

Payer Authentication Service

Verified by Visa, MasterCard SecureCode, JCB J/Secure

Limited Time Offer

FREE Set-Up*

\$995 Value

1-888-330-2300

Our convenient, hassle-free payer authentication service gives you the online payment guarantees and discounts offered by major card brand programs—plus optional, additional fraud screen protection—via one easy connection..

Supports All Card Programs

This single service supports current and future programs from major card brands, worldwide:

- Visa: Verified by Visa
- MasterCard: SecureCode
- JCB: J/Secure
- Others when released



SUMMARY

Supports All Programs

- Verified by Visa
- MasterCard SecureCode
- J/Secure

Multiple Compatible Services

- Payer Authentication
- Optional Fraud Screening
- Optional Payment Services
- More...

Easy to Install and Manage

- Maintenance Free
- One Easy Integration
- Jump Start Services

MORE INFORMATION

1-888-330-2300

www.cybersource.com

*Special sign-up offer available only to CyberSource Direct U.S. Merchants having annual online Visa sales of >\$2MM. Consult sales representative regarding offer availability.
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Reduce Chargebacks and Lower Processing Costs

Receive chargeback protection from fraud-related chargebacks as specified by the card brands—in some cases authentication is not required to receive this protection. Further, you may qualify for lower interchange (processing) rates by using payer authentication services.

One Simple Connection

One easy connection makes installation fast and hassle-free. Complementary payment and fraud screening services are accessible via this same connection for a fully-integrated, secure payment solution.

Maintenance Free

Updates and upgrades are implemented in our data center as specifications change or as new programs are introduced by other card brands. Your local systems and IT resources are protected from disruption.

Added Payment Protection

Complementary “transparent” fraud-screening services are available via this same connection. These services help you maintain chargeback protection under Visa and MasterCard programs, and control fraud risk on purchases made with card brands not yet offering authentication services.

Works With Any Payment System

The service installs alongside your current payment system or can be integrated with CyberSource payment solutions.

How It Works

Your system(s) are connected to the card association and banking authentication networks via the Internet using our authentication service.

1. During check-out, your system routes information to the appropriate card association (via the CyberSource Payer Authentication Service) to check enrollment.
2. If the cardholder is enrolled, your system automatically links to the cardholder's bank and displays an authentication form prompting the cardholder to enter a password. (If the cardholder is not enrolled, or the card brand used does not offer an authentication service, complementary fraud screening services can be accessed to assess order risk.)
3. The cardholder's password is sent to the issuing bank for verification. Results of the password check (verified/not verified) are returned to your system. The entire process takes approximately 2-3 seconds.
4. If authenticated, the transaction is submitted for payment authorization per your normal process (if CyberSource payment processing is used, the transaction can be completed in a single step vs. getting authentication results and then re-submitting for payment authorization).

Fast Implementation

Implement fast with the CyberSource API (XML, SOAP, .NET client, Java client). Pre-built integrations are available for major commerce, CRM and ERP systems. Professional Services are available to assist with system and business integration if desired.

CyberSource®
the power of payment