

Secure IVR Payment

Hosted IVR and Payment Management

CyberSource®

Customers today demand continuous access and availability from businesses. Yet 24/7 business hours can be cost prohibitive for most organizations. A customer interaction channel that provides the same high level of service regardless of the time of day or call volume can solve this problem for you.

CyberSource Secure IVR (Interactive Voice Response) helps you meet high customer call volume any time of the day without impacting your current infrastructure. In addition, Secure IVR is integrated with CyberSource's payment management infrastructure, providing you a secure payment transaction platform managed outside of your environment, reducing the scope of PCI DSS (Payment Card Industry Data Security Standards).

With CyberSource Secure IVR Payment, your customer calls are answered, sales orders are placed, and your sensitive payment data is safe.

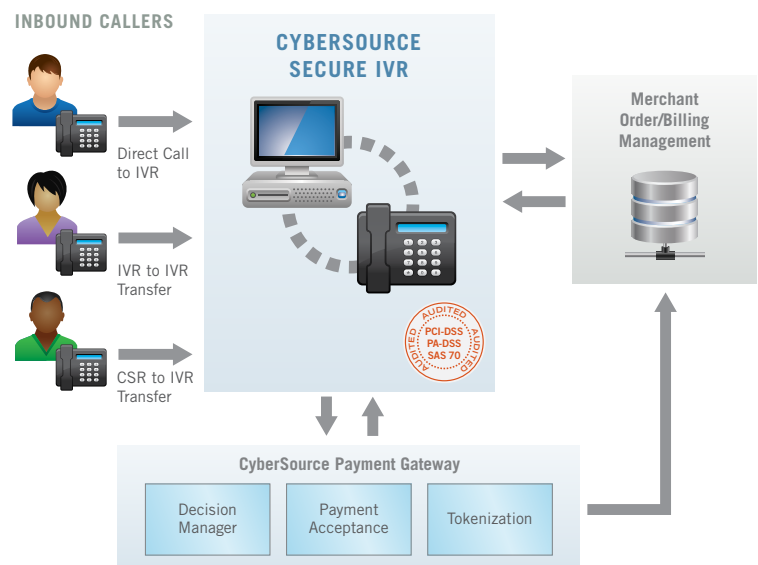
We help you expand your business without increasing your costs.

Secure IVR Payment Acceptance

CyberSource Secure IVR Payment becomes an extension of your business providing an important interaction channel for customers and system users. Secure IVR and Secure Call Center, along with payment tokenization and remote secure storage, eliminate sensitive payment data during transactions mitigating risks associated with capture, transmission and storage of payment data. Neither your systems nor staff touch payment data thereby reducing risk.

Secure IVR Payment transmits sensitive payment data to a CyberSource PCI DSS compliant data center for storage. In return, your system receives a secure token to reference the transaction for future activities.

Integrating Secure IVR with Secure Call Center helps protect your payment network by removing sensitive payment data from your environment and transferring the responsibility of data capture to CyberSource. This also reduces the scope of PCI DSS compliance for your entire organization.



1. Customer calls and enters data
2. IVR sends info to merchant database for validation
3. Merchant order/billing database authorizes the call
4. Customer inputs payment information
5. IVR transfers information through the Payment Management Platform
6. CyberSource tokenizes and stores the information and returns token to IVR
7. IVR completes call and sends tokenized information to merchant database for future use

Solution Options

- Standard** — 800 number routes to standalone secure payment IVR application
- IVR to IVR** — Seamless integration of security payment option as part of an existing IVR portal
- CSR Transfer** — Seamless integration of security payment option as part of a call center representative interaction

CyberSource Payment Gateway

Secure IVR Payment is connected directly to CyberSource payment facilities and services worldwide, providing:

- A single connection with access to over 30 processors in the Americas, Europe, Middle East, and the Asia/Pacific regions
- Access to bank card transactions in over 190 countries
- International banking setup and domicile through CyberSource, wherever permitted
- Integrated fraud management portal, rule and case management system, and 200+ validation checks and services including optional Account Updater

Architecture

CyberSource Secure IVR Payment uses a reliable, scalable, and secure tiered architecture. It features:

- **Direct SIP Trunking** — terminates VoIP voice traffic directly from carriers into system Softswitch
- **Cisco Telephony Call Gateways** — connect calls from any PBX or telephone network to the CyberSource IP-based IVR platform
- **Intelligent Softswitches** — route, balance, and control calls between Telephony Gateways and VoiceXML servers
- **VoiceXML/CCXML Servers** — provide robust XML-powered voice recognition, audio playback and recording, text-to-speech, and more to create a rich and dynamic caller experience
- **CyberSource Payment Management Platform** — provides tokenization and fraud management services to eliminate sensitive data from the merchants business applications, reducing PCI DSS scope

Pricing

Set-up and Implementation

Costs include development of integration architecture and scripting to enable communications between the Secure IVR and client database.

Monthly Usage Fee

Per minute usage fee (monthly minimums may apply).

Benefits

- Reduces cost of common service, sales, collections, inquiries, and support calls
- Removes payment data from merchant system using tokenization
- Reduces PCI DSS related development and certification costs
- Reduces payment errors
- Scalable and customizable
- Reduces contact with live agents
- Fault-free reliability
- Low monthly fee based on usage
- Integrates with existing customer order management systems

Features

- Complete hosted IVR solution includes telephone numbers, lines, ports, and servers
- 24/7 payment capabilities
- Rapid deployment
- Full automation
- Payment tokenization integration capability
- Toll-free or local calling
- Touch-tone or speech recognition
- Calls tiered, routed, and load balanced
- Redundant fiber-optic network and industry best-in-class internet connectivity
- Global service
- Multi-lingual caller interaction
- Out-of-the-box reporting on usage and caller behavior

For more information, please visit www.cybersource.com