

CyberSource Transaction Data Retention Policy

Below is a description of the current CyberSource Data Retention Policy as of June 7th, 2011. It applies to storage of transaction data processed on behalf of CyberSource merchants using outsourced transaction processing services ("Services"). Data retention dates are specific to the type of Service utilized and are described below. Data falling outside the timeframes set forth below will be expunged from our production systems and will not be accessible by any merchant. CyberSource recommends that you consider these policies when coding your systems to utilizes the services.

Business Center – Search Screens

Search Transaction	Merchants can search for and view transactions submitted within the past 180 days.
Follow-on, Bill Button or Follow-on Credit Button	Merchants have 60 days from the date of an original authorization to bill or credit that transaction. Example: <ol style="list-style-type: none"> 1. Authorization request on 01/01/2008 2. Bill request submitted within 60 days of 01/01/2008 3. Bill request submitted after 60 days of 01/01/2008 will receive a rFlag = Dxxx response
Standalone Credit Button	Merchants have 180 days from the date of the original authorization to perform a standalone credit on that transaction.
Remove from History Button	Available for transactions submitted by merchant to CyberSource within the past 180 days.
Mark as Suspect Button	Available for transactions submitted by merchant to CyberSource within the past 180 days.

Business Center – Reports

Reports Access	Merchants can access subscribed reports that have been generated within the past 16 months. CyberSource recommends merchants regularly
----------------	---

	download their reports and/or store this data on their own systems.
--	---

Risk Management Services

Remove from History	Available for transactions submitted by merchant to CyberSource within the past 180 days.
Mark as Suspect	Available for transactions submitted by merchant to CyberSource within the past 180 days.

Payment Services

<p>Follow-onBill or Follow-on Credit</p> <p>(references previous RequestID)</p>	<p>Merchants have 60 days from the date of an original authorization to bill or credit that transaction.</p> <p>Example:</p> <ol style="list-style-type: none"> 1. Authorization request on 01/01/2008 2. Bill request submitted within 60 days of 01/01/2008 3. Bill request submitted after 60 days of 01/01/2008 will receive an rFlag = Dxxx response <p>Merchant should re-authorize and re-bill the transaction so that the Bill request is within the 60-day timeframe.</p>
---	---

Secure Data Suite Services

Subscription/Customer Profile Creation	Subscriptions and customer profiles are never deleted by CyberSource. Merchants must take action to delete the subscription or profile.
--	---

All timeframes are subject to change at the sole discretion of CyberSource.

For more information on CyberSource services, go to the CyberSource Support Center at support.cybersource.com.