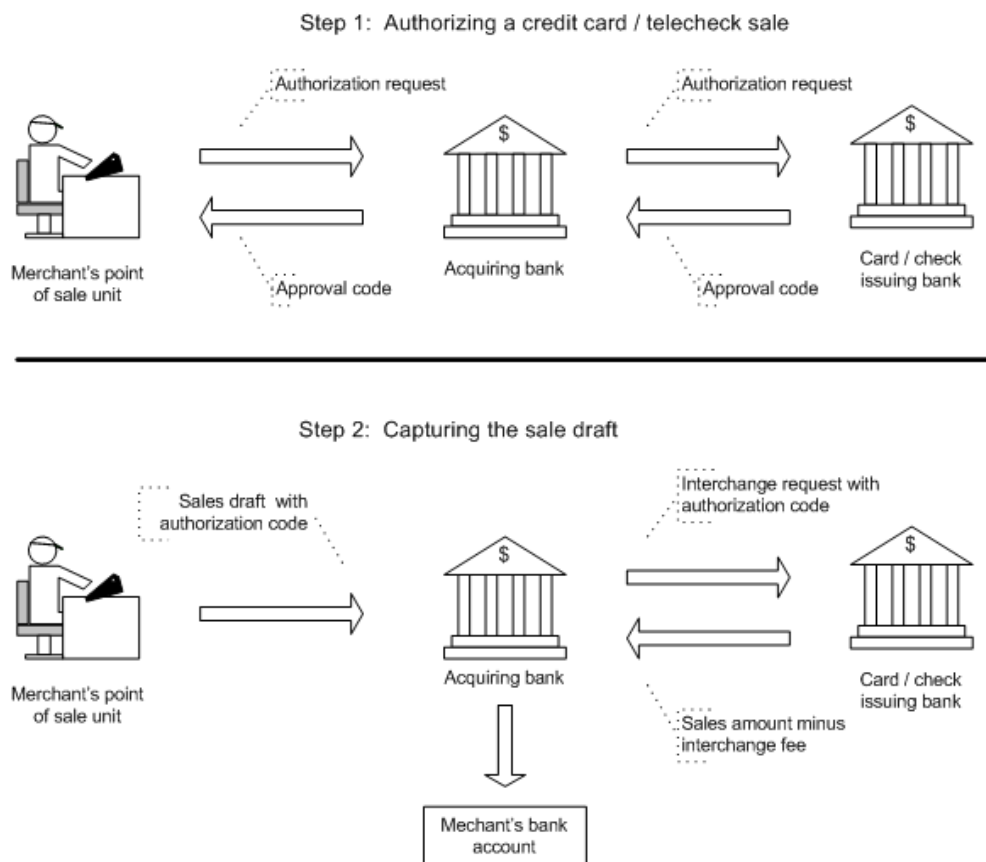


Payment Technique and Process

The McAfee Consumer website provides a complete billing & payment process for individual customers (Home & Home Office service). The website payment is process easy and informing. The payment is fully secure with a number of different ways to purchase McAfee products and protect your personal information.

The McAfee Consumer website currently accepts Visa, MasterCard, American Express, and JCB credit cards. In addition to that, PayPal is available as a credit card processor. TeleCheck is also available as an alternative of credit card payments.

The credit card/telecheck payment transactions implemented through the McAfee Consumer website complies with the transaction fundamentals illustrated in the following picture.



Note: The above diagram is far from complete to be applicable to the payment procedure implemented on the McAfee Consumer website. It does not cover the role of the financial networks, nor of the bankcard associations. It is geared towards Visa and MasterCard transactions. There is no card-issuing bank with American Express. These missing issues are covered in section "Payment Methods and Processing."

To make customer payments fully secure, any payment procedure through the McAfee Consumer website is preceded with the customer *authentication*.

The overall picture of the flow of McAfee Consumer website payment process is presented in Fig. 4. The subsequent sections contain a description of the payment technique and processing.

Introduction to Customer Payment Interface

The main page of the McAfee Consumer website (Fig. 1) provides access to McAfee products and purchase options.

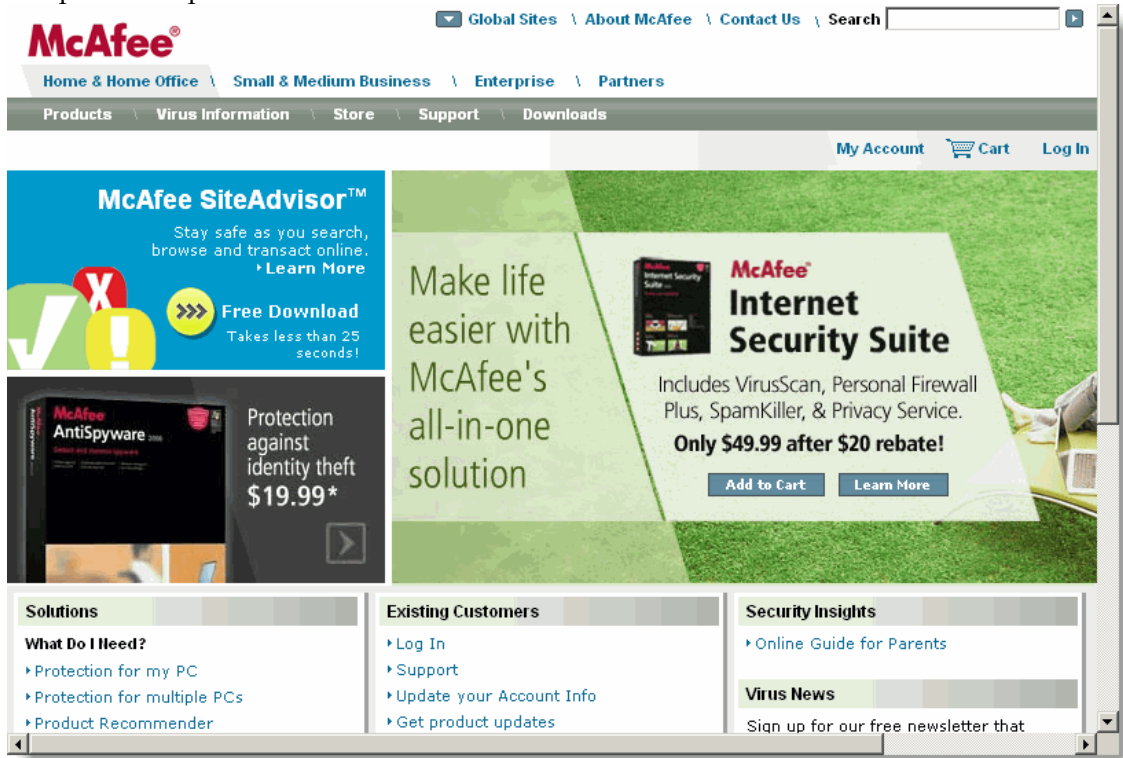


Fig. 1 The main page of the McAfee Consumer website

On selecting product(s), the customer typically needs access to his/her shopping cart.

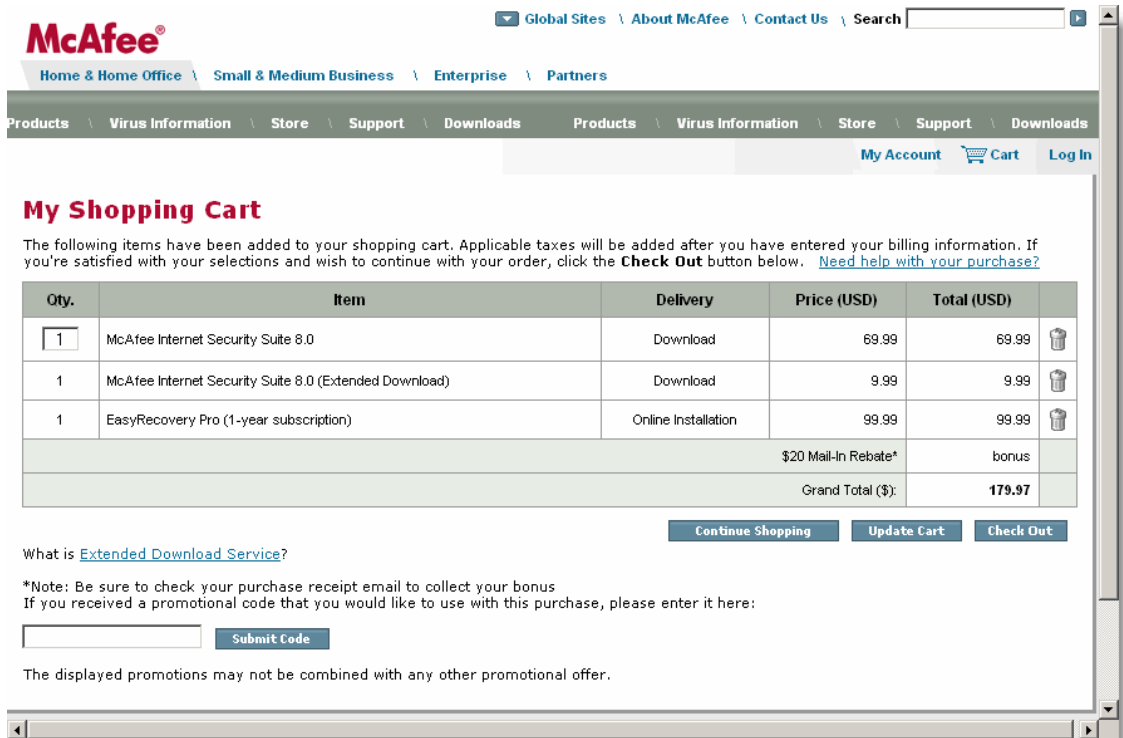


Fig. 2 The My Shopping Cart webpage of the McAfee Consumer website

There are a few of ways to open the shopping cart page. One of them is clicking the **Cart** link, which is available from within almost every page of the McAfee Consumer website.



Fig. 3 Three controls helping the consumer to access his/her protected resources – personal account and shopping cart

However, before providing access to the shopping cart, the system checks whether the consumer has already logged in or not. In other words, the system has to authenticate the consumer if any.

Note: The system (McAfee.Com) requests the authentication through the web browser. The McAfee Consumer website’s main page (Fig. 1) provides the **Log In** link to open the *Log In McAfee* webpage for this purpose. The other link, **My Account**, provides the same functionality.

Thus, the customer gets access to his/her McAfee account only after being authenticated by the web-based Authenticator system (see “McAfee Consumer Website User Authentication Guide”).

The system (McAfee website) requests the authentication through the web browser. The website’s main page (Fig. 1) provides the **Log In** link to open the *Log In McAfee* webpage (Fig. 2). Clicking **My Account** there does the same.

Note: The **My Account** option primarily is intended to assist the user in creating a new user account. To do so, first ensure access to the *Log In to McAfee* webpage. For this purpose, you can open the main page of the McAfee website and then click either of two links—**Log In** or **My Account**. This will open the *Log In to McAfee* webpage where you have access to the **Create an Account** link. Once the account has been created, it may be used when paying for shopping.

Once the initial authentication is done, the user, whenever he/she wishes, may log onto the website to get access to the site resources (user account and shopping cart). Logging onto the website under consideration is a process of user authentication the flowchart of which can be found in Fig. 3 of “McAfee Consumer Website User Authentication Guide.”

On the Payment Process Flow diagram, the authentication is Step 2 of the overall payment process shown in Fig. 4. The essence of the payment is outlined by Step 3 of the diagram where payer has to provide some billing information and select the payment type. Once it is done correctly, the completion of payment procedure is the matter of technique (Step 4 and 5).

Payment Process Flow

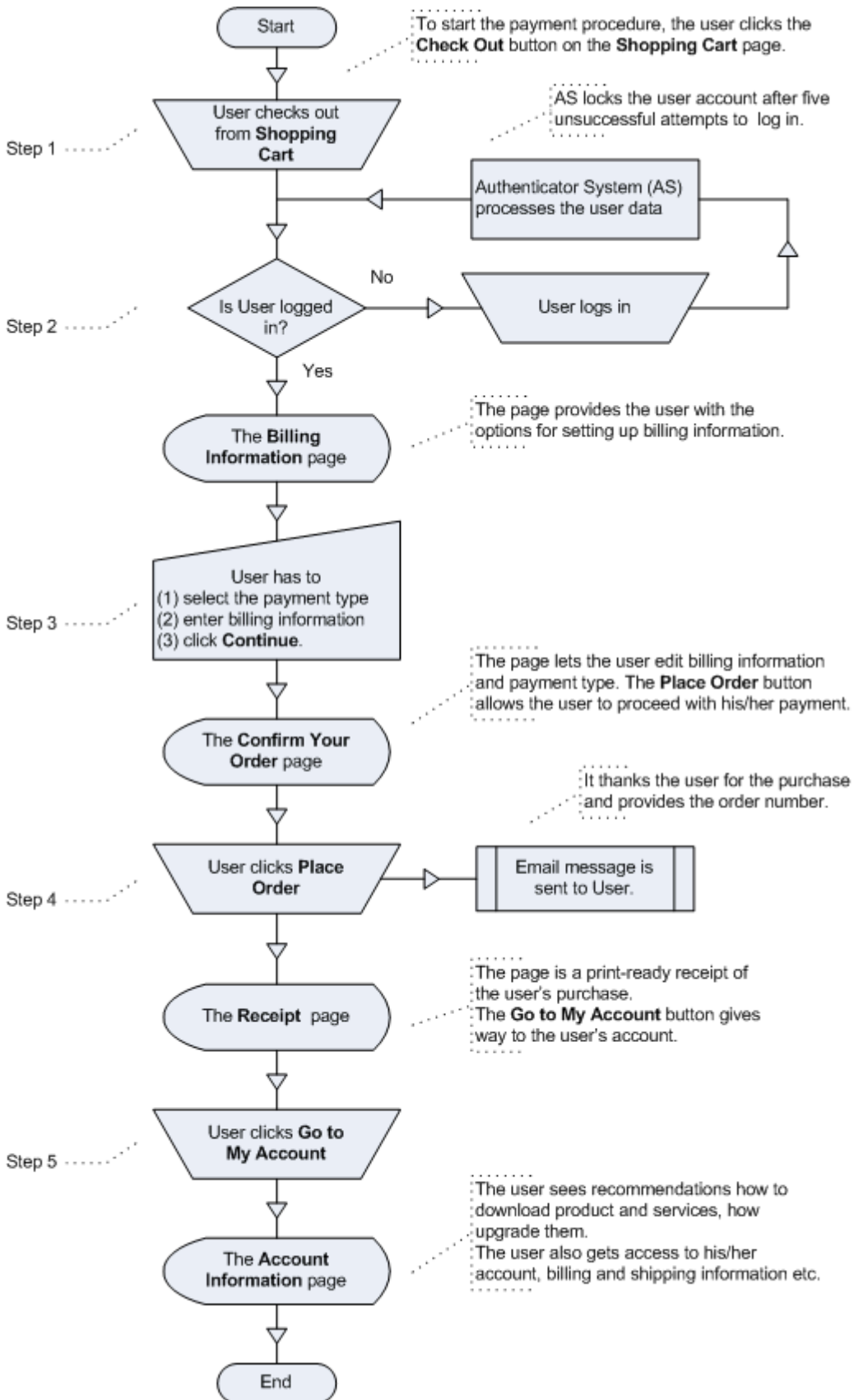


Fig. 4 The flowchart of the payment process

Payment Methods and Processing

The following purchase payment methods (types) are currently available on the McAfee Consumer website:

- Visa
- MasterCard
- American Express
- JCB
- PayPal
- TeleCheck

Visa, MasterCard, American Express, and JCB are the global companies who manage credit cards, co-ordinate payment systems and keep track of transactions.

PayPal is an online payment system which is a convenient, easy-to-use, and secure way for individuals and businesses to send and receive money online for goods and services.

TeleCheck Electronic Check Acceptance® (ECA®) service is one more option for making purchase payment on the McAfee Consumer website.

Note: A check verification service is a business whose primary work can be defined as essentially maintaining two relational databases: one of personal identities, and the other of bounced checks. They offer their services on a subscription basis to retailers and financial institutions, and their functionality is usually accessed by Internet. Trade names this service is offered under in the U.S. include TeleCheck. TeleCheck ECA® service brings the power and convenience of electronic check commerce to the point-of-sale. This digital process allows merchants to accept checks as quickly, safely and easily as credit cards. It works as follows. The business authorizes the consumer's check through TeleCheck using the Eclipse® payment terminal or other ECA-certified point-of-sale terminal. Once the transaction is approved, the clerk gives the check writer a printed receipt for signature. The check writer's signature allows TeleCheck to electronically present the transaction to the check writer's bank for settlement and that money is then automatically deposited in the business's bank account.

The system (McAfee.Com) integrates payment processing into an existing Shopping Cart solution so that the Web application (McAfee Consumer website) is responsible for collecting the customer's contact and credit card (or one of its substitutions – PayPal credit card processor and TeleCheck ECA® service) information. In order to process a credit card the merchant (McAfee.Com) needs to capture some basic information about the customer:

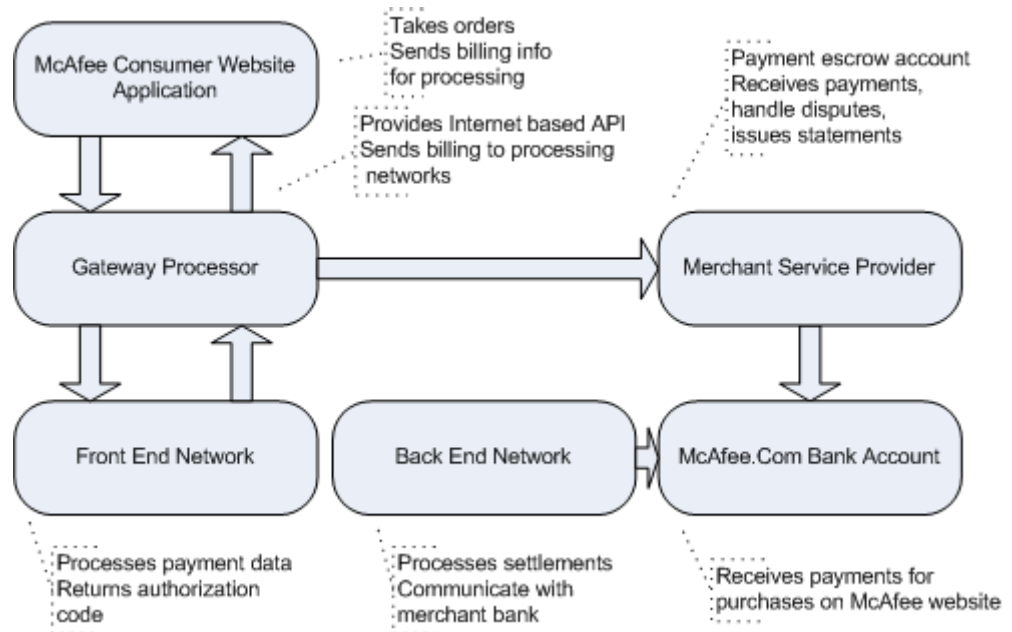
- ✓ Name
- ✓ Billing Address
- ✓ Email Address
- ✓ Phone Number
- ✓ Order Amount
- ✓ Credit Card Number
- ✓ Expiration Date

- ✓ Card Verification Code (optional).

Once the above information have been collected, the system (McAfee.Com) has to send the data to the gateway provider, CyberSource (<http://www.cybersource.com/>), which can process the credit card on McAfee.Com behalf. The gateway provider provides the internet gateway API that the application (McAfee Consumer website) can communicate with.

Note: The gateway provider communicates with the front end Credit Card Processing networks that handle the actual payment processing by passing inbound transactions to the issuing bank. The issuing banks then are responsible for authorizing the credit card transaction by comparing the inbound data and reserving funds. Such a bank checks to see if there are funds available and passes back an authorization code as well as the customer information available to the bank back to the front end network.

The front end passes the result back to the gateway processor which can examine the data returned from the bank. If the result has not been approved and there are not enough funds the transaction is declined immediately. If funds were approved additional checks are performed for fraud detection. The gateway performs things like AVS (Address Verification Services) validation against the contact information provided and checks the CVS code (the 3 or 4 digit code on the back or front of the card) if provided, which if it doesn't match can cause the transaction to be declined.



The key pieces of information that the provider returns are: (1) Response Code; (2) Message (a description of failure); (3) Authorization Code (if successful) and (4) Transaction ID. At this point the transaction has either been approved or declined. If approved the transaction is only authorized with the issuing bank, which means that funds are put on hold only for the moment. Funds are not actually transferred and taken out of the user's account until the transaction batch is settled.

An effective payment system is necessary for compliance with requirements to ensure high quality service and safeguard customer (website user) information.