



PAYMENT GATEWAY ACCOUNT SETUP FORM

Thank you for choosing us for your e-commerce transaction needs. CyberSource develops, operates and markets payment transaction processing services, as well as a host of value-adding services, under the brand “**Authorize.Net**” (the “Transaction Service(s)”).

To set up your payment gateway account, please complete and fax the following pages to 44 (0) 118 990 7301:

- Payment Gateway Account Setup Form (Page 2)
- Authorisation for Single Direct Payment (Page 3)
- Appendix A: Merchant Account Configuration Form

Questions?

If you have any questions about setting up a payment gateway account, or need help determining who provides your merchant account:

Contact Sam McGurk at 01189907541 or smcgurk@authorize.net.

Or visit the “How it Works” diagram at <http://www.authorize.net/resources/howitworksdiagram>.

PAYMENT GATEWAY ACCOUNT SETUP FORM

ATTENTION: Sam McGurk

Phone Number: 801-492-6507, Fax Number: +44 (0) 118 990 7301, E-mail Address: smcgurk@authorize.net

Instructions: Please fax the completed setup form to +44 (0) 118 990 7301.

STEP 1: BUSINESS INFORMATION

Company Name: _____

Street Name and Number: _____

Town: _____ **County:** _____ **Post Code:** _____

Company Telephone: _____ **Company Fax:** _____

E-Mail Address (The address that setup information will be sent to): _____

Business Type (select one): *Limited Sole Trader Limited Liability Partnership Partnership*

Market Type (select one): *Card Not Present (CNP)/E-commerce Mail Order/Telephone Order (MOTO)*

Age of Business: _____ **SIC or MCC Code (if known):** _____

Company Reg Number: _____ **or VAT Number:** _____

Business URL (If you have one): _____

Description of Products/Services Sold (please be specific): _____

E-commerce Platform or Shopping Cart Solution: _____

Owner/Principal Contact Name: _____ **Position in Company:** _____

STEP 2: PAYMENT AND ACCOUNT INFORMATION

CyberSource Payment Gateway Account Fees (All prices exclude VAT):

Non-Refundable Setup Fee*: £00.00

Monthly Gateway Fee: £17.95**

Per-Transaction Fee: £0.10**

Free Transactions Per Month: 350**

***Non-Refundable Setup Fee:** Company agrees to pay CyberSource a one-time non-refundable fee in the amount written above for the setup of Company's payment gateway account and access to the Transaction Services pursuant to the attached Authorisation for Single Direct Payment (Credit Card Charge) form.

IMPORTANT: You must also complete the "AUTHORISATION FOR SINGLE DIRECT PAYMENT (Credit/Debit Card Charge)" form on Page 3.

****Monthly Gateway, Per-Transaction Fee and Free Transactions Per Month.** CyberSource shall charge Company a Monthly Gateway Fee, Per-Transaction Fee and Threshold in the amounts provided above. Billing shall commence upon the creation of the account. Such fees will be billed automatically on a monthly basis to the credit card account provided on Page 3.

Authorisation. By signing below, the individual signing this application ("Applicant") certifies, acknowledges and agrees that: (i) Applicant is an authorised principal, partner, officer, or other authorised representative of Company that is authorised to bind Company to contractual obligations; (ii) CyberSource may share information contained in these setup forms with its affiliates and service partners including for the purpose of establishing a Merchant Account, if applicable; (iii) billing for the CyberSource Payment Gateway Account in the amounts set forth above shall commence upon Applicant's execution below; and (iv) Company agrees to be bound by the terms and conditions of the CyberSource Payment Gateway Merchant Service Agreement incorporated herein by reference and located at the following Web address:
http://www.authorize.net/files/CyberSource_Service_Agreement_UK.pdf.

Company Name: _____ **Signature:** _____

Print Name: _____ **Print Title:** _____ **Date:** _____

AUTHORISATION FOR SINGLE DIRECT PAYMENT (CREDIT CARD CHARGE)

The Company listed below hereby authorises CyberSource to initiate a credit card charge to Company's account listed below and to charge the same to such account for the amount listed below.

PAYMENT AND ACCOUNT INFORMATION

Card Number: _____

Issue Number (if applicable): _____ **Valid From (if applicable):** _____

Expires End: _____ **CVV Code*:** _____

Card Holder Name (as printed on the card): _____

Amount: The amount of the Non-Refundable Setup Fee set forth on the Payment Gateway Account Setup Form.

Effective Date: The date that CyberSource receives Company's completed Account Setup Form and Authorisation for Single Direct Payment (ACH Debit).

*A Card Verification Value (CVV) Code is a three- or four-digit number that appears on the back of a credit card (on the front for American Express). This code is used to validate customer information on file with the credit card association.

Note: See the example below if you need help finding your CVV.

This authorisation is to remain in full force and effect for this transaction only, or until such time that my indebtedness to CyberSource for the amount listed above is fully satisfied.

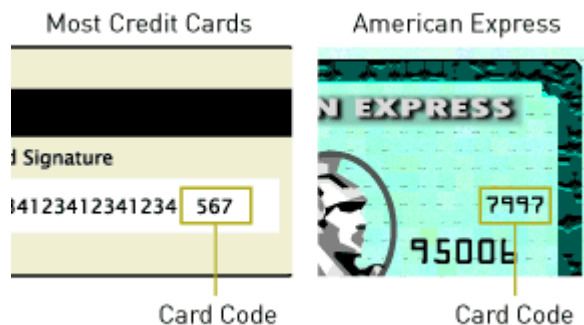
Print CompanyName: _____

Print Company Employee Name: _____

Signature: _____

Date: _____

Figure 1. Where to find your card's CVV code



ADVANCED FRAUD DETECTION SUITE™ APPLICATION

Our Advanced Fraud Detection Suite™ (AFDS) is a set of customizable, rules-based filters and tools that identify, manage, and prevent suspicious and potentially costly fraudulent transactions. You can customize the AFDS filters and tools to match your business needs and control how suspicious transactions are handled, including the ability to approve, decline or hold transactions for manual review.

Credit card fraud exposes you to potentially significant and ongoing costs. Here's how Advanced Fraud Detection Suite can help.

- **Reduce Costs** - Minimize and prevent authorisation and chargeback fees as well as possible inventory loss resulting from fraudulent transactions.
- **Protect Profits** - Maximize legitimate transactions, rather than refusing business due to a fear of potential fraud.
- **Maximize Flexibility** - Customize filter settings according to your unique business needs.
- **Improve Intelligence** - Restrict transaction activity from specific Internet Protocol (IP) addresses using powerful IP tools.
- **Easy to use** - A setup wizard guides you through the configuration process.

AFDS includes multiple filters and tools that work together to evaluate transactions for indicators of fraud. Their combined logic provides a powerful and highly effective defense against fraudulent transactions.

Advanced Fraud Detection Suite Filters:

- **Amount Filter** - Set lower and upper transaction amount thresholds to restrict high-risk transactions often used to test the validity of credit card numbers.
- **Hourly Velocity Filter** - Limit the total number of transactions received per hour, preventing high-volume attacks common with fraudulent transactions.
- **Shipping-Billing Mismatch Filter** - Identify high-risk transactions with different shipping and billing addresses, potentially indicating purchases made using a stolen credit card.
- **Transaction IP Velocity Filter** - Isolate suspicious activity from a single source by identifying excessive transactions received from the same IP address.
- **Suspicious Transaction Filter** - Reviews highly suspicious transactions using proprietary criteria identified by CyberSource's dedicated Fraud Management Team.
- **Authorised AIM IP Addresses** - Allows merchant submitting Advanced Integration Method (AIM) transactions to designate specific server IP addresses that are authorised to submit transactions.
- **IP Address Blocking** - Block transactions from IP addresses known to be used for fraudulent activity.
- **Enhanced AVS Handling Filter** - Customize how to handle transactions that return AVS mismatch codes, including the ability to decline or hold transactions for manual review.
- **Enhanced CCV Handling Filter** - Like the AVS Filter, customize how to handle transactions that return CCV response codes, including the ability to decline or hold transactions for manual review.
- **Shipping Address Verification Filter** - Verify that the shipping address received with an order is a valid postal address.
- **IP-Shipping Address Mismatch Filter** - Compare the shipping address provided with an order to the IP address of where the order originated. This helps to determine whether or not the order is shipping to the country from which it originated.
- **Regional IP Address Filter** - Flag orders coming from specific regions or countries. You can choose to customize the filter actions based on an entire geographic area, or select country by country how to process transactions flagged by the filter.

Terms and Conditions; Fees. AFDS is a value-adding service designed for your CyberSource Payment Gateway account. Additional fees, terms and conditions apply.

Advanced Fraud Detection Suite (AFDS) Pricing

One-Time Setup Fee:	£0.00
Monthly Service Fee:	£9.95

By signing below, I reaffirm my acceptance of the terms and conditions applicable to AFDS set forth in Appendix C, Value-Adding Services, of the CyberSource Payment Gateway Agreement.

MERCHANT:

Signature: _____

Print Name: _____

Business Name: _____

AUTOMATED RECURRING BILLING™ APPLICATION

Our Automated Recurring Billing (ARB) is an ideal solution if you provide subscription-based products or services, or would like to provide your customers with an installment-based payment option for high ticket purchases.

ARB allows you to create a "subscription" or recurring transaction on the payment gateway. Simply provide the customer's payment information, a payment schedule and the subscription duration, and ARB does the rest for you—generating subsequent transactions automatically.

Highlights of the ARB service include:

- Flexible billing intervals, from weekly to annually and anything in between.
- Create upfront trial periods and pricing.
- Multiple methods for creating ARB subscriptions manually in the Merchant Interface.
 - Enter subscription information into a form (similar to Virtual Terminal).
 - Create a subscription based on a previous transaction.
 - Upload a file of subscription records.
- Ability for Advance Integration Method (AIM) merchants to create and manage subscriptions automatically using the ARB application programming interface (API).
 - Expedites the creation and management of large volume subscriptions.
 - Provides your customers with subscription or installment-based payment options on your Web site payment form.
 - Easily integrates with proprietary solutions, eliminating the need to update or cancel subscriptions manually.

In addition, with ARB, your customers' payment information is safely stored in our highly secure data center, which complies with the Payment Card Industry (PCI) Data Security Standard.

Terms and Conditions; Fees. ARB is a value-adding service designed for your CyberSource Payment Gateway account. Additional fees, terms and conditions apply.

Automated Recurring Billing (ARB) Pricing	
One-Time Setup Fee:	£0.00
Monthly Service Fee:	£10.00

By signing below, I reaffirm my acceptance of the terms and conditions applicable to ARB set forth in Appendix C, Value-Adding Services, of the CyberSource Payment Gateway Agreement.

MERCHANT:

Signature: _____

Print Name: _____

Business Name: _____

CUSTOMER INFORMATION MANAGER APPLICATION

The CyberSource Customer Information Manager (CIM) allows you to store customers' sensitive payment information on our secure servers, simplifying your compliance with the Payment Card Industry Data Security Standard (PCI DSS) as well as the payments process for returning customers and recurring transactions.

Why should you enable CIM for your business?

- **Simplify PCI DSS Compliance** – You are concerned with PCI DSS compliance and protecting your customers' confidential information.
- **Process Recurring Transactions or Usage Charges** – You bill your customers different amounts or on different days each month, or only when the service is used. (e.g. utility companies or pay-as-you-go cell phones)
- **Store Customer Data** – You want to provide returning customers with the convenience of not having to re-enter their personal data every time they visit your Web site.
- **Provide Payment Flexibility** – Your customers can store multiple payment methods for repeat purchases.
- **Save Multiple Shipping Locations** – Your customers can also save multiple shipping locations.

How CIM Works

CIM supports customer profiles that include billing, payment and shipping information. Each profile is stored on our secure servers and assigned an ID that is used in place of all customer information. Each customer profile can include up to 10 payment profiles and up to 100 shipping profiles.

You can manage customer profiles and issue transactions manually from within the Merchant Interface, or integrate your Web site or other application using an Application Programming Interface (API). Additionally, in the Merchant Interface you can view and search for customer profiles as well as review a profile's transaction history.

Terms and Conditions; Fees. CIM is a value-adding service designed for your CyberSource Payment Gateway account. Additional fees, terms and conditions apply.

Customer Information Manager (CIM) Pricing

One-Time Setup Fee:	£0.00
Monthly Service Fee:	£20.00

By signing below, I reaffirm my acceptance of the terms and conditions applicable to CIM set forth in Appendix C, Value-Adding Services, of the CyberSource Payment Gateway Agreement.

MERCHANT:

Signature: _____

Print Name: _____

Business Name: _____

APPENDIX A: MERCHANT ACCOUNT CONFIGURATION FORM

IMPORTANT: Appendix A must be completed by merchants with active Merchant Accounts.

Company Name: _____

STEP 1: Credit Card Types that your Merchant Account is Currently Configured to Accept

Accepted Cards (select all that apply): *Visa* *MasterCard*

STEP 2: Merchant Account Processor Configuration Information

Instructions: Please provide the requested information for the processor that is associated with your merchant account.

WorldPay - Streamline

Merchant Number (or Outlet ID) (8 digits): _____

Company Number (or Merchant ID) (6 digits):
