein is already used by Coca-Cola for its inventory tracking capabilities that let the company know exactly when it needs to restock, as well as by Amazon Web Services to help it improve its lead-to-cash time.

### metromile

**1B+ predictions daily.** 

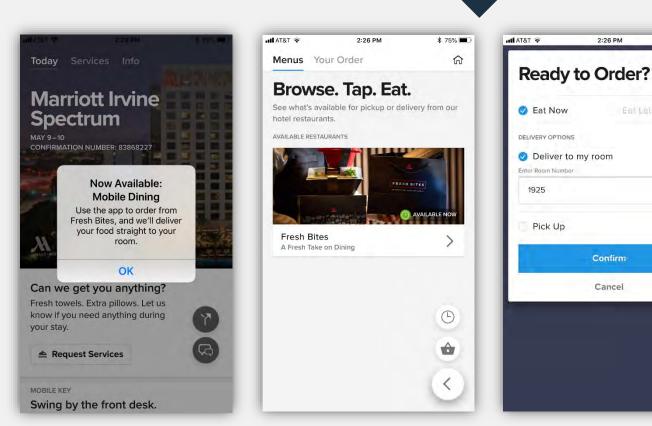
#### **Metromile Revolutionizes The Claims Experience With Automated Direct Repair**, **Rental Car And Claim Payments Programs**

"Leveraging the power of AVA, the brand's artificial intelligence (AI) claims system, gualifying customers can now opt-in to automate the identification and payment of auto repair and car rental providers ... using Metromile's mobile app or online dashboard." Cision PR Newswire (December 6, 2017)





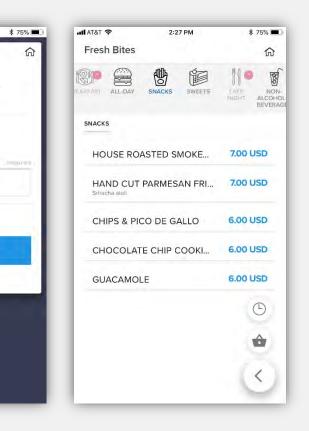
### The Marriott Hotel Experience



Source: https://insuranceblog.accenture.com/how-insurers-are-using-drones-right-now-new-applications

https://insuranceblog.accenture.com/how-insurers-are-using-drones-right-now-new-applications

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Digital Commerce is almost at half a trillion dollars and growing strongly; mobile expected to account for over half of Digital Commerce by 2021

Brick and mortar			dComme				
	¢ r o o t	Face-to-face point-of-sale in 2017	2017 Revenue	\$453B			
	\$5.02T		Growth over previous year	15.8%			
	2 00/	<b>Growth over</b> <b>previous year</b> .com/Reports, 2018 ; Includes sales of computers	Retail sales in 2017	9%			
Source: eMarket			Retail sales by 2021	13.7%			

Forrester: Mapping The \$9 Trillion US B2B Online Commerce Market,, 2018

Statista Digital Media Outlook, April, 2018

Incremental	sales f	rom Dic	ital Co	mmerce	bv	2021

Retail \$332B **Digital Ent.** \$9B

B2B Goods & Svcs \$3.5T

### **mCommerce**

### \$156B

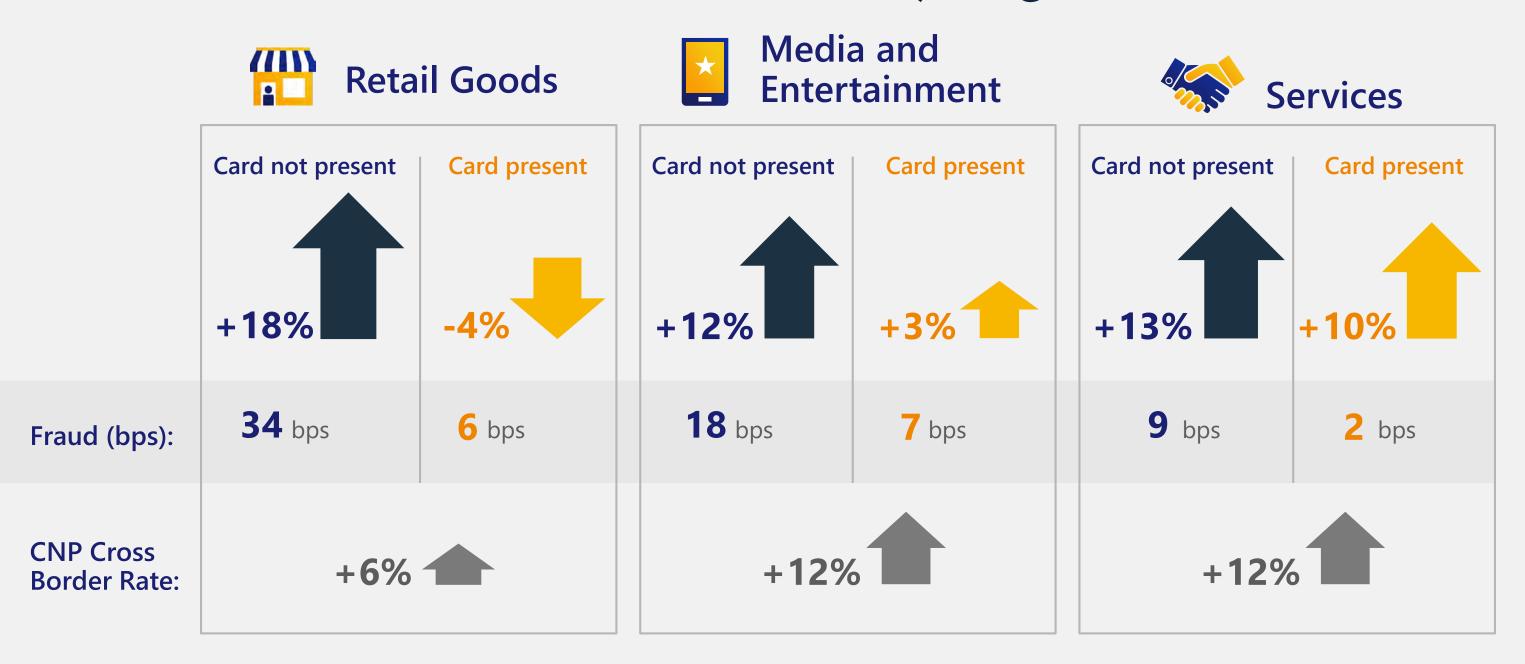


34.5% 53.9%

### Travel \$66B

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# Trends are similar across industry segments



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# Commerce: either experience-based or convenience-based



Source: Planet Retail, Store of the Future, 2017; Amazon Echo Press Room, 2018 Note: All brand names and logos are the property of their respective owners, are used for identification purposes only, and do not imply product endorsement or affiliation with Visa.

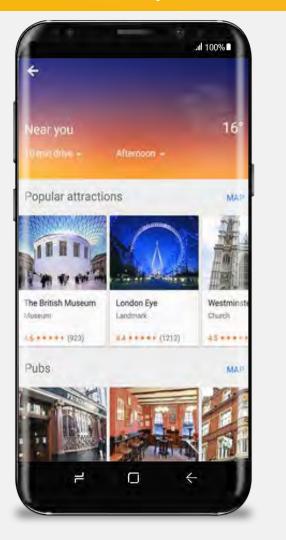
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• Timely Click-to-buy Voice-activated Low priced • Auto-replenish

# Some businesses will need to tailor their approach to both scenarios

### **Experience-based**





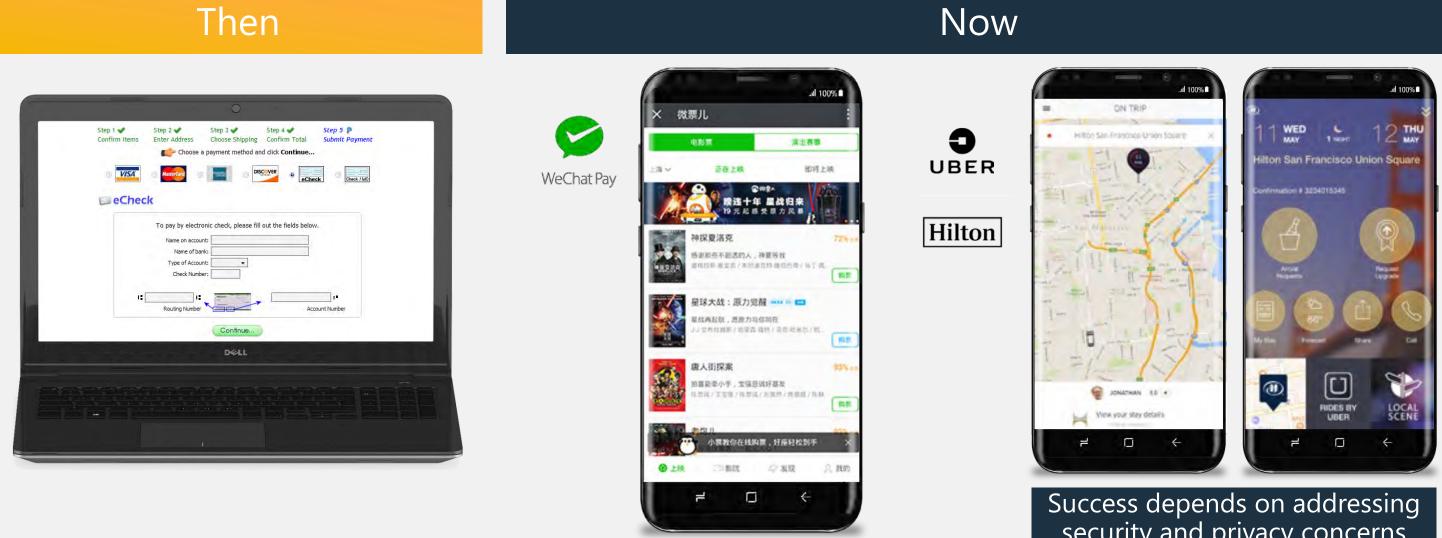
### Convenience-based



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### Contextual Commerce is replacing traditional commerce: give customers what they want, when they want it, without the effort "If it's not easy, consumers won't do it," Mark Lavelle, CEO of ecommerce platform Magento, Money 20/20



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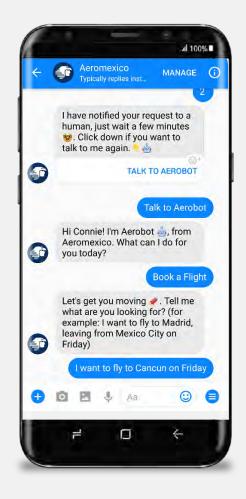
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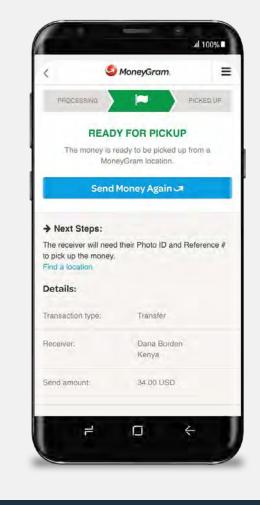
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# security and privacy concerns

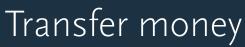
### Conversational Commerce is dominating conferences and technology news

Chat apps and chat bots are ruling in China, and making inroads closer to home, especially with millennials...





### Book an air ticket



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		al 100% 🛙
• 000 AT&T LTE	10:06 PM	30% 🚞
<	5 MoneyGram.	=
Receive	r Information	
Send money to	<b>):</b>	
Their first name Joan	Theif last nam Cann	ne
Their middle nar	ne (optional)	
Their second las	st name (optional)	
Their country United States		0
Their state/province Virginia		ø
How will the m	oney be received?	
Ę	o	÷

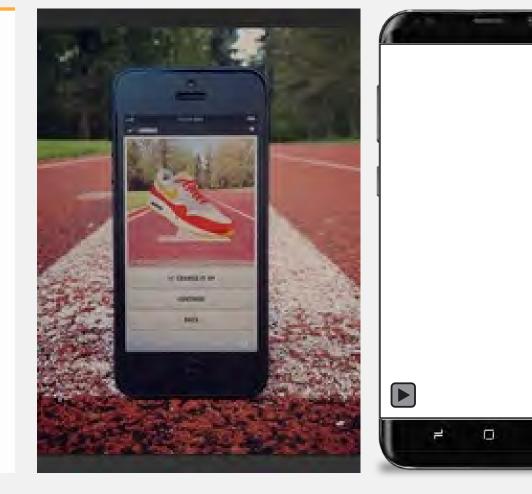
# Social Commerce is gaining momentum as shoppers make the transition from browsing to purchasing

The top 500 retailers earned an estimated \$6.5 billion from social shopping in 2017, up 25% from the previous year.



**26%** of Facebook users who clicked on an ad on the platform in 2017 made a subsequent purchase

72% of Instagram users say they've made a purchase at least once, after viewing something on the app

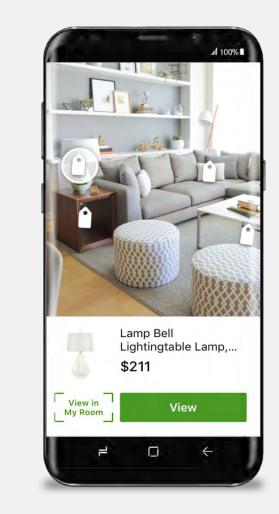


Source: Business Intelligence, The Social Commerce Report, 2018

http://www.digitaltrainingacademy.com/casestudies/2015/01/instagram\_case\_study\_nike\_lets\_customers\_design\_their\_own\_trainers\_with\_instagram\_photos.php Note: All brand names and logos are the property of their respective owners, are used for identification purposes only, and do not imply product endorsement or affiliation with Visa.

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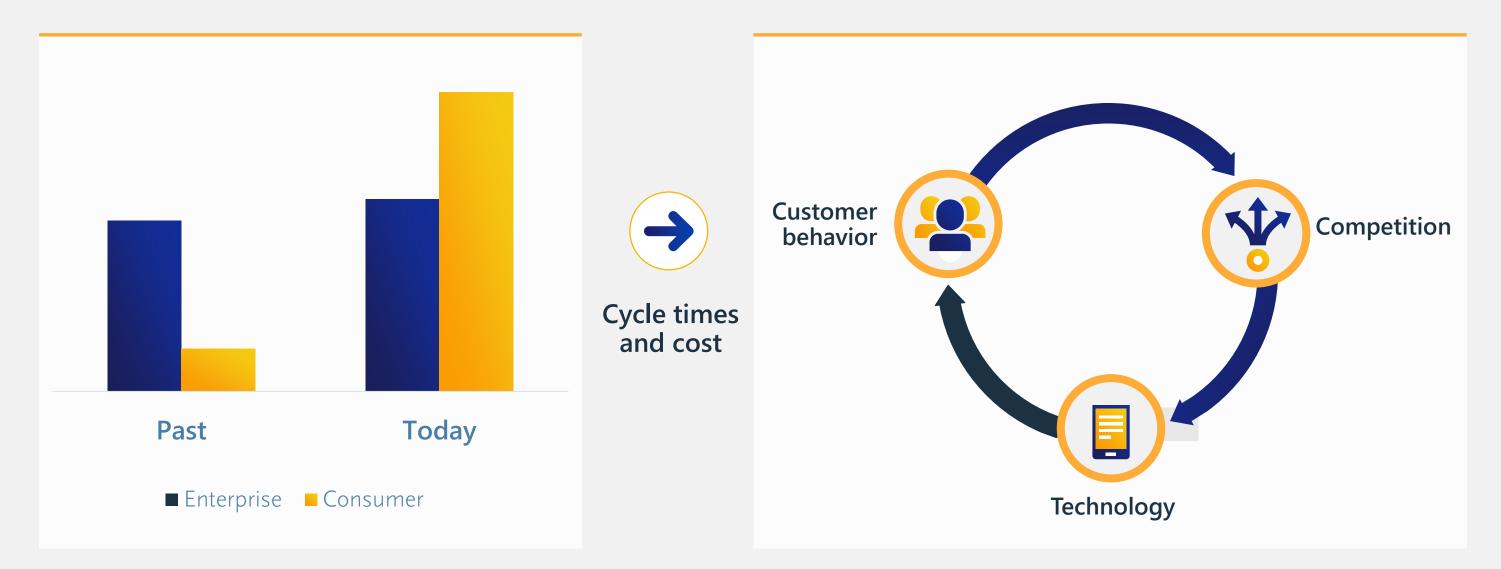


al 100%

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# What is driving these trends?

Focus of technological advancement shifted from enterprise to consumer



Source: Deloitte: The digital transformation of customer services

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# Growth and digital transformation are at the top of CIO priorities

### Expect cyber-threats to rise and affect their organization 95%



Source: https://www.cio.com/article/3247837/business/no-1-business-priority-reported-by-cios-for-2018.html

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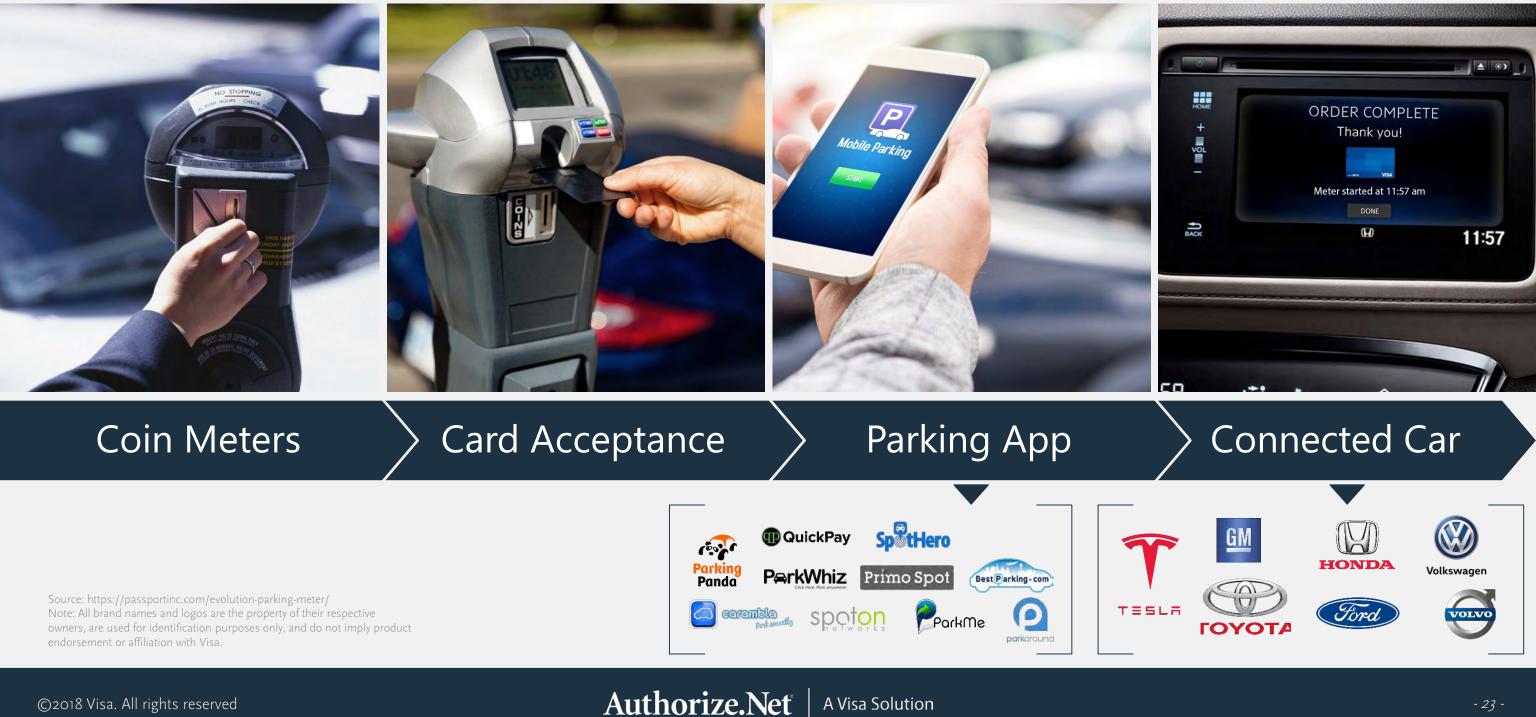
### Innovation and new products 10%

### Insurance companies are responding to customer needs in many ways



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# From coins to connected car in 7 short years









### In summary

### The Opportunity

- Strong economic fundamentals
- High digital commerce growth  $\bullet$
- Exciting new technologies ullet

### The Considerations

- Weighing opportunity cost •
- Adopting the right new tech and practices •
- Staying agile and ahead  $\bullet$

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Thank you

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# Looking forward for Developers & Partners

Brian McManus, Sr. Director, Product Management

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### REST APIs & Developer Experience

### Digital Acceptance

### Going Global

### More of This

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# REST APIs & Developer Experience

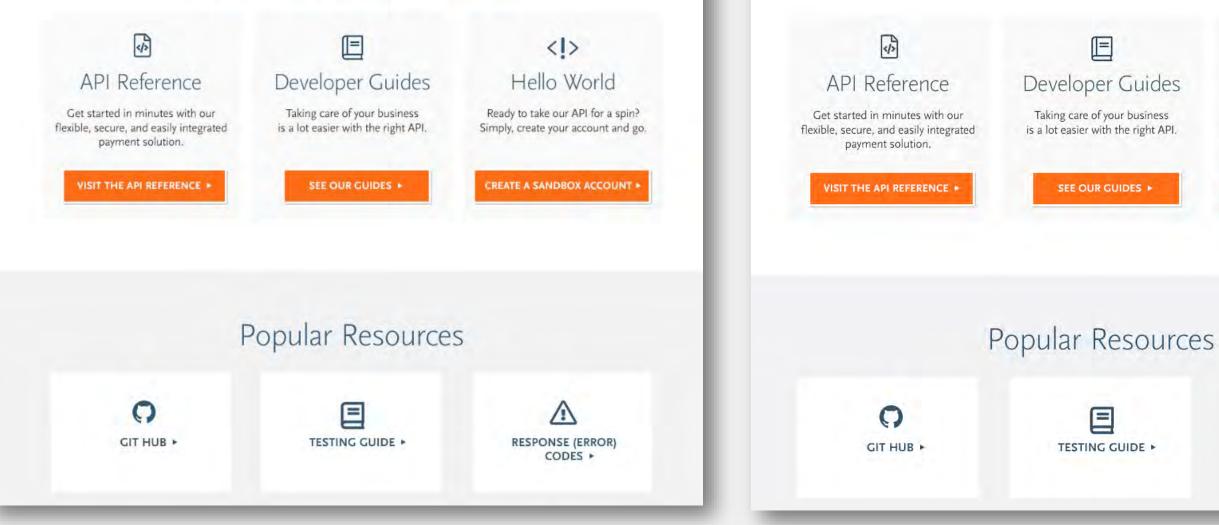
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A payment API that does

what you need it to do.

### **Global Payments Platform.** Local Developer Center, Simple,



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SIGN IN



### <!> Hello World

Ready to take our API for a spin? Simply, create your account and go.

CREATE A SANDBOX ACCOUNT



### REST APIs (Common API Specification)

	Paymer	nt						
KeyGeneration	Process a	a Paymer	nt					
Tokenization	Authorize the p	ayment for the	transaction.					
Tokenize card	JSON	PHP	C#	JAVA	RUBY		PYTHON	NODE
Payment	POST	https://apite	st.cybersourc	ce.com /pts/v2/	/payments/			
Reversal	REQUEST							
	BODY	HEADER	15					
Capture			ocapture		*	1 {		
Refund	4	recurring	C			2	"clientReference" "code": "TC501"	
Refutio			ecurringPaym	nent	1.00	3 4	},	/1_3
Credit	2.	paymentInfor				5	"processingInform	
cicuit		ard				6	"commerceIndic	ator":
		💽 num	ber			7 8	}, "paymentInformat	ion":
Void		expir	ationMonth			9	"card": {	1011 .
		💓 expir	ationYear			10	"number": "5	555555
Payouts		V type				11	"expirationM	
		useA	5			12	"expirationY	
		sour	eAccountTyp	e		13	"type": "002	
		secur		2		14	"securityCod	
		Secu	ltycode			15	"securityCod	eIndic
	RESPONS	E						
	BODY	HEADER	S					
		-						

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PLANS : FY19 & BEYOND

### Common REST API

> FI Partner Developer Experience (Boarding APIs, Merchant Management APIs, Reporting APIs)

### Lightweight, low dependency SDKs

# CyberSource OAuth Support

#### Developer Center Enhancements

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# **Digital Acceptance**

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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.

<u>10 Small Business Trends to Watch Out For in 2018</u> HUFFPOST, by Constantina Kokenes, SEO & Content Specialist at Kabbage, 16 January 2018



# Accept Suite



### Accept Payment

Accept the payment in Hosted Forms and transact with Authorize.Net server



### Accept Mobile

Accept Mobile SDKs for payment functionality in mobile applications



### Accept Customer

Customer profile functionalities that can work with hosted payments



### Accept.js

Foundation for security including tokenization, OWASP and transaction

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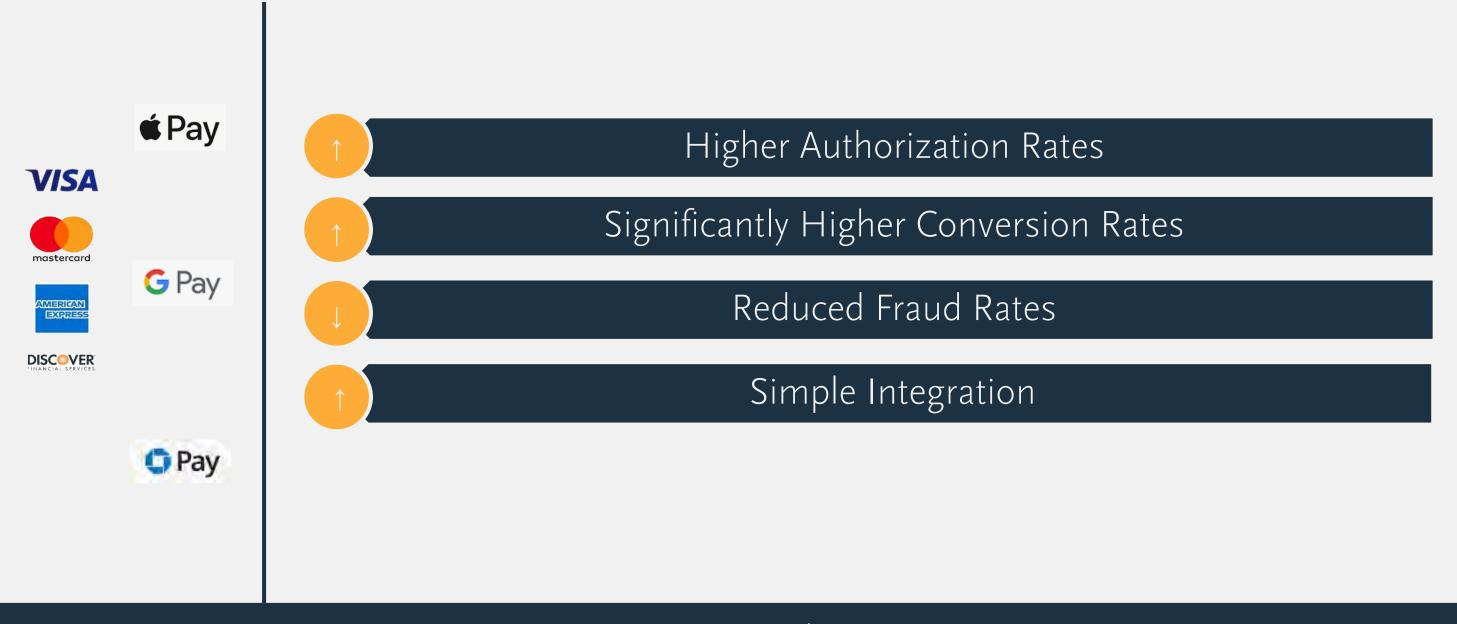


### Accept UI

Customization enabled payment form with AcceptJS

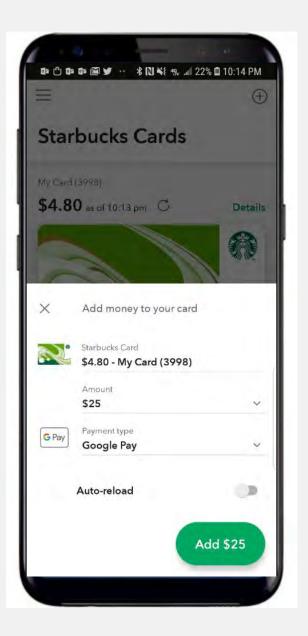
### Digital Acceptance

Changing the way consumers pay online

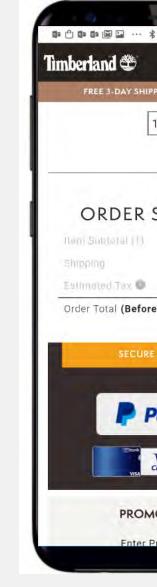


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<b>9</b> 0 1 =
• ~ = =
PING - FREE RETURNS
1 🔻 \$160.00
SUMMARY
\$160.00
FREE
e Tax) \$160.00
CHECKOUT
OR
PayPal
VISA G Pay
Tell Me More
O CODE
CARGE CAR
Promo Code

## Apple Pay on the Web

Google Pay

### > SRC / W3C

## Unified Digital Acceptance

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# Going Global

### Magento & Shopify : Which is red & which is blue?



https://aionhill.com/magento-vs-shopify-2017

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## Accept payments in over 190 countries; Connect to more than 100 acquirers and processors; Get funded in over 40 currencies



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### https://www.cybersource.com/products/global\_map/



Invoicing APIs

True Global Digital Acceptance

Local Payment Methods

Tech Partner Expansion Collaboration

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## More of This

### Live Events / Meetups



### Community Content

## Early Access Programs

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

Now you're good to grow.



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# **Business Track**

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## **Digital Invoicing** Partner Connect, NYC

Junie Kim, Director, Product Management

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### CASH FLOW CHALLENGES

SMBs are often left waiting for payment, with only 33% reporting they get paid immediately (mostly those selling goods in-person)

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 $\bigcirc$ 

 10% of respondents say they have had to chase down a customer payment for 181 days or longer





### Cash Flow Challenges

12% report they have come to expect it will usually take one month or longer after requesting payment to collect from customers



### CASH FLOW CHALLENGES

Small business owners are making frequent trips to the bank – 58% of survey respondents visit their bank on a daily or weekly basis to deposit cash or checks



# What is Digital Invoicing?

Convenient & secure alternative to cash and checks

Fast & free option to bill customers with an email address

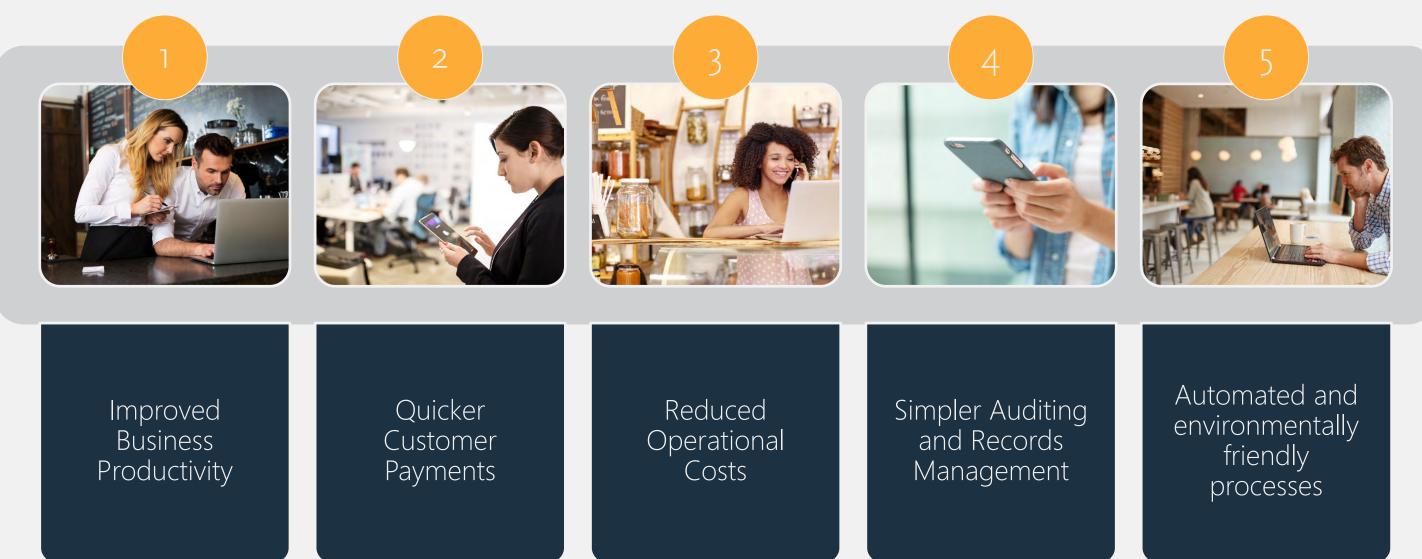
Accept digital payments securely online and from mobile devices

Payments tracked through the Merchant Portal

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## Five reasons to use digital invoicing



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# Introducing: Digital Invoicing from Authorize.Net

Quick & Easy Payments	Receive payment within days, which reduces the cost and delay of getting paid by paper invoices	No Integration Required	Start sending invoi development or cu
Responsive Design	Allow customers to easily view – and pay – from any device	Multiple Payment Methods	Accept both credit eCheck.Net®
Discounts	Include custom discounts for any invoice	Reporting	Review the status of resend as needed, dashboard

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pices without any ustomization

t cards and

of every invoice, and , from the invoicing



## Convenient & secure alternative to cash and checks

Who can	Merchants who need to send simple, no-hassle invoid
use digital	'Non e-commerce' merchants
invoicing?	Merchants that use paper invoices or cash/checks for

Benefits of	No extra configuration needed				
digital	No additional charge or higher transaction fees				
invoicing?	Live support help 24x7				

### ices

### or payments

## Additional Resources

- Features <u>https://www.authorize.net/our-features/invoicing/</u>
- How to Guide <u>https://support.authorize.net/s/article/How-do-l-use-Invoicing</u>
- Customer Success Story <u>https://www.youtube.com/watch?v=N68WmUquJFo</u>

## <u>-use-Invoicing</u> 58WmUquJFo



Thank you

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## **Core Payments Processing**

Partner Connect, NYC

Vladimir Andral, Director, Product Management

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- 1. Overview of Core Payment Processing
- 2. New Processing Connections & Features
- 3. Level III Data
- 4. Card Scheme Mandates5. Roadmap



# Payment Processing is the "Core" of Our Service





### Without the infrastructure, none of these services are possible:

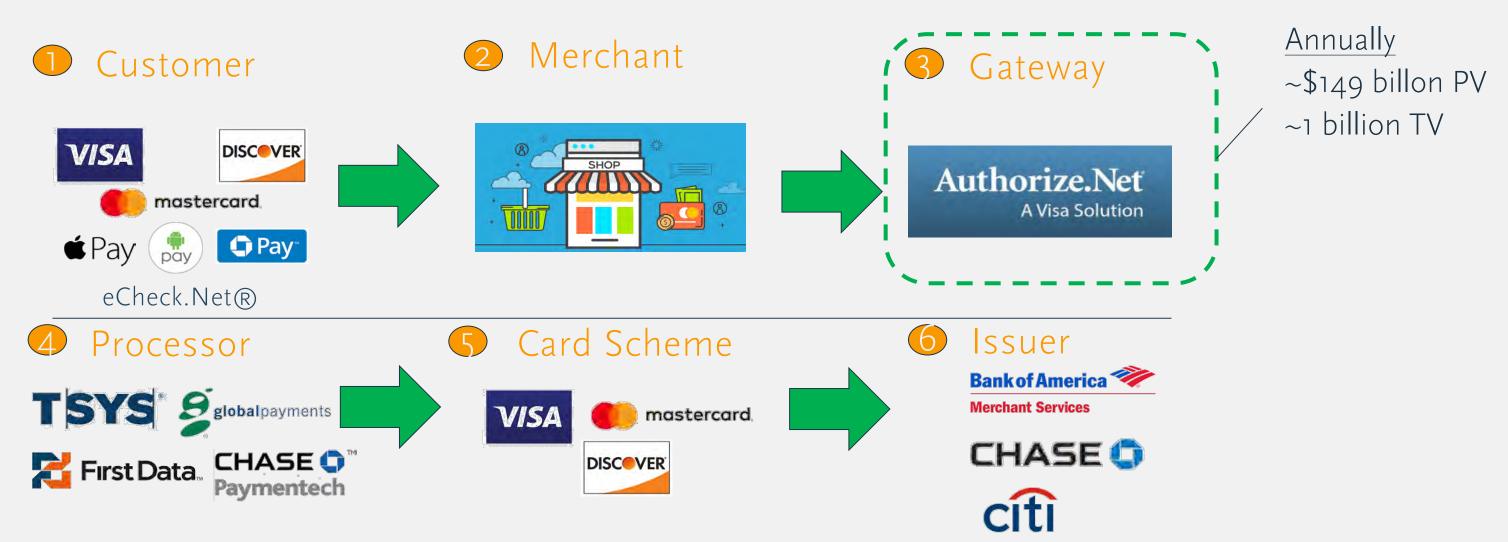
- E-commerce Processing
- Automated Recurring Billing
- Invoicing

- Apple Pay
- Virtual Terminal Processing
- Mobile Card Processing



# Merchants Count on Authorize.Net

Our gateway facilitates payments for over 430,000 merchants



Authorization, capture, and settlement - we facilitate it all

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# We Partner With All Major Processors

The majority of our transactions flow through 5 connections



- 1. First Data Nashville
- 2. TSYS
- 3. Paymentech Tampa
- 4. Global Payments
- First Data Omaha
- 6. Elavon

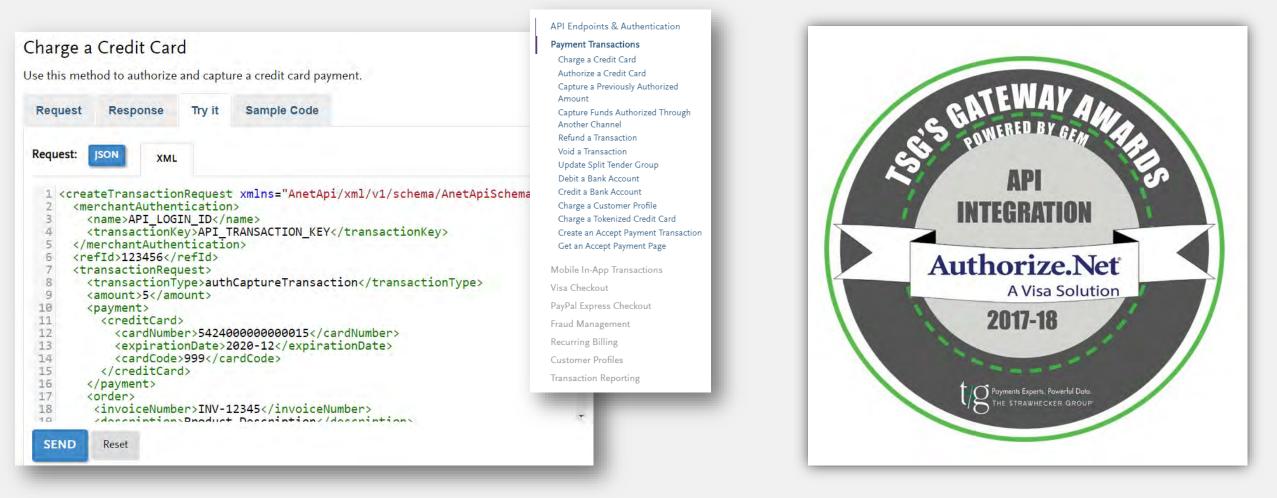


Full list of processors available online: https://developer.authorize.net/api/reference/features/payment\_transactions.html#Payment\_Processors

### - 86 -

## Our Service is Primarily Consumed via API Developers like us!

# Authorize.Net won The Strawhecker Group's (TSG) 2018 Payment Gateway Award for API integration





# New Connections & Features in 2018+

### 2018

- AMEX Direct for UK/EU merchants (Live)
- Vantiv RAFT eComm (Beta)
- North American Bancard EPX eComm (Beta)
- First Data Compass (coming soon)
- Chase Pay on Paymentech [Beta]

## 2018Q4 – 2019Q1

- Quick Chip for EMV targeted for EPX and Vantiv
- Level III will be added to Vantiv, EPX, and Compass

### 2019

- EVO Snap in U.S. [with Level 3]
- Updates/refreshes
  - FD Nashville [+Level 3]
  - Paymentech [+Level 3, EMV]
- Google Pay

ver 3] | 3] | 3, EMV]

# New Connections & Features in 2018+

## Chase Pay **Chase** Pay

- Chase Pay is a digital wallet that cardholders use to pay for eCommerce transactions
- Once signed up, cardholders will see their eligible Chase credit cards loaded automatically
- Chase Pay currently supports Visa cards only
- Merchant must have Paymentech Tampa as their processor

### Usage

- Merchants sign-up with Chase (outside of Authorize.Net) [done once]
- Merchant software incorporates Chase JavaScript on their check-out page
- Cardholder checks-out with Chase Pay button
- Merchant software submits Chase Pay data using Authorize.Net API fields:
  - New fields: tokenRequestorID, tokenRequestorName, tokenRequestorEci
  - Standard tokenized transaction fields also apply (cryptogram, payment token, etc.)

### Additional Details:

https://www.chase.com/digital/digital-payments/chase-pay https://www.chase.com/digital/digital-payments/chase-pay/business *Authorize.Net developer documentation updates pending* 

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# Level III Enhanced Data

We now support Level III data

TSYS is the first Authorize. Net connection to support Level III data.

- Level 3 processing applies to corporate cards and is used primarily by B2B merchants.
- Primary benefits are lower interchange rate for merchant and better expense tracking/mgmt. for cardholders (purchasing departments)
- Currently, can only submit Level III txns via the A.Net API
- Availability on Virtual Terminal or via 3<sup>rd</sup> party integrations is TBD

Visa MasterCard

Fee Program	Purchasing & Corporate T&E
Commercial Standard Interchange Reimbursement Fee	2.95% + \$0.10
Commercial CNP	2.70% + \$0.10
Commercial Card Present -8	2.50% + \$0.10 b
Commercial Level II	2.05% + \$0.10
Commercial Level III Data	1.90% + \$0.10

Savings can exceed 100 bps

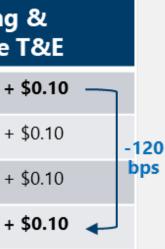
Fee Program	Purchasin Corporate
Standard	2.95%
Data Rate I	2.65%
Data Rate II b	90 ps 2.00%
Data Rate III	► 1.75% ·

Visa Interchange Rates <u>https://usa.visa.com/dam/VCOM/global/support-legal/documents/visa-usa-interchange-reimbursement-fees.pdf</u> MasterCard Interchange Rates: https://www.mastercard.us/en-us/about-mastercard/what-we-do/interchange.html

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3





What Are the New Level III Fields?

Developer documentation provides all the details

### https://developer.authorize.net/api/reference/features/level\_iii.html

e payment card industry identifies three levels of transaction		er-Related A	Gener Is rela	al Level II I						
<ul> <li>Level I data is basic information sent to the merchant' data is static and stored within the payment gateway a merchant location, and Merchant Category Code (MC such as the amount and timestamp of the transaction</li> <li>Level II enhanced data includes a summary of applical</li> </ul>	most o These	Item-Relat		x, duty, and shipp nts use the following		ocum	ient genera	al tax, duty, and freig	ght expe	nses. All
	Eleme	Use the lineItems createTransactio getTransactionDe elements, which in t	Use the otherTax element as a container for documenting specific taxes in the			2		ion	Data Level	Required For Level II/III Processing
freight information, along with purchase order numbe accounting purposes. The extra information helps me accounting practices, expense reporting and monitorin reduce waste and fraud.	invoi	Element Name	Element Name	Data Type String, up to 13 characters.	Description The national tax applied to	Data Level	Processing	nt of tax, duty, or expense applied to ction.	Level II	Required by all card brands.
<ul> <li>Level III enhanced data includes Level II enhanced dat such as product codes, descriptions, quantities, and u</li> </ul>	descr	itemId	NATIONALIAXAMOUNT	Must be less than or equal to 99999.99.	the transaction.	Π.		of the tax, duty, or expense applied to	Level II	Required by all card
address of origin for the shipment. The increased deta minimizes waste and fraud. Merchant Service Provide	disco		localTaxAmount	Must be less than or equal	The local tax applied to the transaction.	Level III	No.	ction. tion of the tax, duty,	Level	brands. Required by
rates to merchants who submit Level III enhanced dat business-to-business transactions.	tor their	name	alternateTaxAmount	to 99999.99. String, up to 13 characters. Must be less than or equal	The alternate tax applied to the transaction.		Required by Visa.	g expense applied II saction.	Ш	all card brands.

### Authorize.Net A Visa Solution

3

What Are the New Level III Fields?

### Sample API fields

### Line Item

- 1. itemId
- name 2.

3

- description 3.
- quantity 4.
- unitPrice 5.
- unitOfMeasure
- invoiceNumber 7.
- 8. taxRate
- taxAmount 9.
- 10. taxTypeApplied
- 11. alternateTaxId
- 12. alternateTaxAmount
- 13. totalAmount
- 14. commodityCode
- 15. productCode
- 16. discountRate
- 17. discountAmount

### Order Level

- 1. invoiceNumber
- 2. description
- 3. discountAmount
- purchaserVATRegistrationNumber 4.
- merchantVATRegistrationNumber 5.
- 6. vatInvoiceReferenceNumber
- 7. summaryCommodityCode
- 8. purchaseOrderDate

### Shipping Origin

- 1. firstName
- lastName 2.
- company 3.
- 4. address
- city 5.
- 6 state
- 7. zip
- 8. Country

### Additional Tax Fields

- 1
- localTaxAmount 2.
- 3.
- 4. vatTaxRate
- vatTaxAmount 5.

nationalTaxAmount alternateTaxAmount

# Who Will Use Level III

### Developers

- ▶ Will include new Level 3 fields in calls to the ANet Payment Transactions API
- Consult with merchant's Merchant Services Provider to understand requirements to achieve Level 3 discount rates
- They're certainly asking for it: https://community.developer.authorize.net/t5/Ideas/Level-3-Support-Feature-request/idip/53711#M545

### Merchants

> For the first time they will be able to use ANet to submit Level 3 data to processors/card networks and potentially obtain reduced interchange rates

### A.Net Partners

- > Partners will use Level 3 as a major selling point to larger merchants
- > Resellers will be able to position ANet as a viable option in deals where Level 3 are critical

# Card Scheme Mandate Updates

### 2019 [Targeting early Q2 2019]

- Visa Stored Credentials (Merchant-Initiated Transaction/Cardholder-Initiated Transaction frameworks) ٦.
- MasterCard Card-on-File 2.
- Visa Online Returns 3.

These processors are highest priority to receive updates:

- FD Nashville
- TSYS
- Paymentech Tampa
- Global Payments
- FD Omaha



	1H 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 201
AMEX Direct						
Vantiv RAFT – eComm, L3, EMV						
NAB EPX – eComm, L3, EMV						
Chase Pay						
TSYS Level III						
FD Compass – eComm, L3		· · · · · · · · · · · · · · · · · · ·				
EVO Snap U.S. – eComm, L3						
FD Nashville – L3						
Paymentech - L3, EMV						
Mandates						
Google Pay						



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# Questions?



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# Additional Resource

Overview of ANet Level III: https://developer.authorize.net/api/reference/features/level\_iii.html

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Thank you

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# **Card Present Solutions**

Accept secure payments wherever you are

Jessica Brick, Director, Product Management

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# Authorize.Net SMB Point-of-Sale Solutions

Foundational integrated commerce, growing with partners

- Reduces point-of-sale investment
- Adapts to the merchant's workflow
- Enables Quick Chip for EMV
- Supports mobile/hybrid readers
- Delivers end-to-end reliability and security aligned to Visa standards

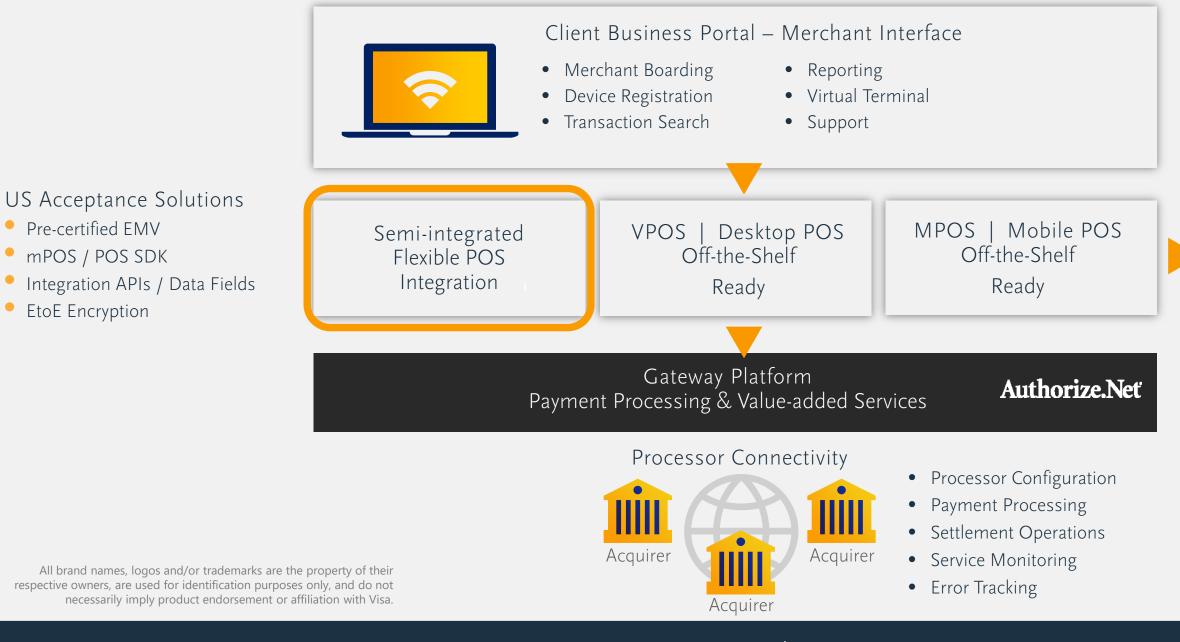


## Flexible Scalable

## Secure

## **SMB** Payment Acceptance Solution Overview

## Merchant and Acquiring Partner Solutions



## Authorize.Net | A Visa Solution

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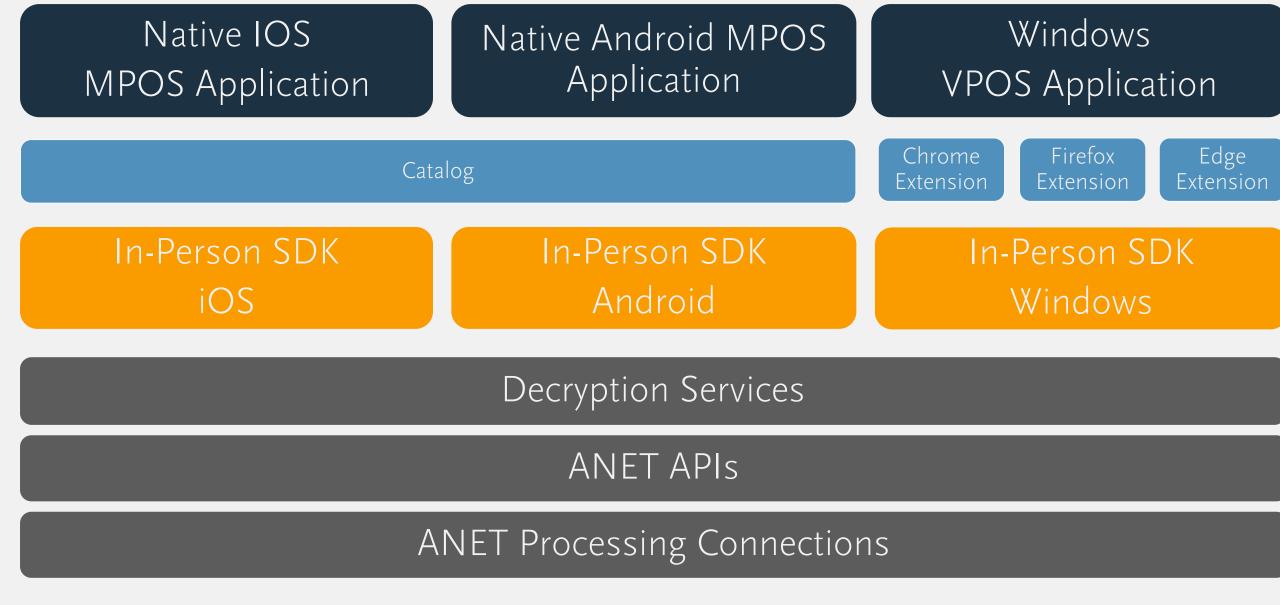
Hardware Distribution Partner

- Hardware Ordering
- Card Reader Configuration
- Key Injection
- Shipping / Tracking
- Hardware Support



# **SMB** Card Present

Technology Components



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# EMV & Quick Chip

Eliminates EMV certification burden for Merchants seeking to increase customer payment security.

🔁 First Data.

Quick Chip Available Now



- Reduces chargeback liability
- Reduces processor certification time Quick Chip
- Reduces transaction wait time Quick Chip

## Authorize.Net A Visa Solution

## EMV & Quick Chip Available Now



# BBPOS Chipper<sup>™</sup> 2X Magstripe and EMV Chip Reader Audio Jack and Micro USB Connectivity – Now available via POS Portal



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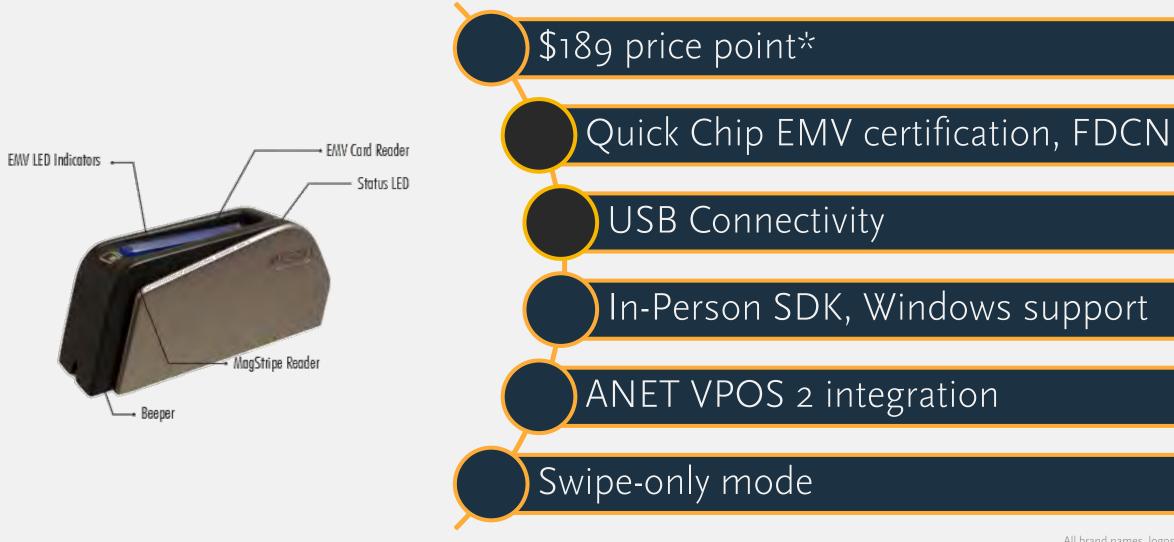
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## ID Tech, Augusta Magstripe and EMV Chip Reader Countertop Support – Now available via POS Portal



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# In-Person Card Readers

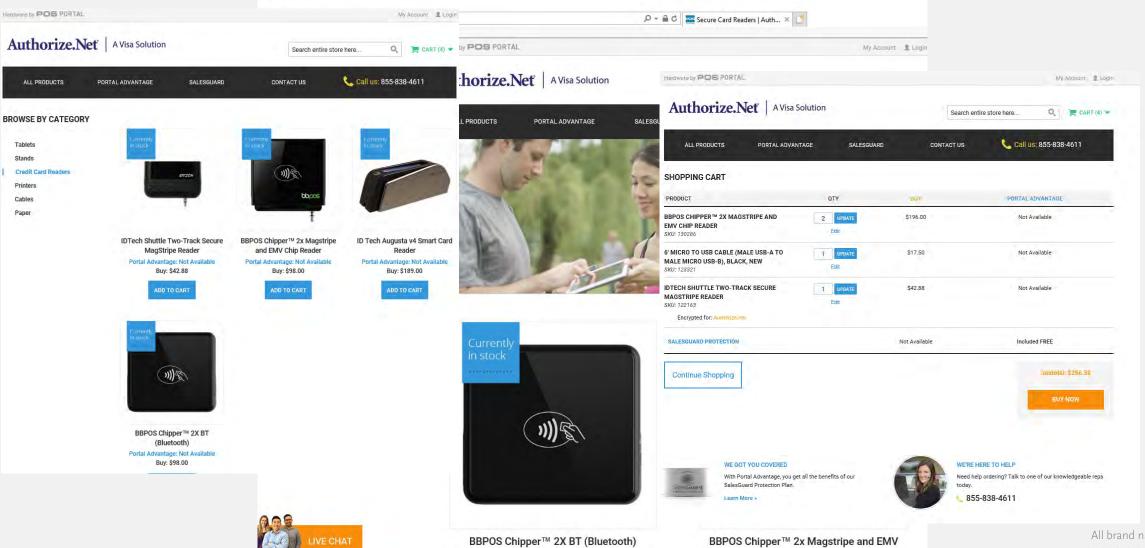
## Compatibility

Operating System	ANET POS Applications	Devices	Connectivity	Payments	EMV Certifications	Distribution Partner
iOS, Android	MPOS	Smartphone, Tablet	Audio Jack	Magstripe	N/A	POS Portal
Windows	VPOS 2	Windows PC & Surface	USB	Chip, Magstripe	FDCN	POS Portal
iOS, Android, Windows	MPOS, VPOS 2	Smartphone, Tablet, Windows PC	Audio Jack, Micro USB	Chip, Magstripe, Contactless <sup>1</sup>	FDCN, TSYS	POS Portal
iOS, Android, Windows	MPOS, VPOS 2	Smartphone, Tablet, Windows Desktop	Bluetooth, Micro USB	Chip, Magstripe, Contactless <sup>3</sup>	FDCN, TSYS	POS Portal
Windows	VPOS (Legacy)	Windows Desktop	Audio Jack	Magstripe	N/A	N/A
	System iOS, Android Windows iOS, Android, Windows iOS, Android, Windows	SystemApplicationsiOS, AndroidMPOSWindowsVPOS 2iOS, Android, WindowsMPOS, VPOS 2iOS, Android, WindowsMPOS, VPOS 2	SystemApplicationsDevicesiOS, AndroidMPOSSmartphone, TabletWindowsVPOS 2Windows PC & SurfaceiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PC	SystemApplicationsDevicesConnectivityiOS, AndroidMPOSSmartphone, TabletAudio JackWindowsVPOS 2Windows PC & SurfaceUSBiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCAudio Jack, Micro USBiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCAudio Jack, Micro USBiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCBluetooth, Micro USBiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows DesktopBluetooth, Micro USB	System       Applications       Devices       Connectivity       Payments         iOS, Android       MPOS       Smartphone, Tablet       Audio Jack       Magstripe         Windows       VPOS 2       Windows PC & Surface       USB       Chip, Magstripe         iOS, Android, Windows       MPOS, VPOS 2       Smartphone, Tablet, Windows PC       Audio Jack, USB       Chip, Magstripe, Contactless 1         iOS, Android, Windows       MPOS, VPOS 2       Smartphone, Tablet, Windows PC       Audio Jack, Micro USB       Chip, Magstripe, Contactless 1         iOS, Android, Windows       MPOS, VPOS 2       Smartphone, Tablet, Windows       Bluetooth, Micro USB       Chip, Magstripe, Contactless 3	SystemApplicationsDevicesConnectivityPaymentsCertificationsiOS, AndroidMPOSSmartphone, TabletAudio JackMagstripeN/AWindowsVPOS 2Windows PC & SurfaceUSBChip, MagstripeFDCNiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCAudio Jack, Micro USBChip, Magstripe, Contactless1FDCN, TSYSiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCAudio Jack, Micro USBChip, Magstripe, Contactless1FDCN, TSYSiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows PCBluetooth, Micro USBChip, Magstripe, Contactless3FDCN, TSYSiOS, Android, WindowsMPOS, VPOS 2Smartphone, Tablet, Windows DesktopBluetooth, Micro USBChip, Magstripe, Contactless3FDCN, TSYS

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<sup>1</sup> Release Target: TBD

## Hardware Distribution **POS Portal** Self-Service



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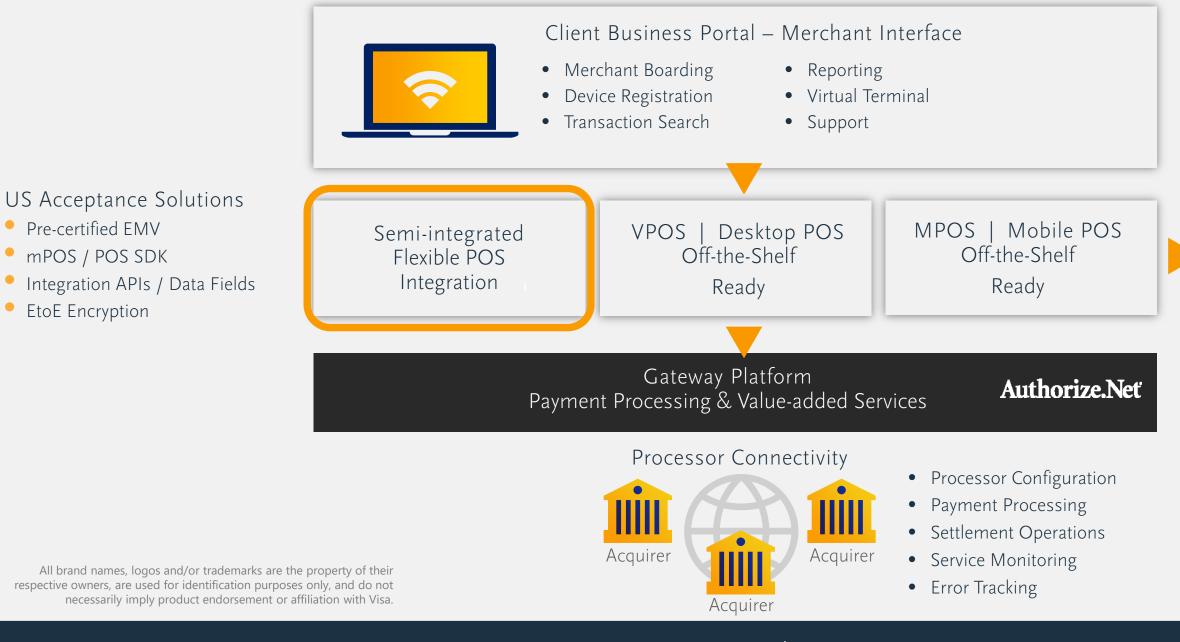
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## Bulk Order Contact Ryan Munoz at POS Portal to negotiate 855-838-4611

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## **SMB** Payment Acceptance Solution Overview

## Merchant and Acquiring Partner Solutions



## Authorize.Net | A Visa Solution

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Hardware Distribution Partner

- Hardware Ordering
- Card Reader Configuration
- Key Injection
- Shipping / Tracking
- Hardware Support

## Semi-Integrated Developer Solution SDK

# In-Person SDKs

Foster technology partnerships with developer tools that decrease implementation time and long term maintenance burdens.



iOS, Android and Windows



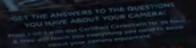
Dip, Swipe Fallback, Magstripe and Hand key



- Greater security and reduced PCI scope
- EMV and MSR SDK without certification burden
- Customizable look & feel for payment screens







-ON-

RIVATE INDIVIDUAL PHOTO CLAS

# Samy's Camera

## Leverage the power of the Authorize.Net API from any application

- iPad Payment Solution
- EMV Reader
- **EMV/Swipe Solution**
- Vendor Advertising
- Loyalty Programs

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## Authorize.Net

## Key Features In-Person SDKs



## Chip Cards

- Full EMV FDCN
- Quick Chip FDCN and TSYS



## Magstripe

- Fallback support
- Magstripe Only mode



## **UI** options

- Implement Authorize.Net's UI
- Customize Authorize.Net's UI Settings, such as background, font and button color and add logos
- Build a custom UI

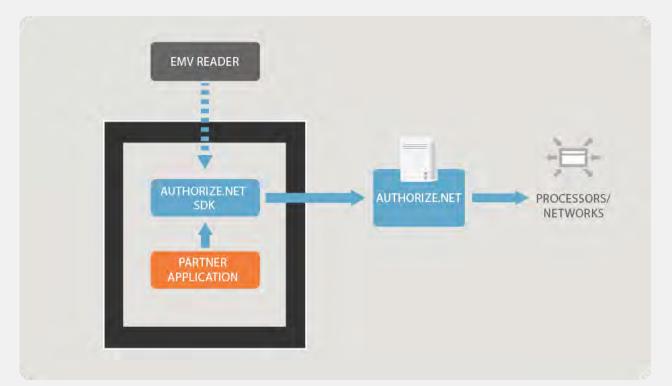


BBPOS Readers: Firmware and Configuration



# Authorize.Net In-Person Software Development Kits (SDKs) Semi-integrated EMV

- Eliminates the merchant EMV certification burden
- Combines EMV and MSR support in one SDK
- Provides a customizable look and feel for pay-by-chip card screens
- Decreases EMV time-to-market
- Greater security and reduced PCI scope with end-to-end encryption
- Reduces long term maintenance burden
- Supports smartphone, tablet and desktop devices



Integrate card present payments to custom

## Authorize.Net A Visa Solution

# point-of-sale applications.



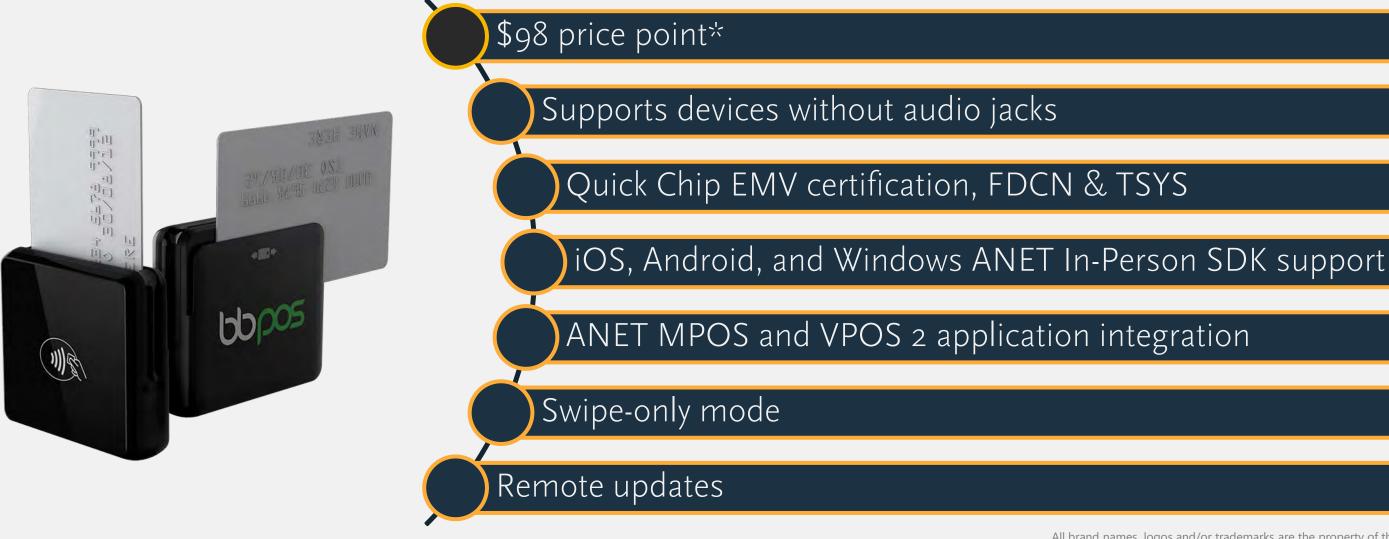
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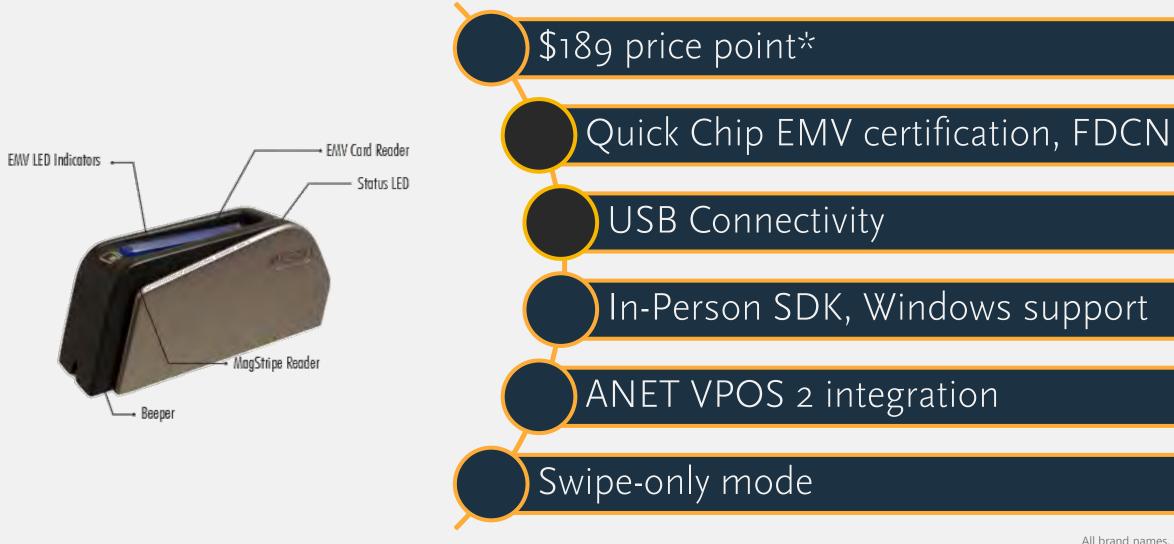
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# ID Tech Shuttle Magstripe Reader

Audio Jack Connectivity – Now available via POS Portal



\*Prices subject to change

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## In-Person SDK User Interface Options



## Standard Parameters

- Background Color
- Font Color
- Button Color
- Banner Background Color
- Logo



## Signature Panel

- Signature Area will be white
- Signature Input black
- All other colors use parameters

Note – Also have banner and Logo Note – Button format standardized

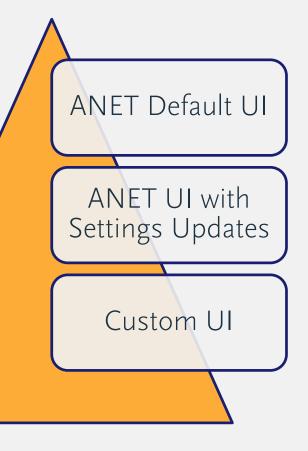


## Final Approval

- Dialog box will be white
- Text black
- Remove Card Notification red and flashing
- All other parameters including background color, font color, button color, banner and logo remain standard

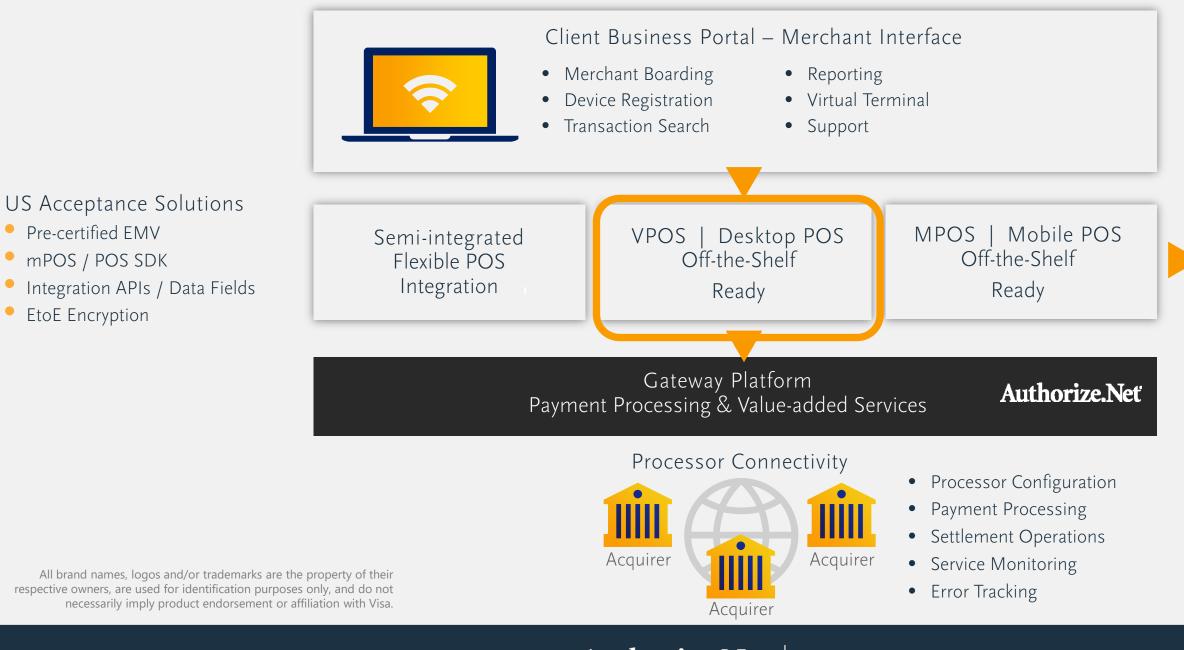
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## SMB Payment Acceptance Solution Overview

## Merchant and Acquiring Partner Solutions



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Hardware Distribution Partner

- Hardware Ordering
- Card Reader Configuration
- Key Injection
- Shipping / Tracking
- Hardware Support



Help attract and retain SMB merchant with a VPOS solution Key features of secure, low-cost, turnkey desktop point of sale solutions



- Chip card and Magstripe payments
- Purchase; Authorize Only; Prior Authorization & Capture; Void or Refund
- Print & Email receipts
- Remote reader updates
- Transaction history in Merchant Interface



- Support Browsers:
  - Chrome
  - Firefox
  - Edge
- BBPOS Chipper<sup>™</sup> 2X
- BBPOS Chipper<sup>™</sup> 2X BT
- ID Tech Augusta

Security

## Authorize.Net A Visa Solution



## Simplified migration Reduced POS investment

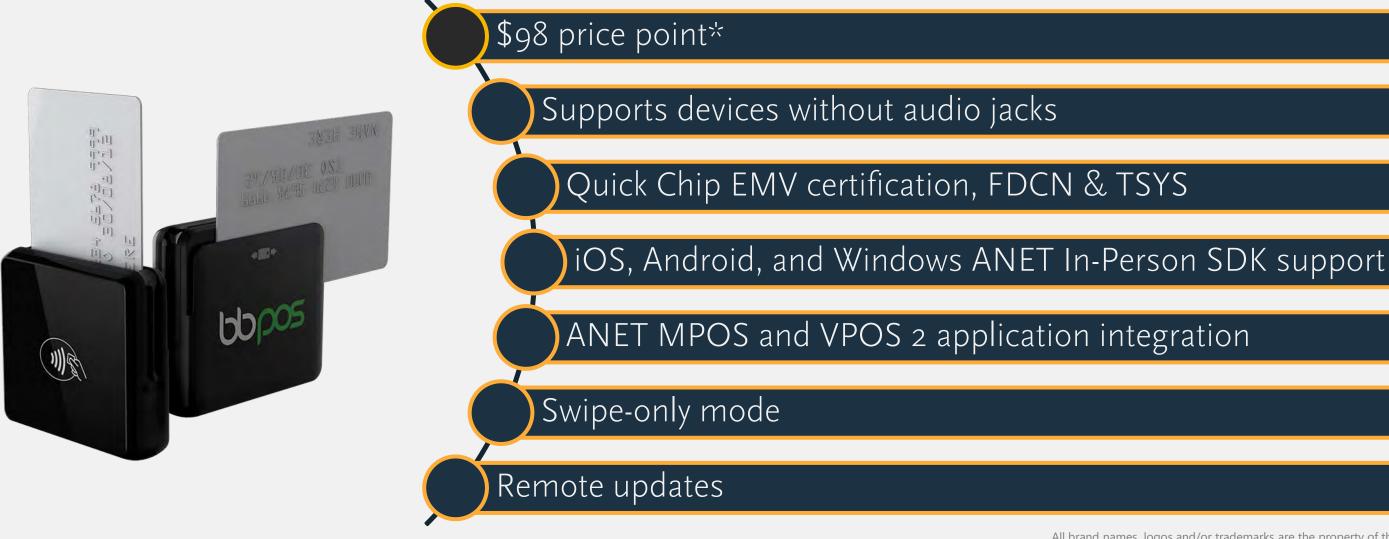
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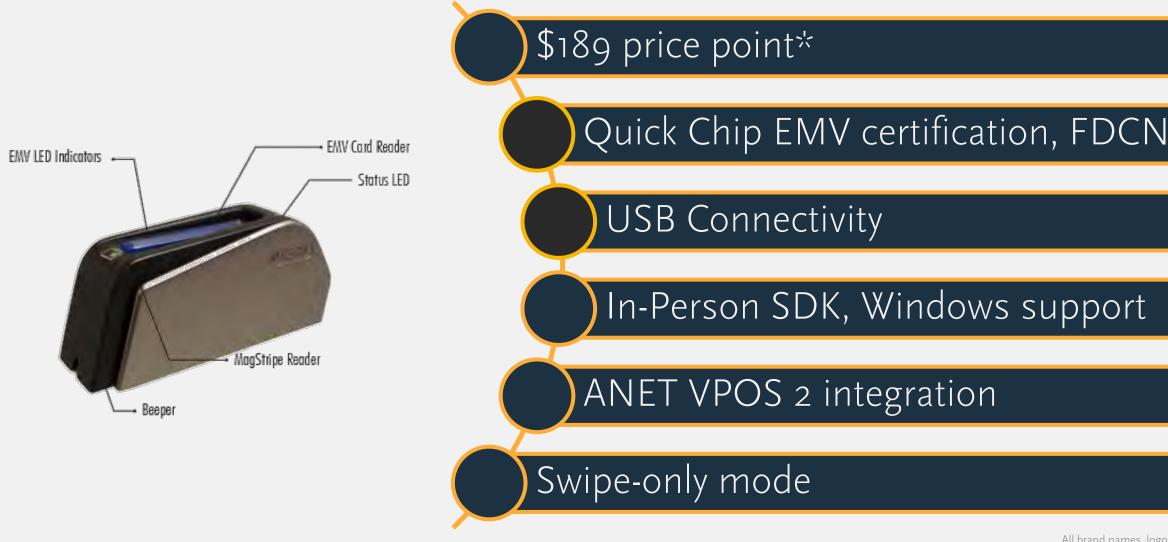
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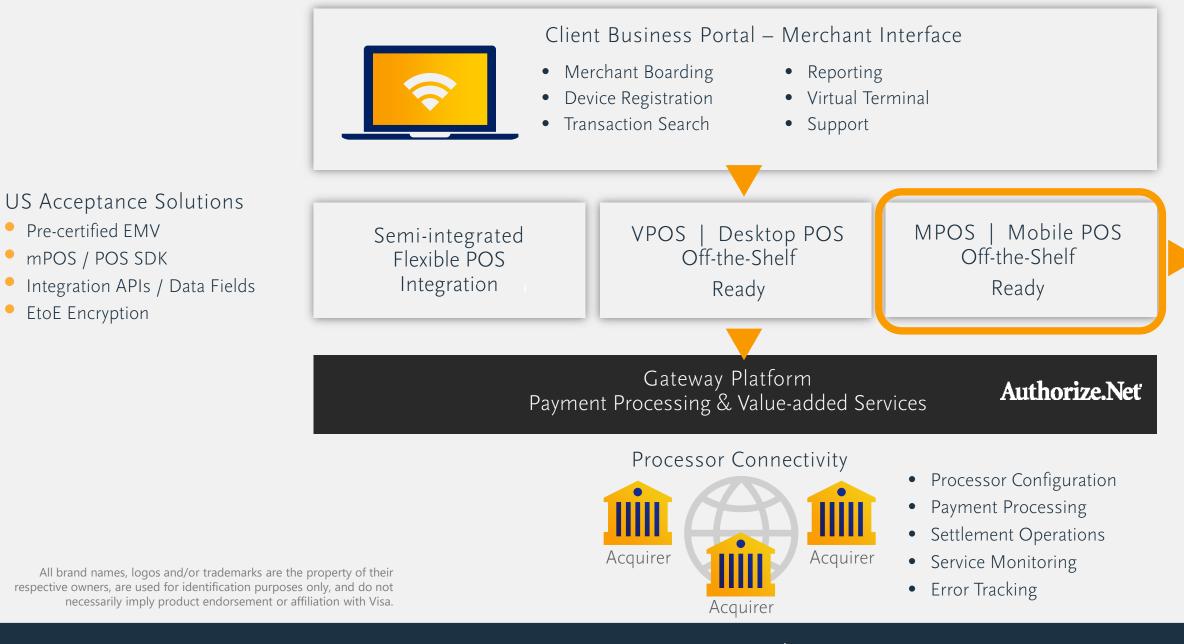
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## **SMB** Payment Acceptance Solution Overview

## Merchant and Acquiring Partner Solutions



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Hardware Distribution Partner

- Hardware Ordering
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- Key Injection
- Shipping / Tracking
- Hardware Support



Help attract and retain SMB merchants with MPOS solutions Key features of secure, low-cost, turnkey mobile point of sale solutions



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# ID Tech Shuttle Magstripe Reader

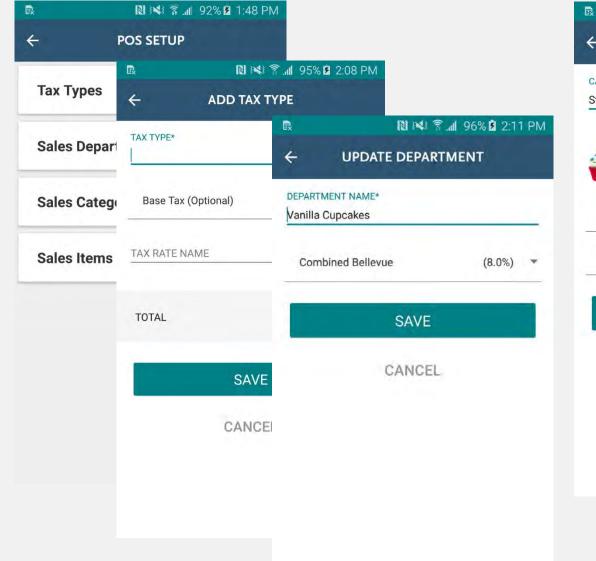
Audio Jack Connectivity – Now available via POS Portal

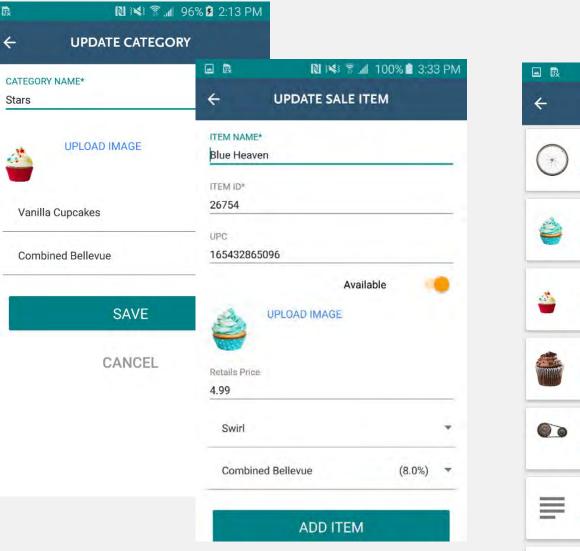


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# MPOS Application Catalog





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🔃 🕬 🛜 📶 97% 💈 2:56 PM						
SALE ITEMS LIST Q		=				
26cm Wheel Wheels(6.0%)	\$5.99	>				
Blue Heaven <b>Swirl(2.0%)</b>	\$4.99	>				
Celebration Surprise Stars(2.0%)	\$2.95	>				
Chocolate Dreams <b>Sprinkles(2.0%)</b>	\$325.99	>				
Gear and Chain Bundle Gears(6.0%)	\$5.99	>				
Gear Bundle II Gears(6.0%)	\$6.9	Ð				

# **Additional Resources**

- In-Person SDKs https://developer.authorize.net/api/reference/features/in-person.html
- MPOS https://www.authorize.net/payments/mobile-credit-card-reader/
- VPOS https://www.authorize.net/payments/vpos/

Thank you

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# Merchant Scoring Service

Keith Burke, Sr. Director, Product Management

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What is the Merchant Scoring Service

An Instant Merchant Onboarding and data verification service for the small to mid-size ISO community

- Offers "Branded" Boarding Application
- Instant Report Card on Merchant Data
- Simple and Easy to use
- Customizable to meet ISO Partner needs



# The Problem..

- How to <u>Maximize</u> leads into actual sales?
- How to Reduce friction while boarding merchants?
- How to <u>Cut Down</u> boarding costs and time?
- How to offer customers an <u>Enhanced</u> Onboarding experience with an application <u>Whitelabled</u> for my business?
- How to know the <u>Quality</u> of merchant applying for my services

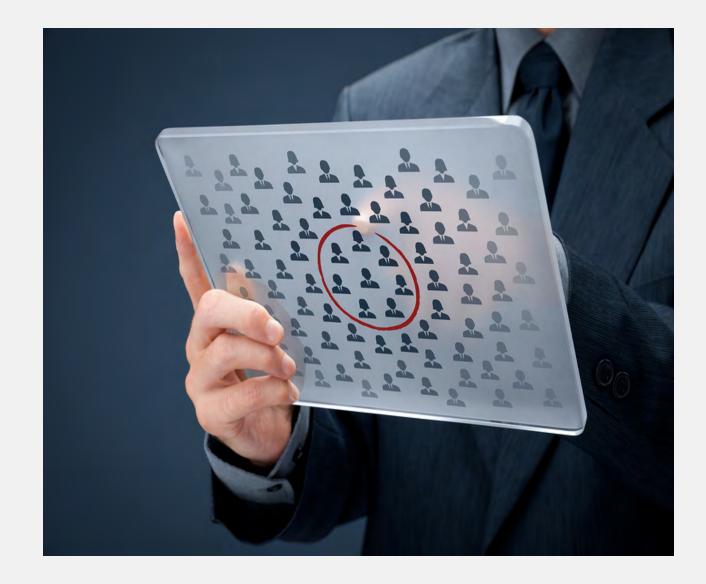


# The Solution

## Merchant Scoring Service by Authorize.net

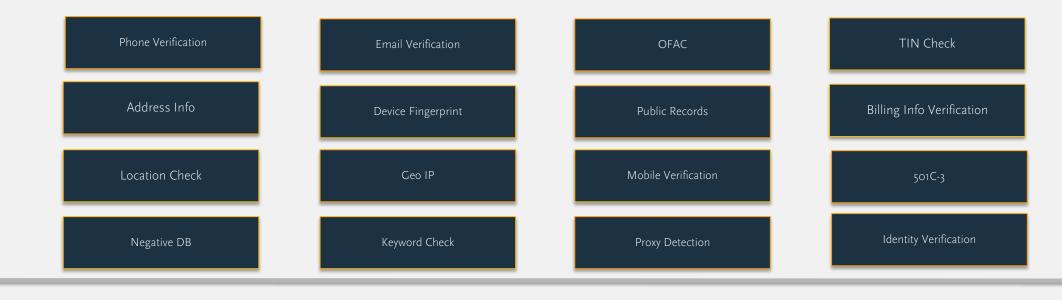
## Increase Sales

- Instantly verify merchant data
- Eliminate onboarding delays
- Enhanced Merchant Experience
  - Digital boarding application
  - Instant Gateway enablement
  - Decrease Onboarding Costs and Time
    - Pilot options available





# Merchant Scoring Service – Solution Overview



✓ Boarding application	✓Calibrate merchant risk score to fit your needs
<ul> <li>Instant Merchant Data Verification</li> </ul>	✓ Minimize PCI/PII risks
<ul> <li>Detailed Verification Report on Merchant data</li> </ul>	✓Integrate in less than 3 minutes
✓Instant Authorize.Net Gateway provisioning	

### Authorize.Net | A Visa Solution

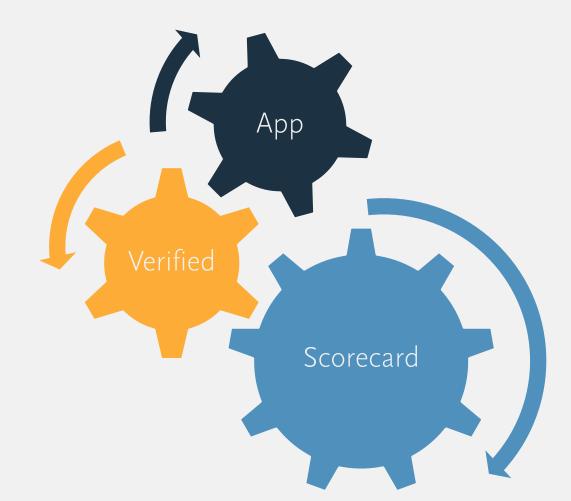




## Integration Merchant Scoring Service by Authorize.net

Application Process Flow

- Place the sign up button on your site
- Merchant board themselves using the Boarding Application
- Receive Risk Score Card instantly





# Merchant Onboarding Experience

Powered by Authorize.net					Call 1.800.589.820
Merchant Application					
Help us understand your busir	ness by answering the gu	estion	s below		
By completing this application, I confirm that I indicated				ents linked below	on behalf of business
My Information					
Name	Keith	Burke			
Email Address	keiburke@visa.com	Mobile:	425-555-5555		
Country	United States of America				
Address:	144 Main Street				
	Boston	MA	•	07345	
Business Information					
	<ul> <li>Use My Address for Business</li> </ul>				
	United States of America				

Authorize.Net				Ir
Application Scorecard				
Application Details		Show/Hide Details		Your
Merchant Details		Show/Hide Details		
Overall Score and Status	UNDERWRITER STATUS	SYSTEM STATUS		
		-		
Underwriter	Total Application Score 36.11	Rule Rule Review Decline		
% Held S Held				
	Auto Decline Cutoff Auto App 0 50 100	nove		
	Actions SAVE C	OMPLETE COMMENT		
1. Identification of Business and Owners	Section Score Section Weight 20.0 0.33	Show/Hide Details		
2. Business Profile - Risk Indicator Score		Show/Hide Details		
3. Processing Profile - Risk Indicator Score	Section Score Section Weight 45.8 0.33	Show/Hide Details		
J. Frocessing Frome - Nisk Indicator Score				
4. Financial Acceptability Score	Section Score Section Weight 40.0 0.36	Show/Hide Details		
Scori	ng Platform			
		_		
ISO Pa	rtner Account		Acquir	er/Unde evaluatio
• Merch	ant Application			
• Risk S	core card			ant Applica
	ANET Gateway ioning		■ Risk R	eport Card
• Extrac	t App & Scorecard			

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## hank you!

application was received successfully.

### ANET Partner Interface

- Create Merchant
- Report Card

# Approval & Gateway Activation Experience

						Sho	w/Hide Details
Merchant Details						Sho	w/Hide Details
Overall Score and Status			Арр	VRITER STATUS roved By lerwriting			EM STATUS
Underwriter Underwriter A	Underwriter Deci		1	Total Application Score		Rule Review	Rule Decline
Wheeld	Ginderwiter Approve     S Held	•		36.11		$\vee$	
*****************			Auto Decline	Cutoff 50	Auto Appro 100	ove	
Approved Application	Processor Global Payment		]				
Global Payment		Acquirer Institution ID 543543	(Bank ID)	Merchant I 45435435	D		
						MPLETE	сомм
			Actions	SAVE	cc		
1. Identification of Busine	ess and Owners		Actions Section Score 20.0	SAVE Section 1 0.33			w/Hide Details
<ol> <li>Identification of Busine</li> <li>Business Profile - Rist</li> </ol>			Section Score	Section 1	Meight	Sho	
	c Indicator Score		Section Score 20.0 Section Score	Section 1 0.33 Section 1	Meight Meight	Sho Sho	w/Hide Details w/Hide Details w/Hide Details

Cong	ratulations	r	Authorize.	Net
oong	atalationo		HOME	TOO
Your Authorize.Net Payme To begin processing payments, you				
Your Payme	nt Gateway ID is: 73921	13	Virtual Terminal   Unsetlied Tran	nsatinns
LOG INT	O YOUR ACCOUNT		ANNOUNCEMENTS	-
Pipasa log into the Merchant Insettace new	and follow the picargis provided.	GET STARTED .	New System Maintenance Notic Reminder to Download Transac from 2015	
8	2027	Ø	11/0211 Automatic Retry for Recurring 6/21/17 Account Updater Available Nov	
	Without		TOOLS	
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#### Before Real Transactions May Be Processed:

Your Merchant Account Application must be processed and accepted

#### Configuration and Accepting Payments - Click Here



#### Authorize, Net Verified Merchant Seal\*

When displayed on your website, our free Verified Merchant Seal increases customer confidence that their transactions are being processed according to the highest security standards.

#### PRODUCTS & SERVICES eCheck.Net®



Offer your customers an additional payment option. eCheck Net enables you to accept and process electronic check payments directly from your website, Virtual Terminal or Batch Upload



#### Automated Recurring Billing™ (ARB)

ARB enables you to create "subscriptions" for recurring billings. Simply enter the customer's payment information, billing amount, and a specific billing interval and duration. ARB automatically generates the subsequent recurring transactions for youl



#### Advanced Fraud Detection Suite™ (AFDS)

The Advanced Fraud Detection Suite safeguards your account using poworful transaction filters and IP address tools to identify and prevent suspicious transactions. Flexible settings allow you to customize the transaction filters to meet your unique business needs.



#### Customer Information Manager (CIM)

CIM allows you to store your customers' sensitive payment information on our secure servers, simplifying payments for returning customers and recurring transactions, it can also help you comply with the Payment Card Industry (PCI) Data Security Standard, since customer data is no longer stored locally.

#### THIRD PARTY SOLUTION

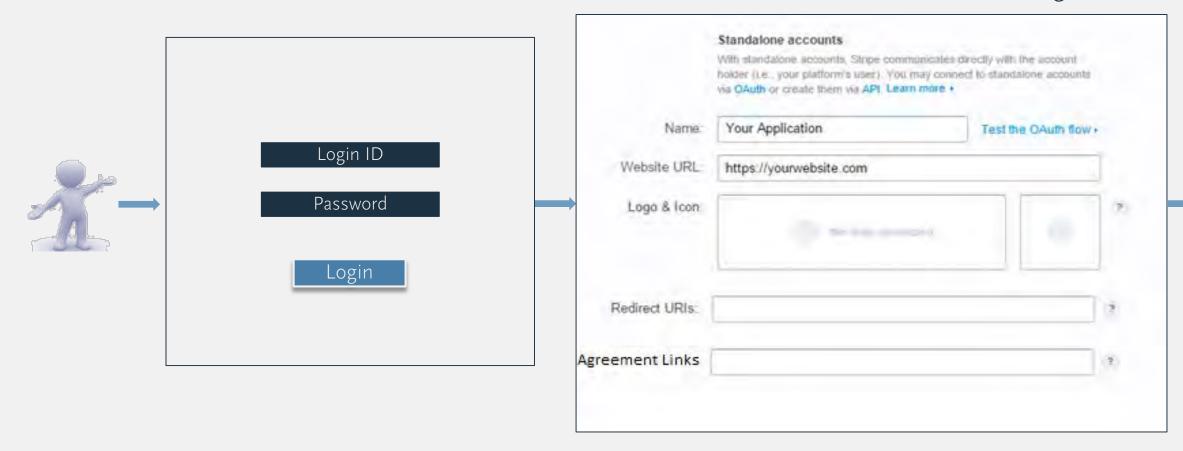


ð

#### Merchant Toolbox

The Merchant Toolbox is designed to provide you with best-of-class solutions to help you better manage key areas of your business. Categories include marketing, security, accounting and business. productivity. Many vendors in the Merchant Toolbox offer special discounts or other incentives exclusively to Authorize Net merchants. Whether you're looking for help marketing your company, identifying and preventing fraudulent transactions or updating your bookkeeping, the Merchant Loolbox can help you find solutions that meet your specific business needs. We often add new partners, so be sure to check back regularly

# **ISO** Partner Registration Page



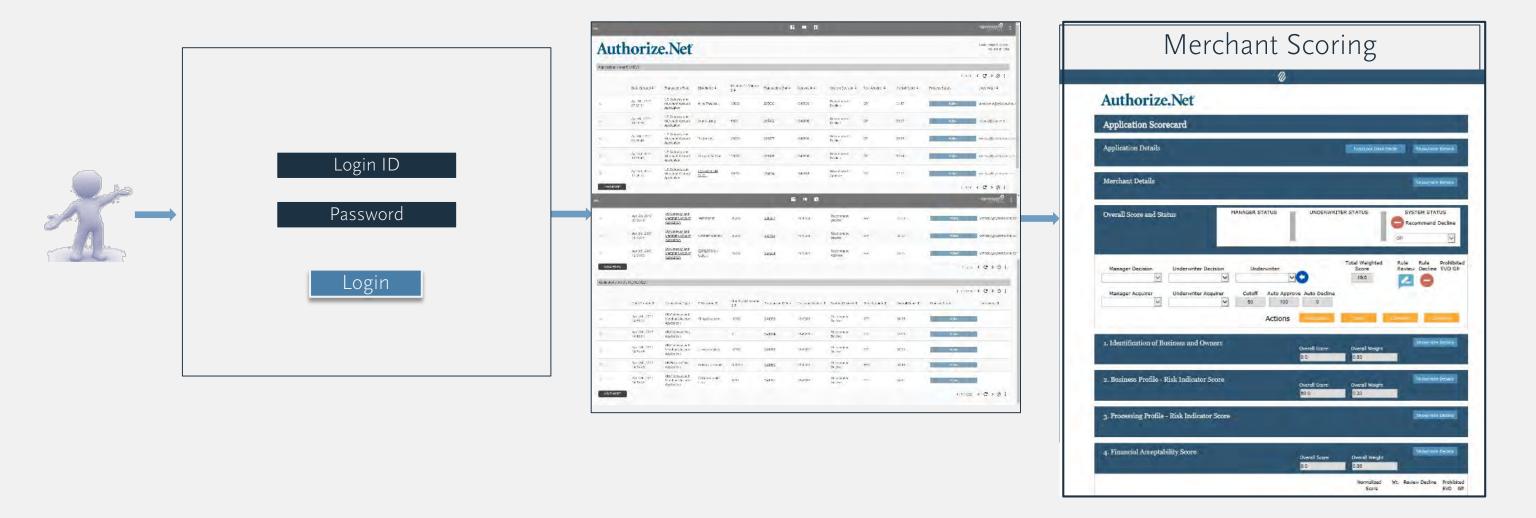
### Authorize.Net Merchant Scoring

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### Application Link for ISO Https://..

# ISO Partner Merchant Scoring Dashboard



# DEMO SCREENS Merchant Application

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## Authorize.Net

Powered by Authorize.net

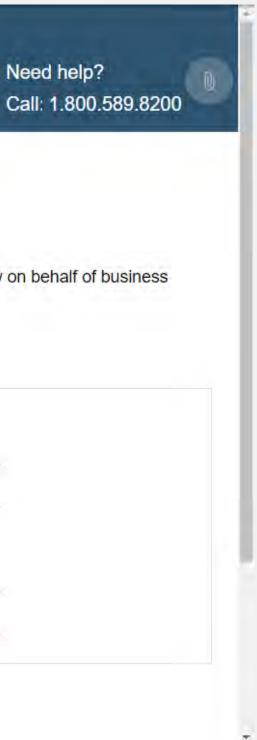
### **Merchant Application**

### Help us understand your business by answering the questions below

By completing this application, I confirm that I am authorized to submit this application and enter into the agreements linked below on behalf of business indicated

Name:	keith		burke		
Email Address:	keiburke@visa.com		Mobile:	(556) 665-0066	
Country:	United States of America	•		-	
Address:	123 Main Stree				
	New Yor		NY		02110

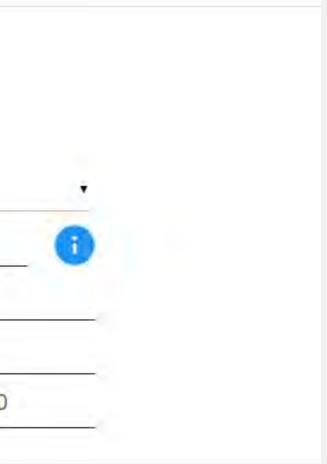
Continue



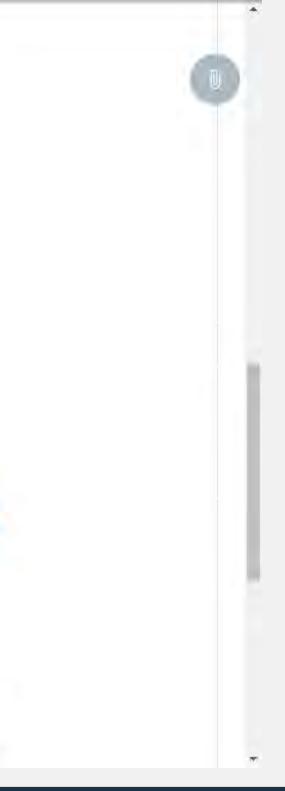


### **Business Information**

	Use My Address for Busines	S		
Business Location:	United States of America	•		
Business Name:	Keith Toy Shop	Sole Proprietorship		
DBA:	Keith Toy Shop			
Website URL:	www.kbtoys.com			
Business Address:	123 Main Stree			
	New York	NY		02110



Describe your Business:	Toy Sales	246 Characters remaining
Industry:	Retail	
	VARIETY STORES	
Owner's Date of Birth:	10/06/1988	
Owner's SSN:	445-66-5555	
Business Start Date:	10/01/2018	
Age of Business in years:	1	
Do you Offer subscriptions:	Yes 🔵 No 💿	0
Days to Product Delivery:	No product delivered	. 🔒
When is the Customer Charged?:	One Time Before Service Delivery	•
Typical Transaction Amount	100.00	0
Largest Expected Transaction:	1000.00	0
Name on Checking Account:	keith burke	Business
U.S. Checking Account:	211070222	3342333233
	3	





By checking each box below and clicking I AGREE, I confirm that I understand and have read each of the linked documents, and the business indicated above agrees to be bound by the terms contained therein:

Privacy Statement

Return Policy

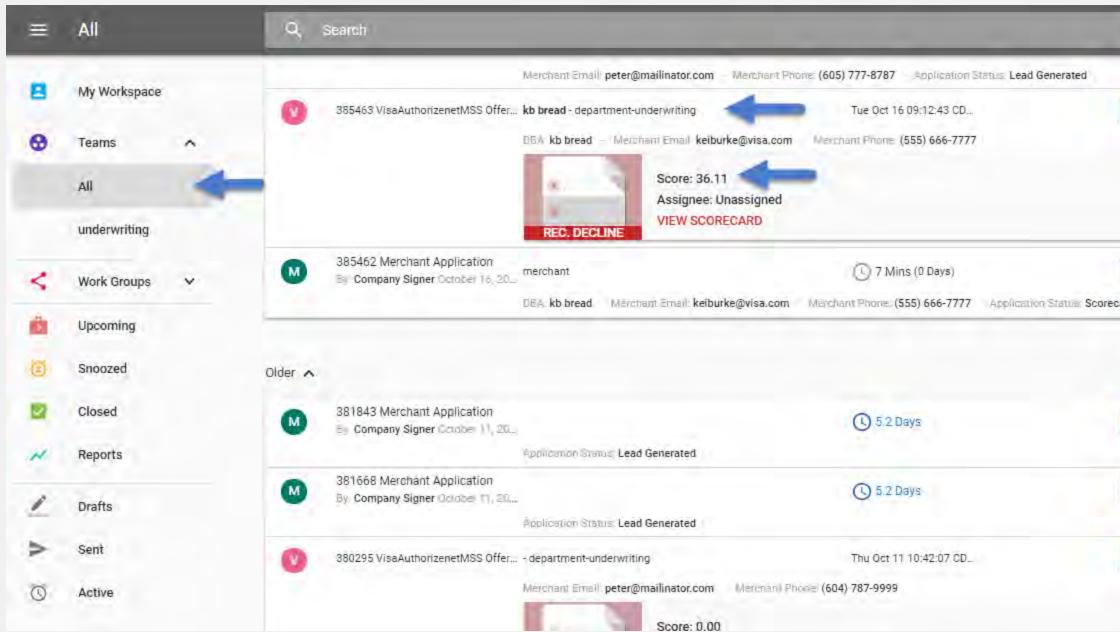




# DEMO SCREENS ISO Scoring & Approval

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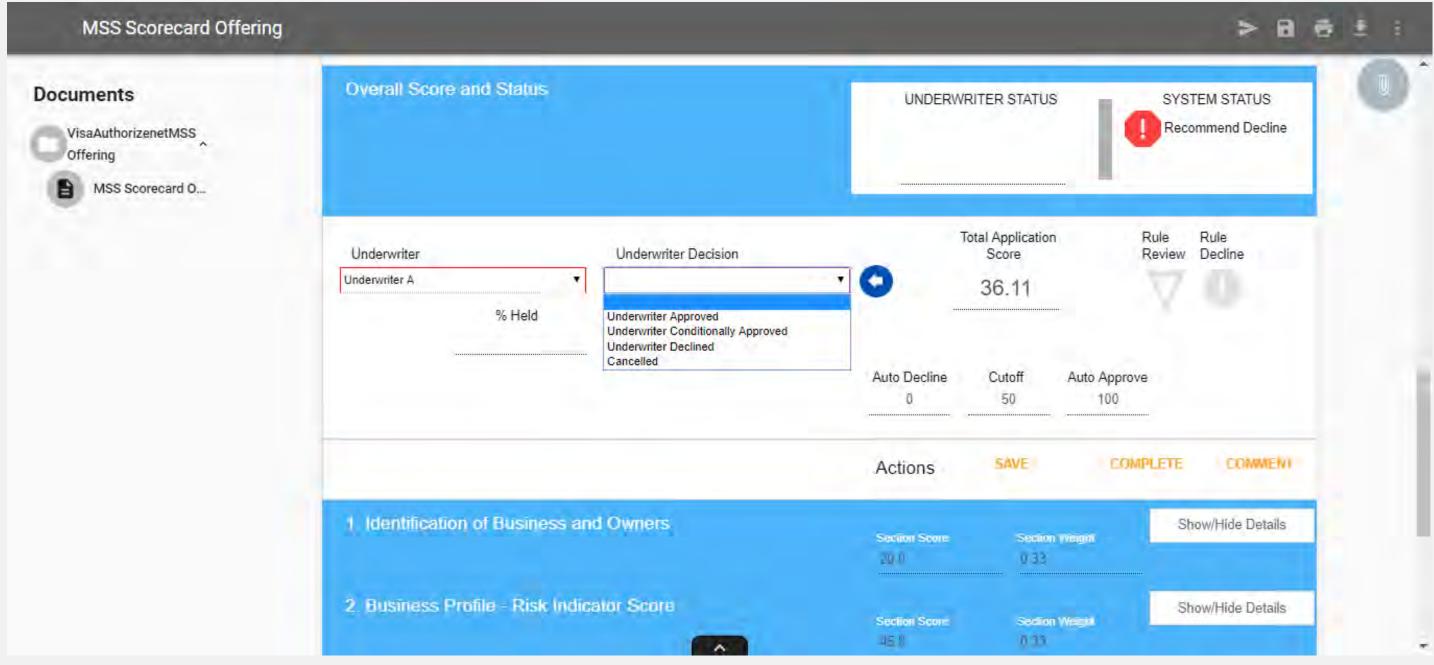
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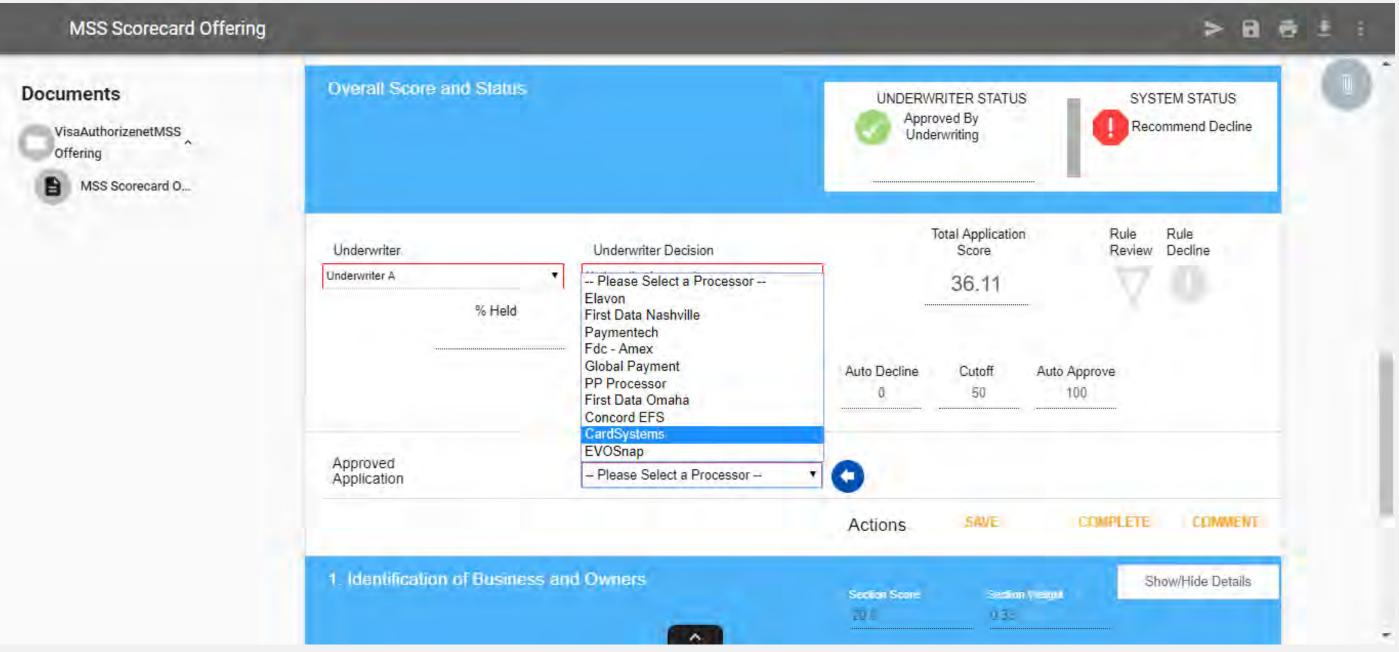
### Authorize.Net

Application Scorecard			
Application Details			Show/Hide Details
Merchant Details			Show/Hide Details
Overall Score and Status	UNDERWRITER		SYSTEM STATUS Recommend Decline
Underwriter Select an Underwriter  % Held %	s 36	Application core 3.11	Rule Rule Review Decline
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	Actions	SAVE CO	MPLETE COMMENT
1. Identification of Business and Owners	Section Score 20.0	Section Weight 0.33	Show/Hide Details
2. Business Profile - Risk Indicator Score	Section Score 45.8	Section Weight 0.33	Show/Hide Details
3. Processing Profile - Risk Indicator Score	Section Score	Section Weight	Show/Hide Details
4. Financial Acceptability Score	Section Score 40.0	Section Weight 0.38	Show/Hide Details

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### MSS Scorecard Offering

### Documents

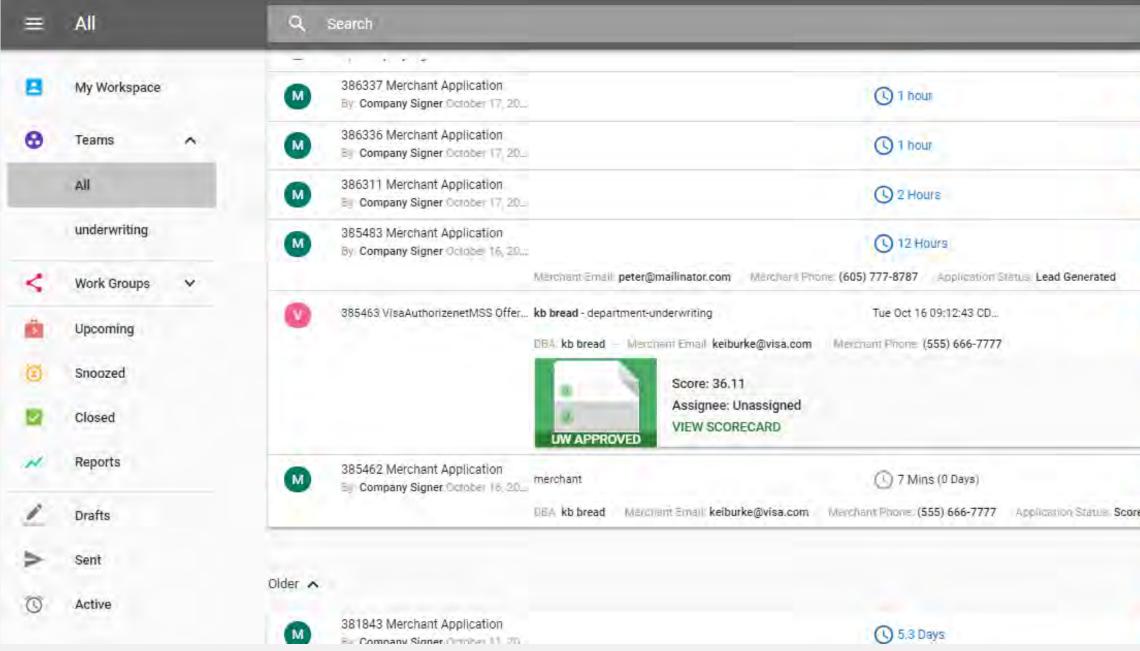
VisaAuthorizenetMSS Offering

MSS Scorecard O...

Overall Score and	, souths				App	WRITER STATUS proved By derwriting	
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Approved Application		Global Payment		•			
Global Payment			Acquirer Institution I 322323	D (B	ank ID)	Merchant 3213213	ID
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Thank you

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# Technology Track



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- Simplifying PCI Compliance with Accept Suite , Webhooks 101 - Jeff/Brian/Anurag
- Developer Tools & SDKs Overview
  - Brian/Ubersmith/DataTel
- Improve Customer Experience and Grow Revenue with  $\succ$ OAuth Boarding
  - Jeff/Anurag





# Accept Suite for Payments

Simplifying PCI Compliance Using

Anurag Gupta, Director Product Management



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## What is PCI DSS?

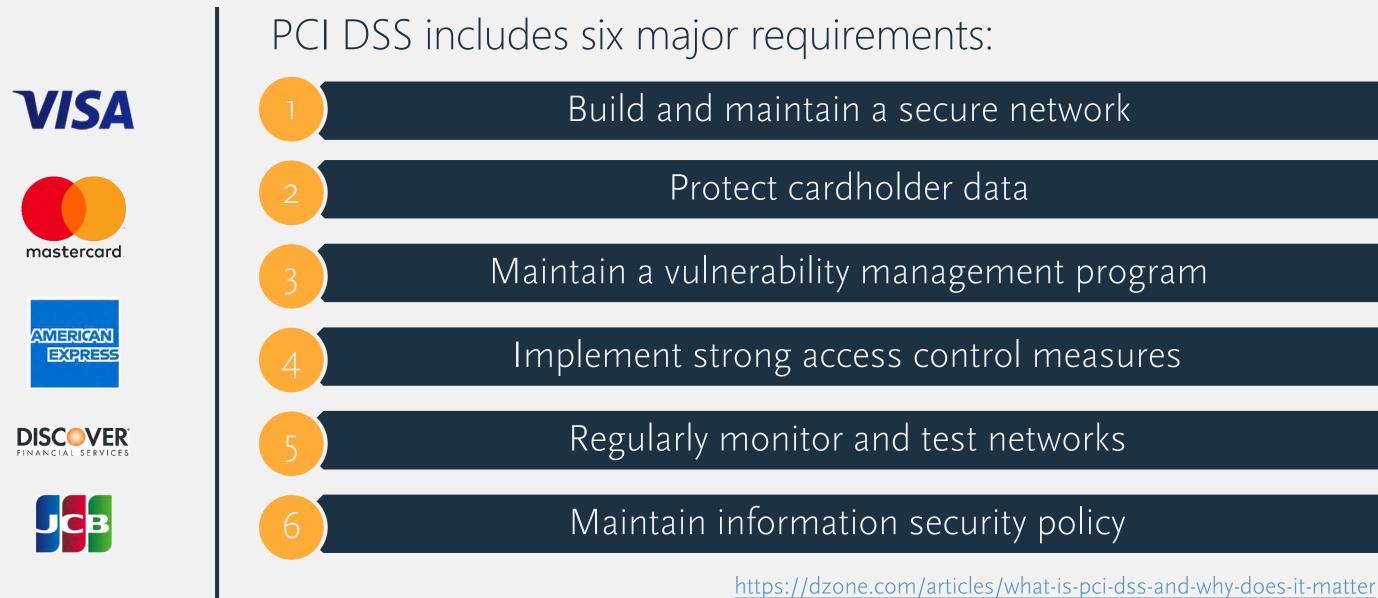
- Why does PCI Compliance matter?
- What are some common use cases?
- What Authorize. Net solutions can help to simplify PCI Compliance?
- What resources does Authorize.Net provide in order to assist me?





## PCI DSS Requirements

Applies to any organization that accepts, transmits, or stores cardholder data



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## Accept Suite



## Accept Payment

Accept the payment in Hosted Forms and transact with Authorize.Net server



## Accept Mobile

Accept Mobile SDKs for payment functionality in mobile applications



## Accept Customer

Customer profile functionalities that can work with hosted payments



## Accept.js

Foundation for security including tokenization, OWASP and transaction

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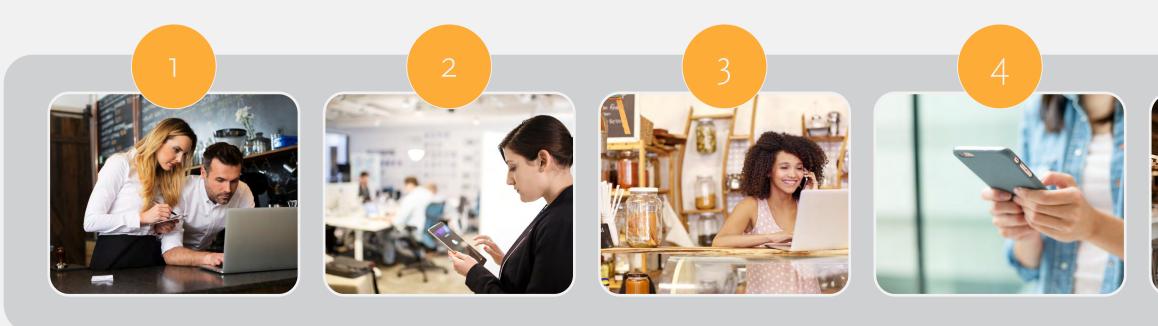


## Accept UI

Customization enabled payment form with AcceptJS



## Common Use Cases



One-time or initial payments using JavaScript

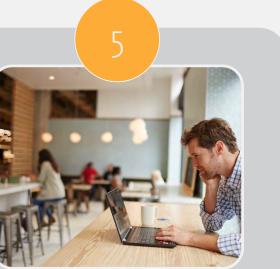
### Payment Buy or Donate Button

Card on file support in Hosted Payments

### Hosted tokens

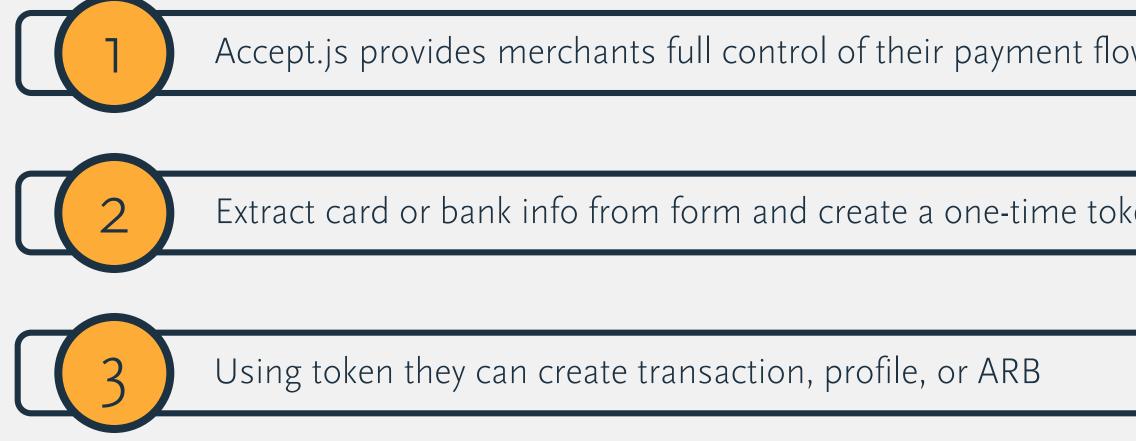
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### Mobile In-App





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ken	



Simple 3 Step Integration

## Step 1. Load Accept.js

```
<script
src="https://js.authorize.net/v1/Accept.js"
></script>
```

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Simple 3 Step Integration

## Step 2. Call Accept.dispatchData (secureData, responseHandler)

```
Here secure data :-
var authData = {};
    authData.clientKey = "YOUR PUBLIC CLIENT KEY";
    authData.apiLoginID = "YOUR API LOGIN ID";
  var cardData = {};
    cardData.cardNumber = document.getElementById("cardNumber").value;
    cardData.month = document.getElementById("expMonth").value;
    cardData.year = document.getElementById("expYear").value;
    cardData.cardCode = document.getElementById("cardCode").value;
var secureData = {};
    secureData.authData = authData;
    secureData.cardData = cardData;
```





Simple 3 Step Integration

```
Step 3.
              function responseHandler(response) {
                if (response.messages.resultCode === "Error") {
                   var i = 0;
                   while (i < response.messages.message.length) {</pre>
                     console.log(
                       response.messages.message[i].code + ": " +
                       response.messages.message[i].text
                     );
                     i = i + 1;
                } else {
                   console.log(response.opaqueData);
```



## Accept.UI Overview





Combines the flexibility of our Accept.js solution with the PCI compliance profile of our Accept Hosted product to provide a simple, intuitive, secure payment experience which can be integrated into any application regardless of the business flow

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### Authorize.Net Accept.UI

Simple 3 Step Integration

### Step 1. Add path to load AcceptUI.js

<script
src="https://jsced.labwebapp.com/v3/Acce
ptui.js"></script></script></script></script></script>

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# Authorize.Net Accept.UI

Simple 3 Step Integration

### **Step 2. Add the button element**

<br/>
<button class="AcceptUI"

data-

billingAddressOptions='{"show":true,"required":false,"format":"short"}' data-apiLoginID="mbld\_api\_%6825SuS"

data-

clientKey="78x5q27A5sVDX2jpx8n63ZftfVwK6udtgkT3zyh2D6U9Fv2n27PdPsngTK AtFuDs"

> data-acceptUIFormBtnTxt="PAY NOW!" data-acceptUIFormHeaderTxt="PAYMENT CARD DATA" data-responseHandler="responseHandler">

Load Payment Form

</button>



## Authorize.Net Accept.UI

Simple 3 Step Integration

### **Step 3. Add callback function**

# function responseHandler(response) { if (response.messages.resultCode === 'Error') { populateErrorMessage(response); } else { Console.log(response.opaqueData)

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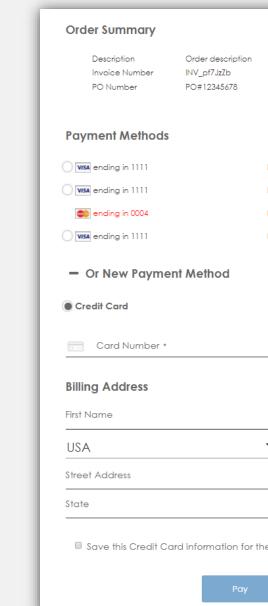


# Accept Payment (Hosted)

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## Authorize.Net Payment (Hosted)

- Call Flow very similar to Accept Customer
   Request Token Accept Payment Form Transaction
- > 3 Payment Methods
   i) card on file
   ii) credit card
   iii) eCheck
- > 10 Options in hostedPaymentSettings
- 3 Methods of Integration
   i) Redirect to Accept Payment Form on Authorize.Net
   ii) Pop-up
   iii) Embedded iFrame



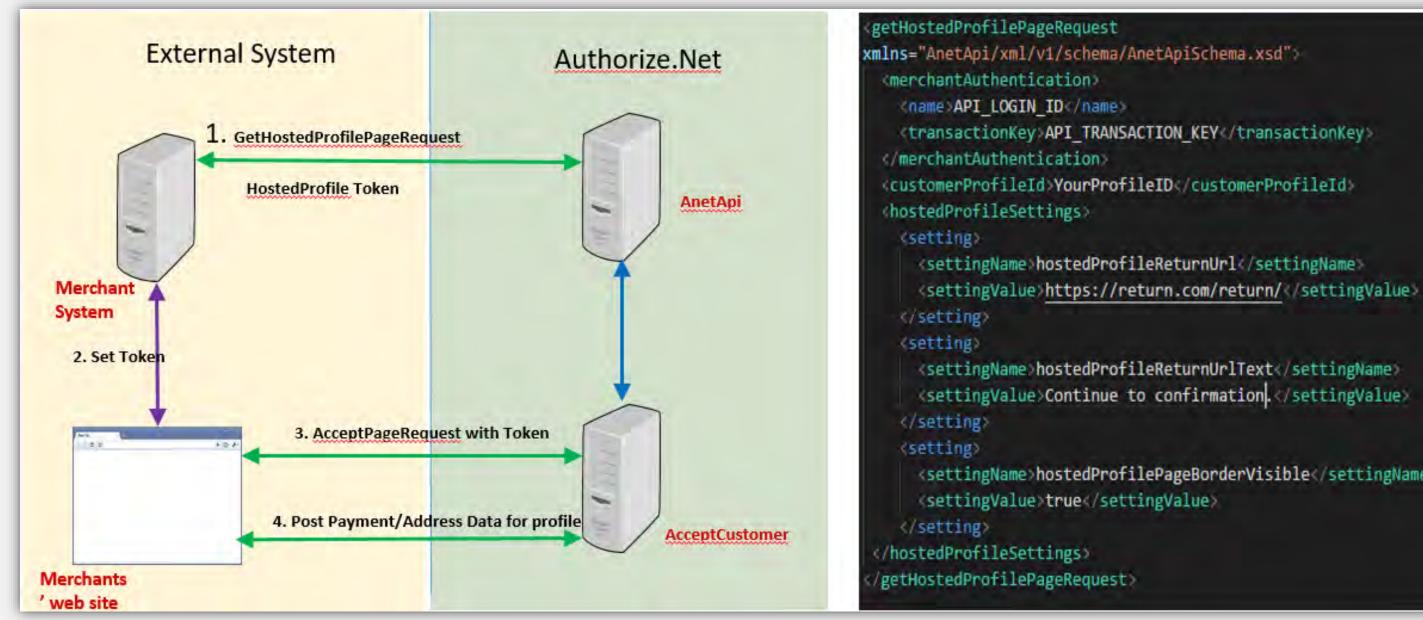
			- 1
	Shipping	\$2.01	
	Duty	\$3.01	
	Tax	\$1.01	
	Total	\$62.88	
Expires	12/18		- 1
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# Accept Customer

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## Authorize.Net Accept Customer



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<settingName>hostedProfilePageBorderVisible</settingName>



## Authorize. Net Accept Suite

**Developer Resources** 

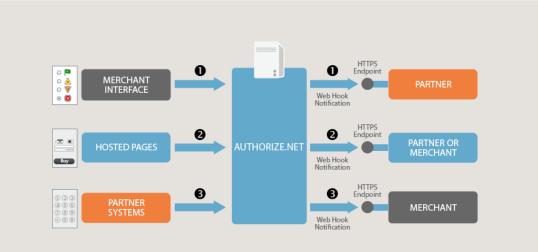
- Authorize.Net Developer Center <u>https://developer.authorize.net/</u> >
- API Reference <a href="https://developer.authorize.net/api/reference/index.html">https://developer.authorize.net/api/reference/index.html</a>
- Accept Suite page on <u>www.authorize.net</u>  $\mathbf{>}$ https://developer.authorize.net/api/reference/features/accept.html
- PCI Eligibility Overview and White Paper  $\mathbf{>}$ https://www.authorize.net/content/dam/authorize/documents/coalfire\_authorize.net\_acc ept sag eligibility white paper.pdf
- Developer Getting Started Guide (Hello World) > https://developer.authorize.net/hello\_world/
- Accept Sample App <a href="https://github.com/AuthorizeNet/accept-sample-app">https://github.com/AuthorizeNet/accept-sample-app</a> >
- Webinar <a href="https://www.youtube.com/watch?v=8njnFjs8yU8&feature=youtu.be">https://www.youtube.com/watch?v=8njnFjs8yU8&feature=youtu.be</a> >







### Webhooks 101



- Webhooks are automated notifications generated by events in your Authorize.Net account.
- The Webhooks <u>REST API</u> allows you to create Webhooks to receive notifications

### Support for Webhooks Events

- Payments
- Subscriptions
- Customers
- Fraud

Coming Soon

- Failed Payments
- Card Expiration
- Auth Expirations
- Settlements

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# **Developer Tools**

Brian McManus, Sr. Director, Product Management

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# WE'VE UPPED OUR GAME

We have you to thank for it.

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SCROLL FOR MORE





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### Intensive Usability Study

# Authorize.Net Developer Intensive December 2017

Visa User Experience December 18, 2017

VISA

Garrett Stettler Lead User Experience Researcher

Katie McDermott Auspicate User Experience Researcher Nathan Bussiere Senior User Experience Researcher

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# Task Completion and Time (Approximate)

- One participant failed to complete any of the tasks.
- Average task time for tasks 1, 2a, and 2b was close to 30 minutes each.
- Only two participants completed Task 3 (using Accept).
- In most cases, Task 2b (using a customer profile to accept payment) took relatively little time once 2a (saving a profile) was complete.

		and the	(44410)	ximate)				
	P1 (Part-Time)	TASK 1 Grooms	Neta		_			
	PB (Part-Time)	TASK 1 TASK 24		TASK 3 (incomplete)				
	P2 (<5, Web)	TASK 1 TASK 2A 28	а	TASK 3 (incomp	ete)			
14	P4 (<5, Web)			TASK 3 (incomplete)				
articipar			P1	P2	4			
d	PS (eCommerce)	Employment	Part-time freelance developer	Software	P3	P4	DE	
	P6 (eCommerce)		e reioper	development	engineer at la	Software engineer at [a local software	P5 Full-time freelance	P6 P7 P8
	P7 (>10, Full Stack)	Professional Experience	2 yrs	company] 2.5 yrs	geomatics company]	at [a local software startup]	developer	at [a large at [a video Part-time freelance
	P3 (>10, Full Stack)	Age	31	1.2	20+ yrs	4 yrs	22 yrs	outomaker] conferencing company]
	D	Segment	Part-time	31	47	25	42	
		3 <sup>rd</sup> Party API Sites	Stripe, Google	<5 yrs, mostly web	>10 yrs, full stack	<5 yrs, mostly web		Methods
		Have Used Maps.	Maps, Yelp	e Azure, AWS	AWS, Github	Visa, Movie Database, Github,	Facebook Janrain	methous
		3 <sup>rd</sup> Party Payment- Related APIs Have	Stripe	Stripe, PayPal	PayPal	AWS		Study Design:
		Used					Stripe, Pay Authorize	<ul> <li>In-lab observation of devolution</li> </ul>
		Frameworks & Technologies Have Used	Node.js, Ruby, postgres, Java, React, Redux	Nodeljs, Ruby, PHP	Nodejs, Python, Django	Ruby	PHP, Code Python, Jai	defined set of development t and development environme their own laptop.
		What is the largest application you worked on and what coding were you responsible	"I was a Ruby Developer at [a local startup]. We worked on a very large application-	We educational ery project. It can have on- as many as 6000	facilitated	multiple vendors to communicate	"At [a large retailer]. I v of the API g there were 100 of us. V provided D	<ul> <li>Each developer was paired w facilitator who observed beh probing questions.</li> </ul>
	for?	that worked on the I'm work Rails Backend." both the	both the front end & backend in Java	shutdowns & reboots & would give % of charge left for UPS- a real time monitoring system."	through a mobile device. I am using Ruby on Rails."	API- for bot android & I the website point of sale coming thro	<ul> <li>Session length was 6 hours, v breaks and meals, Time dedi was approximately 4 hours,</li> </ul>	
				-			lots of inform to process." po buocess. potr ou jugouu counuid puor	<ul> <li>Facilitators did not provide as developer was stuck on a pa a predetermined period of ti facilitator would provide a pr</li> </ul>

### company] Methods

 In-lab observation of developers performing a defined set of development tasks using the language and development environment of their choice on their own laptop.

- Each developer was paired with one in-person facilitator who observed behavior and asked probing questions.
- Session length was 6 hours, with time built in for breaks and meals. Time dedicated to development was approximately 4 hours,
- Facilitators did not provide assistance unless the developer was stuck on a particular part of a task for a predetermined period of time, in which case the facilitator would provide a predefined 'unblocking' hint. This was done to conserve time.

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### Authorize.Net A Visa





### Authorize.Net A Visa Solution

### We've Simplified the Payment Process

More solutions for your business. More support when you need it. More strength to stand on.

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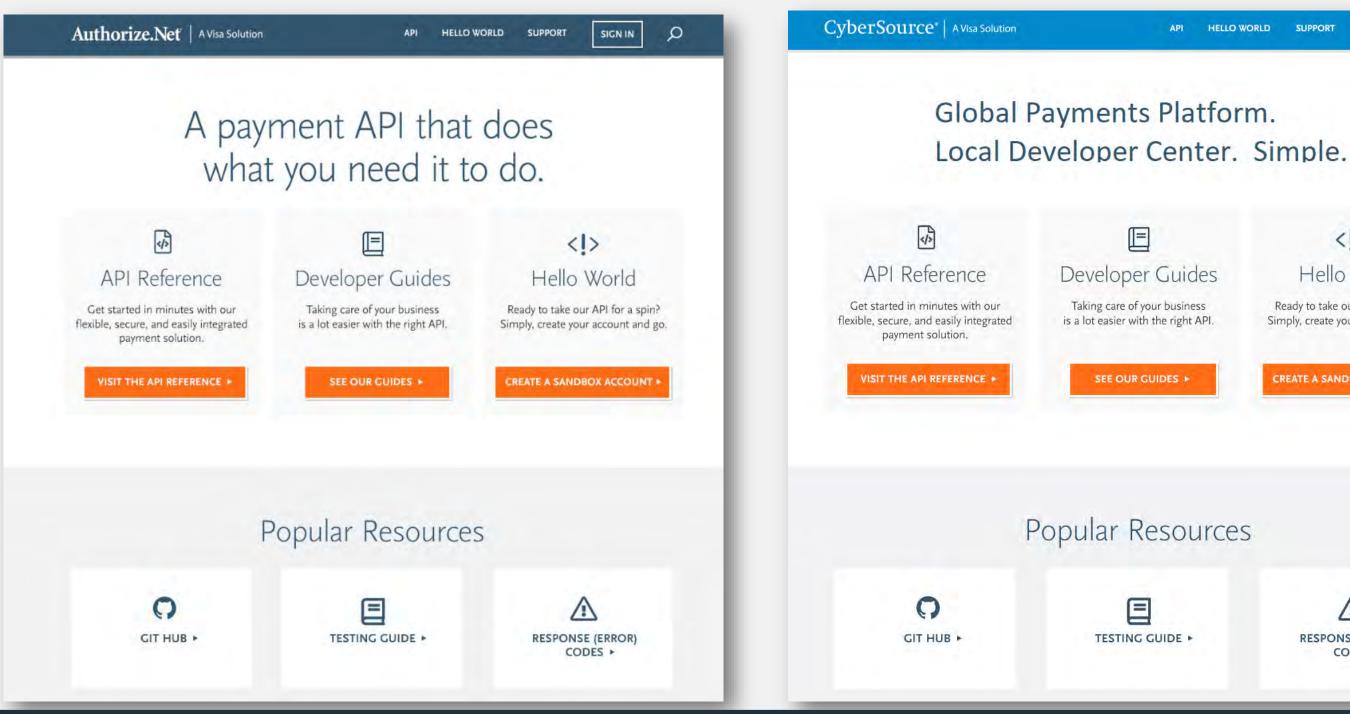
SIGN UP ONLINE, BY CALLING 1-888-323-4289, OR THROUGH A PARTNER.

SEE PRICING >

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### Full Service Design Agency



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Ready to take our API for a spin? Simply, create your account and go.

CREATE A SANDBOX ACCOUNT .

/!\

CODES >





### **API** Reference

### Payment Transactions

The createTransactionRequest function enables you to submit a wide variety of transaction requests, depending on how you structure it. For example, differences in the transactionType field or the payment field can create different types of transactions.

For more information about the different types of transactions, see the Payment Transactions page.

### Charge a Credit Card

Use this method to authorize and capture a credit card payment.

Requ	JSON XML						
1	<pre><createtransactionrequest xmlns="AnetApi/xml/v1/schema/AnetApiSchema.xsd"></createtransactionrequest></pre>						
2	<merchantauthentication></merchantauthentication>						
3	<name>3e3b5H4YLP</name>						
4	<transactionkey>4gW39P63BHmnk452</transactionkey>						
5							
6	<refid>123456</refid>						
7	<transactionrequest></transactionrequest>						
8	<transactiontype>authCaptureTransaction</transactiontype>						
9	<pre><amount>5</amount></pre>						
10	<pre><pre>control control cont</pre></pre>						
11	<creditcard></creditcard>						
12	<cardnumber>54240000000015</cardnumber>						
13	<expirationdate>2020-12</expirationdate>						
14	<cardcode>999</cardcode>						
15							
16							
17	<pre></pre> <pre>&lt;</pre>						
18							

### EXPAND ALL

API Endpoints & Authentication

### Payment Transactions

Charge a Credit Card Authorize a Credit Card Capture a Previously Authorized Amount Capture Funds Authorized Through Another Channel Refund a Transaction Void a Transaction Update Split Tender Group Debit a Bank Account Credit a Bank Account Charge a Customer Profile Charge a Tokenized Credit Card

▶Mobile In-App Transactions Isa Checkout ▶PayPal Express Checkout ▶Fraud Management ▶Recurring Billing

▶Customer Profiles

▶Transaction Reporting ▶Accept Suite



### **Response Tool**

### Response Codes

Not fluent in error codes? No problem. Just enter the Response Reason Code you're receiving from the Authorize.Net Payment Gateway and a us to translate. Or download the latest version of the response codes and suggestions.

### 16

### Details

CODE: 16

EXPLANATION: The transaction cannot be found.

INTEGRATION SUGGESTIONS: This error may be caused by a refund request if the referenced transaction ID (refTransId) was originally pro through a different Authorize. Net account than the one being used for the refund request. Please submit refund transactions using the gateway account that generated the original transaction.

The error could also indicate a setup problem with a particular card type. Please contact your Merchant Service Provider (MSP) to check on your payment processing setup and to confirm that there are no issues with the configuration for the card type being submitted in the transaction.

Your MSP is the company that manages your merchant account, which is used to receive funds from credit card companies during settlement. T MSP is also responsible for the processor setup which lets Authorize.Net indirectly access your merchant accounts.

OTHER SUGGESTIONS: The transaction ID sent in was properly formatted but the gateway had no record of the transaction.

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### Sample Code

### C# Sample Code for the Authorize.Net SDK

### build passing

This repository contains working code samples which demonstrate C# integration with the Authorize.Net .NET SDK.

The samples are organized into categories and common usage examples, just like our API Reference Guide. Our API Reference Guide is an interactive reference for the Authorize.Net API. It explains the request and response parameters for each API method and has embedded code windows to allow you to send actual requests right within the API Reference Guide.

### Using the Sample Code

The samples are all completely independent and self-contained. You can analyze them to get an understanding of how a particular method works, or you can use the snippets as a starting point for your own project.

You can also run each sample directly from the command line.

### Running the Samples From the Command Line

• Clone this repository:

\$ git clone https://github.com/AuthorizeNet/sample-code-csharp.git

Include the Authorize.Net .NET SDK:

PM> Install-Package AuthorizeNet

Build the project to produce the SampleCode console app.

• Run the individual samples by name. For example:

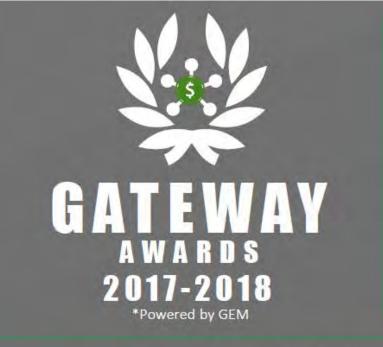
> SampleCode [CodeSampleName]

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### Industry Recognition





### **RECOGNIZING THE** LEADERS IN PAYMENT GATEWAY PERFORMANCE

from the merchant, developer, partner and consumer perspectives.

Gateway Enterprise Metrics

GEM is the only tool in the market that benchmarks from the merchant, developer and gateway performance perspective. Payment gateways that account for an estimated two-thirds of eCommerce spend in the U.S. now subscribe to GEM.

### **API INTEGRATION WINNER** Authorize.Net A Visa Solution



TSG evaluates and delivers an assessment of API set, Dev Tools, sandbox and emulator by conducting an integration into the gateway via an eCommerce Application as well as benchmarking documentation.

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# Demo

https://developer.authorize.net

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# Partner Presentations

# ubersmith



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### Ubersmith

### About JP Nacier

JP is currently the Vice President of Engineering at Ubersmith, a global leader in subscription business management software. With more than 15 years of experience in the technology industry, he has lead and helped expand multiple technical teams that span across both B2B and B2C sectors, and across different verticals. He is a graduate of Boston University and currently resides in New York City.



### Ubersmith

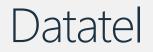
- A global leader in subscription business management software
- Headquartered in NYC, with satellite offices in Troy, NY and Montreal
- We service clients in:
  - -Cloud/Hosting
  - -SaaS







### e ontrea



### About Barnard Crespi

Barnard is the Co-CEO of Datatel Communications Inc, one of North America's leading providers of IVR Payments and Payment Acceleration software services. With more than 20 years of technology industry experience, Barnard has worked with dozens of leading organizations, universities, businesses, government agencies and healthcare providers to help them become more efficient, responsive, profitable and successful.

As a technology entrepreneur, Barnard is also involved in a multitude of business ventures and academic initiatives including: Organizing Committee Member of the MIT Sloan CIO Symposium (11 years), Board of Directors and Advisor of Influicity, Founder Marketing Executives Group (a community of marketing) executives with over 120,000 members globally).





### Who We Are:

Datatel Communications Inc. is one of North America's leading providers of IVR Payments and Payment Acceleration software services.

### What We Do:

We help organizations of all sizes, industries and types automate the processing of payments over the telephone 24/7. In addition to enhancing security and improving PCI compliance by eliminating the handling of credit card information by live agents our software can help them reduce their operational costs by as much as 70%.

Datatel's CryptoIVR is easily the most robust, cost effective and easy to deploy IVR Payment service available.

### How we partner with Authorize.Net

We have embedded Authorize. Net extensive library of API's and functionality in to our CyrptoIVR and Payment acceleration platform which has enabled us to provide a wider range of functionality and simplify delivery to our customers. This translates into cost savings to our customers and faster time to market.



Authentication and API Integration with

# OAuth 2.0 for Authorize.Net

Brian McManus & Anurag Gupta, Product Management

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# > OAuth 2.0 Overview

OAuth Use cases for Partners

### > Demo

- Registering your application
- Retrieving the access token
- Submitting API requests
- Refreshing the access token
- Revoking permissions
- Boarding integration with OAuth

> Q+A





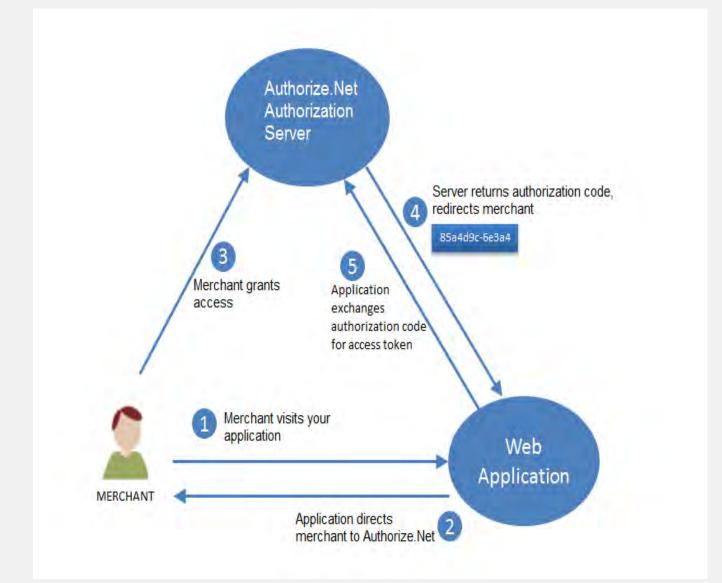
# OAuth 2.0 and Authorize.Net APIs

Making authentication and login as easy as possible with OAuth 2.0

"How can I allow an app to access my data or act on my behalf without necessarily giving it my credentials ?"

OAuth 2.0 is a delegated authorization framework for APIs.

It enables apps to obtain limited access (scopes) to a user's data without giving away a user's credentials.





# Use Cases for OAuth 2.0 Integration

- E-commerce platform to do payment transactions on behalf of merchants without storing their sensitive transaction keys
- Analytics Application to retrieve merchants past transaction data for showing Insights, Metrics and Benchmarks
- eCommerce fraud protection application for Payments
- eDocument management platform for Payments Acceptance
- Connector for QuickBook integration with Payments
- Automated Dispute Management application



# Redirecting the Merchant

Redirect, log in, and authorize application



Merchant arrives at your application or web site

Merchant is redirected to log into Authorize.Net account

The merchant is prompted to Allow or Deny the request for permissions

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Merchant is redirected back to partner application with Authorization Code

Autho	orize.Net		A PEEDBACK	CONTACT US	s O HELF me: TestFirstNam	e TestLastName
net Cert tess your Auth	Test requests permission to: orize. Net account to accept payments on your behalf.					
Allow read	l access to Authorize Net API's					
ë,	Payments API					
@≡ ;	Reporting API					
20 ,	Customer Information Manager API	٢				
	Automated Recurring Billing API	1				

### Authorize.Net A Visa Solution



# Submitting API requests

Use the access token to authenticate transactions

For requests to the Authorize.Net API, the Access Token is included in the merchantAuthentication block as shown in this example:



In requests to the REST API, the Access Token is sent in an HTTP Authorization header with the Bearer type, as shown in the following example:

Authorization: Bearer eyJraWQiOiIyNmRjfjVkZTdIMmYwYTI0ODg0MjU1YjIwZWJjMGY0MSIsImFs

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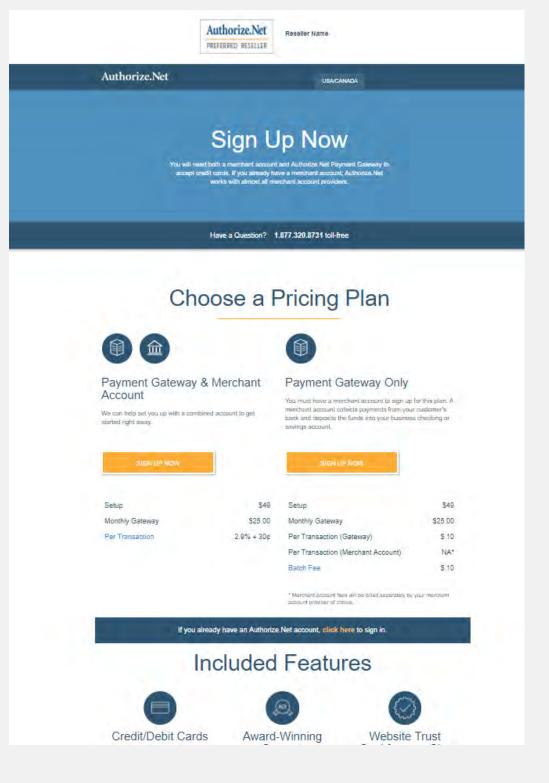
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# Revoking permissions

Revoked solution's permissions also revokes the refresh token immediately

Authorize	Neť		FEEDBACK	CONTACT US	HELP me: TestFirstNam	E TestLastNam
HOME	TOOLS	REPORTS	TRANSAC	TION SEARCH	ACCOUNT	
Settings Billing Information Statements User Administration User Profile Digital Payment Solutions	Authorized applications have been the access levels granted by the a If authorization is revoked the app disrupt services provided by the p	n granted permission to ma authorizing user. plication will no longer be ab	le to perform transact			
	Authorized Applications Test application	Permissions read,write	Junt.	Status Granted	Revoke Permiss	ions
	Settings Main Menu					

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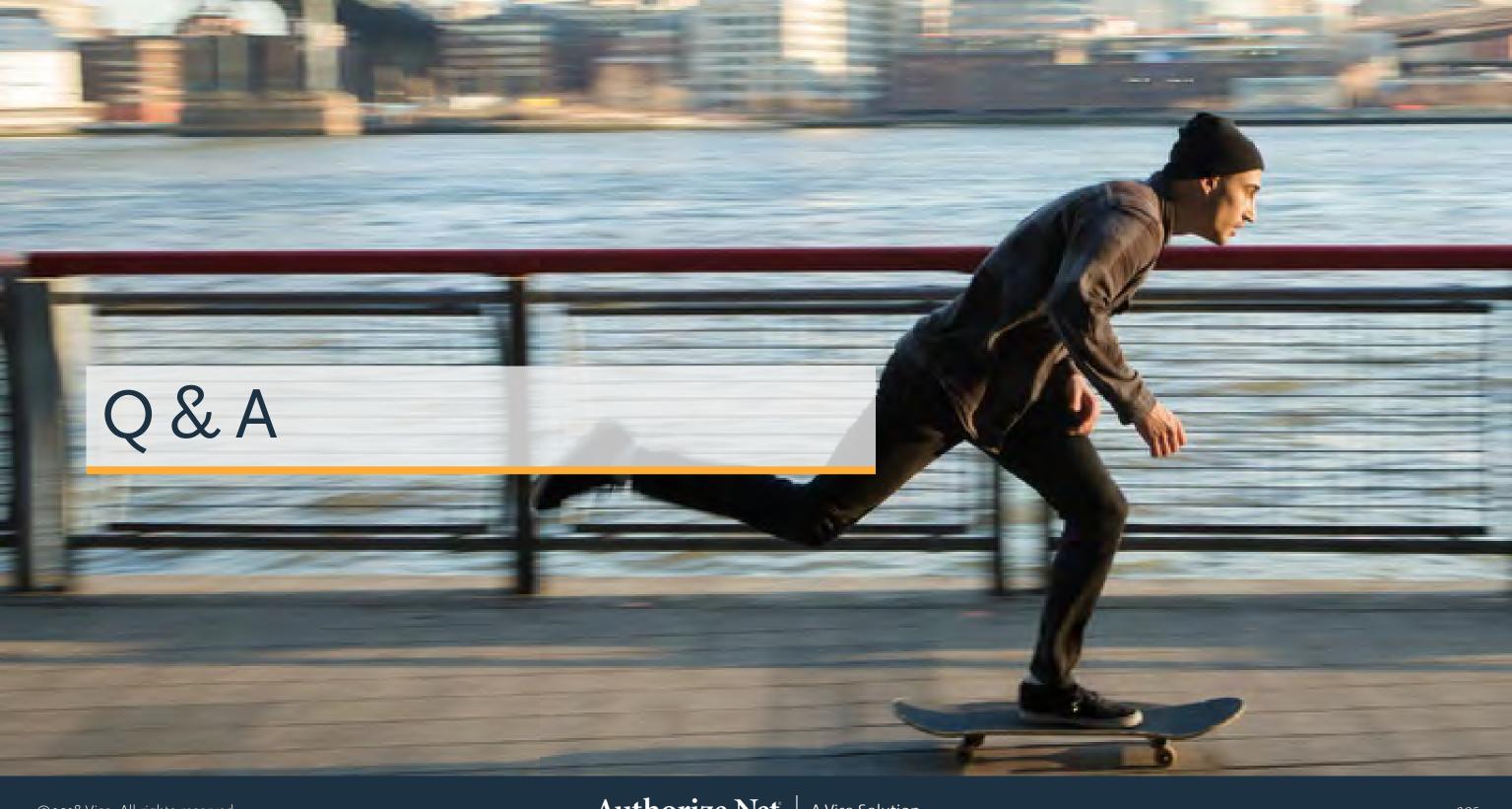
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# Authorize. Net OAuth 2.0

**Developer Resources** 

- Authorize.Net Developer Center <u>https://developer.authorize.net/</u> >
- API Reference <u>https://developer.authorize.net/api/reference/index.html</u> >
- OAuth Integration <a href="https://developer.authorize.net/api/reference/features/oauth.html">https://developer.authorize.net/api/reference/features/oauth.html</a> >
- Boarding Integration with OAuth https://developer.authorize.net/api/reference/features/oauth.html#Boarding\_Integration
- OAuth Sample App <u>https://github.com/AuthorizeNet/oauth-sample-app</u> >
- Webinar: https://event.on24.com/wcc/r/1827124/3254E2D52654BB0A5CBD1CB70D6869BE?partne rref=blog



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