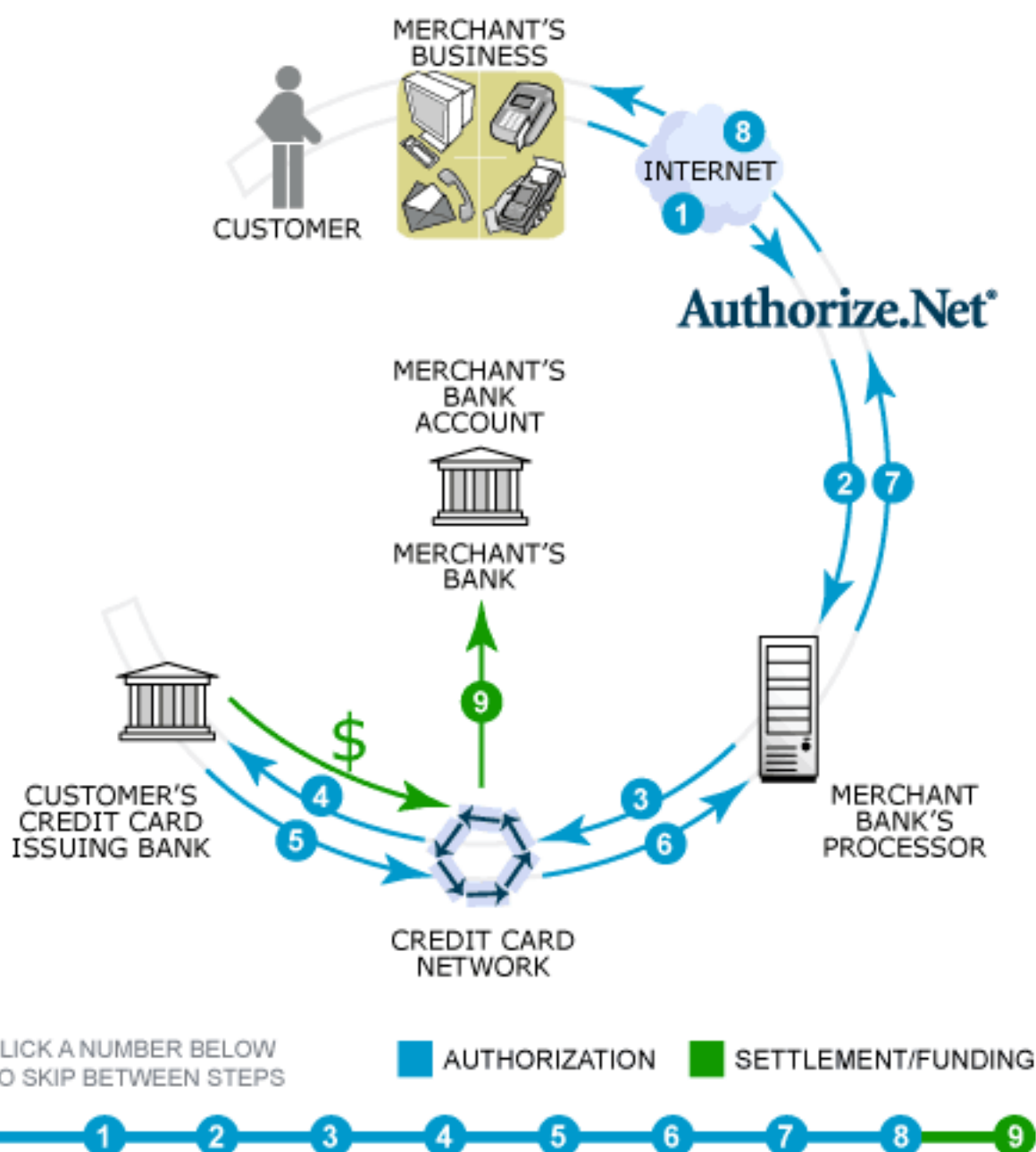


Authorize.Net®

Credit Card Processing Diagram



Step 1: The merchant submits a credit card transaction to the Authorize.Net Payment Gateway on behalf of a customer via secure Web site connection, retail store, MOTO center or wireless device.

Step 2: Authorize.Net receives the secure transaction information and passes it via a secure connection to the Merchant Bank's Processor.

Step 3: The Merchant Bank's Processor submits the transaction to the Credit Card Network (a system of financial entities that communicate to manage the processing, clearing, and settlement of credit card transactions).

Step 4: The Credit Card Network routes the transaction to the Customer's Credit Card Issuing Bank.

Step 5: The Customer's Credit Card Issuing Bank approves or declines the transaction based on the customer's available funds and passes the transaction results back to the Credit Card Network.

Step 6: The Credit Card Network relays the transaction results to the Merchant Bank's Processor.

Step 7: The Merchant Bank's Processor relays the transaction results to Authorize.Net.

Step 8: Authorize.Net stores the transaction results and sends them to the customer and/or the merchant. This step completes the authorization process – all in about three seconds or less!

Step 9: The Customer's Credit Card Issuing Bank sends the appropriate funds for the transaction to the Credit Card Network, which passes the funds to the Merchant's Bank. The bank then deposits the funds into the merchant's bank account. This step is known as the settlement process and typically the transaction funds are deposited into your primary bank account within two to four business days.