

# CyberSource Advanced

## High Performance Payment Management Services



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

Now get a more perfect payment transaction. One that captures more sales. One that reduces cost and complexity. One that mitigates fraud and security risk. One that fuels scalability. Why? Because our services are designed to manage and streamline your entire “Payment Pipeline.” You’ll capture more revenue, without the profit leaks.

### Global Payment Acceptance

Merchant accounts and processing services for domestic and global payment acceptance:

- Worldwide credit and debit cards
- Regional credit cards
- Direct debit
- Bank transfers
- Electronic checks
- Bill Me Later
- PayPal
- Recurring (subscription) billing
- Over 128 currencies

CyberSource also provides professional services to help you integrate payment with front-end and back-office systems.

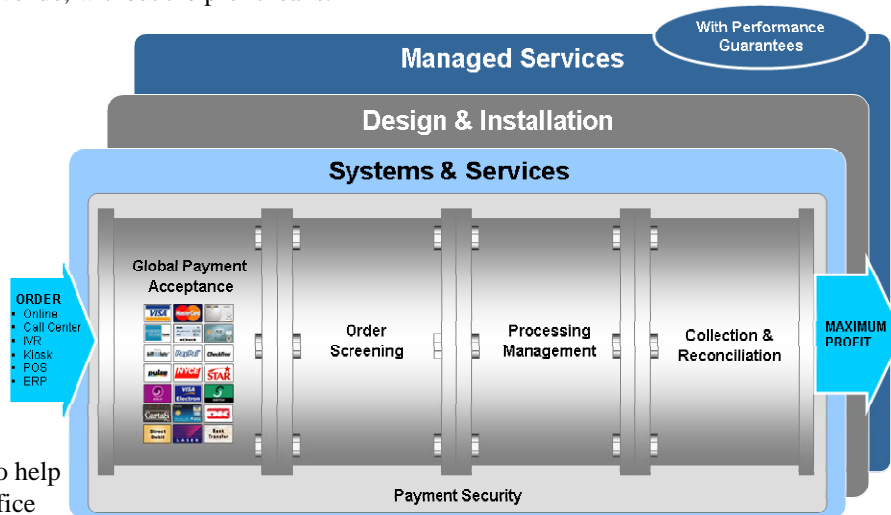
### Order Screening

CyberSource provides client services to help you analyze, design and manage your order screening and fraud detection processes—everything from screening strategies and risk threshold optimization analysis to ongoing monitoring, order review and chargeback management. Optionally, you can use our built-in hosted decision and case management systems to streamline fraud management using your own internal resources.

- Strategy design and implementation
- Performance monitoring and management
- Order review services
- Decision systems and fraud tools
- Verified by Visa, MasterCard SecureCode

### Processing Management

CyberSource provides on-demand access to processors around the globe. CyberSource’s highly reliable, triple-redundant datacenters are PCI-compliant worldwide and include sophisticated processing management capability to prevent payment failures and rate downgrades.



### Collection & Reconciliation

A full array of online and exportable payment reporting capability is available to streamline reconciliation activity. Further, systems can be installed to automate up to 90% of the tasks associated with payment reconciliation and chargeback re-resentation. We’ll also provide client services to manage chargeback re-resentation on your behalf.

### Payment Security

We’ll provide the secure storage and hosted payment acceptance services required to get sensitive payment data completely off your network. We also provide PCI compliance consulting and remediation services, as well as built-in PCI vulnerability scanning to help you maintain compliance.

### Professional & Managed Services

At your disposal is a team of experienced payment consultants to assist with payment systems planning, system and process design, and implementation and integration. And, our client services team helps expand your bandwidth and scale more easily by providing services to monitor, tune, or fully manage portions of your payment operations—backed by business performance guarantees.

## System Integration

Pre-built integrations are available for:

- ATG
- BEA
- Cisco BBSM
- IBM Websphere
- MarketLive
- Microsoft Commerce Server
- NetSuite
- Oracle
- PeopleSoft
- SAP
- Siebel

## CyberSource API

CyberSource provides a single API (known as the Simple Order API, or SOAPI) to communicate with all the services offered by CyberSource.

CyberSource APIs are available through either XML or NVP (Name-Value Pair) document types. Client libraries utilize the SOAP and XML communication methods of the Web Services standard. A name-value-pair interface also serves as a convenience layer on top of the XML transport (for those customers who do/can not use SOAP or XML).

The programming languages currently supported included Java, ASP/COM, .NET, C/C++ , PHP and Perl.

The APIs are built around the concept of an invoice, wherein the application submits order information (SKU, pricing, etc.), customer information (billing name, billing address, etc.), tender information (payment type, account number, expiration date, etc.), and additional services instructions (special instructions like fraud screening information, etc.). All this information is then sent along with the services requested. Our APIs are primarily based on J2EE or .NET technologies, and can work with any database management system, including IBM DB2, Oracle, Microsoft SQLServer, etc.

## Market Proven

CyberSource solutions are used by Internet 500 companies, leading media and online communities, top brands and 50% of the Dow Jones Industrial Companies.

CyberSource customer satisfaction is independently monitored. For the last six consecutive years customer satisfaction with our services has ranked among the top 5% of companies surveyed.