



PRODUCT BRIEF

CyberSource Payment Service

electronic payment

CyberSource®

Overview

CyberSource Payment Service is an enterprise-class electronic payment solution that strives to support more payment types, sales channels, major processors, and operating platforms than other solutions in the marketplace today. Payment Service gives businesses access to fast, reliable and secure electronic payment processing without developing, maintaining, and updating complex infrastructure. It couples the functionality and performance of an in-house system with the rapid deployment achieved through outsourcing.

- **Fast, cost-efficient to implement.** Easy integration with shopping carts, call center systems, commerce servers, and backend internal systems through client libraries and plug-in commerce components.
- **Provides access to major processors, worldwide.** Supports the preferred processors used by most U.S. and international merchant banks.
- **Supports multiple payment types and currencies, worldwide.** Includes all major credit cards, check cards, purchasing cards, and electronic checks via ACH.
- **Worry-free, ongoing maintenance.** CyberSource monitors new card association and processor upgrades and makes any changes behind the scene.
- **Solid reliability and security.** Data processing and communication security coupled with performance reliability backed by 24/7 operations support.

Product Details

CyberSource Payment Service is accessed in real-time via the CyberSource Commerce Component installed on a secure NT or UNIX server. This component is available as a ready-made plug-in or a set of development libraries in C, Perl, or Java. All libraries and plug-ins facilitate secure messaging between the merchant server and CyberSource. Production-ready software and documentation are available for download at no charge.

Payment Service supports the following:*

Multiple payment types

CyberSource Payment Service enables enterprises to offer purchasers a variety of convenient payment types such as:

- Visa
- MasterCard
- American Express
- Discover/Novus
- Diners Club
- Carte Blanche
- EuroCard
- Solo Switch
- JCB
- Check cards
- Purchasing cards
- Private label cards
- Electronic checks

Multiple payment operations

CyberSource Payment Services supports the operation types critical to managing payment functions:

- Authorization
- Capture
- Authorization and capture
- Manual authorization
- Settlement
- Return
- Detailed error message responses

Multiple processor connections

CyberSource Payment Services enables enterprises to connect directly to the US and international financial networks through our gateway connections to the following major processors:

- Paymentech
- FDMS - Nashville
- FDMS - South
- Vital Processing
- First Data Services — Europe
- National Westminster
- American Express - Brighton
- Citibank — Meerbusch

Third party integrations

For easy integration into front-end applications, CyberSource has developed third party integrations with leading e-commerce storefront applications, enterprise resource planning (ERP) packages, and customer relationship management (CRM) solutions such as:

- ATG
- BEA
- Blue Martini
- BroadVision
- IBM
- InterWorld
- Intershop
- Microsoft
- Oracle
- PeopleSoft
- SAP
- Siebel

CyberSource Software Developer's Kit (SDK)

In addition to third party integrations, CyberSource Payment Services offers a highly flexible, open API which allows custom integration to almost any front-end legacy system utilizing the following API core libraries:

- C/C++
- Perl
- Java

Security

CyberSource Payment Services supports the latest in card association and Internet transport security features:

- Address verification service (AVS)
- Mod 10 Card Number Verification
- Card verification value (CVV2), card verification code (CVC), card identification code (CID)
- SSL encryption
- Message protocol based on DES/RSA

For fraud management, enterprises can easily extend the CyberSource API and third-party integrations to take advantage of CyberSource Risk Management Solutions.

*Note: Not all functionality is available with all processors.

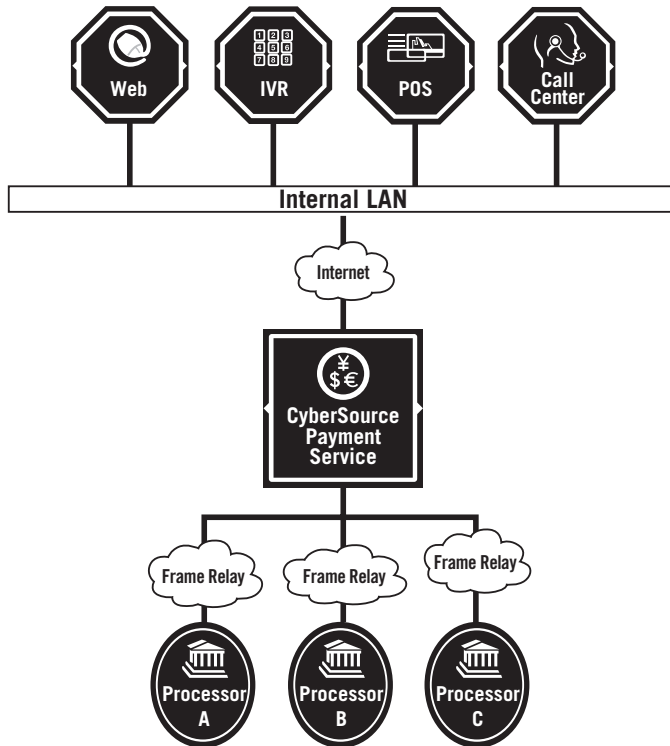
Features and Benefits

| Feature | Function | Benefit |
|---|--|---|
| Real-time payment processing | - Payment authorization request typically completes in two to five seconds | - Reduces callbacks, lost sales, delayed funding and handling costs associated with offline batch transactions |
| Multiple payment types, currencies | - Process credit card, check cards, electronic checks - Authorize transactions in over 100 currencies | - Increased customer satisfaction by offering/supporting their preferred payment methods & currency |
| Multiple sales channels | - Use web, call center, IVR, POS | - Quickly commerce-enable new sales channels |
| Multiple processor connections | - Gateway to major processors associated with U.S. and international merchant banks | - Gives businesses more banking choices to better meet their needs |
| Multi-threaded architecture | - Manage concurrent payment transactions originating from multiple servers | - Quicker transaction processing |
| Redundant systems | - All payment transactions are routed through multiple servers and multiple connections to the processors | - Increases reliability and peace of mind by having parallel backup systems and network connections running at all times |
| Compliance | - Systems are continuously upgraded to maintain compatibility with processor specifications and card association rules | - Realize immediate benefits from new association & processor features - Avoids non-compliance fines - Lessens need for internal compliance officer |
| Off-the-shelf & API integrations | - Seamless integrations with commerce applications, CRM and ERP systems | - Increases operating efficiency by allowing businesses to design applications to their specific needs |
| Access to transaction data | - Securely stored in CyberSource databases & accessible via support screens | - Easy access to transaction information for resolving customer support issues |

How It Works

Implementation

CyberSource payment services are remotely accessed in real-time. The authorization and settlement process is handled as follows:



1. Customer places an order.
2. The order information is securely transferred to CyberSource over the Internet .
3. CyberSource receives the order information, performs the requested services and routes the transaction authorization request through its payment gateway to the processor.
4. The processor routes the transaction to the appropriate card association, who routes the transaction to the customer's card issuing bank for authorization.
5. The issuing bank returns authorization approval or decline to the processor who in turn returns the result to CyberSource.
6. CyberSource returns the authorization approval/decline message to the merchant.
7. The merchant sends settlement request to CyberSource.
8. CyberSource sends a settlement request to the processor, who then routes it to the card associations who routes it to the issuing bank or directly to American Express or Discover.
9. The issuing bank approves transfer of money to the acquiring bank (merchant bank).
10. The acquiring bank settles funds to the merchant's designated account

Performance

Not all enterprises choose to devote the resources needed to get payment system security, reliability, and rapid order processing. With CyberSource Payment Service, enterprises have the peace of mind knowing that these factors are maintained and monitored by our experienced technical and operations professionals.

Security: To ensure data security during processing, CyberSource employs the following technical architecture:

- All payment information is transferred from the enterprise site to CyberSource using a secure messaging protocol based on DES and RSA public key encryption.
- Message authentication verifies the identity of the parties sending and receiving the payment-processing request.
- Secured access and monitoring of CyberSource payment services servers is handled 24/7.

Reliability: CyberSource payment systems reside in secure data centers complete with redundant backup power supplies; seismic, water, and fire monitoring; 24/7 support personnel; and security guards and monitoring cameras. Parallel payment servers enhance processing speed and reliability through automatic load balancing and direct connectivity to select processors and banks. Redundant lines handle all communications between CyberSource and payment processors.

Speed: CyberSource Payment Service consistently processes electronic payments in less than three seconds.



About CyberSource

CyberSource Corporation is a leading provider of risk management and electronic payment solutions for enterprise businesses. CyberSource solutions are specially designed for multiple sales channels, such as Web and call center/IVR, and include professional services to assist customers with the design, integration, and optimization of enterprise-wide commerce transaction systems. CyberSource serves over 3,000 businesses, including over half of the Dow Jones Industrial companies. The company is headquartered in Mountain View, California, and has sales and service facilities in Japan, the United Kingdom, and various other locations in the United States.

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