



Automated Recurring Billing™ (ARB)

Cost: Included in the monthly gateway fee at no additional charge

Many merchants need to set up automatic payments, in the same amount, for set time intervals, for example—gym memberships, storage units, online subscriptions, etc.

- Ability to update, edit and cancel customer subscriptions through the API and Merchant Interface
 - Recurring billing supports both credit card and eCheck.Net payments
 - Merchants receive email notifications regarding subscription statuses
 - Creating recurring billing subscriptions automatically creates customer profiles in CIM (see below)
 - Combines with Account Updater (see below) to automatically update expired and replaced cards
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Customer Information Manager (CIM)

Cost: Included in the monthly gateway fee at no additional charge

- Simplify checkout and reduce PCI DSS scope by securely storing and tokenizing sensitive payment data as customer profiles on Authorize.Net's secure servers for future transactions
 - Can be used for recurring payments if the merchant needs varying amounts on a recurring basis, for example—phone or utility charges
 - Ability to update, edit and cancel customer profiles through the API and Merchant Interface
 - Further reduce PCI DSS scope by using our mobile-optimized hosted payment form
 - Customer profiles can be used to create ARB subscriptions
 - Combines with Account Updater (see below) to automatically update expired and replaced cards
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Account Updater

Cost: \$0.25 per card update (suggested sell rate)

Account Updater keeps cardholder data up-to-date

A simple way to keep your customers' card-on-file information updated to help ensure merchants keep getting paid—and customers keep receiving products and services

- Automatic, monthly cardholder updates means more authorization approvals
- Happy customers improve customer retention and loyalty (and sales)
- Reduces the costs associated with individually contacting customers to obtain their updated information

Authorize.Net®

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Account Updater (Continued)

- No update. No charge. On average, 20-35% of cards update in the first month using Account Updater, with only 7-8% each month after.
- Easy-to-read reports summarize which cards were updated and why, the type of card, and whether the account was closed

Fraud Management

Cost: Included in the monthly gateway fee at no additional charge

Advanced Fraud Detection Suite with rules-based filters to address potential fraud

When a transaction triggers a filter, Merchants can specify one of the following actions:

- Automatically decline the card
- Authorize but hold for manual review
- Hold for manual review without authorizing
- Process as normal and report filters triggered

Additional integration options alert merchants of potential fraud events and supports approving or declining (New)

- Push notifications when a transaction is held, approved or declined
- APIs to View, Accept or Decline transactions directly within merchant applications or mobile apps

1. Use the Daily Velocity Filter when receiving a suspicious number of daily transactions, set pre-defined limits on how many transactions can be processed daily
2. The Hourly Velocity Filter sets pre-defined limits on how many transactions can be processed per hour
3. Use the Amount Filter to prevent potential fraud when transaction amounts are too small or too large for the merchant
4. The Shipping-Billing Mismatch Filter to flag transactions where the shipping address is not the same as the billing address that the card issuer has on file (Note: gift cards typically have no address associated with them)
5. Use Address Verification Service Filter to increase likelihood that the customer order is from the cardholder by triggering based on different AVS response codes.
6. The Enhanced CCV Handling Filter allows merchants additional actions based on the card code being incorrect
7. The Shipping Address Verification Filter can verify the shipping address received with an order is a valid postal address
8. Use the IP Shipping Address Mismatch Filter to verify an order is going to the country of origin by comparing the shipping address provided with an order to the IP address of the country where the order originated
9. The Regional IP Address Filter to allow or prevent orders coming from specific countries
10. Use the Authorized IP Addresses Filter to specify server IP address(es) from which transactions can originate
11. The Transaction IP Velocity Filter isolates suspicious activity from a single source or IP address Use IP Address Blocking to limit fraud from known fraudulent IP addresses
12. The Suspicious Transaction Filter automatically flags suspicious transactions based on Authorize.Net's dedicated Fraud Management Team criteria



Authorize.Net mPOS Mobile Application

Cost: Free – mobile POS application for both iOS and Android with EMV support*

- Includes SKU-based inventory catalog with departments and categories stored securely on Authorize.Net servers
- Supports multiple layers of taxes, such as state sales tax plus liquor tax
- Sales Items – item for sale within a category, e.g. Red 2-Person Tent
- Checkout customers with an enhanced cart workflow supporting Card or Cash payments
- Extensible design for future partner integration projects
- Supports Walker C2X card reader by AnywhereCommerce, connects via audio jack
- Easy-to-use visual catalog for quick purchases

*EMV processing certified on select processors, please visit the following URL for a current list of EMV certified processors. <http://www.authorize.net/support/emvfaqs/>

eCheck.Net

Cost: 0.75% per transaction

- Accept check payments faster online and stop waiting for checks in the mail
- Can eliminate the cost and inconvenience of manually processing paper checks
- Lower rates than credit cards or PayPal. Additional fees may apply for chargebacks and monthly minimums
- No third-party integration required—implementing eCheck.Net is easy for merchants already using the Authorize.Net Payment Gateway
- Provides a combined view of all eCheck.Net and credit card payment transactions. Reconcile payment and billing activity using online reports and statements

Simple Checkout

Cost: Included in the monthly gateway fee at no additional charge

Simple Checkout is a perfect solution for organizations that rely on donations and specialty merchants that typically sell one item (in any quantity) per order.

- Quickly generate payment or donation buttons within the Merchant Interface
- Generates HTML code which can be placed into a website
- Clicking on button takes users to our secure hosted payment form
- Specify a unique Item ID and Description for each product
- Offer suggested donation amounts
- Configure up to 10 shipping methods

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Verified Merchant Seal

Cost: Included in the monthly gateway fee at no additional charge

- Increase customer confidence and help reduce shopping cart abandonment by displaying the Authorize.Net Verified Merchant Seal on a merchant's site.
- Generates HTML code which can be placed into a website
- Standard with our hosted payment form

Authorize.Net Developer Center

developer.authorize.net

- Authorize.Net offers developers everything they need to integrate payments
- Browse our documentation, sample code, and software development kits for popular programming languages
- Free sandbox account to build and test integrations
- **New Authorize.Net Accept suite** – modern developer tools for building today's websites and mobile applications without increasing PCI burden for merchants
 - A range of integration options including JavaScript libraries and hosted forms