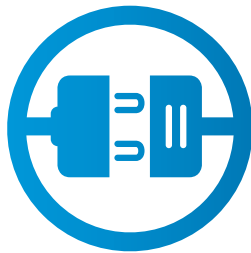




# DO YOU WANT TO CREATE MOBILE AND CROSS-CHANNEL PAYMENT EXPERIENCES?

We'll help you get there...

Simpler, safer checkout on a centralised platform



CyberSource®

Do you want to simplify payment experiences?

Do you want to enhance your customer's payment experience?

Via one connection to CyberSource, our solutions enable you to offer simpler checkout experiences across multiple channels, regardless of device or payment preference, while enabling safer payment management by avoiding contact with toxic payment data and helping to reduce losses from fraud. Our platform also provides you with a centralized view of customer activity, giving you the confidence to create effective cross-channel experiences for customers worldwide.



Support Payments from a Mobile Browser

**CyberSource Secure Acceptance — Web/Mobile** allows you to accept payments via a mobile device, without sensitive payment data ever coming into contact with your systems. This smart web-browser application automatically detects the device type and user region, presenting the appropriately sized payment window and relevant language.



Enable Mobile App Payments

CyberSource supports creation of payment-enabled mobile applications via integrations with commercial mobile apps.

Private Label Merchant Wallet (aka account-on-file) payments are supported through any mobile app using **CyberSource Tokenisation services and CyberSource Secure Acceptance - Web/Mobile**.



Provide a Common Platform for Digital Wallet / Payment Service Acceptance & Offers

**Digital Wallets and Offers.** CyberSource acts as a common platform to enable the acceptance of multiple digital wallets through a single connection. Current payment service integrations include Paypal, Alipay, Visa Checkout. Digital offers will also be managed and presented via the CyberSource platform.

**Private Label Merchant Wallets (account on file payment).** CyberSource Payment Tokenization services can be used to create a private label wallet to streamline mobile checkout for those already registered at your site.

With CyberSource, you can effortlessly extend your payment network, empowering your customers to buy via the channel of their choice. Manage your business effectively on a single platform across channels, including mobile.

**About CyberSource**

CyberSource, a wholly-owned subsidiary of Visa Inc., is a payment management company. Over 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, CA and maintains offices throughout the world, with regional headquarters in Singapore, Tokyo, Miami / Sao Paulo and Reading, U.K. CyberSource operates in Europe under agreement with Visa Europe. For more information, please visit <http://www.cybersource.com/asiapacific>.

**Fraud Management**

- Monitor fraudulent activity centrally to spot cross-channel trends and patterns
- Leverage mobile, country or vertical risk models for greater accuracy
- CyberSource Decision Manager, which features the World's Largest Fraud Detection Radar powered by comparison against more than 60 billion transactions processed annually by Visa and CyberSource
- Supplement fraud team with CyberSource fraud expertise.

**Payment Security**

- Keep sensitive payment data off your systems, without losing the ability to manage customer data and related payment transactions
- Secure card data at the point of acceptance, using CyberSource Secure Acceptance technologies, hosted forms that are mobile optimized and localized.
- CyberSource Tokenisation Services helps you avoid handling and storing payment data regardless of the channel deployed.

**Payment Management**

- Consolidated view of customer activity across all channels via CyberSource Payment Management Platform
- Leverage consolidated view to improve customer service and marketing programs
- Add payment types and digital payment services on a single platform.

**1** out of **10**  
eCommerce dollars

**\$275 Billion**

payments processed in FY2013

