



\* Patent No. US 7,051,002 B2

## FAQ: Cardinal Centinel™\* for Merchants

### Frequently Asked Questions



CARDINAL  
CENTINEL™



#### What is Cardinal Centinel™?

Cardinal Centinel™ is an ASP-hosted payment authentication service that enables merchants to participate in a variety of secure payment methods in a single simple implementation. The 3-D Secure authentication programs, Verified by Visa and MasterCard® SecureCode™ as well as the leading alternative payment brands of PayPal, Bill Me Later, SECURE-eBill, Western Union, NetCash and NACHA (coming soon) are all enabled by Cardinal Centinel™.

#### What are Verified by Visa and MasterCard® SecureCode™?

These are security programs designed by Visa and MasterCard to reduce the risk traditionally associated with eCommerce business. By participating in the programs merchants are no longer liable for fraudulent chargebacks and are in fact guaranteed payment on approximately 95% of their Visa transactions and 23% of their MasterCard transactions.

#### Why Should I Enable Payment Authentication?

These payment authentication programs make online shopping safer for both buyers and sellers. The 3-D Secure initiatives eliminate fraud and "I didn't do it" chargebacks, guarantee payment to merchants, and provide a secure channel for safe international eCommerce, while protecting cardholders from fraudulent use of their credit cards. These programs are the highest form of security available to eCommerce merchants today and trump all other fraud screening tools.

#### What are Alternative Payments?

Alternative payments provide a convenient online payment method for customers that do not have a credit card or are not comfortable using a credit card online. By giving these customers choices, merchants are able to quickly and easily increase sales and acquire new buyers. PayPal, Bill Me Later, SECURE-eBill, Western Union Cash Payments, NetCash and NACHA (coming soon) are all accessible through a simple integration of Cardinal Centinel™.

#### What is the Value of PayPal?

PayPal is now the third most popular payment brand online after Visa and MasterCard. Offering PayPal gives merchants access to a large and rapidly growing base of valuable buyers who are experienced and comfortable shopping online. Cardinal Centinel™ allows merchants access to all versions of PayPal and implementation is 80% easier than installing directly with PayPal.

#### What is the Value of Bill Me Later?

Proven to significantly drive growth and increase average order size, Bill Me Later is one of the fastest growing payment brands available today. This convenient payment brand extends a line of credit to online shoppers in real-time and offers promotional financing which allows customers to 'buy now and pay later'.

#### What is the Value of SECURE-eBill?

With SECURE-eBill customers are able to make purchases online with the safety and convenience of their online bill payment service. By offering SECURE-eBill as a payment method, merchants can access the 74 million online banking users that are comfortable and familiar paying their bills online, ultimately leading to increased sales and conversion rates.

#### What is the Value of Western Union Cash Payments?

Western Union Cash Payments is a convenient cash payment method that gives customers more choices when shopping online, leading to increased customer acquisition and heightened sales for merchants.

*"In one month, 87% of our PayPal customers were new.*

*That's incredible.*

*The hardest thing to get on the web is a new customer."*

*~Carl Fiorentino,*

*President, TigerDirect.com*



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### Frequently Asked Questions (Continued)



#### What is the Value of NACHA?

NACHA (National Automated Clearing House Association) and eWise (NACHA's technology provider) have launched the NACHA Online Payments Pilot to eCommerce merchants through Cardinal Centinel™. This pilot tests online transactions in which consumers use their existing online banking system to make purchases on the web. In doing so, the consumer will be authenticated by their own financial institution, limiting the risk of fraud for merchants.

#### What is the Value of NetCash?

NetCash is an easy to use online payment solution that allows consumers to make purchases securely and conveniently (and, in the case of online content, anonymously). Users can either purchase NetCash online with a credit card (charge or debit) or buy NetCash with real cash at over 52,000 national retail locations.

#### Why Should I Choose Cardinal Centinel™?

Cardinal Centinel™ is the only service that easily integrates with your site and supports multiple payment brands in one single implementation. Cardinal Centinel™ is also designed to easily upgrade for future payment options, as they are brought to market. In providing this single conduit for the unique data requirements of each initiative, Cardinal Centinel™ eliminates the need for merchants to implement multiple software components for each payment type.

#### What contract does the merchant have to sign in order to proceed?

Merchants have no contract to sign. A simple web-based registration form is the only information needed to get started.

#### How difficult is it to implement the Thin Client?

Implementation is simple and can be accomplished by downloading a 40 KB Thin Client that is integrated into the merchant website. A typical merchant implementation can be accomplished in as little as 3 hours.

#### What level of support will I receive and whom does the support come from?

CardinalCommerce will provide integration support directly to Cardinal Centinel™ customers. A web-based customer support site is also available and is monitored 24/7. Once transacting with Centinel™, your account will constantly be monitored to ensure transactions are being passed properly.

#### What happens when new payment brands are launched? Will this solution support these and what do I have to do?

New payment initiatives/brands will be deployed at our hosting center and deployed to the merchant automatically via the Thin Client. The merchant will have little or no additional actions or responsibilities to receive the new software capability and no additional costs for the updates.

If you have questions regarding Cardinal Centinel™ or the payment initiatives, please contact Merchant Services at 440-352-8444.

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