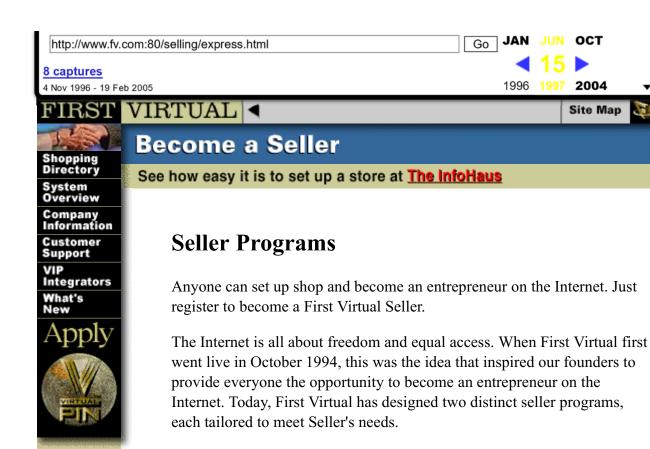
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#### **Instructions and technical information pages:**

- Selling complete details
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### Pioneer Seller

With minimal start-up costs and no lengthy credit check, anyone can start their own business and start selling products on the Internet today with the Pioneer Seller program. Become a Pioneer Seller in two easy steps:

- Complete an on-line application
- Submit the \$10.00 application fee (See Price List for additional fees.)

# NEW! Express Seller

With our new Express Seller program, we have made it easy for merchants who already accept credit cards to accept VirtualPINs as secure payment on the Internet, with terms similar to standard credit card settlements. To become an Express Seller:



**For more information,** please see our <u>Seller Program Announcement</u> Letter

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## **Seller Program Summary**

Seller Program	Minimum Settlement Period (see Price List for details)	Does the Seller need to be credit qualified?	Application Fee	Annual Renewal Fee	Additional Fees
Pioneer Seller	91 calendar days	No	\$10	\$10	see <u>Price List</u>
Express Seller	4 business days	Yes	\$350	\$250	see Price List

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# **NEW!** Payment (Credit Card) Authorizations

### A New Feature for All Sellers

With our new Payment Authorization feature, First Virtual Sellers can be confident that the Buyer's credit card is valid prior to shipping hard goods or delivering information products. Our Sellers have the option to receive via email a credit card authorization indicating the validity of the Buyer's credit card, thus reducing the likelihood of chargebacks.

For added security, First Virtual attaches a digital signature to each credit card authorization so Sellers can verify that the email message came from First Virtual.

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Comments about this Web site: <a href="webmaster@fv.com">webmaster@fv.com</a>
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