

CyberSource Payment Management

FOR ORACLE + NETSUITE



Access to CyberSource's payment management solutions is pre-integrated with your Oracle + Netsuite commerce platform, simplifying payments integration into your commerce experience.

Streamline payment management operations and reduce payment friction with our pre-integrated solution, helping merchants deliver a smooth customer payment experience.



Simplify Adding Global Payments

Our pre-integration with the Oracle + Netsuite Core Product helps merchants streamline and expedite the implementation and management of global payment solutions. Developers can reduce payment friction and seamlessly incorporate a range of payment management services through a single strategic partner. The CyberSource pre-integrated solution helps merchants add payments quickly to get to market fast.

Build Your Global Footprint

Reach international markets quickly and safely with confidence. Process popular payments in 190+ countries with acceptance for universal card brands, regional payment types, and alternative payment methods such as PayPal and AliPay. Accept payments in over 45 currencies with checkout in 25 languages, and automate global tax calculation.

Keep Customer Data Safe

Eliminate payment data from your network and help ensure that your customers' sensitive payment information is not compromised if you experience a security breach. CyberSource tokens take the place of credit card data and help you reduce your PCI DSS scope.

Optimize Commerce Operations

Access comprehensive payment management services through a single connection. Improve the efficiency of your fraud management process with more accurate automated screening and less need for manual review. Easily track and reconcile payments with complete online and downloadable reports.

Seamless Experiences Across Channels

Provide a convenient, consistent payment experience across multiple devices and payment preferences. Help reduce cart abandonment with easy checkout and card-on-file. Deploy secure payment pages optimized for web or mobile, and access a single view of your customer transactions.

Drive Revenue Growth

Increase opportunities for sales conversion using some of the latest payment management techniques. Implement fraud management strategies to help accept more genuine orders.

Accept More Orders, Help Reduce Fraud

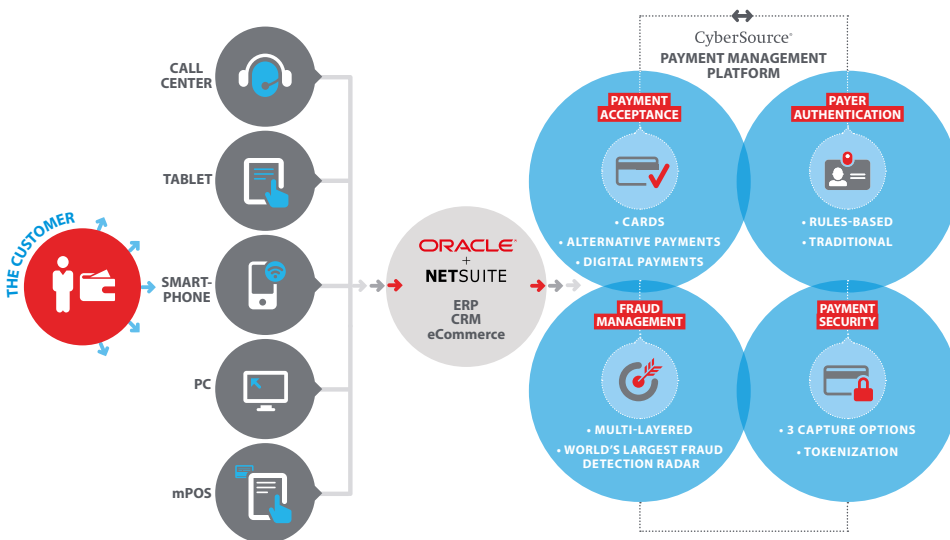
Gain risk intelligence derived from over 68 billion transactions that Visa and CyberSource process annually. CyberSource Decision Manager includes over 260 detection tests and statistical risk models, a powerful rules engine, a case management system, and real-time reporting and passive tuning. CyberSource also provides managed services, staffed by experts from various industries, to complement your skills and expertise.

Minimize Customer Friction

CyberSource Rules-Based Payer Authentication provides you control over the user experience, along with all of the benefits of traditional 3-D Secure, including fraud liability shift and reduced interchange. You can decide when to request payer authentication protection – helping ensure a seamless checkout experience for your good customers.

Oracle + NetSuite & CyberSource Make it Easy

Get Started Fast. CyberSource Global Payment Management solutions are pre-integrated from within the NetSuite Core product. This helps expedite the time it takes for NetSuite merchants to begin accepting global payments.



Built-in and Available Payment Services for Oracle + Netsuite Users

| CYBERSOURCE PAYMENT MANAGEMENT SERVICES | IMPLEMENTATION |
|--|---|
| Global Payment Processing | |
| Visa, MasterCard, Discover, Amex | Integrated |
| Diners Club, JCB, Maestro, Solo | Integrated |
| Tokenization/Account-on-File | Integrated |
| Recurring Payments – When CyberSource tokens are stored within NetSuite or NetSuite stores the CC# | Integrated |
| Global Fraud Management | |
| Billing Address Verification (AVS) | Integrated |
| Card Verification Number (CVV) | Integrated |
| 3-D Secure/Payer Authentication (Verified by Visa®, MasterCard® SecureCode™) | Integrated |
| Rules-Based Payer Authentication | Integrated |
| Decision Manager | Integrated |
| Managed Risk Services | Performance Monitoring and Screening Management Services |
| Search and Reporting | |
| Reconciliation | Available via CyberSource Business Center |
| Advanced Search and Reporting | Available via CyberSource Business Center |

Certain services are dependent on processor. Consult CyberSource for details.

www.cybersource.com

For a complete list of worldwide offices, go to: www.cybersource.com/locations

CyberSource, a wholly owned subsidiary of Visa Inc., is the only integrated payment management platform built on secure Visa infrastructure, with the payment reach and fraud insights of a massive \$358Bn global processing network. CyberSource and Authorize.Net payment management solutions help 475,000 large and small businesses grow sales, mitigate risk, and operate with greater agility. CyberSource operates globally, and is headquartered in San Francisco, California. For more information, please visit www.cybersource.com

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KEY FEATURES

Pre-Integrated Interface

Streamline and expedite the implementation and management of global payment solutions.

Global Payment Processing

International payment options for over 190 countries.

Account-on-File with Tokenization

Protect sensitive customer data and enable faster checkout by storing card tokens, not card numbers.

Fraud Management

World's Largest Fraud Detection Radar, enabling faster, more accurate order acceptance decisions. Plus Rules-Based Payer Authentication.

Managed Risk Services

Staffed by experts from multiple industries to complement your skills and expertise.

Payment Security

Operate without storing payment data using CyberSource's hosted payment acceptance options and Tokenization.

Integrated Reporting

Flexible online search and comprehensive reports to help you track and reconcile payments.

Global Tax Calculation and Delivery Address Verification Services

www.cybersource.com/netsuite
www.suiteapp.com/CyberSource-Payment-Management