



# Digital Games

ePayment Management Solutions



**Capture & Keep More Revenue. Easily.  
Scale Payment Operations as Your Business Grows.**

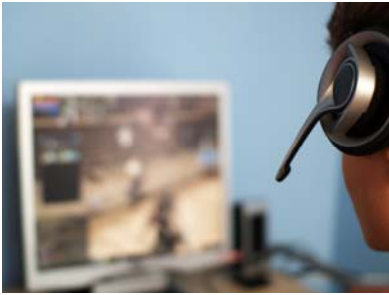
- Accept Alternative and Subscription Payments
- Reduce Payment Fraud and Chargebacks
- Mitigate Payment Security Risk

**CyberSource®**  
the power of payment

## THE POWER OF THE MANAGED PAYMENT PIPELINE™

A More Perfect, Friction-Free Payment Transaction. Worldwide.

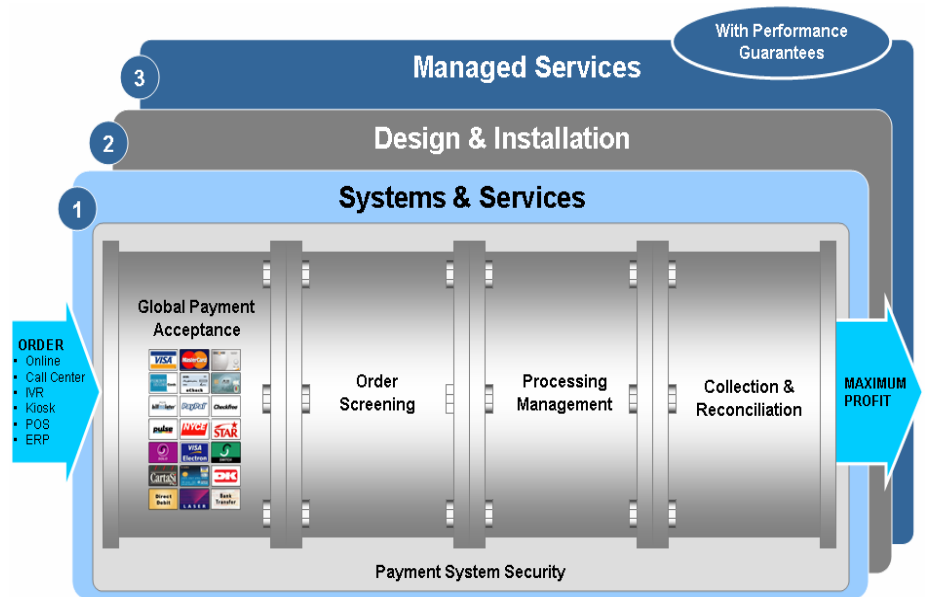
CyberSource provides you with systems and services to manage ePayments throughout your entire “Payment Pipeline™” to capture more profit. As your business grows, CyberSource can rapidly scale to support your online payment processing needs – on demand, worldwide. Experienced integration and management services can further reduce burden on your operations.



### THE ePAYMENT EXPERTS

*CyberSource processes millions of transactions every day, accounting for nearly \$1 out of every \$4 spent online by U.S. consumers, and processing more than \$65 billion worldwide. Our customers include:*

- 31% of the Internet Retailer 100
- 26% of the Fortune 100
- Half of the Dow Jones Industrial companies



## REACH MORE CUSTOMERS AND INCREASE REVENUES

Accept Alternative Payments Worldwide, On Demand

Add new payment types and localize payments to extend your market reach to 190+ countries around the globe. In addition, CyberSource provides recurring billing for subscriptions, global tax calculation and multi-currency services. One connection to CyberSource gives you on-demand access to:

- Worldwide cards: Visa, MasterCard, American Express, JCB
- Country and regional cards: Carte Bleue, CartaSi, Dankort, Discover, Electron, Laser, Maestro, Solo
- PayPal Express Checkout
- eChecks
- Bill Me Later
- Bank transfers and direct debit

## REDUCE PAYMENT FRAUD AND CHARGEBACKS

### Automate Fraud Management

Automate fraud management to quickly and accurately review orders in real-time, reducing chargeback risk while increasing order conversion. Our hosted Decision Management System enables you to automatically make decisions on order requests, based on business rules you create:

- Business rule and case management system
- Create and edit screening rules to analyze multiple pieces of data
- 100+ global validation services and tests, including AVS, CVN, IP geolocation, ID morphing, device fingerprints, plus your custom data
- Verified by Visa, MasterCard SecureCode (standalone or integrated)
- ***Also available as a fully managed service backed by SLAs***

## BOOST SUBSCRIPTION RETENTION

### Automate Recurring Billing and Maximize Processing Uptime

Automate subscription payments and reduce payment failures to capture and keep more revenue. Our high availability, PCI-compliant payment processing infrastructure minimizes downtime, so that you receive payments faster:

- Built-in processing logic for installment and recurring billing payments
- Secure Storage services to manage payment data and comply with PCI
- Automatically re-capture temporary payment failures
- Automatically override and re-present expired card data

## SCALE ACCOUNTING OPERATIONS

### Automate Reconciliation & Chargeback Management

Automate reconciliation and streamline chargeback management for easier scaling, less manual work, and more opportunities to capture payments. We can integrate your order, banking, and payment processing data so you can:

- Automatically receive and collect chargeback information and order data
- Automatically re-present electronic checks not cleared due to insufficient funds at the time of initial presentment
- Automatically receive bank reports, tying them to order data and generating exception reports
- Search for transactions online
- Automatically export data to back-end finance and accounting systems



## MARKET-PROVEN RESULTS

*CyberSource Customers*

GameStop

Gamestation Ltd.

Games Workshop Limited

K2 Network

Sega Europe Limited

Ubisoft

WildTangent



*CyberSource payment management solutions are PCI-compliant, and we have in-depth industry expertise in reducing payment security risk throughout the entire payment pipeline.*

## MITIGATE PAYMENT SECURITY RISK AND STREAMLINE PCI

Eliminate Payment Data Storage and Handling

Protect your brand and streamline PCI compliance by taking sensitive payment data off your networks, preventing hackers from account access. CyberSource payment data management services mitigates payment security risk:

- Secure Storage services – manage payments without storing payment data
- Hosted Acceptance services – never touch payment data. Accept and transact payments using CyberSource hosted payment fields within your online checkout page
- PCI consulting and remediation services

## IMPLEMENT QUICKLY ON DEMAND

Access all Services through One Connection

CyberSource offers the systems and expert integration services required to make implementation faster and easier.

### NORTH AMERICA

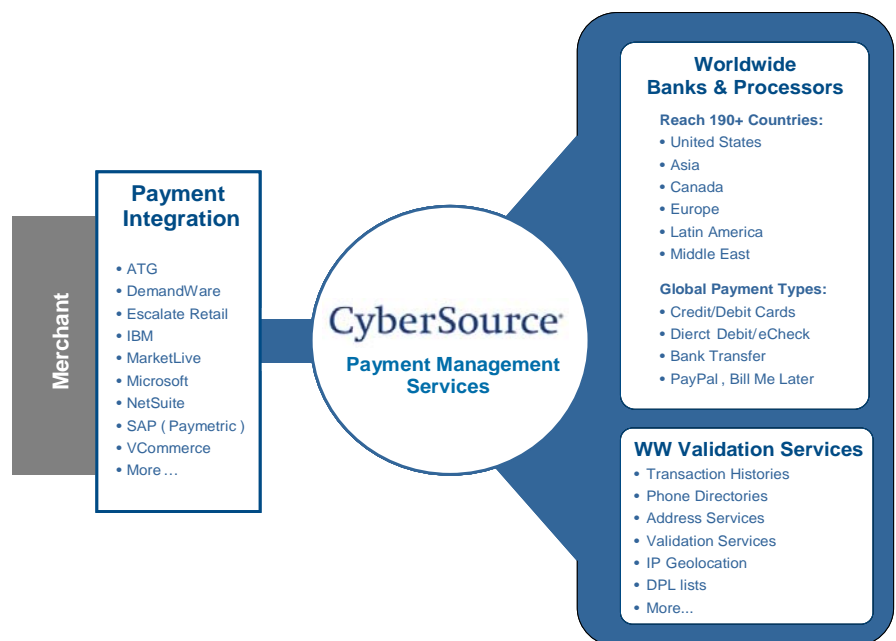
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- Single API integration provides access to all services, including multiple payment processors and fraud management services
- Web-based hosted services – no need to manage upgrades and updates
- Implement modularly or as a fully centralized payment system
- Expert Professional Services team can handle entire integration
- Also available as fully managed services with performance guarantees