

Merchant Payment Solutions

Processing transactions reliably and securely is essential to your business. Authorize.Net, the leading Internet Protocol (IP) based payment gateway, provides solutions you can trust. More than 136,000 merchants depend on us to process their transactions, assist in the prevention of fraud, and help their business grow. We offer a wide range of services and tools to enhance your business and increase your revenues, regardless of your business model — Web, retail, mail order/telephone order (MOTO) or mobile.

An Authorize.Net® Payment Gateway account provides a secure bridge to the credit card and electronic check processing networks.

Industry-Leading Security

With Authorize.Net, your customers can be confident their data is secure. Sensitive customer information is protected using only the highest levels of encryption and security protocols.

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

Stable and Reliable

Authorize.Net has been a payments leader since 1996 and has one of the longest track records in the industry. The Authorize.Net Payment Gateway is available 24x7, 365 days a year. Our secure, fully redundant data centers provide continuous connectivity to the Internet, so you are always able to process transactions.

Fraud Prevention

Fraud costs merchants billions of dollars each year. We offer a variety of features to help protect your business. In fact, other payment gateways charge additional fees for features that are automatically included with an Authorize.Net Payment Gateway account.

- + Address Verification Service (AVS) and Card Code Verification (CCV) provide a high level of protection as part of our standard payment gateway features.
- + Authorize.Net's Fraud Management Department is dedicated to educating merchants on how to use security features, as well as helping them detect and prevent suspicious transactions.

Free Technical Support

Authorize.Net's exceptional technical and account support team provides free support to merchants seven days a week. Representatives are available via toll-free phone, e-mail, or live chat from 6 AM to 6 PM Pacific time. We also provide documentation and FAQs to help keep your business running smoothly.

[Continued on Page 2]



Merchant Interface

Manage your payment gateway account through Authorize.Net's Merchant Interface, a password-protected Web site that offers a wide range of features:

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

eCheck.Net®

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

About our Resellers

Authorize.Net's services are sold through an extensive network of reseller partners that offer industry leading payment services. Our resellers can also help you establish a merchant account (the bank account required for you to accept credit card payments). To find a reseller, contact us toll-free



Accept Payments...



Web

Authorize.Net's Web solutions are designed specifically to help e-commerce merchants meet their unique challenges and grow their businesses. In addition to processing your Web transactions quickly and securely, we provide value-adding products to help you compete in the e-commerce marketplace: Fraud Detection Suite™ (FDS), Automated Recurring Billing™ (ARB), Web site promotion tools, and more.

- + Easy Integration – Multiple connection methods make it easy to integrate to the Authorize.Net Payment Gateway from any application.
- + Customization – Use your own secure payment form, or customize the look and feel of the Authorize.Net secure payment form and receipt pages.
- + Shopping Cart Compatibility – Over 85 certified shopping carts provide an alternative integration solution.
- + Auction Integration – Use your Authorize.Net Payment Gateway account to accept payments for products sold via online auction sites.



MOTO

If your business accepts sales orders via mail, telephone or fax, you can submit transactions manually through the Authorize.Net Payment Gateway. All you need is a computer with an Internet connection. Simply log into the Authorize.Net Merchant

Interface to key information into our Virtual Terminal payment form or use our Batch Upload tool to process transactions from any file-based business applications.

- + Built-in Tools – Virtual Terminal and Batch Upload are included with every Authorize.Net Payment Gateway account.
- + Unlimited Users – A single payment gateway account allows you to create and manage multiple users across your network or call center.
- + Enterprise Integration – Flexible connection methods make it easy to integrate enterprise business tools to the Authorize.Net Payment Gateway.

Anytime, Anywhere



Retail

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

solution for merchants of any size.

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

In addition to VPOS, you can choose from dozens of pre-integrated, third party POS systems in our Point-of-Sale Solutions Directory at www.authorize.net/posdir.



Mobile

Mobile POS solutions enable merchants to accept credit card payments where it is most convenient for their customers—in the aisle, outside the store or any place you take your business. Merchants with mobile sales teams or

non-traditional storefronts can expand their business and increase revenue by accepting payments from customers anytime, anywhere.

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

Find a mobile payments solution in our Point-of-Sale Solutions Directory at www.authorize.net/posdir.

Value-Adding Products

Authorize.Net provides additional merchant solutions to help your business grow. You can purchase any of the following value-adding services to enhance your Authorize.Net Payment Gateway account.

Automated Recurring Billing™ (ARB)

ARB is a convenient and powerful tool for managing recurring transactions such as subscriptions or installment payments. Web and MOTO merchants can take advantage of ARB's flexible features to enhance customer service and build customer loyalty, while reducing authorization declines and overall administrative costs.

Fraud Detection Suite™ (FDS)

FDS is a customizable, rules-based fraud detection system that provides Web merchants with powerful filters and tools to identify, manage, and prevent suspicious and potentially costly fraudulent transactions. Merchants have the ability to customize FDS filters and tools to match their business needs and control how suspicious transactions are handled, including accept, decline, and hold for manual review.

Third-Party Solutions

Authorize.Net partners with industry leaders to provide our merchants with products and services that complement the payment gateway. As an Authorize.Net merchant, you gain exclusive access to special offers on products and services you need to keep your business thriving.

- + Comodo SSL certificates.
- + SalesBoost.Net Web promotion tools.
- + AmbironTrustWave data security compliance and validation services.
- + Support for MasterCard® SecureCode™ and Verified by Visa.
- + Certified shopping cart solutions.
- + Certified developers that provide custom integration services.
- + Certified hosting partners to host your e-commerce Web site.

Sign Up Now

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

Payment Gateway Features List

Merchant Compatibility

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

Performance and Reliability

- + Internet Protocol (IP) Platform
- + Available and Monitored 24x7
- + Authorizations in Less Than Three Seconds
- + Handles Millions of Transactions
- + Geodistant Redundant Data Centers

Customer Billing

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

Payment Methods

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

Merchant Interface

- + Password-Protected Web Site
- + Virtual Terminal
- + Batch Upload
- + Transaction Monitoring and Review
- + Configure Account and Transaction Settings
- + Billing Statements and Reports
- + Unlimited Number of Users
- + QuickBooks® Integration

- + Self-Provision Value-Adding Products
- + News and Product Updates

Free Merchant Support

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

Data Security

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

Fraud Prevention

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

Connection Methods

- + Advanced Integration Method (AIM)
- + Simple Integration Method (SIM)
- + Over 85 Certified Third Party Shopping Cart Solutions
- + Online Auction Integration
- + Card Present API
- + Virtual Point of Sale (VPOS)
- + Third Party Point-of-Sale Systems (Card Swipe Terminals, Kiosks, and Software)

* Value-adding product, additional fee applies




Authorize.Net®, Your Gateway to IP Transactions™

Authorize.Net provides secure, reliable, Internet Protocol (IP) based payment gateway solutions that enable merchants to authorize, settle and manage electronic transactions anytime, anywhere, via Web sites, retail, mail order/telephone order (MOTO) call centers and on wireless devices.

Authorize.Net is sold through an extensive network of reseller partners and financial institutions that offer its industry leading payment services to their merchant customers. Authorize.Net is a service of Lightbridge, Inc. (Nasdaq: LTBG).

Authorize.Net®

 Your Gateway to IP Transactions™

A SERVICE OF 