



# CyberSource®

the power of payment

The payment power to create new customer experiences, expand globally, and optimize operations.

## Innovate and Grow. Safely.

### A Universal Payment Management Platform for the Enterprise

A single connection to our cloud-based platform enables merchants to safely accept payments across multiple sales channels, worldwide. Integrated payment, fraud and security management services speed time-to-market, streamline operations and provide a centralized view of transaction activity. Safe and reliable—CyberSource is a Visa company.

**Payments.** Accept payments across mobile, web, call center, kiosk, mPOS and field sales channels, worldwide. Payment methods: cards, digital wallets, one-click checkout, bank transfers, direct debits and alternative payments. *Capabilities may vary by country.*

**Payment Security.** Use our Secure Acceptance and universal tokenization services to process payments and refunds without handling or storing payment data.

**Fraud Management.** Manage fraud with the CyberSource Decision Manager system, featuring the World's Largest Fraud Detection Radar. Fraud analysts throughout the world help monitor trends and consult on strategy. Additional managed services are available to support complete outsourcing of fraud and chargeback management operations. *Fraud solutions can be used with CyberSource payment services or as a stand-alone service.*

**Administration Console.** Control payment systems across channels, generate reports, and set user permissions.

**Reporting & Analytics.** Simplify payment reconciliation and tune fraud management operations with our pre-configured reports and reporting tools.

**Safe, Reliable Network.** Operate with confidence. As a Visa company, CyberSource is managed as part of Visa's network operations, world renown for security and reliability.

**Integration.** Access all services via a single API. The CyberSource API is available in tool kits and pre-integrated with popular commerce platforms and app software. A responsive form option is available for web/mobile, complete with 25 language packs for fast localization.

**Professional Services.** Complement the capabilities of your in-house team. Our Global Services organization provides design and integration services to implement new payment capabilities, as well as consulting and management services to optimize payment operations.