

## CashBox™

The success of any digital merchant completely depends on how well they acquire and retain paying users. Vindicia CashBox was created from the premise that strategic billing is critical not just as an operational necessity for online commerce, but as a marketing asset that strengthens the fundamentals of profitability: customer acquisition and retention.

CashBox is a SaaS billing solution with integrated marketing best practices to optimize customer retention, enhance acquisition rates, and minimize operational overhead. With CashBox, merchants selling digital content and services can take control of their business with detailed analytics and best practices to grow revenue.

### Companies We Help

CashBox is ideal for merchants who want to:

- Sell any form of digital content or services: software, SaaS, online gaming, dating, media, and online content
- Rapidly launch new products with business model flexibility
- Create or enhance their existing revenue streams and strengthen customer loyalty by billing by time, usage, automated invoicing, microtransactions, pro-rated, hierarchical, or subscriptions
- Expand globally with new payment methods, currencies and support for regional tax regimes
- Fight both the true and friendly fraud that exists in card-not-present environments and manage their overall chargeback rate
- Test and have more control over marketing campaigns and affiliate channels
- 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
- Support pre- and post-paid business models that enable both automatic payments and traditional invoicing
- 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 dashboards, reporting and analytic capabilities
- Greatly ease or fully eliminate PCI DSS compliance burden by offloading storage and processing of payment information to 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

### Proprietary Advanced 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

- Automated customer activation and deactivation logic
- Customizable, event-based billing messaging
- Subscription lifecycle management
- Track effectiveness and key metrics of promotional campaigns and customer acquisition channel
- 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
- "Payment method required" free trial logic

### Scalability and Reliability

- Designed to support millions of transactions per day
- Over \$2.0 Billion handled in 2010
- 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 is a leading provider of SaaS billing solutions that help digital leaders optimize customer retention and acquisition through integrated marketing best practices. Over the past twelve months, Vindicia clients sent \$2 billion through our system, billed in every global region, and generated \$50 million in annual incremental revenue. Our clients include Symantec, TransUnion Interactive, Intuit, Activision Blizzard, Bloomberg, and Next Issue Media. To learn more, please visit [www.vindicia.com](http://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

### Dashboards, Reports & Analytics

- Visualize transaction and subscriber information and manage product offerings, price plans based on real aggregated transaction and customer data
- Track affiliate revenue and payments, customer acquisition and retention, and payment trends among customer
- Over twenty 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

- Enables an enterprise to present an aggregate, itemized invoice to their business customer and enable its payment
- Manage all attributes of the products (prices, effective dates, entitlements, etc.) individually, or in hierarchical groups or bundles
- 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

# vindicia

Build online revenue

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