

CyberSource Small Business EditionSM

Overview:

Everything you need from one source

- Internet merchant account to process payments
- Same world-class service used by Fortune 500 companies, specially designed for smaller businesses
- Built-in fraud tools
- Four easy-to-set-up payment processing connection methods
- Detailed transaction reporting and search capabilities
- The most eCommerce payment options



PayPal®

Includes
Internet
Merchant
Account



Process using the same system as Fortune 500 companies—designed and priced for small to medium businesses. Includes merchant account and processing services.

CyberSource Small Business EditionSM is an easy-to-implement, powerful online payment processing service. It gives you the ability to process all major credit cards via your Web site, as well as process phone, fax, and mail order payments using a Web-based virtual terminal. Comes complete with a merchant account to process Visa® and MasterCard® transactions.

With CyberSource Small Business Edition, you can operate your eCommerce site more efficiently. Manage your account, look-up orders, print out comprehensive reports—all through a single interface. Installation is quick and easy. Works with all major shopping carts.

Powerful Payment and Fraud Tools

- Internet merchant account
- Supports credit cards and PayPal®
- Built-in fraud screen at no extra charge (CyberSource Smart AuthorizationSM)
- Subscription Payments

Easy to Implement and Manage

Four payment processing connection options

1. Web-based virtual terminal—no programming
2. CyberSource-Ready shopping cart integrations
3. Link from your Web site (Hosted Order Page)
4. Integrate from your Web site (Simple Order API)

Easy to manage

- Detailed transaction reporting
- Web-based “dashboard” manages everything

Robust Processing Platform

- Same processing system that powers Fortune 500 companies
- Highly reliable (99.9+% uptime)
- Visa-certified datacenters (security)

Powerful Payment and Fraud Tools

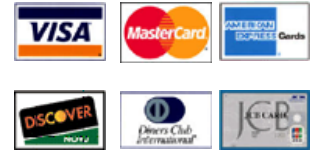
Payment Features Tuned for eCommerce

1. Process more eCommerce payment types to capture more sales:

Visa®, MasterCard®, American Express®, Discover®, Diners Club®, JCB®, and PayPal®.

CyberSource Small Business is certified on all major processing platforms. CyberSource processes credit card authorizations in real-time, usually within 3 seconds.

Standard configuration includes: CyberSource Internet merchant account for Visa® and MasterCard®, or can work with your current account.



Automatically Process at Better Rates
With CyberSource, you meet the requirements for qualified transactions that get you the best transaction rates.

2. Subscription billing tuned to protect 10% more sales:

CyberSource Subscription Payments is a full featured, ready-to-use system within CyberSource Small Business that provides the recurring payment functionality you need to sell products on a subscription or installment payment basis. It includes CyberSource TotalCollect™ payment technology to protect up to 10% more subscriptions. Implement in as little as 1 hour using the Virtual Terminal in the CyberSource Business Center, or in just days using the CyberSource Simple Order API.

Features:

- **Subscription or installment payments**
- **Payment Cards** – Use with all major cards (Visa, MasterCard, Discover, American Express, Diners Club, JCB)
- **TotalCollect™ Exclusive Billing Technology** – CyberSource's TotalCollect™ Technology automatically recaptures temporary failures—and minimizes 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 processing rate possible.
- **Schedules** – 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
- **Management** – Lets you easily create, cancel and modify subscriptions programmatically via our API or via our Web-based interface
- **Custom Notifications** – Allows you to automatically initiate email notification in the event of payment failure. You can even set up an email approval required for each recurrence
- **Reporting** – Includes reporting and search capability

Subscriber Information			
First Name	JOHN	Last Name	SMITH
Phone		Email	jsmith@example.com
Address 1	1295 Charleston Road		
Address 2			
Country	United States	City	Mountain View
State/Province	CA	Postal Code	94043
Subscription Information			
Title	Test	Subscription Amount	19.95 US Dollar
Order Number	9930198	Set-up Fee	0.00 US Dollar
Start Date	Jun 27 2004	Billing Frequency	Monthly
Payments Completed	0	Payments Remaining	6
Status	Current		
Automatic renewal	Enabled (6 payments will be added on Nov 27 2004)		
Payment Information			
Card Type	Visa		
Account Number	#####1111		
Card Exp. Date	06/2007		
Payment Events			
Payment #	Date	Amount	Status
1	Jun 27 2004	19.95 US Dollar	Not Processed
2	Jul 27 2004	19.95 US Dollar	Not Processed
3	Aug 27 2004	19.95 US Dollar	Not Processed
4	Sep 27 2004	19.95 US Dollar	Not Processed
5	Oct 27 2004	19.95 US Dollar	Not Processed
6	Nov 27 2004	19.95 US Dollar	Not Processed
<input type="button" value="Modify Subscription"/>		<input type="button" value="Cancel Subscription"/>	

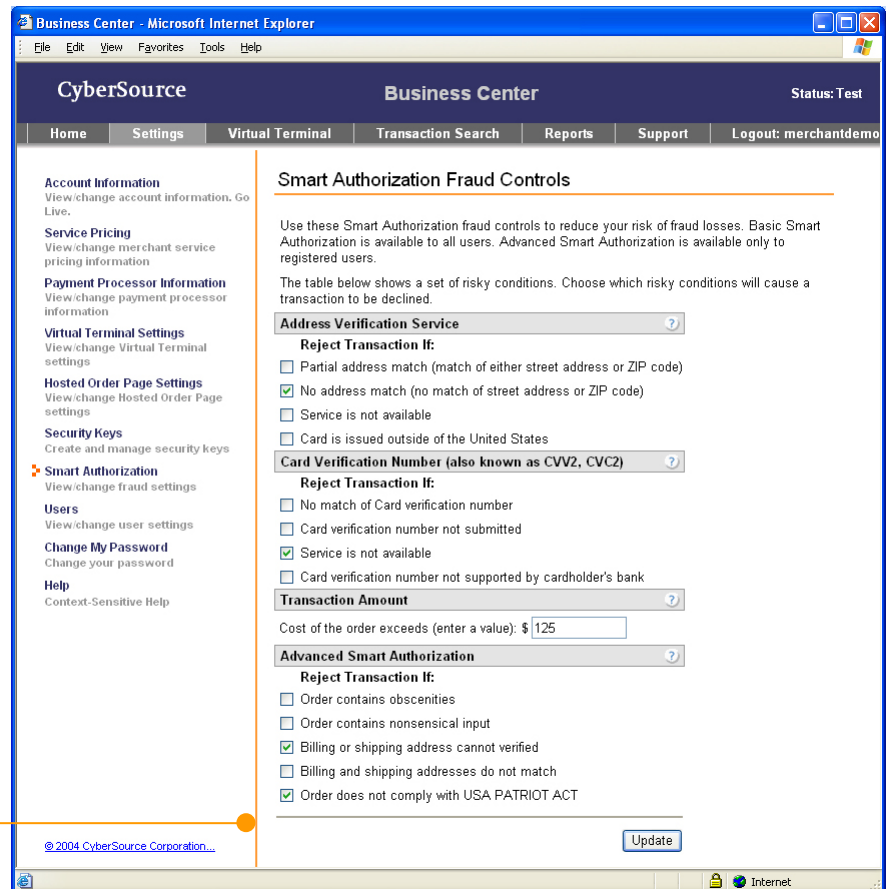
Powerful Payment and Fraud Tools

Built-in Fraud Protection

3. Built-in fraud protection with Smart Authorization: CyberSource

Smart Authorization includes:

- AVS
- Card Verification Number
- Additional checks for risk including:
 - Obscenities
 - Nonsensical input
 - Billing/shipping matching
 - U.S. Patriot Act (check for denied persons)



You can customize your fraud control based on your business policies through the Smart Authorization Settings page!

CyberSource Smart Authorization		
AVS	Card Verification Number	Additional Fraud Screens
<p>Merchant-configurable service that checks against the address provided by the card associations and issuing banks in the U.S. and some EU countries.</p>	<p>Merchant-configurable service that checks against the 3 or 4 digit verification number printed on the credit card (Visa, MasterCard, American Express, Discover).</p>	<p>Merchant-configurable service that checks for risk associated with obscenities, nonsensical input, billing/shipping address matching, compliance with the U.S. Patriot Act, (helps protect against sales to denied persons).</p>
<p>123 Maple Street Mountain View, CA 94043-1307</p>		<ul style="list-style-type: none"> <input checked="" type="checkbox"/> OBSCENITIES <input checked="" type="checkbox"/> NONSENSE <input checked="" type="checkbox"/> DENIED PERSONS

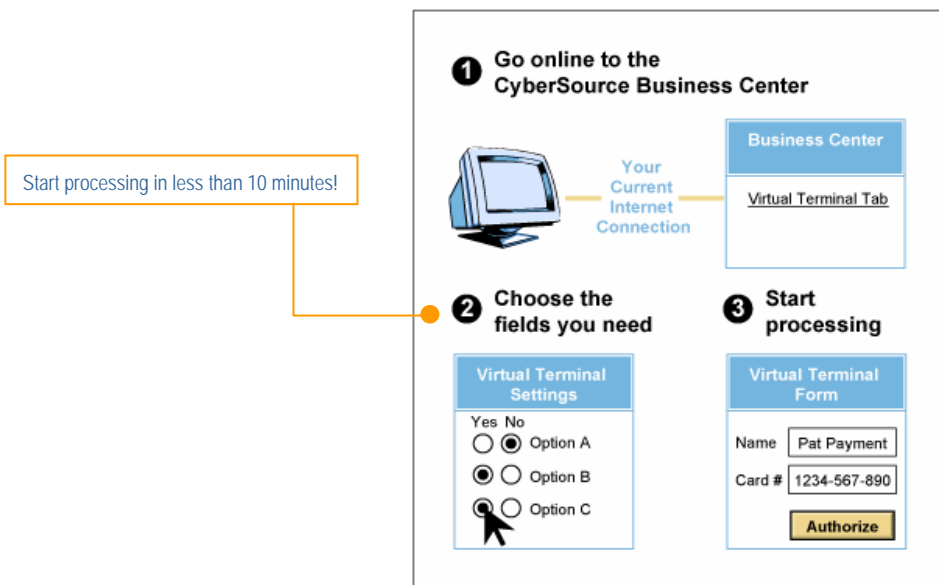
Easy to Implement and Manage

Get Four Payment Processing Connection Methods to Choose From

1. Virtual Terminal: An online form available through the CyberSource Business Center accessed via your standard Web browser. You manually enter payment data provided by your customer after an order is received. The online form, hosted by CyberSource, connects to all payment processing services required. It is the easiest of all connection methods.

The Virtual Terminal is used mostly for phone, fax, or mail orders. It can also be used for Internet orders if you wish to input payment information supplied by your customers (or have limited technical resources to integrate online payment processing).

This is a sample of what the virtual terminal looks like. You may select fields displayed that are appropriate for your business.



2. CyberSource-Ready Shopping Carts: CyberSource comes pre-integrated with a variety of shopping cart solutions.

Provides a direct connection between your storefront order pages to CyberSource payment and fraud control services.

Set up and technical requirements depend on software package. All shopping carts are able to access CyberSource's powerful payment and fraud tools via one interface.

For more information on CyberSource-Ready Shopping carts visit http://www.cybersource.com/developer_center/smb/merchant/.

Easy to Implement and Manage

Get Four Payment Processing Connection Methods to Choose From

- 3. Hosted Order Page:** A ready-to-use, hosted, secure order page that you link from your site. Provides real-time processing without extensive programming. Customers enter payment information and receive payment approval in real time. No need for an SSL certificate – CyberSource provides the certificate for you. Generally not used with a shopping cart.

The Hosted Order Page contains all the fields required to process payments online in real time. Payment order form page is displayed when customer enters checkout process on your site.

Silent Order Post Option Available
Easier than a full API implementation!

You can customize email receipts and error pages through the Settings page!



This is a sample of what your page might look like. You may select color scheme, fields displayed, etc. that are appropriate for your business.

- 4. Simple Order API:** An interface that provides a direct connection between your order pages to CyberSource payment and fraud control services. Fully customizable, this is the most flexible implementation option. Primarily used for Internet orders. It is used by those businesses that have their own customized software, or for business that want to program payment into their Web site. Requires programming expertise to implement. Available clients are: .NET, ASP, Java, and COM.

For more technical information visit http://www.cybersource.com/developer_center/smb/merchant/.

Developer kits available for custom integration

- .NET
- ASP
- COM
- Java

API documentation is available in PDF and HTML

A Note About Transaction Security

CyberSource uses 1024 bit 3 “Triple” DES digital signatures. This protects you from imposter transactions.

We also use 128 Bit SSL communication. This protects the transmission of transaction data.

Easy to Implement and Manage

Detailed Transaction Reports for Easier Reconciliation and Customer Service

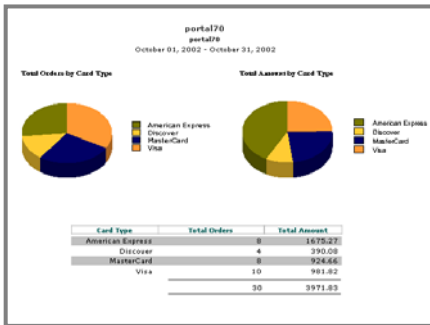
Access 24 X 7
in CSV, PDF and
XML formats.

Authorization Detail Report

Shows each credit card authorization that you requested and shows whether each request was successful. If an authorization was declined, the report indicates whether it was declined by the credit card processor or by CyberSource Smart AuthorizationSM. You can view daily or monthly versions of this report.

Use this report to ensure that your CyberSource Smart Authorization settings are working effectively.

Order Number	Request ID	Time
1084308399543	843083995480167904543	05/11/04 01:46:
1084308806528	843088065320167904543	05/11/04 01:53:
1084308824483	843088244880167904543	05/11/04 01:53:
1084308925438	843089254430167904543	05/11/04 01:55:



Authorization Summary Report

Provides an overview of your business activity for a full month, organized by the types of credit cards your customers use. The report includes graphs that show the percentage of orders that used each card type and the total amount of purchases made with each card type. This report is available monthly.

Use this report to better understand your overall business activity by payment type.

Capture Detail Report

Shows each capture or credit that you requested and shows whether the credit card processor accepted the request. The report also shows the total amount of successful and unsuccessful captures and credits. You can view daily or monthly versions of this report. In the capture reports, transactions paid with a PayPal account are identified in the Card Type column.

Use this report to show how many orders you shipped against.

Trans Ref No	CC Last 4 Digits	Card Type	Amount
02RYXSPGD7WD4	1111	Visa	1.00
02RYXSPGD7WD4	1111	Visa	1.00
02RYXSPGD7WD4	1111	Visa	1.00
02RYXSPGD7WD4	1111	Visa	750.00
02RYXSPGD7WOF	1111	Visa	19.99

Order Detail Report

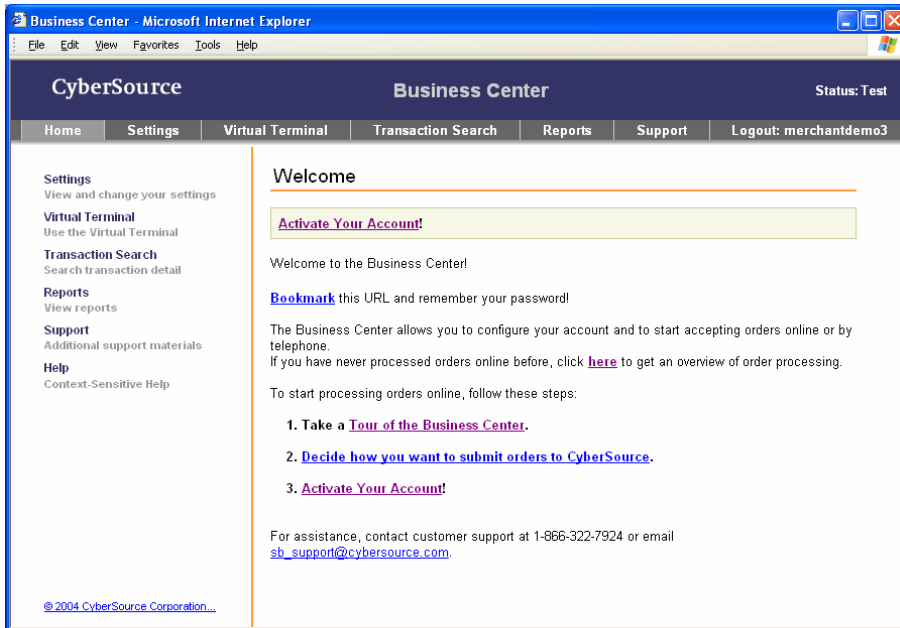
A daily downloadable report that shows all your order activity from the previous day. The report is provided in either CSV or XML format.

Use this report to get a complete record of your transaction detail.

Request	merchantID	requestID	transactionDate	orderNumber	customerID	source
Request	cybpsesbi	8.67678E+20	2004-06-09T07:57:08-07:00	987ORDER	123CUST	HOP
Request	cybpsesbi	8.67678E+20	2004-06-09T07:57:08-07:00	987ORDER	123CUST	HOP
Request	cybpsesbi	8.67683E+20	2004-06-09T08:05:41-07:00	987ORDER	123CUST	HOP
Request	cybpsesbi	8.67683E+20	2004-06-09T08:05:41-07:00	987ORDER	123CUST	HOP
Request	cybpsesbi	8.67904E+20	2004-06-09T14:13:59-07:00	987ORDER	123CUST	HOP

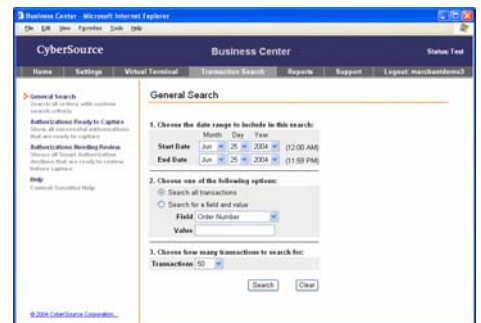
Easy to Implement and Manage
You Get a Single Web-based Interface to Manage all Payment Tasks

CyberSource Business Center

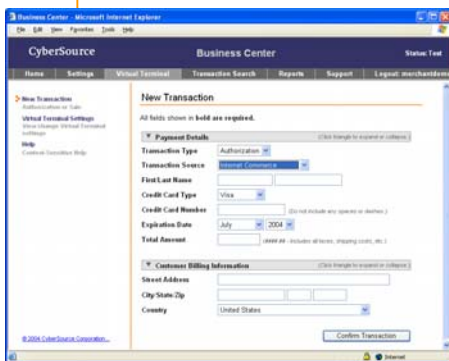


Access the Virtual Terminal and other tools via the CyberSource Business Center.

Transaction Search



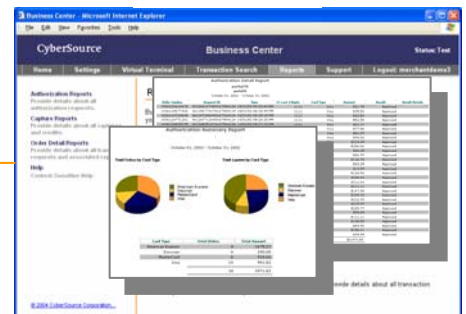
Virtual Terminal



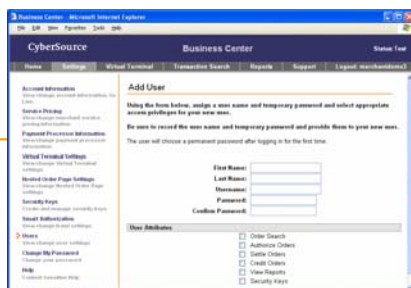
Subscription Payments



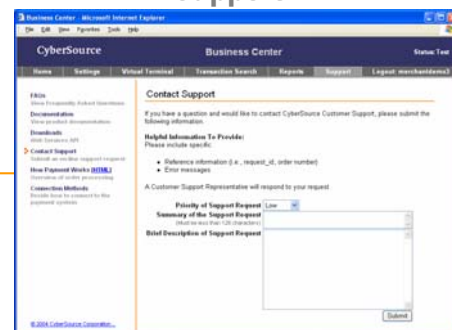
Reporting



User Administration (Define Privileges)



Support




CyberSource datacenters process payments for many of the Web's largest and most demanding merchants (half of the Dow Jones Industrials, Top Fortune 500 companies). You use the same systems to process your payments.

Higher processing reliability to maximize sales

Reliability with 99.9+% system uptime. (Meets or exceeds banking standards).

Secure datacenters and transactions (Visa-certified)

CyberSource Small Business Edition delivers 128 Bit SSL interface security, and 1024 bit 3 DES digital signature technology for the transmission of data. Plus, our built-in transaction monitors validate the source of order initiation to guard against programmatic attacks by hackers. Our datacenters have been certified to meet Visa cardholder information security program standards.

Payment Capability				
Process All Major eCommerce Payment Options				
Visa, MasterCard, American Express, Discover, JCB, Diners Club, PayPal. 				
Includes CyberSource Merchant Account				
Full service Internet merchant account for Visa, and MasterCard (or we can support your existing merchant account.)				
Risk & Compliance – Built-in Fraud Protection with CyberSource Smart Authorization				
Address Verification Service (AVS): Merchant-configurable service that checks against the address provided by the card associations and issuing banks in the US and some EU countries.				
Card Verification Number Check (CVV2, CVC2, CID) Merchant-configurable service. Checks a 3 or 4 digit verification number printed on the credit card (Visa, MasterCard, American Express, Discover).				
Additional merchant-configurable fraud screens that check for risk associated with: <ul style="list-style-type: none"> ▪ Obscenities ▪ Nonsensical input ▪ Billing/shipping address matching ▪ Compliance with the US Patriot Act 				
Reporting & Management				
Reporting Options: Authorization Detail, Authorization Summary, Capture Detail, and Order Detail formats.				
CyberSource Small Business Edition – Business Center: Online management console. Single interface to manage all payment services.				
Four Payment Processing Connection Methods				
1. Virtual Terminal: Process orders received via mail or telephone. No development required. Can be used immediately.				
2. Hosted Order Page: Process orders for products displayed on your site without having to build a payment order page. Modest scripting in either ASP, Perl, or PHP is required.				
3. Simple Order API: Process orders via your own customized commerce software. Intermediate programming in either XML, .NET, ASP, or Java required.				
4. CyberSource-Ready Shopping Cart Integrations: Process orders using a CyberSource-certified commerce software provided by a CyberSource partner. Set up and technical requirements depend on software package.				
Integrations – Works with Most Any eCommerce System				
CyberSource Small Business Edition-compatible shopping carts and commerce platforms: <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • AbleCommerce • Cart32 • Comersus Cart Open Source • CommercialWare • epages • Fiserv </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • IBM WebSphere Commerce Server • King Cart • Kurant StoreSense • Lagarde Storefront • MerchantSpace Commerce • Microsoft Business Solutions (Great Plains) </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Microsoft Commerce Server (2000, 2002) • Miva Merchant (4.16 +) • OS Commerce • Pactolus • Rainbow Technologies </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Sandlot • SearchFit • Telution • Via Subscription • X-Cart </td> </tr> </table>	<ul style="list-style-type: none"> • AbleCommerce • Cart32 • Comersus Cart Open Source • CommercialWare • epages • Fiserv 	<ul style="list-style-type: none"> • IBM WebSphere Commerce Server • King Cart • Kurant StoreSense • Lagarde Storefront • MerchantSpace Commerce • Microsoft Business Solutions (Great Plains) 	<ul style="list-style-type: none"> • Microsoft Commerce Server (2000, 2002) • Miva Merchant (4.16 +) • OS Commerce • Pactolus • Rainbow Technologies 	<ul style="list-style-type: none"> • Sandlot • SearchFit • Telution • Via Subscription • X-Cart
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Support Services				
Technical Support: <ul style="list-style-type: none"> ▪ Online support request system 24 x 7 ▪ E-mail support (6am-5pm Pacific Time, next business day response time) ▪ Telephone support (6am-5pm Pacific Time) 				
Online Help/Frequently Asked Questions (FAQs): Available within the CyberSource Business Center.				

About CyberSource:

CyberSource Corporation provides secure payment and risk management solutions to organizations that process orders for goods and services over the Internet. The company connects businesses to a large network of payment processors, thereby enabling them to accept credit cards, electronic checks and other forms of electronic payment. CyberSource's customers sell electronically through multiple channels that include not only the online model, but also call centers, interactive voice response units, kiosks and point-of-sale environments. CyberSource's products fall into two main categories: electronic payment solutions and risk management (which includes verification and compliance solutions).