

Authorize.Net Overview

For over 20 years, Visa's Authorize.Net has been providing payment management solutions to small businesses of every type. Because Authorize.Net was built with the primary objective of servicing the small merchant, it offers a unique feature set designed to get merchants up and processing quickly, simplify payments, protect against fraud, securely store sensitive data and provide access to business analytics to aid the merchant in managing their business. Currently, Authorize.Net provides payment management services to 440,000 merchants, processing over one billion transactions annually.

Key Company Metrics

- Over 440,000 merchants use Authorize.Net for payments
- Founded in 1996, acquired by Visa in 2010
- Over 1.2 billion transactions and \$156 billion in payment volume annually
- 900+ third-party integrations
- 400+ Certified Developers

Supported Payment Methods

- Visa, Mastercard, Discover and American Express credit cards
- Automated Clearing House (ACH) transactions with eCheck.Net (U.S. only)
- Android Pay
- Apple Pay
- PayPal
- Visa Checkout

Sales Channels

- Accept payments online using desktops or mobile devices
- Retail Point of Sale including EMV
- Mobile In-App payments

Partner Directory

- The Authorize.Net Partner Directory helps merchants and partners find pre-integrated software solutions and experts who can help merchants integrate payments using Authorize.Net
- Certified Solutions – pre-integrated 3rd party solutions that work with Authorize.Net
- Certified Developers – web agencies and developers with Authorize.Net expertise
- Compatible Hardware – hardware products that work with Authorize.Net

<https://www.authorize.net/partnerdirectory>

Automated Recurring Billing™ (ARB)

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

Customer Information Manager (CIM)

- 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

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
- 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

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 support 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

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

- 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
- The Hourly Velocity Filter sets pre-defined limits on how many transactions can be processed per hour
- Use the Amount Filter to prevent potential fraud when transaction amounts are too small or too large for the merchant

To demo our products, sign up for a free sandbox account at:
https://developer.authorize.net/hello_world/sandbox/

1-888-437-0481

Fraud Management (CONT.)

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

Invoicing

- Simplify billing with digital invoices
- Create and manage outbound payment requests via email
- Simple, convenient and fast payment experience for customers on any device
- Create draft invoices for sending later, view payment status in Merchant Interface

Authorize.Net mPOS Mobile Application

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
- View supported card readers: <https://partner.posportal.com/authorizenet/auth/>

*EMV processing certified on select processors, please visit the following URL for a current list of EMV certified processors. <https://support.authorize.net/s/article/Merchant-EMV-Chip-FAQs>

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

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

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

To demo our products, sign up for a free sandbox account at: https://developer.authorize.net/hello_world/sandbox/

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