

CyberSource Advanced



KEY FEATURES

- Services to process almost any payment type, anywhere
- Sophisticated fraud management tools and fully managed risk services help increase sales, scale review operations, and reduce fraud
- Intelligent reporting and payment management tools boost profits and streamline operations
- Advanced payment security and PCI compliance solutions
- Integrates with any environment
- Award-winning support and professional services

Capture & Keep More Revenue, Operate with Less Cost and Complexity

Complete Payment Management and Automation

Systems, Consulting and Managed Services for:

- Global Payment Acceptance & Processing
- Order Screening & Fraud Management
- Enterprise Payment Security Solutions (PCI Compliance)

CyberSource[®]
the power of payment

The Payment Management Solution for Your Entire Order Lifecycle

More Profit. Less Cost & Complexity.

More Flexibility to Scale.

With CyberSource Advanced you can centralize and more easily manage the pipeline of payment activity throughout your entire order lifecycle to optimize business results. Works across sales channels and geographies.

On-Demand & Managed Services

A complete, modular system of integrated web-based services gives you the flexibility to add services as you need them—without costly or lengthy IT projects. And, our complement of managed services lets you supplement your in-house resources or even outsource entire portions of your operations. See back panel for system and integration information.



Global Payment Acceptance & Processing



Reach 190+ Markets On Demand

CyberSource provides PCI-certified processing and merchant account services required to sell in 190+ markets and currencies, including:

- Worldwide/T&E Cards: Visa, MasterCard, AMEX, Diners
- Regional Cards: Discover, JCB, Maestro, Solo, Visa Electron, Laser, Dankort, Carta Si, Carte Bleue, more...
- Consumer and Procurement Cards
- PIN-less debit card processing
- eChecks
- Bank Transfers
- Direct Debit
- Bill Me Later
- PayPal

Multi-Currency Transaction & Funding

Accept payments in local currencies worldwide. Deposit funds in major traded currencies.

Recurring Billing & Installment Payments

Accept installment and recurring billing/subscription payments. Advanced processing technology includes automated account updater and intelligent re-try processing to help reduce subscription billing authorization failures.

Reduce Processing Costs & Streamline Reconciliation

Comprehensive Reporting

Complete, Downloadable Reports. Full complement of payment activity and performance reports with standardized data presentation across processors and payment types. Available for online viewing or download in XML, HTML, DHTML, PDF, and CSV formats. Full transaction search and query is available via the online business center.

Auto-Reconciled Reporting. Order-level and summary-level reporting with full funding and fee detail linked to order number lets you easily reconcile payments across processors, payment types and geographies using one common screen and reporting format (available when you use an integrated CyberSource Merchant Account).

Over 40 Certified Global Processing Connections

American Express Direct	FDC South	MiGS (Asia Pacific)
Atos	FDI Australia	OmniPay-Ireland
Bank of America National	GE Money UK	PayEase (China)
Barclaycard Merch Svcs	GlobalCollect	PayPal
Bill Me Later	Global Payment East	RBS WorldPay
Braspag (Brazil, Mexico)	HBoS (eMAXS/FDD)	Streamline
CAFIS (Japan)	HBoS (MSIP)	Telecheck
Chase Paymentech	HSBC UK	TSYS (Vital)
Elavon	JCN (Japan)	UATP
FDC Nashville	Lloyds TSB Cardnet	More...
FDC Nashville Global		

Secure Acceptance Services Remove PCI Risk

Use CyberSource hosted payment fields and payment tokenization services to remove payment data handling risks.

Global Tax Calculation

Real-time tax calculation services calculate Sales, PST, GST, and VAT taxes worldwide.

Account Updater

Automatic feeds of updated cardholders' information on file from their banks so that you can process transactions without fail.

Automated Interchange Management Reduces Costs

Built-in processing logic automatically refreshes stale authorizations and manages split-shipment authorizations, preventing downgrades that can otherwise increase your processing costs (available with use of our integrated merchant account service).

Streamlined Chargeback Management

Chargeback Management Tools. Built-in tools help streamline chargeback management and re-presentment (available with our integrated merchant account service)

Chargeback Recovery Service Option. Let our staff of experts manage chargeback review and recovery. Works with any bank/processor. We get paid only if we recover your money.

Fraud Management Services



Global Fraud Management Portal Hosted Decision and Case Management System with Intelligent Review Technology™

Rule & Detector Management Console

Using this system business managers can quickly define screening rules by product category or even SKU to automatically screen and disposition orders (accept, reject, review). Includes on-demand access to over 150 validation tests and services, including:

- Global, multi-merchant transaction histories/ identity morphing
- Device fingerprinting
- Global address and telephone directories
- IP geolocation
- Positive/negative lists
- AVS and Card Verification Number (CVV2, CVC2, CID)
- Export compliance/denied parties lists
- Custom data (merchant records or 3rd party services)

Case Management System

Orders marked for review can be managed via the built-in case management system or exported to your local systems for review. Case management system includes access to pre-integrated validation services to help eliminate the need for your order review staff to re-enter data or invoke separate validation screens. Case screens show statistically-derived recommendation to accept or reject order based on "best reviewer" history (helps increase consistency and accuracy of review results).

Analytics

Includes test mode to compare impact of rules before placing into production. Full complement of reports provide analytics by screening/rule profile and reviewer/review team.

Hosted Payer Authentication Services

Access popular payer authentication services from Visa and MasterCard:

- Verified by Visa
- MasterCard SecureCode

Managed Services

CyberSource can design and implement your order screening systems and policies, as well as provide ongoing management services to "shadow" your internal team or provide fully outsourced management of certain functions.

Solution Design & Integration. We'll analyze your business goals, processes and transaction history to design and install your solution. Services include development of screening rules and parameters, application of standard or custom-built screening models, integration and training.

Performance Monitoring. CyberSource fraud analysts will monitor business results at key process points and provide the ongoing services required to tune rules/models to optimize results per your business goals. Performance guarantees are available.

Screening Management. In addition to performance monitoring, you can outsource manual order review to CyberSource's seasoned team of experts. Available with business performance guarantees.

Chargeback Recovery. CyberSource chargeback management experts will review your chargebacks and manage re-presentment on your behalf. You pay only if we recover your money. This service works with any payment system or processor (you need not use CyberSource payment services to take advantage of this service).

PCI-Certified Enterprise Payment Security Solutions



PCI & PA-DSS Certified Solutions

CyberSource provides a complete portfolio of enterprise-grade payment security, PCI-certified solutions to help you reduce the cost and complexity of payment security management, and protect your brand.

Eliminate Payment Data Storage and Handling

On-demand Payment Tokenization with Secure Storage Service

Transact payment operations using a secure, hacker-useless token and securely store payment data in CyberSource PCI-certified data centers rather than on your network. Works with any payment model, including one-click buy, recurring billing and credits.

Hosted Payment Acceptance Solutions

Accept customer payments via CyberSource hosted fields or hosted order page. Your systems never touch risky payment data.

Payment System Centralization & Hosting Services

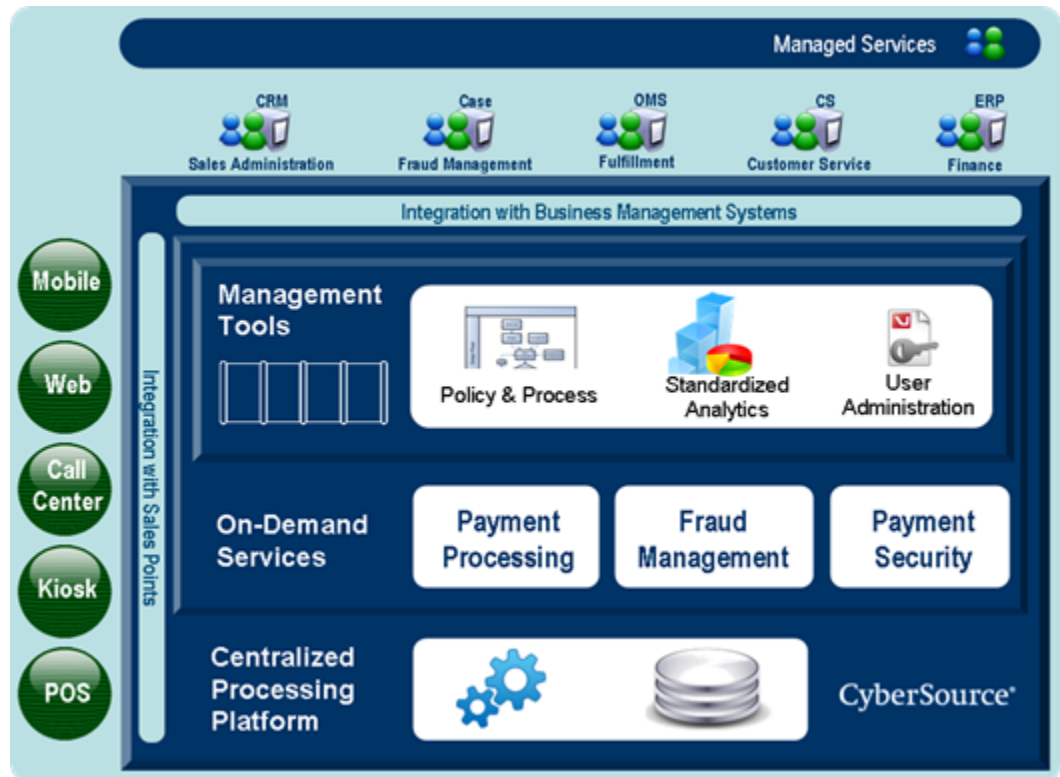
CyberSource payment experts help you design and implement a centralized payment system to reduce PCI risk, cut costs, and centralize management across sales channels and geographies. CyberSource can even host and manage your payment systems in our PCI-certified data centers—thus further removing PCI risk, payment management overhead and complexity.

Payment Security for Call Centers

Eliminating the exposure of payment data to your call center staff at order placement via hosted Interactive Voice Response Payment Acceptance System to take in customers' payment data. As backup, we can provide outsourced call center staffing to handle customer inquiries regarding their transactions on your behalf. After placing the order, eliminate storage of sensitive payment data using *CyberSource on-demand Payment Tokenization with Secure Storage service*.



Solution Architecture & Integration



Centralized Processing Platform. Access web-based (SaaS) payment services across multiple sales channels and commerce platforms via pre-built integrations or our API (SOAP, .NET, ASP). Payment management services, tools and analytics integrate with business systems throughout your order lifecycle, including: CRM, Order Management Systems (OMS), Customer Service, and ERP systems (via our API or XML interfaces). Centralized data repository helps integrate processes and bolster analytics.

Management Dashboard. Full business center dashboard provides rule and process management dashboards, analytics and user administration services.

Pre-Integrated, On-Demand Services. Connections to processors, fraud detectors and payment security services come pre-integrated, with options to integrate with your own services or data.

Managed & Professional Services. Augment your resources and expertise with our global managed and professional services.

- Risk Monitoring, Review, Chargeback Recovery
- Payment System Centralization & Management
- Reconciliation Management & Automation

Award-Winning Support & Service

CyberSource contracts with an independent firm to audit satisfaction. Each interaction with our support staff is followed by an online survey to monitor satisfaction with staff and the ultimate resolution. As a result of our outstanding performance, CyberSource has received awards for support and service excellence for seven consecutive years, since 2002. When you partner with CyberSource you can expect exemplary support and service quality.



Awarded Business Partner of the Year

The Choice of Leading Companies

CyberSource provides payment services to over 262,000 customers worldwide, including leading brands among:

- Fortune 1000 companies
- Internet 500 companies
- Top retailers
- Airline and travel companies
- Popular music, game and social media sites

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