

Guide to Enabling Secure Payment Processing on Your Site

A guide to accepting and managing online payments for e-commerce



BUSINESS GUIDE



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Introduction

Running an online business can help you expand your profits. However, extending a business to the Web and opening an e-commerce storefront requires merchants to master many tasks --not only Web site development and design, but also maintaining the confidentiality and security of consumer data and accepting and processing payments. VeriSign takes the headache out of payment processing by managing a secure, reliable and low-cost solution for accepting payments.

VeriSign Payment Services provides the ideal payment transaction platform for merchants who want to conduct their business on the Internet. Your Internet needs may be limited to entering customer orders and processing transactions, or you may be conducting a large-scale e-commerce enterprise solely on the Internet. Regardless of your business's size or demands, VeriSign delivers the right solution: a fast, scalable, and reliable Internet payment platform that enables companies to authorize, process, and manage multiple payment types. VeriSign Payment Services brings affordability, flexibility, and convenience to business of all sizes with a growing menu of services and solutions for merchants, financial institutions, resellers, and developers. As soon as you set up VeriSign Payment Services and your Internet Merchant Account, you will be able to accept payments through credit cards, debit cards, ACH, and checks. And as your business expands and changes, VeriSign's portfolio of services lets you adapt your site's payment processes to your changing needs.

This guide explains the key issues related to online payments and describes VeriSign PayflowSM payment processing solutions. We invite you to see and try VeriSign Payment Services at:
<http://www.verisign.com/products/payment.html>

Opening Your Online Store

VeriSign makes it easy to start your e-commerce site. From one Web site you can purchase your payment enabling product, apply for a Internet Merchant Account, and find partners that can help you develop your site.

Choose Your Payment Enabling Solution

VeriSign offers a choice of payment services, to provide you with the optimal solution that best meets your business goals. Choose from either a fully customizable SDK solution that you can integrate into your Web site or a VeriSign-hosted order form.

- **High-performance fully customizable payment solution**

Payflow Pro is a robust, scalable, and fully customizable option for merchants who need an integrated, real-time payment solution for their e-commerce application.

- **VeriSign-hosted HTML payment solution**

Payflow Link is a quick and easy option for merchants who need a link to secure VeriSign-hosted pages for payment processing.

Learn more about these payment solutions at:
<http://www.verisign.com/products/payment.html>

Open an Internet Merchant Account

Before you can accept payment on your site you will need an Internet Merchant Account. Your Internet Merchant Account will need to support one of the following processing centers: FDC (Nashville & South platforms), Vital, Paymentech, Nova, American Express, Global Payment East, and EDS.

VeriSign has partnered with several Internet Merchant Account providers to make it easy to apply right when you purchase your payment enabling solution. Applying for an Internet Merchant Account through VeriSign will allow you to accept credit cards on your site as well as provide you with the following benefits:

- Competitive Rates
- MasterCard, Visa, American Express, and Discover credit card and debit card processing
- 24 hour confirmation of account approval
- Automated Internet Merchant Account setup with VeriSign
- VeriSign customer support for your payment processing integration

Develop and Build your E-commerce Site

VeriSign and our partners work closely together to seamlessly integrate partner offerings with VeriSign's powerful Internet payment transaction services. Together, we help you get started quickly in e-commerce.

To see a list of partners that can help you with shopping cart, development platform, and Web development integrations visit
<http://www.verisign.com/products/payflow/partners/index.html>

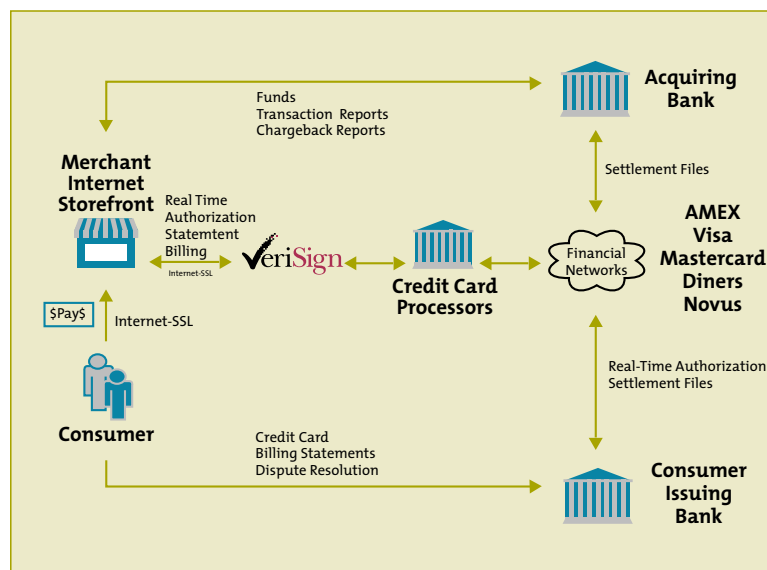
Understanding the Basics of Credit Card Processing

After getting an Internet Merchant Account and building your e-commerce site, you're ready to integrate payment processing services. The description and diagram below shows the flow that online credit card transactions take through a Web store.

The VeriSign Credit Card Process Flow

1. **Customer places an order.** The customer places an order at your Internet storefront, using his or her payment method of choice.
2. **Transaction is processed.** The VeriSign Payment Service provides secure, real-time connectivity from your storefront to VeriSign's Internet payment platform. VeriSign securely routes the transaction through the financial network to the appropriate banks, ensuring that customers are authorized to make their purchase.
3. **Transaction is approved or denied.** When the authorization response is received from the financial network, the result is communicated to you and your customer in real-time and then the funds are transferred to your Internet Merchant Account. The transaction authorization is accomplished in a matter of seconds!

For an overview of the payment process, see. <http://www.verisign.com/media/payment/tour/01/intro.html>



Overview: VeriSign Payflow

PayflowSM, is a payment gateway providing high-quality, low-cost payment connectivity between buyers, sellers, and financial networks. The Payflow service brings the Internet's "anyone-to-anyone" ease of connectivity to the payments industry.

The Payflow payment gateway allows online shoppers to pay for a merchant's goods or services with a variety of financial instruments, including credit cards, debit cards, ACH, and checks, quickly and simply.

On the merchant side, the Payflow gateway works with all major shopping carts and e-commerce systems. Merchants can select the shopping cart system and storefront system that best suits their needs, and be confident that VeriSign can make the connections.

For the merchant, VeriSign offers:

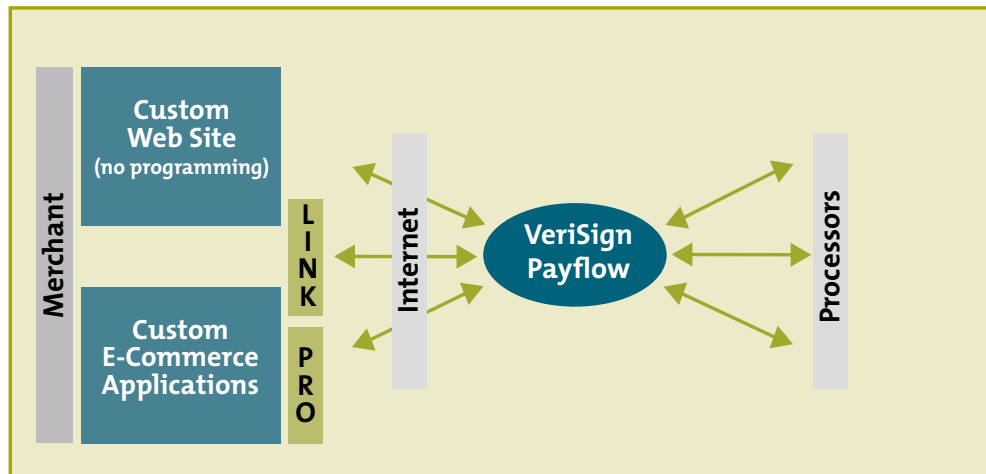
- **Lower Connectivity Cost:** Connecting to the payment networks over the Internet through VeriSign costs less to set up and maintain than leased lines or modem connections.
- **Better Connection Quality:** VeriSign manages high-bandwidth, fault-tolerant network connections to the processing networks.
- **More Payment Options:** Merchants can add new payment types without having to install new software.

On the processor side, Payflow works with all of the major processing and bank networks. You can simply select an appropriate shopping cart, e-commerce package, or VeriSign-provided software development kit (SDK) and know that VeriSign will make the necessary connections to the transaction processing services.

The VeriSign Payflow gateway can be accessed two ways:

- **Payflow Link:** This hosted order form service makes payment processing as simple as adding Web links to your e-commerce Web site.
- **Payflow Pro:** This software development kit gives you direct access to the Payflow payment processing API via a "thin client" network service.

In all cases, online registration and account management enables you to be up and running in minutes.



Payflow Link

VeriSign's Payflow Link is a hosted order form service. It allows you to easily incorporate payment processing into your Web site without requiring any complicated programming.

To use Payflow Link, simply add a Web link to the appropriate Web pages at your site. When a customer clicks this link, he or she is brought to a secure order form hosted by VeriSign. Transaction details encoded in the link are used to initialize the form. This includes order amount, tax amount, and other order-specific parameters. At the Payflow Link order form, the consumer enters the required payment information and submits the form to execute the order.

Payflow Link, like all Payflow services, can handle the following payment types:

- Credit cards
- Electronic Checks

When orders are submitted, you can be notified via e-mail. You can fetch the specifics of new orders from the Payflow Manager application.

Payflow Link is the ideal choice if you process a low-to-moderate volume of orders, and prefer a solution that is especially easy to implement and maintain. You will find that you can payment-enable your Web site with little or no assistance from a Web developer. Payflow Link is affordable with a low set-up cost.

Payflow Pro

VeriSign's Payflow Pro gives merchants more control.

Payflow Pro gives you direct access to the Payflow payment processing API via a "thin-client" network service. The Payflow Pro client software, installed on your system, is a small (400k footprint) messaging agent that uses SSL and X.509 digital certificate technology to securely communicate with VeriSign's payment servers. It is also pre-integrated into dozens of shopping carts and e-commerce applications.

To use Payflow Pro, merchants pass payment transaction data to the client through a set of name/value pairs or via an XML interface.

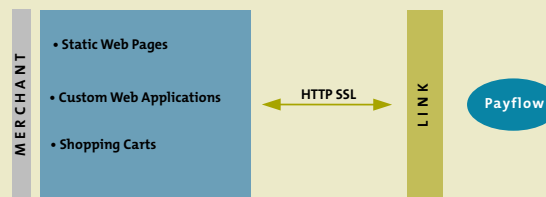
The Payflow client's only job is to securely pass the payment transaction data to VeriSign's payment servers for processing. The Payflow client does not contain any payment-specific logic. This means that VeriSign is able to introduce new services or transaction types at any time without upgrading the Payflow client software. You can take advantage of a new service by simply adding the new parameter values required for the new transaction request.

Payflow Pro provides support through a single client interface for the following payment types:

- Credit cards
- Purchase cards, Level II & III
- Electronic Checks
- ACH transfer

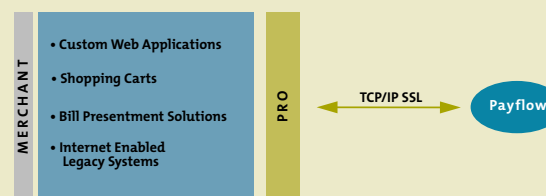
Payflow Pro is ideal for merchants who want a fully customizable solution. The solution is robust and scalable, enabling your Web site to handle millions of transactions per month while allowing you to control the customer's shopping experience.

Payflow Link



VeriSign's Payflow Link allows merchants to connect using simple Web links

Payflow Pro



VeriSign's Payflow Pro gives merchants more control.

Supported Platforms

The Payflow Pro SDK can be downloaded from the VeriSign Web site and is available for all major operating systems

Development Language Support

Payflow Pro includes a command line interface that can be called from a variety of applications, command shells, Perl, Web tools, and so on. Although this provides a straightforward means of submitting transactions, the creation of a new process for each payment submission does not scale well to high transaction volume. For tighter control and better performance, Payflow Pro also provides C/C++, Java, and Win32 COM APIs.

VeriSign Manager

VeriSign Manager is the administrative interface for all VeriSign merchants. The VeriSign Manager Web site provides user authenticated, SSL-based access to the following functions:

- **Transaction reporting.** Merchants can choose from a set of preset transaction reports, or create custom ad-hoc queries against the transaction database. Results are delivered as HTML tables, or as tab-delimited ASCII files, suitable for import into merchant accounting and reconciliation systems.
- **Virtual Terminal.** A Web-based set of forms is provided for manually entering transactions. These transactions can be authorizations, captures, credits or voids.
- **Merchant Configuration.** Merchants can review, edit and update their merchant profiles on the VeriSign Manager Web site. New services, such as fraud screening can be enabled from here, along with the desired configuration settings.
- **Manual Capture and Settlement.** Merchants not using automated capture can use VeriSign Manager to identify and select the order transactions that should be captured for settlement each night.

Customer Service

VeriSign provides free technical support to merchants and e-commerce application developers who are integrating support for VeriSign Payment Services into their products.

VeriSign's customer service and network operations center is staffed 24x7, with 24-hour e-mail service for all customers. Telephone service is also available for Payflow Pro and Payflow Premium users.

Premium service includes priority handling of all incidents by telephone or e-mail, proactive notification of planned service outages.

For more information about VeriSign Payment Services, visit <http://www.verisign.com/products/payment.html>.

Learn More

Take an interactive tour at <http://www.verisign.com/media/payment/tour/01/intro.html> to learn which payment processing solution is right for you.

For additional product and pricing information, please call us at 1-888-847-2747, send us an e-mail to paymentsales@verisign.com, or visit our the VeriSign Payment Services Web site at <http://www.verisign.com/products/payment.html>.

