

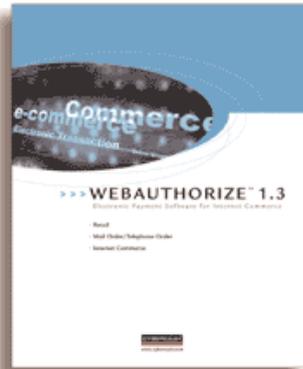


WEBAUTHORIZE®

www.cybercash.com

WEBAUTHORIZE OFFERS POWERFUL FEATURES FOR:

- Merchants
- Web Developers
- Consultants
- Corporate Web Developers



Enjoy maximum flexibility, reliability, savings and security with the best payment processing software for e-commerce.

Designed for enterprise-class merchants who prefer to host their own sites, WebAuthorize® from CyberCash™ offers superior performance and support for all types of payment transactions, including virtual and physical selling locations, telephone order and mail order. This remarkable software allows all of these transactions to be sent over the Internet to bank networks and processors.

Rapid response times plus high volume transaction processing.

WebAuthorize has revolutionized the payment transaction process, offering merchants high performance and a choice of dial-up, leased-line or Internet-based connections to bank networks. This robust, multi-threaded system can send more than 720 transactions per minute on a secure, dedicated leased line directly to payment processors.



WEBAUTHORIZE

Improve your cash flow, increase bank negotiation power, centralize reporting and reduce costs with WebAuthorize.

Take control with your own payment processing gateway.

If you process a large number of transactions, you can save money by purchasing specialized software instead of paying fees per transaction. WebAuthorize software gives you everything you need to set up your own Internet payment processing gateway. And it can be used whether customers are buying online or in-store!

So much power—yet such simple and seamless integration.

A wide range of programming interfaces make integration with WebAuthorize simple. Interfaces include an Active X Control, Sockets interface, JAVA API, C++ API, import and export capabilities and a simple file request and response interface. The Developer's Toolkit has simple programmatic interfaces for seamless integration with your payment applications. WebAuthorize is fully integrated with Microsoft Site Server, Commerce Edition, and the SAP R/3 enterprise application for e-commerce.

Supports the latest industry standards.

WebAuthorize supports the latest requirements from VISA to properly designate transactions entered through an Internet browser with a special "e-commerce indicator" (ECI). So you will not be unduly liable for the stiff penalties charged for failure to use these indicators.

This exceptional software also supports the latest requirements from VISA and MasterCard to capture additional information for all transactions for which the credit card is not physically present. The Address Verification Service (AVS) is used to help validate a cardholder's identity. The Card Verification Value (CVV2)/Card Validation Code 2 (CVC2) number is used as an additional security measure and can be found on the back of the consumer's credit card.

The bandwidth to handle large volumes of transactions.

Sell as much as you want—because WebAuthorize will keep pace. The breadth and depth of its architecture delivers high-performance results to customers. This robust product has been benchmarked in field production to achieve 720 transactions a minute over the FDMS Nashville (formerly Envoy) network.

Extensive security features help keep your customers shopping.

All credit card transactions and storage of credit card information are encrypted, including transactions from merchant to payment processors, from payment clients to WebAuthorize, and the credit card information within the transaction database.

Centralizes payment applications to maximize savings and efficiency.

WebAuthorize can integrate all payment applications within an enterprise—including your e-commerce site, call center, interactive response system and physical stores—into a single payment server and a single banking relationship. As a result, you may receive a better discount rate from your bank. You'll also enjoy these benefits:

- Reconciliation is simple with a centralized transaction database.
- All payment transaction traffic can be sent over your local area network.
- Individual modem phone lines to the bank can be eliminated.

Improve your profitability with WebAuthorize.

This super payment processing solution can improve your cash flow, increase your negotiation power for a better discount rate from banks, centralize transaction databases and financial reporting, and reduce telecommunication costs.

Your one source for merchant accounts and payment processing services.

To process transactions on the Internet you need an Internet-ready merchant account—and CyberCash is your one source for merchant accounts *and* payment processing services. With one reliable source to serve you, your business can quickly and easily begin accepting credit card payments over the Internet.



**WORKS FOR
CLICKS
AND BRICKS!**

WebAuthorize Product Features

Support for large number of certified networks

Full authorization and settlement functionality including sale, credit, void, authorize only, and post authorize for all major card types including American Express, Visa, MasterCard, Diners Club, Carte Blanche, Discover, and JCB

Purchase card functionality, including the ability to collect and pass Visa and MasterCard purchase card level II data

Automatic data archiving, the ability to store indefinitely all transaction information including the ability to search that information for chargebacks

Multi-merchant capability, the ability to provide separate processing and reporting for multiple merchant numbers from the same program

Full support for Retail and MOTO business types, including Address Verification

Online and batch processing capability

File import/export of all information required to process transactions using standard, comma-delimited file formats

Receipt printing using common printer types including page printers and 40-column roll paper printers

Support for a wide variety of modems with easy modem setup capability

Support for keyboard wedge card readers for input of track 1 and 2 data

Compliant with latest card association regulations. The product will ensure that merchants are qualified for the best interchange rates

Support for American Express and Discover split dial

Check processing, and support for Telecheck and Telecredit

Context sensitive "Help"

Client/server architecture; multiple users on a LAN can access a single server, which has the modem connection to the bank network

Transaction log file

Support for request and response file integration

Support of programmatic interfaces, such as Active X Control, JAVA and C++

Support for leased-line connections (additional cost)

Support for sending transactions to payment processors over the Secured Sockets Layer (SSL) protocol (additional cost)

Encryption of credit card numbers and track 2 data during transmission between client and server

Support for Visa e-commerce indicator

Logon and password protection on a merchant basis

System Requirements

WINDOWS NT:

- Pentium PC running Windows NT as the operating system
- VGA or higher resolution monitor
- 20 MB hard disk minimum installation
- 64 MB RAM
- Mouse or compatible pointing device
- TCP/IP or compatible sockets network

SUN SOLARIS:

- Solaris 7 or later
- VGA or higher resolution monitor
- Minimum 25 MB hard disk space for installation
- Minimum 32 MB RAM
- Hayes or Hayes-compatible modem (if using a modem to connect to the processor)
- Any TCP/IP v4 sockets compatible network

CYBERCASH™

Put WebAuthorize to work for you.

For details about WebAuthorize—and to download a FREE demo—visit www.cybercash.com/webauthorize. Or call toll-free 1-800-666-5777 to order today.

A GROWING NUMBER OF MERCHANTS ARE CHOOSING WEBAUTHORIZE FOR THIS UNIQUE ARRAY OF ADVANTAGES:

- Easy to integrate and implement
- Value priced—easy, flexible, comprehensive...yet costs less than the competition
- Web Toolkit to help you get up and running fast
- Helps you put your existing business online



Internet Payment Services

Merchant Accounts

EFT

Fraud Detection

▶ **Payment Processing Software**

CyberCash—the world's leading provider of payment solutions.

Fast, safe, secure credit transactions are key to customer satisfaction and the cash-flow of your e-business. Rely on CyberCash for solutions customized to e-merchants like you.

**For details about WebAuthorize—
and a FREE demo:
visit www.cybercash.com/webauthorize
Or call toll-free 1-800-666-5777**

ICVERIFY®, our software solution for physical stores.

ICVERIFY is the most comprehensive payment processing software product available for merchants today. It processes all major credit cards as well as private label cards, handles Level II data for corporate cards, and supports debit/ATM card processing and check transactions. Special features include the customer database for mail/telephone order merchants and installment billing function. Call for details.

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