

CyberSource and Zuora

Secure and agile payment solutions for the Subscription Economy®



A powerful partnership

The CyberSource payment system runs on Zuora's subscription platform. This joint solution can help businesses to achieve growth and increase profits.

The shift to subscription

Subscription business models can provide new revenues with recurring payments. They can also create longer and deeper relationships with customers. Today's enterprises are using subscriptions to reach new customers around the world and expand their businesses. There's also an influx of brand-new companies going straight to market with all manner of subscription-related products and services.

According to Gartner, more than 80% of software providers will move to subscription models by 2020.¹ What's more, annual growth of subscription-based businesses reached an all-time high of 22% in 2017.²

Best of both worlds

Zuora, the world's leading evangelist of the Subscription Economy®, has built an all-encompassing subscription management platform. From here, you can quote, bill, report and automate the whole customer journey. It helps businesses to increase digital agility.

The Zuora solution also has a built-in gateway to support payment systems, such as CyberSource. So, CyberSource's powerful payment management platform can be pre-integrated within Zuora's platform. This helps you to accept a wide range of payments reliably and securely – from across the world.

The CyberSource platform is comprised of modular services, built on secure Visa infrastructure, with the payment reach and fraud insights of a \$400B+ global processing network. By integrating it with Zuora, you get a single solution that you can use to grow across new markets and increase the lifetime value of your customers.

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 <https://www.gartner.com/smarterwithgartner/moving-to-a-software-subscription-model/>

² Zuora, The Subscription Economy Index, 3rd edition, November 2017. Available at: http://info.zuora.com/rs/602-QGZ-447/images/SEI_2017_report_digital.pdf

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Pre-integrated for easy deployment

The CyberSource payment system is pre-integrated with the Zuora platform. This makes the technical side of things far less complicated so you can be up and running quickly. And it means you can help keep deployment time and disruption to a minimum. That's great news when your company wants to transform and exploit the subscription economy.

About CyberSource

We're in 190+ territories

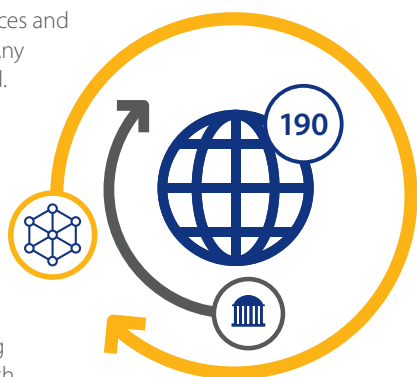
We know the local payment nuances and support most payment options. Any new ones are automatically added.

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, Amex, Discover
- Diners Club, JCB (Japan), Maestro
- China Union Bank, Elo (Brazil), Hipercard (Brazil)
- Card tokenization
- Automated clearing house (ACH) and eCheck
- Canadian preauthorized debit
- SEPA direct debit & UK direct debit (BACS)
- Apple Pay
- Android Pay
- Gateway reconciliation
- Automated payment reversals
- Direct Debit mandate management

Fraud management

- A multi-phased fraud management platform

Compliance

- Regulatory compliance services

Upcoming releases

- 3D Secure 2.0
- Automated Account Updater for Europe
- PSD2 support

Contact us

Tel. +1 888-330-2300 Email. sales@cybersource.com www.cybersource.com

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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