

Cardinal Centinel™ *for Merchants*



CARDINAL
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Features & Benefits

Features

- Enables Verified by Visa
- Enables MasterCard® SecureCode™
- Enables J/Secure™
- Enables PayPal®
- Extensible to MO/TO and wireless transactions
- Extensible for future payment authentication initiatives (AmEx, Discover)
- Validation of digital signature as required by the various networks
- Generation of transaction logs for reporting/dispute processing
- Simple merchant registration process

Benefits

- Guaranteed payments
- Eliminate fraud transactions - "I didn't do it" chargebacks
- Accept international transactions safely, without AVS
- Single implementation enables all payment services
- PayPal and Payment Authentication in one single installation
- Only pay for what you use, no large up front investment

Software Components

- Verified by Visa merchant plug-in - 3-D 1.0.1, 1.0.2
- MasterCard SecureCode merchant plug-in - 3-D 1.0.1
- JCB J/Secure
- PayPal
- Merchant registration application
- Merchant payment authentication engine
- Merchant Thin Client: COM, JAVA, PERL, ASP, JSP, .NET, COLDFUSION, XML
- EFT Networks compliant
- Validation server
- Report writer toolkit

About CardinalCommerce

CardinalCommerce Corporation is a leading provider of a technology-neutral authentication platform for securing electronic and wireless commerce, thus ensuring that individuals, businesses and government agencies can process electronic transactions and access confidential information safely, securely and privately. Cardinal's proprietary technology provides consumers, merchants, credit/debit card issuers, and processors the ability to conduct fully authenticated Internet-based e-commerce, while protecting the transactions from fraud. CardinalCommerce is based in Cleveland, Ohio, and has partners throughout the United States, Europe, Africa, the Middle East and India.

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