CyberSource Secure Acceptance

Flexible Token and Checkout Flow

Merchants implementing eCommerce solutions must ensure tight security for the payment acceptance process. Mishandling this data could be toxic, resulting in lawsuits, fines, or a damaged reputation. But at the same time, merchants must deliver a convenient experience—one that helps improve customer satisfaction and increase loyalty.

CyberSource Secure Acceptance solutions help businesses minimize the risks involved in accepting eCommerce payments while providing a seamless payment experience. Secure Acceptance Flexible Token hosted microform and API solutions enable you to implement the highest level of security while retaining full control of the user experience. Secure Acceptance Checkout Flow hosted and API solutions offer simple, secure ways to get up and running quickly.

> Safeguard information while delivering a seamless customer experience.

Key Benefits

Secure Acceptance Flexible Token

- Fully control the user experience—manage the user journey and retain your branding

- Integrate with your website or app

- Gain best-in-class security, with hardened capabilities, to protect customer payment information

- Reduce Payment Card Industry Data Security Standard (PCI DSS) scope and potentially qualify for self-assessment questionnaires

Secure Acceptance Checkout Flow

- Enhance eCommerce security quickly and easily

- Incorporate branding elements without extra coding

- Streamline deployment and provide global coverage with checkout templates in 28 languages[1]

- Support major credit card payer authentication solutions and multiple payment methods without additional development

- Minimize risks and reduce PCI DSS scope by eliminating storage of payment data in your environment

[1] Languages supported: Arabic, Bahasa Indonesia, Bahasa Melayu (Malay), Chinese (Traditional), Chinese (Simplified), Czech, Danish, Dutch, English, French, German, Hungarian, Italian, Japanese, Khmer, Korean, Polish, Lao, Norwegian, Portuguese (Brazilian), Russian, Slovak, Spanish, Swedish, Tagalog (Philippines), Thai, Turkish, and Vietnamese.

CyberSource®
A Visa Solution

Flexible Token: Hosted Microform

This solution replaces the card number input field with a microform securely hosted by CyberSource. It tokenizes card numbers as they are entered, making sure your systems have no visibility into the card number data.

- Dynamically style the microform using CSS and/or JavaScript to blend seamlessly with your site.

- Use card detection capabilities to automatically select the type of card your customer is using.

- Protect sensitive information with industry-leading hardened security capabilities.

- Reduce compliance scope and qualify for the PCI DSS Self-Assessment Questionnaire (SAQ A).

Flexible Token: API

Employ the API solution to provide a native app experience on iOS, Android, or any connected platform.

- Create a seamless customer payment experience by integrating security into your app.

- Encrypted payment data sent directly to the CyberSource Flexible Token service in the Visa data centers.

- Avoid exposure to customer data and qualify for PCI DSS SAQ A-EP.

Checkout Flow: Hosted

Implement a simple solution that passes payment data directly from the customer to secure CyberSource servers. Deploy this hosted solution as a redirect solution or embedded in an iframe on your site.

- Tailor the payment flow and add branding elements to blend in with your website.

- Support Visa Checkout, electronic check (ACH), and PayPal Express without additional development.

- Accommodate a full range of devices, from smartphones to desktop PCs, with automatic rendering for each screen size.

- Enable payer authentication solutions—such as Verified by Visa, MasterCard SecureCode, American Express SafeKey, and JCB J/Secure—with the click of a button. No development effort is required.

- Accelerate deployment across the globe with checkout templates in 28 languages for more than 40 countries.

- Reduce compliance scope and potentially qualify for the PCI DSS SAQ A.

Checkout Flow: API

Integrate Checkout Flow into your eCommerce or mobile site. The solution sends payment data from your customer's browser to CyberSource servers—your web application infrastructure does not come into contact with payment data.

- Customize the design to match the look and feel of your eCommerce or mobile site.

- Provide a frictionless, one-click experience—customers can be presented with card-on-file information for review and payment.

- Support Visa Checkout, ACH, and PayPal Express without additional development.

- Enable the same payer authentication solutions as the hosted solution, also without additional development.

- Limit exposure to customer data and potentially qualify for PCI DSS SAQ A-EP.

To learn more, visit: **www.cybersource.com/products/payment_security/**

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A Visa Solution