



Retail Merchant

Payment Management Solutions

Internet · Multi-Channel

MARKET-PROVEN RESULTS

CyberSource Customers

American Girl Brands

Backcountry.com

B&H Foto & Electronics

Burlington Coat Factory

CompUSA

Home Depot

J.C. Penney

K-Swiss

Newegg.com

OfficeMax

Overstock.com

Restoration Hardware

Capture & Keep More Revenue

Operate with Less Cost and Complexity

Complete Payment Management and Automation

Systems, Consulting and Managed Services for:

- Global Payment Acceptance
- Order Screening & Risk Management
- Processing Management
- Collection & Reconciliation
- Payment Data Security (PCI Compliance)

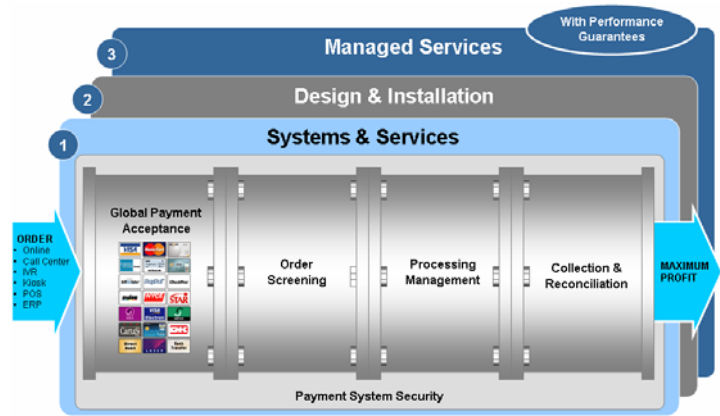
THE MANAGED PAYMENT PIPELINE™

More Profit. Less Cost. More Scalability.

CyberSource provides advanced processing systems and services to manage payment activity throughout your entire payment pipeline. Solutions work across multiple channels, supporting autonomous or centralized payment systems.

Three Dimensions of Payment Management

Use our systems and tools, have us design and install your solution, or let us manage all or part of your payment pipeline (on an ongoing basis or seasonally to accommodate volume spikes). Our managed services come complete with performance guarantees.



GLOBAL PAYMENT ACCEPTANCE

Reach 190+ Countries On Demand

CyberSource provides the processing and merchant account services required to sell in 190+ countries and currencies:

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

Secure Acceptance

Hosted payment pages and secure storage services remove payment data handling risks.

ORDER SCREENING & RISK MANAGEMENT

Global Fraud Management Portal

Hosted Decision and Case Management System

Business managers can quickly define screening rules by product category or even SKU to automatically accept, reject, or review orders. Manage orders marked for review via the built-in case management system or exported to your local systems for review. Create rules around order data and over 100 validation tests and services, including:

- Global, multi-merchant transaction histories/ identity morphing
- Device mapping
- 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)

Hosted Payer Authentication Services

- Verified by Visa
- MasterCard SecureCode

Multi-Currency Payment

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

Recurring Billing & Installment Payments

In addition to one-time payments, accept installment and recurring billing/subscription payments.

Global Tax Calculation

Calculate Sales, PST, GST, and VAT worldwide in real-time.

Payment Integration Option

Integrate payment types into customer-facing and back-end financial systems with CyberSource Professional Services. Secure acceptance services reduces payment data storage risk.

Managed Services

CyberSource can design and implement your order screening systems and policies, and also 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. We'll develop screening rules and parameters, apply standard or custom-built screening models, and provide integration and training.

Monitoring & Tuning Services

CyberSource will monitor business results at key process points and provide ongoing services to tune rules/models to optimize results. Performance guarantees are available.

Ongoing/Seasonal Order Review

Outsource manual order review to CyberSource on an ongoing basis or during peak season (allowing you to minimize overhead costs normally associated with accommodating spikes in sales volume).

PROCESSING MANAGEMENT

On-Demand Global Processing Infrastructure 190+ Countries

CyberSource maintains certified processing connections with major processors worldwide (see right), enabling on-demand implementation of new payment types around the globe. Our PCI-certified, high availability data centers are managed 24/7 to deliver unparalleled processing confidence.

One-Time Payment, Installment and Recurring Billing

CyberSource builds-in processing logic for single payment as well as installment and recurring billing payments. Our exclusive TotalCollect™ recurring billing technology helps prevent billing failures by optimizing retries and overcoming expired card dates.

Certified Processing Connections

Amerinet	euroConex	JCN (Japan)
Amex Brighton	FDI Australia	Lloyds TSB Cardnet
Amex Phoenix	FDI Global	MiGS
BofA National	FDC Nashville	OmniPay – Ireland
Barclays	FDC South	Paymentech Salem
Braspag	GE Money UK	Streamline
CAFIS (Japan)	Global Payments	TSYS
Citibank India	GlobalCollect	UATP
easyCash	HBoS	More...
Encompass	HSBC	

COLLECTION & RECONCILIATION MANAGEMENT

All the systems and services required to maximize funds capture and streamline collection and reconciliation processes.

Automated Chargeback Management

With CyberSource you can automate receipt of chargeback information, collection of relevant order data and associated re-presentation (e.g. contesting the chargeback).

Automated eCheck Re-presentation

Automatically re-present electronic checks not cleared due to insufficient funds at the time of initial presentation.

Automated Reconciliation

Streamline reconciliation by automating receipt of banking reports, tying them to order data, and generating exception reports. Automates 90%+ of current reconciliation tasks.

Automated Reporting

CyberSource offer a full complement of payment reports available for online viewing or download in XML, HTML, DHTML, PDF, and CSV formats. Full transaction search and query is handled via the online business center.

BUILT-IN PAYMENT SYSTEM (PCI) SECURITY

CyberSource provides a complete array of payment security services to help mitigate brand and financial risk associated with payment data security. Services range from built-in vulnerability scanning and secure payment acceptance, to fully managed PCI planning and remediation services.

Built-in Automated Security Scanning Services

Quarterly 5-phase PCI-compliant network vulnerability scanning services and automated PCI assessment and reporting services are included at no additional charge. Helps ensure your systems meet payment industry standards.

Managed Remediation and Monitoring Services

CyberSource Professional and Client Services are optionally available to help assess PCI compliance and manage any required remediation or ongoing monitoring required. Services include planning and pre-audit assessment and complete remediation services.

Secure Storage & Hosted Payment Acceptance. Get Data Out.

Avoid transporting, processing and storing payment data. Securely store payment data at CyberSource instead of on your

network. Works with any payment model, including one-click buy, recurring and credits. Use our hosted acceptance services (full page or select fields) to completely mitigate the need to touch or store payment data.

Avoid transporting, processing and storing payment data by using our secure storage and hosted payment form services.



The screenshot shows the CyberSource Secure Payment interface. At the top, it says 'CyberSource Secure Payment' and 'Ultra Secure Online Payment Processing'. Below that, there's a 'Continue' button and a 'Cancel, Return to Vendor Site' button. The main form area has a 'Transaction Details' section with 'Total Amount' of \$1.00 and a description 'A special preview item.' It also has a 'Card Information' section with fields for 'Card Type', 'Card Number', and 'Expiration Date'. Below that is a 'Billing Information' section with fields for 'Print and Name', 'Company', 'Street Address 1', 'Street Address 2', 'City/State/Zip', 'Country', 'Phone Number', and 'Postal Address'. At the bottom, there's a 'Buy' button and the CyberSource logo with the tagline 'the power of payment'.

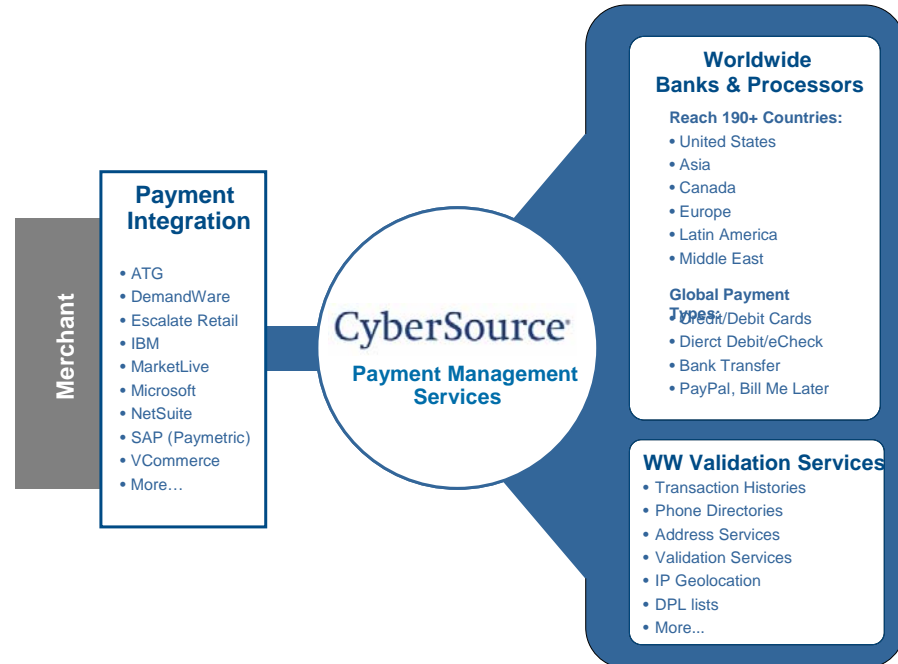


THE ePAYMENT EXPERTS

Over 200,000 customers rely on CyberSource for their online payment management needs. We process millions of transactions every day, accounting for \$1 out of every \$4 spent online.

SOLUTION INTEGRATION

The CyberSource Managed Payment Pipeline™ easily integrates with systems across your various sales channels. Pre-built integrations for popular commerce platforms are available. Developer kits for Java, .NET and ASP implementations are also available. One single API provides access to all services.



PROFESSIONAL SERVICES

We're payment specialists—it's all we do. As a result, our staff of project managers, solution architects, business and fraud analysts offer you an unparalleled level of payment knowledge and expertise—from solution design through coding and deployment. Better yet, we understand the nuance of payment applications within the retail industry. Use our expert staff to lead an entire project or supplement the skills of your in-house or contracted development team.

- Payment Systems Planning & Integration
- Risk & Case Management Solution Design & Integration
- Reconciliation Management & Automation
- Payment & Security Compliance Assurance Services

Considering centralizing your payment systems?

CyberSource Professional Services can help you design and implement centralized systems to streamline operations and reduce PCI risk.



Awarded Business Partner of the Year

AWARD WINNING SUPPORT & SERVICE

CyberSource contracts with an independent firm to audit satisfaction. Customers are surveyed quarterly to assess satisfaction with our payment services. Further, each interaction with our support staff is followed by an online survey to monitor satisfaction with the support staff and the ultimate resolution. When you partner with CyberSource you can expect exemplary support and service quality.

THE CHOICE OF LEADING COMPANIES

CyberSource provides payment services to many of the world's leading companies:

- Internet Retailer 500 companies
- Fortune 1000 companies
- Half the Dow Jones Industrial Companies
- Leading airline and travel companies
- Popular music, game and social networking sites
- More...

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