

Standard provides a great pre-packaged value for low-to-medium volume merchants. Enterprise provides customizable, premier services for larger volume merchants that require multi-currency/regional payments, advanced risk or compliance management services, enterprise system integration and more.

	Standard Edition <i>Pre-Packaged Value, Turn-Key Payment Solution!</i> Small to Medium Volume Merchants	Enterprise (Advanced) Edition <i>Customizable: Medium to High Volume Merchants</i> Refer and Team Sell with CyberSource! www.cybersource.com/partners/referrals/bofa
Payment Processing Solutions	Card Processing: <ul style="list-style-type: none"> • Level I, II, III (as available); CNP and Card Present / Magnetic Card Reader Support* • Visa, MasterCard • Discover, JCB, Amex, Diners <ul style="list-style-type: none"> • 3rd-party QUICKBOOKS plug-in available. • Subscription Payments (On-Demand, Installment, Recurring) • Batch File upload processing via Business Center. • Level III Support via Virtual Terminal Standard Settlement Time: 12am-to-12am (Pacific Time) * Card-present requires IP-based terminal or card reader	Payment Types / Currencies: <ul style="list-style-type: none"> • E-check • Regional Cards • Bank Transfers (Giro) • EU/Asia Direct Debit • Sell in currencies other than USD • Settle in currencies other than USD Subscription Payments (Domestic/Regional Cards and Check Payments) Custom Batching Times (select a custom cut-off time)
Risk and Compliance Services	<ul style="list-style-type: none"> • AVS • Card Verification Number (CVC2, CVV2, CID) • Obscenities and Gibberish Checks • Optional Transaction Threshold • Denied Parties Check 	<ul style="list-style-type: none"> • Managed Risk Services • Automated Risk Scoring/Decision/Case Mgmt System • Tax Calculation • Worldwide Delivery Address Verification • Export Compliance
Reporting and Payment Management	Online Business Center interface to control: <ul style="list-style-type: none"> • Virtual Terminal (MO/TO, E-commerce, Retail settings) • Subscription Details Reporting • Transaction and Subscription Search • User Administration (1 Merchant ID, up to 100 users) Reports (Online, CSV, XML) <ul style="list-style-type: none"> • Daily Order Detail • Daily / Monthly Authorization and Capture Reporting 	Multiple Merchant IDs Access multiple accounts using "Single Sign-on" More Robust Reporting designed for high-volume merchants. Reports (Online, CSV, XML): <ul style="list-style-type: none"> • Daily, Weekly, Monthly batch summary • Programmatic report download (CSV, XML) • Risk management reporting
Integration and Connections	<ul style="list-style-type: none"> • Virtual Terminal (processing domestic cards in USD) • Hosted Order Page and Silent Order Post Simple Order API: <ul style="list-style-type: none"> • SOAP, XML, Name-Value Pair Developer Client Kits: <ul style="list-style-type: none"> • .NET, ASP/COM • Java/Cold Fusion • C/C++ • Perl • PHP Pre-built Shopping Cart/Commerce Server Integrations: <ul style="list-style-type: none"> • Intershop Merchant Hosting 4.0 – 4.2 • Kurant – StoreSense - EBay • LaGarde • Microsoft Commerce Server 2003 • Microsoft Commerce Server 2002 • Miva • X-cart • More... (www.cybersource.com/partners/shopping_carts/) 	Virtual Terminal (process orders in multiple currencies) Secure Storage (Store Customer Profiles): <ul style="list-style-type: none"> • Hosted Order Page for secure collection of sensitive cardholder information • PCI compliant data center to store sensitive and unique merchant and cardholder data. • Setup On-Demand, Installment, and Recurring automated payment options Batch File Upload via API Pre-built Integrations Include: <ul style="list-style-type: none"> • Microsoft Site Server CE 3.0 • PeopleSoft • BEA Web Logic Commerce Server 3.5 • IBM Web Sphere Payment Manager 2.2 • Oracle 11i • Siebel 7 • SAP • Great Plains
Processing Platform and Security	Hosted Service: <ul style="list-style-type: none"> • 100% PCI compliant, 99.9+% up-time • Pre-production Testing Environment Security: <ul style="list-style-type: none"> • 128-bit SSL protected web portal • 1024-bit digital signatures on every transaction • Strong password authentication for web-based tools 	<ul style="list-style-type: none"> • Locally Managed Payment Software (connect merchant directly to TSYS "Vital") • Hosted Service (pre and post-production testing)
Support Services	<ul style="list-style-type: none"> • Online Knowledge Base (www.cybersource.com/help) • Phone Support (6am – 6pm Pacific Time M-F) 	<ul style="list-style-type: none"> • Assigned Technical Account Manager • Professional Services (Integration, PCI Compliance, custom risk management solutions, more)

Solutions can include features contained in Standard Edition plus...

Both include **FREE** built-in PCI Scanning Services
www.cybersource.com/pciscanning