

Vindicia CashBox™

Build online revenue

The success of any online merchant completely depends on how well they acquire and retain paying users. Vindicia was founded on the premise that strategic billing is critical not just to online commerce, but also to drive those fundamentals of profitability: customer acquisition and retention.

Vindicia CashBox is an on-demand billing solution for creating and managing both recurring and one-time payments that enables online merchants to rapidly launch new products and promotions. With CashBox, merchants selling digital goods and services can take control of their business with detailed analytics, enhanced customer acquisition, and optimized customer retention to grow revenue.

Companies We Help

Vindicia CashBox is ideal for merchants who:

- Sell any form of online content or service: B2C software, online gaming, virtual worlds, social networking, and premium content
- Need the ability to rapidly launch new products and have flexibility with business models
- Are looking to create or enhance their existing revenue streams and strengthen customer loyalty with the ability to bill by time, usage, automated invoicing, microtransactions or subscriptions
- Want to fight both true and friendly fraud that exists in card-not-present environments and manage their overall chargeback rate
- Would like more testing and control over marketing campaigns and affiliate channels
- Seek to ease or fully offload compliance with stringent PCI DSS requirements

Key Benefits of CashBox

- Increase customer lifetime value by offering the right products and minimizing payment failures
- Recover lost revenue with built-in fraud screening and chargeback management
- Enable global transaction support through multiple processors, payment methods, currencies, and languages
- Allow merchants to fully own their customer relationship, customer experience and customer data
- Shorten time-to-market by enabling business users to easily manage product configurations, pricing plans, customer notifications and even account information via an online portal interface
- Make better business decisions and understand key trends with detailed reports and analytic capabilities
- Greatly ease or fully eliminate PCI DSS compliance burden by offloading storage and processing of payment information to Vindicia



Manage your entire customer billing lifecycle with Vindicia CashBox

CashBox Features

Global Transaction Support

- Support for multiple payment methods including credit cards, signature debit cards, ACH, PayPal, ELV, prepaid cards and other alternative payment methods
- Built-in payment gateway to seamlessly manage and submit transactions to our top-tier payment processor partners
- Support for multiple worldwide processors and global currency support with routing by country, currency or product
- Ability to send out customized billing messages in nearly any language
- Built-in tax engine with configurable merchant nexus, taxable status, exemptions, and automatic updates to tax codes around the world

Payment Retry Logic

- Automated management of customer renewals and billing retries
- Support for multiple payment types and multiple methods of payment per transaction
- Optimized and configurable billing and rebilling schedules
- Minimize card failures with payment capture logic and complete support for Account Updater
- Payment failure analysis, management and notification

Promotional Marketing

- Customizable, event-based billing messaging
- "Payment method required" free trial logic
- Automated customer activation and deactivation logic
- Subscription lifecycle management
- Full access to customer data and reports for marketing, remarketing, cross-selling and up-selling
- Track effectiveness and key metrics of promotional campaigns and customer acquisition channels

Scalability and Reliability

- Designed to support millions of transactions per day
- Over \$1.6 Billion handled in 2009
- Built-in scalability overhead of 5X current transaction run-rate
- 99.99+ % uptime for all critical merchant-facing functions
- Full hardware redundancy
- Geographic and hardware based failover protection throughout our infrastructure

Billing Administration

- Online portal interface enables business users to quickly make changes to key billing functions
- Support for role-based access control
- Create, manage and end-of-life product offerings
- Manage critical aspects of pricing plans and promotions
- Configure rules around customer notifications

► About Vindicia

Vindicia offers an on-demand strategic billing solution for marketing and sales that manages subscriptions and one-time payments for online merchants. We work with some of the best-known brands on the Internet, including Symantec, Activision Blizzard, Intuit, and Atari/Cryptic. As an externally audited PCI DSS Service Provider and a SAS 70 Type II company, Vindicia securely handles online revenue of over \$1.6 billion dollars. For more information, visit www.vindicia.com.

Security and Compliance

- Hosted Order Automation (HOA) is available to completely offload PCI DSS burden
- Advanced cryptographic key management
- Cryptographically-enforced permissions, roles and responsibilities
- Strong encryption protocols certified to FIPS 140-2
- Certified as a PCI DSS Level 1 Service Provider
- Certified with SAS 70 Type II to ease Sarbanes-Oxley compliance

Integrated Fraud Management

- Real-time fraud screening to determine and score chargeback probability based on our merchant-network of customer data
- Automated chargeback fighting to recover lost revenues
- Built in reporting that allows merchants to identify and fight the root causes of fraud

Reporting & Analytics

- Twenty reports focused on financial and business metrics
- Track affiliate revenue and payments, customer acquisition and retention, and payment trends among customers
- Reports are available online, via download or through automated API pull of relevant data for further analysis

Microtransaction Support

- Enable popular business models including virtual currencies, loyalty programs and service utilization metering with our token abilities
- Support multiple types of usage units per billing plan as well as multiple billing plans per account with full balance management for each virtual currency, point or usage unit
- Leverage hybrid model that use both one-time microtransactions and subscription billing

Automated Invoicing

- Full support for automated invoicing of both pre-paid and post-pay usage models
- Automatic invoice creation with configurable populated fields including customer, product, billing plan and cross-sell / up-sell links
- Support multiple payment methods per invoice and advanced payment logic to capture additional revenue

Customer Support

- Online portal interface helps customer support teams to rapidly find and update customer accounts
- Easily modify customer billing and payment information
- Change payment methods or billing frequency
- Automatic account suspension in the event of chargebacks
- Ability to access customer transaction history and view any past or pending chargebacks
- Role-based access control

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