

# PayPal Services

## via CyberSource



***Easily accept PayPal payments and other popular global payment types. One easy-to-manage CyberSource connection. Consolidated reporting.***

### Supports These PayPal Services

CyberSource supports these popular PayPal services and features:

- Express Checkout
- Promotion Code Capabilities

### Accept PayPal Worldwide

Accept payments from over 190 markets and settle in 17 currencies, including USD, CAD, GBP, EUR, AUD, HKD, JPY, NZD, and SGD.

The CyberSource PayPal implementation supports multiple payment methods, including all major credit and debit cards, bank transfer and PayPal balance, as well as additional local payment options.

### Manage Easier via CyberSource

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 all payment types, worldwide.

### More Fraud Control

Beyond the fraud protection included with PayPal, your CyberSource implementation of PayPal services offers additional fraud management control via our fraud portal (Decision Manager). These services help you further decrease fraud loss and minimize order review.

This portal provides access to over 100 additional validation tests and services, including multi-merchant transaction histories and identity morphing detection, IP geolocation, global phone and address databases, purchase monitoring, and more. Via this portal you create rules that apply these additional validation checks to automatically screen PayPal acceptance.

### Streamline Reconciliation

PayPal payments are reported alongside your other payment transactions in one convenient report. CyberSource consolidates 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 financial systems.



The CyberSource implementation of PayPal services has been fully tested and certified by PayPal.

### PCI Compliant

PayPal services are delivered via CyberSource PCI certified datacenters (USA, UK, Japan).

In addition, CyberSource offers PCI compliant, and PA-DSS compliant hosted acceptance and remote secure storage services for card and debit payments. These services help remove payment data from your systems and mitigate payment security risk.

### How it Works

PayPal services are implemented via the CyberSource API and provide all consumer expected PayPal functionality. See reverse side for details.

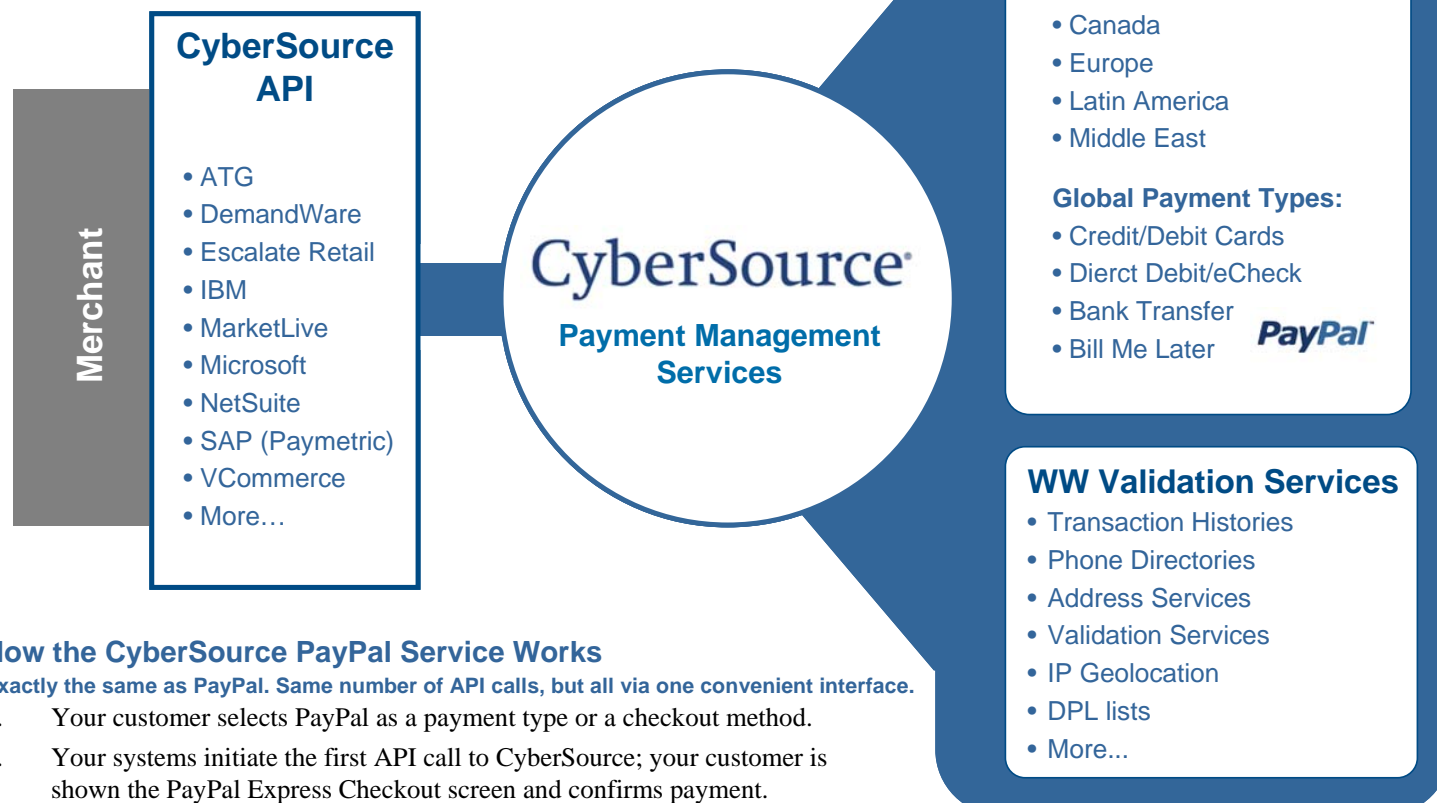
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**1-888-330-2300**  
**[www.cybersource.com](http://www.cybersource.com)**

**CyberSource®**  
**the power of payment**

## CyberSource Makes it Easy

**One Interface for All Payments.** PayPal services are implemented via the CyberSource API, giving you on-demand access to PayPal and all other popular payment types in over 190 countries.

**Professional Services.** CyberSource's team of payment professionals stand ready to assist your internal IT staff or integration partner with payment integration, customization, and business process expertise.



### CyberSource API

- ATG
- DemandWare
- Escalate Retail
- IBM
- MarketLive
- Microsoft
- NetSuite
- SAP (Paymetric)
- VCommerce
- More...

Merchant

## CyberSource<sup>®</sup> Payment Management Services

### Worldwide Banks & Processors

#### Reach 190+ Countries:

- United States
- Asia
- Canada
- Europe
- Latin America
- Middle East

#### Global Payment Types:

- Credit/Debit Cards
- Direct Debit/eCheck
- Bank Transfer
- Bill Me Later



### WW Validation Services

- Transaction Histories
- Phone Directories
- Address Services
- Validation Services
- IP Geolocation
- DPL lists
- More...

## How the CyberSource PayPal Service Works

Exactly the same as PayPal. Same number of API calls, but all via one convenient interface.

1. Your customer selects PayPal as a payment type or a checkout method.
2. Your systems initiate the first API call to CyberSource; your customer is shown the PayPal Express Checkout screen and confirms payment.
3. Your systems make a second and third API call to obtain an authorization.
4. Your systems perform an immediate sale or delayed capture.
5. All customer status information is returned to your systems in real-time via the CyberSource API.
6. You can opt for a sale or delayed single/multiple capture.
7. Express Checkout via CyberSource supports full authorization reversal and/or partial refund.

Note: As the customer completes the order on your website, you can:

- Receive real-time notification of successful payments
- Automate your internal business processes

You simply manage PayPal Express Checkout payments in the CyberSource Business Center, as you would with all other payment types. A single set of standardized, uniform reports is also available here for online search, download, or data feed to your systems.

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