

CyberSource and Oracle

Secure payment management for a leading eCommerce platform



A powerful partnership

Oracle Commerce, a leading eCommerce solution, helps a wide range of businesses innovate and expand with speed and ease through new touchpoints or regions.

CyberSource and Oracle have been partners for more than 15 years. The CyberSource payment system integrates easily with Oracle's solution. Today, the CyberSource platform includes better ways to accept alternative payments and digital wallets.

By 2020, companies that are digitally trustworthy will generate 20% more profit than those that aren't, according to Gartner.¹

Best of both worlds

The Oracle Commerce platform is an end-to-end commerce and experience solution. It's very simple to manage. And, as it's a single platform, there may be efficiencies to gain from using it. These efficiencies can reduce your development and maintenance costs.

The Oracle solution connects to the CyberSource gateway. This means CyberSource's powerful payment management platform can be fully integrated with it. The CyberSource platform is comprised of modular services, built on secure Visa infrastructure, with the payment reach and fraud insights of a \$427B+ global processing network. This helps you to accept a wide range of payments reliably and securely – from across the world.

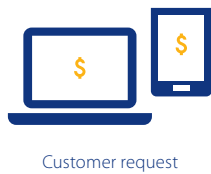
The importance of acceptance

One of the key factors to financial success is the ability to take payments in a fast, efficient way. You must be sure that you can always accept payments, especially if you're moving into new markets.

¹ Gartner, 100 Data and Analytics Predictions Through 2021, June 2017, p10. Available at: <https://www.gartner.com/events-na/data-analytics/wp-content/uploads/sites/5/2017/10/Data-and-Analytics-Predictions.pdf>

Oracle and CyberSource

– you can be up and running quickly



ORACLE®
COMMERCE

CyberSource®
A Visa Solution



Pre-integrated for easy deployment

The CyberSource payment platform, pre-integrated with the Oracle platform, makes the technical side of things far less complicated. This means you can help keep deployment time and disruption to a minimum and get up and running quickly.

About CyberSource

We operate in 190+ countries and territories

We know the local payment nuances and support most payment options. Any new ones are automatically added.

We're acquirer agnostic

We work with different banks around the world. Ideal if you're looking to take payments in new markets.

We're on the Visa network

This \$427 billion global processing network can help you operate with agility, grow revenue and reduce risk.



CyberSource payment management services

Global payment processing

- Visa, MasterCard, American Express, Discover, Diners Club, JCB, Maestro, Carte Bleue, Dankort, Elo, Union Pay and more
- Online Bank Transfers: Bancontact, iDEAL, Sofort, and others
- Alternative & Digital Payments: Klarna, Alipay, PayPal, Apple Pay & Android Pay
- Global Tax Calculation

Fraud management

- Decision Manager
- Device Fingerprinting
- Decision Manager Replay
- Address Verification Service (AVS)

- Card Verification Number (CVN)
- Account Takeover Protection (ATP)
- Payment Authentication**
 - Verified by Visa, MasterCard, SecureCode, American Express SafeKey, JCB J/Secure
 - Rules-Based Payer Authentication (RBPA)

Payment security

- Payment Tokenization
- Secure Acceptance (SAQ A and SAQ A EP Levels)

Upcoming releases

- 3D Secure 2.0
- CyberSource Token Management Service

www.cybersource.com

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

CyberSource is a global, modular payment management platform built on secure Visa infrastructure with the benefits and insights of a vast \$427 billion global processing network. This solution helps businesses operate with agility and reach their digital commerce goals by enhancing customer experience, growing revenues and mitigating risk. For acquirer partners, CyberSource provides a technology platform, payments expertise and support services that help them grow and manage their merchant portfolio to fulfil their brand promise. For more information, please visit cybersource.com

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