

Cardinal Centinel™ for Merchants



CARDINAL
CENTINEL™

VERIFIED
by VISA

MasterCard®
SecureCode™

JCB
J/Secure

PayPal

*Cardinal Centinel is
the only payment
authentication service
that enables Verified
by Visa, MasterCard
SecureCode, J/Secure
and PayPal in one
simple, low-cost
installation.*

Overview

Card-Not-Present (CNP) transactions present the greatest risk of fraud to eCommerce because merchants are unable to validate that their consumers are the legitimate account holders. Because of this lack of authentication, eCommerce merchants currently bear full risk and liability for transactions they accept. A wide variety of fraud screening/scoring services are available to merchants, to assist them in reducing the likelihood of fraud, but these methods don't authenticate a consumer, and can cause good customers to be turned away while offering no shift in transaction liability and no guarantee of payment to the merchant.

Cardinal Centinel™ payment authentication services address these problems head on by offering a comprehensive payment authentication solution to eCommerce merchants which guarantees payment and reduces fraud liability through two distinct channels.

The first channel, credit card payments, is augmented by a new industry wide initiative, 3-D Secure payment authentication. The programs, Verified by Visa, MasterCard® SecureCode™ and JCB's J/Secure™, are payment authentication initiatives that reduce the risk of the unauthorized use of a cardholder account by authenticating the consumer at the time of purchase (typically with a password). Payment authentication makes online shopping safer for both buyers and sellers by eliminating fraud and the "I didn't do it" chargebacks, guaranteeing payment to merchants and providing a secure channel for safe international e-commerce, while also protecting the cardholder from fraudulent use of their credit card.

The second channel, PayPal®, is another form of authenticated payment acceptance for e-commerce merchants, and it is the fastest growing payment brand online, with over 50 million users. PayPal's service builds on the existing financial infrastructure of bank accounts and credit cards and utilizes the world's most advanced proprietary fraud prevention systems to create a safe, global, real-time payment solution. In addition, as the merchant of record for all PayPal purchases, PayPal vigorously pursues fraud and chargebacks on behalf of all their merchants.

Cardinal Centinel™ *for Merchants* (continued)



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Payment Authentication Service

Cardinal Centinel offers a single software solution that easily integrates with the merchant checkout process software and supports all of the payment authentication initiatives. In providing a unified interface for the unique data requirements of each initiative (Visa, MasterCard, JCB and PayPal), Cardinal Centinel eliminates the need for merchants to implement multiple software components for each payment type. The software is also designed to easily accommodate future credit/debit card initiatives, such as American Express and Discover.

Cardinal Centinel enables merchants to meet the requirements of the payment networks through a single, simple implementation by ensuring adherence to each of the payment initiative specifications.

Easy Merchant Implementation

The Cardinal Centinel payment authentication engine is deployed as a remote hosted (ASP) implementation that makes it simple and economical for merchants to process transactions for Verified by Visa, MasterCard SecureCode, J/Secure and PayPal. Merchants simply integrate a small piece of code, a compact Thin Client less than 50 kb, within their website to enable all of the payment authentication services. As updates are made to the hosted authentication engine, merchants never need to reinstall the Thin Client or purchase an upgrade, they are automatically available to all Cardinal Centinel merchants at no additional cost.

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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