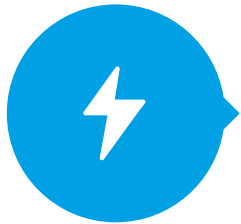


CyberSource®

**CONNECTING
FOR PROFITABLE
PARTNERSHIPS**



EXPLORE



YOUR HIGH-PERFORMANCE PARTNER

Founded in 1994, CyberSource pioneered the development of online payment and fraud screening technology.

Today we are a leading global payment management company, and a wholly-owned subsidiary of Visa Inc. providing a high performance range of global payment, risk management and payment security services. More than 400,000 businesses worldwide use our platform to help increase their revenue potential and optimise their operations by processing payments, streamlining fraud management and simplifying payment security.

YOUR HIGH-PERFORMANCE PARTNER

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CREATING PROFITABLE CONNECTIONS

We work with a range of partners whose expertise spans the complete transaction lifecycle, providing payment management solutions, insight and expertise to help simplify and optimise the multichannel commerce connection points.



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CONNECTING FOR PROFITABLE PARTNERSHIPS

As a Visa Inc. company we occupy a place within the payment ecosystem that connects the worlds of finance, technology and commerce. Through our partnerships and integrations we link financial networks with technology solutions and businesses with consumers to help enable billions of transactions to complete every year, seamlessly and securely.

Our partnerships cover a range of organisations across multiple industry sectors including:

FINANCIAL

Acquirers, issuers, payment service providers and payment facilitators

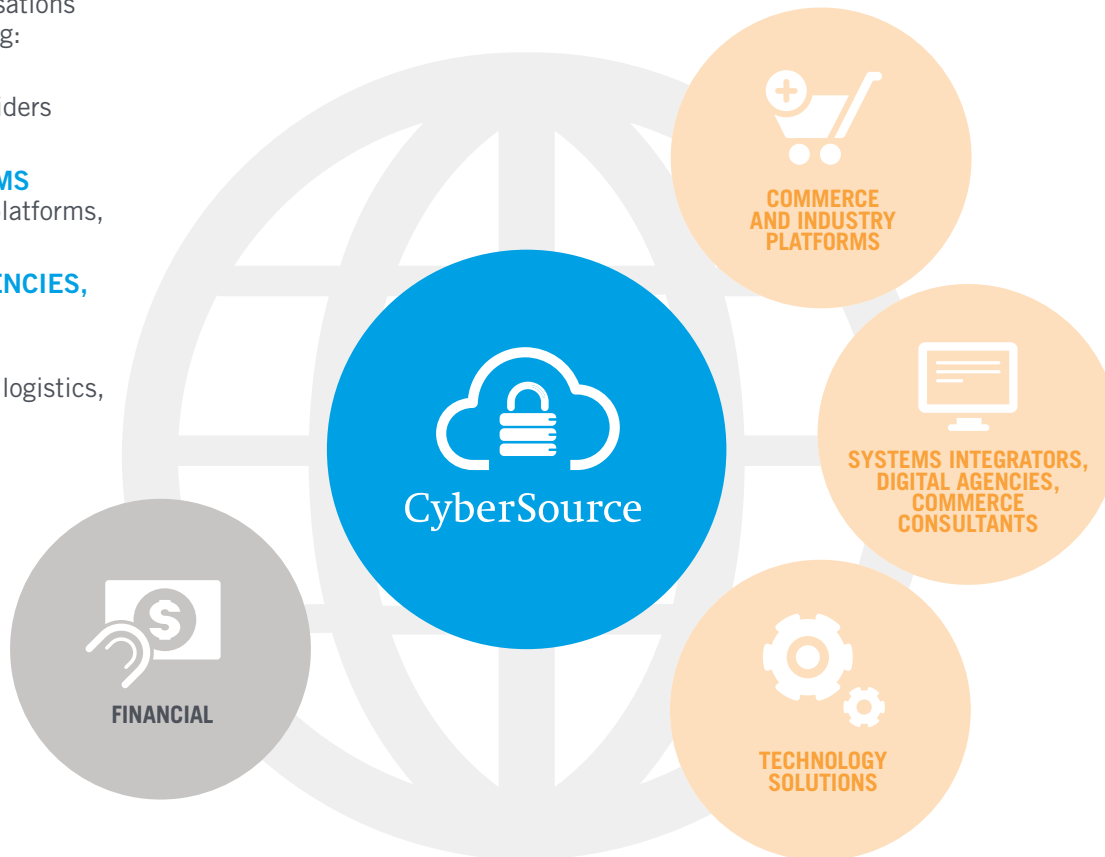
COMMERCE AND INDUSTRY PLATFORMS

eCommerce and omnichannel software platforms, travel distribution systems

SYSTEMS INTEGRATORS, DIGITAL AGENCIES, COMMERCE CONSULTANTS

TECHNOLOGY SOLUTIONS

Mobile application providers, commerce logistics, financial and security solutions



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PARTNERING WITH CYBERSOURCE – OUR APPROACH

Working in partnership with CyberSource means you can rely on a single partner for secure payment and fraud management solutions, in multiple countries and territories around the world and across many channels.



PARTNERING WITH CYBERSOURCE – OUR APPROACH

Our deep expertise in payment management allows us to advise your customers on the best solutions to meet their needs and business models.

We look to develop long-term partnerships that drive mutual success through commercial collaboration and technical integration, complementing your solutions and services with CyberSource technologies to provide your merchants with access to world-class online payment processing, fraud management and payment security solutions.

WORK WITH US AS A REFERRAL OR RESELLER PARTNER



Refer clients to us and we will manage the commercial relationship



Resell our services and manage the commercial relationship on our behalf

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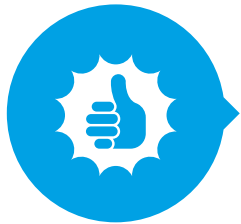
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BENEFITS TO YOU

A partnership with CyberSource will enable you to offer payment management solutions that help strengthen your customer relationships, provide additional revenue streams and extend your business into new markets.



STRENGTHEN RELATIONSHIPS

By providing an enterprise-class infrastructure that helps protect your customer's business as well as enabling them to maximise revenue and optimise profits, you'll give them extra reasons to stay and grow with you.

We can also recommend specialist suppliers from our partner ecosystem to further augment your proposition.



GENERATE INCREMENTAL REVENUE

Obtain market share and capture more revenue through creating stronger, differentiated solution and service offerings and joint go-to-market plans.



FASTER IMPLEMENTATION

Take advantage of our pre-developed, certified integrations to help simplify implementation, reduce development and maintenance costs and improve the customer experience.



LEVERAGE OUR EXPERTISE

Since 1994, we've been at the cutting edge of payment and fraud management. By leveraging our expertise you can extend your value proposition without additional support and management costs.

Our in-depth experience of local market characteristics means that we're ready to grow with you and your customers.

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BENEFITS TO YOUR CUSTOMERS

Here are just some of the advantages of partnering with CyberSource to your merchants:



CAPTURE MORE REVENUE

Payment and fraud management can have a direct impact on revenue generation. With access to sophisticated fraud management tools your customers can benefit from an improved ability to detect and deter fraudulent activity across multiple channels, without negatively affecting genuine customers. Offering the right mix of payment options can help to increase customer reach and sales conversion.



ENHANCE THE CUSTOMER EXPERIENCE

These days payment management is closely linked to customer experience. CyberSource technologies help your customers to improve their customer's journey, making purchasing a convenient, personalised experience to help increase loyalty without compromising security.



PROTECT WHAT MATTERS

Our payment management platform helps remove the hassle, cost and complexity of data security and reduces the scope of PCI DSS compliance, helping your customers to optimise their operations and protect their brand, reputation and financial health.



EXPAND FASTER

We help to make trading cross-border or cross-channel quicker and easier. We are present globally and we can share our expertise, capabilities and local knowledge to support you and your customers as they expand internationally. CyberSource solutions can help your customers deliver a seamless checkout experience across multiple channels.

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One connection to our cloud-based platform enables merchants to accept and manage payments, mitigate fraud, and secure their payment data.

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Our integrated payment, fraud and security management services cut time-to-market, streamline operations and provide a centralised view of transaction activity.



A single connection to CyberSource enables merchants to accept payments speedily and securely in over 190 markets and 20 currencies. Reach new customers faster, enabling them to pay using their preferred payment method and through multiple channels.

Counter increasingly sophisticated fraud threats with access to the World's Largest Fraud Detection Radar. Customisable by country, region or industry, our fraud management services are designed to help you accept more genuine orders and reduce your exposure to risk.

CyberSource Secure Acceptance and Tokenisation services enable you to process payments without handling or storing payment data. This helps towards securing transaction data, simplifying PCI DSS compliance and improving back-office reconciliation.

Our experts are on-hand to design, implement and maintain CyberSource services. Partners can benefit from our knowledge and experience gained from working with hundreds of clients worldwide, and supplement their own internal IT and project management resources.

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To find out more about creating profitable partnerships with CyberSource, please contact us:



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EUROPE@CYBERSOURCE.COM



For a complete list of worldwide offices go to:

WWW.CYBERSOURCE.COM/LOCATIONS



WWW.CYBERSOURCE.CO.UK

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, California 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 www.cybersource.co.uk

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