

# GLOBAL PAYMENT ACCEPTANCE

Sell across the world through a single connection. Safely.



- Reach more customers
- Convert more orders globally
- Increase revenue capture and retention
- Get to market faster and scale more easily

# eCommerce Payment Solutions to Boost Sales

Capture and keep more revenue, worldwide. CyberSource® can help you convert more domestic and international sales, cut fraud and reduce payment security risk. We can provide you access to a global customer base while improving business processes throughout your eCommerce operation. You can optimize payment processing management across the entire order lifecycle — from merchandising, conversion to fulfillment, customer service and reconciliation.

## Merchandising and Conversion

### Accept Payments Worldwide

Through a single connection, you can transact payments globally. You'll have access to a wide range of payment options, including global/local payment cards, bank transfer, direct debit and PayPal.

### Support Multiple Sales Channels

We support transactions initiated from sales channels where IP-based processing is utilized, including web stores, phone/mail order, interactive voice response (IVR) systems, kiosk and mobile.

## Fulfillment

### Reduce Processing Costs

*High reliability*—We operate a fully redundant, global system and network infrastructure to deliver 24/7 processing and ultra-high reliability. Capacity reserves accommodate spikes in sales volume.

*On-demand model*—Our SaaS model means no upfront hardware investment, software licensing fees, or maintenance on your part. Services are added with minimal or no coding and we maintain all patches, updates and certifications.

### Prevent Payment Failures

Take advantage of our intelligent processing technologies when selling subscriptions or billing on a recurring basis. The risk of payment failures and customer cancellations is reduced, allowing you to retain more revenue.

### Lower Interchange Costs

Verified by Visa and MasterCard SecureCode services are fully integrated with CyberSource payment processing. You benefit from the lower interchange costs and liability shifts of these programs.

## Reconciliation

### Increase Collections, Reconcile Faster

We offer standardized reporting and search across payment types and banks/processors. Reports include transaction, funding and settlement fees. Integration with legacy systems is also available for customized reporting.

## End-to-End Payment Management

Integrated fraud management and payment security solutions help you manage payment operations more effectively across your entire order lifecycle.

### Protect Against Fraud

*Decision Manager*— Our global fraud portal provides access to over 200 tests, helping you convert more orders with less risk.

*Managed Services*— Benefit from consulting with our Performance Monitoring service or completely outsource your entire screening operation with our Screening Management service.

### Reduce Payment Security Risk

*Payment Tokenization*— Enables you to use payment tokens instead of raw data, reducing the risk of sensitive payment data storage and streamlining PCI DSS compliance.

*Hosted Payment Acceptance*— Eliminates the capture and transmission of sensitive payment data; we host the payment fields within our secure network.

*Centralized Payment System (CPS)*— Consolidates your multiple systems into a single centralized location, optimizing sales operations across many channels.

## Global Payment Processing

CyberSource helps you reach more customers worldwide by offering the payment options and currencies that are preferred in local markets. Whether you're looking to sell in the UK, EMEA, Asia Pacific or the Americas, we can help.

We enable you to transact payments in over 190 markets and fund in more than 20 currencies. For a detailed breakdown of specific payment options available in each region, please reference our "Global Payment Coverage" brochure.

### Reach More Customers

CyberSource global payment processing allows you to optimize sales worldwide by accepting the payment types that consumers prefer to use in local markets. You'll have access to:

- Universal card types including Visa, MasterCard, American Express, Diners and JCB
- Regional cards such as Maestro, Carte Bleue, CartaSi, Chinese debit cards, Dankort, Discover and Laser (European domicile may be required)
- Direct debit and online bank transfer
- PIN-less debit, eCheck and Bill Me Later (US)
- PayPal Express Checkout
- Complementary services: Payer Authentication
- Managed Billing and Tax Calculation

You'll be able to price in local currencies, while authorizing and settling in multiple currencies.

### Get to Market Faster

With CyberSource, you can connect to multiple banks and processors worldwide, all by a single connection. New channels, including web, call center, mail order, IVR and mobile, can be rapidly enabled, as and when required —ensuring maximum flexibility and scalability.

## Extensive Reporting

CyberSource provides you access to a full range of reports that standardize payment reporting across banks and processors, making it faster and easier to accurately reconcile payment activity to bank statements. Standard reports can be generated daily, weekly and/or monthly in .CSV, .XML, .XLS or .PDF format (for manual or programmatic download), and include:

- Summary of transactions (authorizations, captures, tax, decisioning, etc.) that appear on your CyberSource invoice
- Currency and payment method used for payment transactions
- Value and volume of payment transactions by payment method and currency
- Activities related to certain types of payment transactions
- Information about payment transactions that have been submitted to the bank/processor
- Bill-to countries used by your customers for payment transactions
- Percentage of payment transactions received, delivered, and sorted by CyberSource reply flags

## Option: Merchant Account Reporting\*

If you have a merchant account through CyberSource, our reports facilitate executive level analysis giving you an overall snapshot of your payment activity. With submission, settlement and funding data in one place, you can gain visibility into the entire payment lifecycle within one single source in the CyberSource Business Center. Specifically, you can:

- Simplify order-level and summary-level reconciliation process
- Access interchange cost details to monitor and optimize your interchange
- Manage chargebacks more easily with chargeback detail reports
- Have the option of integrating and automating with legacy systems

## Option: Reconciliation Management and Reporting Services

CyberSource Global Services offers automated payment reconciliation. This service eliminates up to 90% of manual processes associated with payment reconciliation and chargeback management by integrating payment network data into a central reporting system, configuring order-level reconciliation, and automating chargeback and re-presentation.

CyberSource Reconciliation Management & Reporting Services ties your order data to payment activity data from the payment network, resolving discrepancies and chargebacks per your defined business rules, and generating exception reports to enable targeted, efficient, staff action. A fully integrated administration interface is provided for consolidated access to reports, case status and administration, and all associated order information.

\* Available in U.S. only

## Option: Chargeback Recovery Service\*

CyberSource complements your team with experts specializing in chargeback recovery operations. We manage your entire chargeback investigation process, from receipt and review through interaction with cardholders and financial institutions, and re-presentment documentation.

With CyberSource Chargeback Recovery Service, you can reclaim revenues otherwise lost to chargebacks, and avoid fixed overhead costs associated with training and maintaining specialized staff.

## Option: Managed Billing

CyberSource Managed Billing lets you generate steady streams of revenue by presenting bills electronically, collecting payments on a periodic basis, and managing client relationships through the entire customer lifecycle. And you can implement quickly without burden to your current systems, and scale as your volume grows. Sensitive payment information is stored in our PCI DSS compliant data centers, removing your data storage risks.

We support PayPal Express Checkout, a wide range of payment methods, multiple currencies and capabilities for promotion codes.

- **Manage complex billing schedules and terms:** including multiple time periods, flat or variable rate plans, trial periods, discounts, etc. Configure your own subscription renewal and cancellation rules.
- **Stay PCI DSS compliant:** remove payment data from your environment while CyberSource manages your subscription billing and payments.
- **Strengthen Customer Communications:** customize bill presentment, dunning notices, billing reminders, and a multitude of other billing-related customer communications.
- **Go to market in less time:** leverage the CyberSource catalog and pricing engine designed specifically for subscriptions. All while retaining your brand and offering a seamless customer experience.
- **Reduce payment failures** and outdated account information via our TotalCollect™ technology and Account Updater services (subject to regional coverage).

### The Benefit of TotalCollect

CyberSource Managed Billing includes our TotalCollect payment technology. Authorization requests are automatically initiated and retried at times when the probability of capture is higher. This increases billing success, reduces failures, and lowers banking cost.

## Option: Account Updater

CyberSource Account Updater lets you stay updated with changes made to your stored customer card data. Updates include expiration date changes, account number changes, account closures, brand flips, and more.

### Reduce Authorization Declines and Retain Revenue

Every authorization decline is a potential for lost sales. Reduce the risk of losing revenue by ensuring that the card data on file is the most up-to-date and accurate.

\* Available in U.S. only

## Reduce Costs of Manually Updating Payment Data

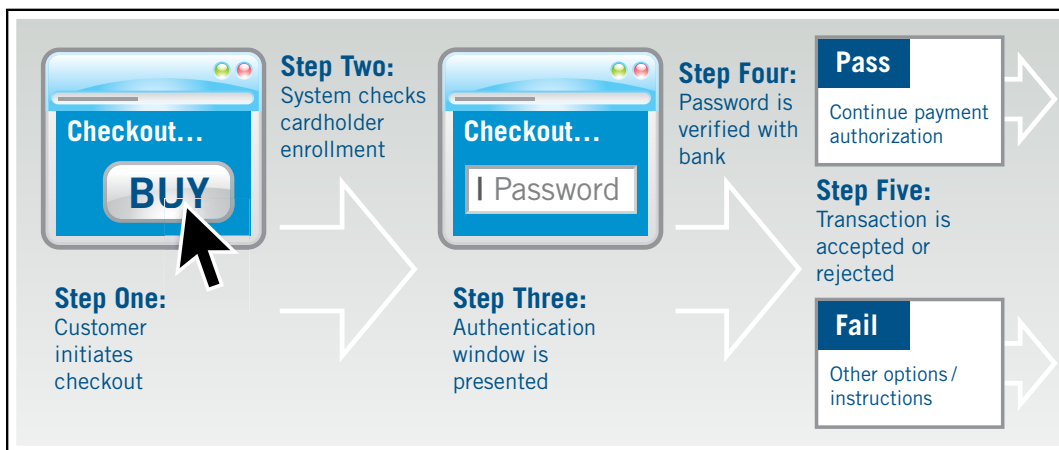
Because CyberSource Account Updater automatically retrieves the updated card information, your customer service representatives do not need to contact the customer and manually input updates into your systems.

## Improve Customer Payment Experience

Customers resent being unable to complete a purchase due to problems related to their payment information — problems that can arise through no fault of their own. CyberSource Account Updater prevents such aggravation by efficiently executing changes in your system without involving the customer.

## Option: Payer Authentication

Our Payer Authentication service gives you the online payment guarantees and discounts offered by Verified by Visa and MasterCard SecureCode via one easy connection. These schemes allow you to minimize customer disputes, receive chargeback protection and obtain relief from fraud liability. Please note: if you wish to process Maestro debit card transactions online, MasterCard SecureCode must be enabled.



## Reduce Chargebacks, Lower Processing Costs

Protect yourself from fraud related chargebacks as specified by the card brands — in some cases authentication is required. You may also qualify for lower interchange (processing) rates.

## One Simple Connection

A single connection makes installation fast and hassle-free. Complementary payment and fraud management services are accessible via the same connection for a fully integrated, secure payment management solution.

## Low Maintenance

Updates are implemented in our data center as specifications change or as card brands introduce new programs, and your IT resources are not disrupted.

## Works with any Payment System

The service can connect to your current payment system or be integrated with our payment solutions.

## Fast Implementation

Implement fast with the CyberSource API (XML, SOAP, .NET client, Java client). Pre-built integrations are available for major commerce, OMS, CRM and ERP systems.

# Option: PayPal Via CyberSource



Our PayPal service helps you to capture incremental sales from customers that wish to use PayPal when buying online. PayPal services are implemented via our API, giving you on-demand access to PayPal as well as the many other global and local payment options that we have available. You will benefit from a single connection to CyberSource, together with our consolidated reporting and reconciliation.

We support PayPal Express Checkout, a wide-range of payment methods, multiple currencies and capabilities for promotion codes.

## Manage More Payment Types

Use one connection for all payment types. Accept PayPal Express Checkout and other PayPal payments without installing or managing a separate connection. One interface lets you process everything, domestic and worldwide.

## Streamline Reconciliation

PayPal payments are reported alongside your other payment transactions in one convenient report. We consolidate all payment reporting making reconciliation and customer service faster and easier. Available via online search, pre-configured downloadable reports, and XML data feeds direct to your systems.

## PCI DSS Compliant

PayPal is delivered via CyberSource PCI DSS compliant data centers (in the US, UK and Japan).

## More Fraud Control

Beyond the protection included with PayPal, you can opt for additional fraud management control with CyberSource Decision Manager, our fraud portal — helping you decrease fraud loss and minimize order review.

Via this portal you can create rules that apply additional validation checks to automatically screen PayPal transactions, as well as other payment and card types.

# Option: Tax Calculation

CyberSource Tax Calculation provides superior real-time tax calculation for sales originating worldwide so that you can provide instantaneous, accurate order totals for your customers at checkout.

## Calculate VAT Worldwide

Calculate VAT in real-time to support sales across multiple countries, including:

Australia, Austria, Belgium, Colombia, Denmark, Ecuador, Finland, France, Germany, Greece, Guatemala, Ireland, Italy, Japan, Luxembourg, Mexico, Netherlands, New Zealand, Norway, Portugal, Singapore, South Korea, Spain, Sweden, Switzerland, Taiwan, Thailand and the United Kingdom

## Calculate Sales Tax, GST and PST

Enables you to accurately calculate taxes in over 60,000 tax jurisdictions across the US and Canada:

- US — State, county and municipal taxes
- Canada — Goods and Services Tax (GST) and Provisional Sales Tax (PST)

## Calculate Taxes More Accurately

The tax jurisdiction is identified by address, not postal code, ensuring more accurate tax calculations.

Tax is calculated by line item, not order total. This provides additional accuracy for all tax conditions. As applicable, the nexus, tax class, price and quantity for each product in the customer's shopping cart is examined to determine the tax amount for each item.

## Implement Faster and Eliminate Maintenance

The Tax Calculation service is hosted in PCI DSS compliant data centers and accessed via the CyberSource API. There's no software to install, update or manage.

Over 1,000 pre-defined product codes speed implementation, and custom codes can also be created.

# Scale Faster and More Safely

CyberSource is the original payment management company, helping online and multi-channel merchants drive profit and reduce risk since 1994. Today, we serve some of the world's largest brands, across multiple verticals — including retail, entertainment, telecom, finance, media, airlines, and travel. Our Enterprise Payment Platform accommodates high processing volumes, helping to support your growth worldwide.

## On-Demand Payment Management Platform

CyberSource payment processing is delivered over an integrated, hosted platform. From this platform, you can deploy additional solutions including fraud management, reporting and payment data security, as and when required.

## Bank Agnostic

A single connection to CyberSource provides access to over 40 banks/processors around the world, as well as numerous payment types. You can switch, add or remove payment acceptance options at any time, without replacing your system.

## Integrates with the Systems You Use

Our platform can be integrated with major commerce platforms, sales systems, order management and Enterprise Resource Planning systems.

CyberSource's infrastructure and network of data centers are PCI DSS compliant. Your customers' payment data is protected from potential breaches, helping to protect your brand and instill customer trust as your business grows.

## Multiple Integration Options

You can connect to CyberSource via our API which comes pre-integrated for many eCommerce and business platforms; also available as a stand-alone developer kit. Options include:

## Compatible Platforms

- Akamai
- Demandware
- Hybris
- Fry
- IBM
- MICROS-Retail
- Microsoft
- NetSuite
- Oracle
- SAP

## Simple Order API/Developer Kits

- Web Services API
- Web Services Client
- SOAP Toolkit API
- Developer Kits

**CyberSource®**

For more information, please visit [www.cybersource.com](http://www.cybersource.com)

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