

CyberSource Recurring Billing Service

Capture and protect up to 10% more subscriptions per year and minimize banking costs with the CyberSource Recurring Billing Service.

Overview

The CyberSource Recurring Billing Service supports the payment options you need now, and later. And, unlike competitive or self-built systems it actually helps you capture more revenue, while lowering banking costs and minimize risks. Even better, the CyberSource Recurring Billing Services is fully integrated with other CyberSource payment and risk management services to provide you with single-source payment solution convenience.

Ready-to-use Hosted System

The CyberSource Recurring Billing Service is a full featured, ready-to-use system that eliminates development cost and complexity, providing the functionality you need now and in the future:

- Supports subscription and installment payments
- Enables billing via all major cards (Visa, MasterCard, Discover, American Express, Diners), country-specific cards (Solo, Switch, Electron, Carte Bleue, Carte Si, Laser, Dankort), and electronic check*—in multiple currencies
- Provides choice of seven payment schedules (weekly, bi-weekly, monthly, bi-monthly, quarterly, twice-yearly, yearly), with options to accommodate trial periods and payments in advance
- Lets you easily create, cancel and modify subscriptions programmatically via our API or via our Web-based interface
- Includes configurable subscription renewal and cancellation rules
- Allows you to automatically initiate email notification in the event of payment failure (to merchant, customer, or both)
- Includes reporting and search capability

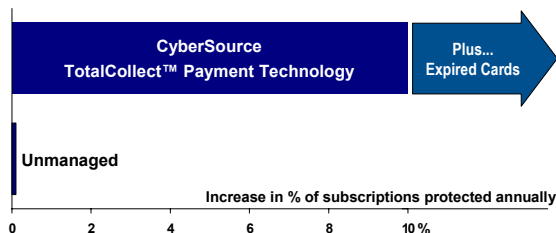
Hosted Data Storage Helps Eliminate Security Risk

CyberSource stores customer payment data for you, thus helping to eliminate risks associated with storage of this sensitive data. CyberSource is Visa Cardholder Information Security Program certified (USA), Visa Account Information Security program certified (EU) and has triple-redundant data center operations, managed 24x7 to ensure the utmost security and integrity of stored payment data.

* Electronic check support available January 2004

Exclusive TotalCollect™ Payment Technology Captures More Revenue

Left unmanaged, temporary payment failures (card authorization declines and check rejects) place up to 10% of subscriptions per year at risk. TotalCollect™ technology helps protect those subscriptions. CyberSource's advanced TotalCollect™ Payment Technology automatically re-captures temporary failures—and does so with a minimum of authorization requests to minimize banking costs. TotalCollect™ also overrides and presents expired card data automatically to further maximize subscription retention. TotalCollect™ technology even automatically profiles the transaction to ensure the best interchange rate possible.



The end result? You'll capture and protect up to 10% more subscriptions annually and minimize banking costs. And, because CyberSource routinely updates the statistical model based on changing payment patterns, you can be assured of optimal revenue capture now, and in the future.

Fast Implementation

Implement in as little as 2 hours using the CyberSource Enterprise Business Center, or in just a few days using the CyberSource (API). The CyberSource Recurring Billing Service is also fully integrated with other CyberSource services for single source convenience. Integration tools are available to speed integration with front-end and back-office financial systems. Our Professional Services team is available to assist with these integrations if desired.

Benefits of Recurring Billing Models

Recurring payment models help you establish a subscription relationship with your customers, delivering higher lifetime value, more predictable revenue streams and lower cost of sales. The same system also supports installment payments to lower purchase barriers. Qualifying merchants can also receive lower interchange rates (Insurance, Cable TV, Utilities, Telecommunications).



KEY BENEFITS

- Capture and protect up to 10% more subscriptions annually
- Eliminate security risks
- Ready-to-use hosted system
- Single source convenience

1-888-330-2300
www.cybersource.com
info@cybersource.com