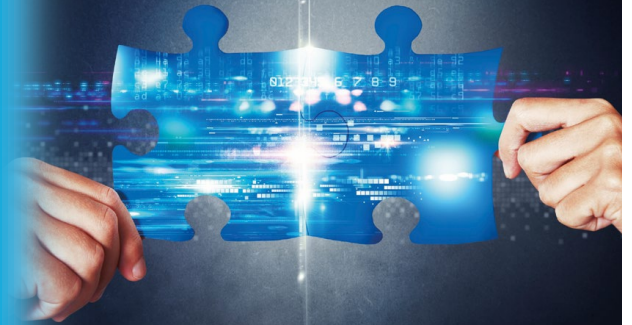


CyberSource and hybris

Working with SIs to help
merchants grow their business



CHALLENGE

For many merchants, growing their business involves expanding into new geographies, opening new channels to market, or improving the customer experience across channels. Whichever route to growth they take, they need to be certain their ambitions are underpinned by robust commerce and payment management systems that will help them meet their objectives.

But their existing systems may be unable to handle the payment methods and currencies that local markets prefer, or may offer insufficient protection against threats in a new channel or geography. And once business takes off, those systems may lack the flexibility and scalability to handle increasing sales volumes — leading to an unsatisfactory customer experience and lost opportunities for revenue generation.

SOLUTION

The hybris-CyberSource partnership helps systems integrators (SIs) provide merchants with a powerful, scalable solution for global, cross-channel commerce operations. Using an extension that's certified by hybris, SIs can easily integrate the hybris commerce platform with CyberSource's global payment and fraud management capabilities.

The pre-built nature of the extension streamlines the integration, helping SIs rapidly deliver a comprehensive, scalable solution that can accelerate merchants' time to market, lower system development and maintenance costs, and reduce risk and complexity. And because it's certified by hybris, SIs and merchants alike can be confident that the code will be high quality and will benefit from a seal of approval for best-practice integration.

RESULTS

SHORTENING TIME TO MARKET AND REDUCING RISK

by using a pre-built,
certified extension

Approximately
85%
built up front

Simplified
project scoping

Flexible,
modular architecture

Less scope for error
during build



"The new extension, backed by collaborative support from the long-standing partnership between CyberSource and hybris, makes it more straightforward than ever to integrate the two systems. The fact that the extension is certified by hybris gives us even greater peace of mind."

Nandakumar Balasubramanian, Partner at Portaltech Reply

Additional Insights

A GLOBAL COMMERCE SOLUTION FOR MERCHANTS EVERYWHERE

CyberSource's payment connections in more than 190 countries, 20 currencies and 25 languages enable merchants to take full advantage of the hybris platform's global commerce capabilities. CyberSource capabilities can help merchants to:

- Access international markets quickly, safely and cost effectively
- Improve the customer experience across channels and devices and streamline the checkout process
- Increase sales conversion using the latest payment management techniques
- Accept more genuine orders by implementing effective fraud management strategies
- Gain a single view of the customer across channels
- Track and reconcile payments with flexible searching and comprehensive reporting
- Protect their network and their customers' data from increasingly sophisticated threats
- Optimize their commerce operations through increased automation

ALL THE PAYMENT AND FRAUD MANAGEMENT SERVICES YOU NEED

Because the extension is provided as a toolkit, the integrated solution can be configured to meet each merchant's needs. Merchants can, for example, access CyberSource Decision Manager — backed by the world's largest fraud detection radar — to enhance fraud screening and drive more accurate order acceptance decisions; and use CyberSource Payer Authentication for 3 D Secure transaction authentication. What's more, they can use CyberSource Secure Acceptance to securely accept payments made on the web or from

mobile devices. Secure Acceptance enhances the customer experience on any device by facilitating one-click checkout, automatically rendering checkout pages to optimize the display, and localizing them to support all major e markets.

Using Secure Acceptance with Tokenization additionally means that merchants don't handle any payment data themselves: instead, it's transmitted directly to CyberSource where it's tokenized. Merchants can therefore reduce their PCI compliance scope as only the token is stored on their infrastructure.

WORKING IN PARTNERSHIP: CYBERSOURCE, HYBRIS AND SIS

CyberSource, hybris and SIs work together to configure the solution to meet merchants' individual needs. Each organization contributes its own expertise to the project:

- hybris brings omni-channel commerce platform expertise
- CyberSource brings expertise in payment and fraud management, and makes a full range of solutions accessible via a single API connection including Decision Manager, Payer Authentication and Secure Acceptance
- The SI provides on-the-ground professional implementation, configuration and customization services to deliver the complete solution

The certified extension, available from the hybris Extend Marketplace, forms the 'base-plate' functionality on which an SI can quickly and efficiently architect a payments process flow to meet the merchant's preferred customer experience.

CyberSource works closely with hybris to understand the payment, security and risk management requirements, and provide the required functionality on an ongoing basis. CyberSource also provides project management support to the SI through its SI Partner Teams, and additionally supports merchants via its Value Added Services Team. These teams have broad experience in many regions and verticals.

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ABOUT CYBERSOURCE

CyberSource Corporation, a wholly owned subsidiary of Visa Inc., is a payment management company. More than 400,000 businesses worldwide use CyberSource and Authorize.Net brand solutions to process online payments, streamline fraud management and simplify payment security. The company is headquartered in Foster City, California. CyberSource operates in Europe under agreement with Visa Europe. For more information, please visit www.cybersource.com or call 1-888-330-2300.