Global Payment Processing

Sell across the world via one connection. Safely.

- Reach more customers
- Convert more orders globally
- Increase revenue capture and retention
- Get to market faster and scale more easily
**eCommerce Payment Solutions to Boost Sales**

Capture and keep more revenue, worldwide. With CyberSource®, you can convert more domestic and international sales, cut fraud and reduce payment security risk. We can help you to access a global customer base whilst improving business processes throughout your eCommerce operation. You can optimise payment processing management across the entire order lifecycle—from merchandising and conversion, through to fulfilment, customer service and reconciliation.

### Merchandising and Conversion

**Accept payments worldwide…**

Through a single connection, you can transact payments globally. You’ll have access to a wide range of universal and regional payment options, including global/local payment cards, bank transfer, direct debit and PayPal.

**Support multiple sales channels**

We support transactions initiated from sales channels where IP-based processing is utilised, including webstores, phone/mail order, interactive voice response (IVR) systems, kiosk and mobile.

### Fulfilment

**Reduce processing costs**

*High reliability* – We operate a fully redundant, global system and network infrastructure to deliver 24/7 processing and ultra-high reliability (99.999% uptime target). Capacity reserves handle spikes in sales volume.

*On-demand model* – Our SaaS model means no upfront hardware investment or software licensing fees. Services are added with minimal or no coding and we maintain all patches, updates and certifications.

**Prevent payment failures**

Take advantage of our intelligent processing technologies when selling subscriptions or billing on a recurring basis. The risk of payment failures and customer cancellations is reduced, allowing you to retain more revenue.

**Lower interchange costs**

Verified by Visa and MasterCard SecureCode services are fully integrated with CyberSource payment processing. You benefit from the lower interchange costs and liability shifts of these programmes.

### Reconciliation

**Increase collections, reconcile faster**

We offer standardised reporting and search across payment types and banks/processors. Reports include transaction, funding and settlement fees. Integration with legacy systems is also available for customised reporting.

### End-To-End Payment Management

**Protect against fraud**

*Decision Manager* – Our global fraud portal provides access to over 200 tests, helping you convert more orders with less risk.

*Managed Risk Services* – Benefit from consulting with our Trusted Advisor and Performance Monitoring services, or completely outsource your entire screening operation.

**Reduce payment security risk**

*Payment Tokenisation* – Enables you to use payment tokens instead of raw data, eliminating the risk of payment data storage and streamlining PCI compliance.

*Hosted Payment Acceptance* – Eliminates the capture and transmission of sensitive payment data; we host the payment fields within our secure network.

*Centralised Payment System (CPS)* – Consolidates your multiple systems into a single centralised system, optimising sales operations across many channels.
Global Payment Processing

With CyberSource you can reach more customers worldwide by offering the payment options and currencies that are preferred in local markets. Whether you’re looking to sell domestically, inter- or intra-regionally, we can help.

Currently we enable you to transact payments in over 190 markets and fund in more than 20 currencies. For a detailed breakdown of the specific payment options available in each country please see the ‘Global Payment Coverage’ brochure.

Reach more customers
CyberSource global payment processing allows you to optimise sales worldwide by accepting the payment types that consumers prefer to use in local markets. You’ll have access to:

- Universal card types including Visa, MasterCard, American Express, Diners and JCB
- Regional cards such as Maestro, Carte Bleue, CartaSi, Chinese debit cards, Dankort, Discover and Laser (European domicile required in some cases)
- Direct debit, bank transfer and online bank transfer
- PIN-less debit, eCheck and Bill Me Later (US)
- PayPal Express Checkout
- Complementary services: Payer Authentication, Recurring Billing and Tax Calculation

You’ll be able to price in local currencies, whilst authorising and settling in multiple currencies.

Get to market faster
With CyberSource, you can connect to multiple banks and processors worldwide, all by a single connection. New channels, including web, call centre, mail order, IVR and mobile, can be rapidly enabled as and when required—ensuring maximum flexibility and scalability.

![Payment Preferences by Market](image)

% of consumers citing specified payment type as the one they prefer for online payments

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% of consumers citing use of this payment option when shopping online during the last 12 months: >50%, 20-49%, 5-19%, <5%

Source: Bank of International Payments (Geneva); eMarketer/AC Nielsen; Forrester; China Internet Network Information Center; Ministry of Public Management, Home Affairs, Posts and Telecommunications - Japan
**Extensive Reporting**

CyberSource provides you with access to a full range of reports that standardise payment reporting across banks and processors, making it faster and easier to accurately reconcile payment activity to bank statements. The standard reports can be generated daily, weekly and/or monthly in CSV, XML, XLS or PDF format (for manual or programmatic download), and include:

- Summary of the transactions (authorisation, captures, tax, decisioning, etc.) that appear on your CyberSource invoice
- The currency and payment method used for payment transactions
- The value and volume of payment transactions by payment method and currency
- Activities related to certain types of payment transactions
- Information about payment transactions that have been submitted to the bank/processor
- Bill-to countries used by your customers for payment transactions
- Percentage of payment transactions received, delivered and sorted by each CyberSource reply flag

**Customised reporting**

We can also help you automate your entire electronic payment reconciliation process with a customised solution. Our Professional Services team integrates your financial systems to tie your order data to payment activity data from the payment network.

The solution takes automated action to resolve discrepancies and chargebacks per your defined business rules, and generates exception reports to enable targeted and efficient staff action.

An integrated administration interface is provided for consolidated access to reports, case status and administration, and all associated order information.
**Option: Payer Authentication**

Our Payer Authentication service gives you the online payment guarantees and discounts offered by Verified by Visa and MasterCard SecureCode via one easy connection. These schemes allow you to minimise customer disputes, receive chargeback protection and obtain relief from fraud liability. Please note: if you wish to process Maestro debit card transactions online, MasterCard SecureCode must be enabled.

**The Purchase Process**

1. **Step One:** Customer initiates checkout
2. **Step Two:** System checks cardholder enrolment
3. **Step Three:** Authentication window is presented
4. **Step Four:** Password is verified with bank (Pass: Continue payment authorisation, Fail: Other options/instructions)
5. **Step Five:** Transaction is accepted or rejected

**Reduce chargebacks and lower processing costs**
You can receive protection from fraud related chargebacks as specified by the card brands—in some cases authentication is required to receive this protection. You may also qualify for lower interchange (processing) rates.

**One simple connection**
A single connection makes installation fast and hassle-free. Complementary payment and fraud management services are accessible via the same connection for a fully integrated, secure payment management solution.

**Low maintenance**
Updates and upgrades are implemented in our data centre as specifications change or as new programmes are introduced by other card brands. Your local systems and IT resources are protected from disruption.

**Added payment protection**
Benefit from our ancillary fraud management solution, Decision Manager—helps you maintain chargeback protection and control fraud risk on purchases made with all card brands.

**Works with any payment system**
The service installs alongside your current payment system or can be integrated with our payment solutions.

**Fast implementation**
Implement fast with the CyberSource API (XML, SOAP, .NET client, Java client). Pre-built integrations are available for major commerce, CRM and ERP systems.
Option: PayPal via CyberSource

Our PayPal service helps you to capture incremental sales from customers that wish to use PayPal when buying online. PayPal services are implemented via our API, giving you on-demand access to PayPal as well as the many other global and local payment options that we have available. You will benefit from a single connection to CyberSource, together with our consolidated reporting and reconciliation.

We support PayPal Express Checkout, as well as recurring billing, multiple currencies and promotion code capabilities.

Manage more easily
Use one connection for all payment types. Accept PayPal Express Checkout and other PayPal payments without installing or managing a separate connection. One interface lets you process everything, domestic and worldwide.

Streamline reconciliation
PayPal payments are reported alongside your other payment transactions in one convenient report. We consolidate all payment reporting making reconciliation and customer service faster and easier.

Available via online search, pre-configured downloadable reports, and XML data feeds direct to your systems.

PCI compliant
PayPal is delivered via CyberSource PCI certified data centres (in the US, UK and Japan).

More fraud control
Beyond the protection included with PayPal, you can opt for additional fraud management control with Decision Manager, our fraud portal—helping you further decrease fraud loss and minimise order review.

Via this portal you can create rules that apply additional validation checks to automatically screen PayPal transactions, as well as other payment and card types.

The PayPal Flow

PayPal is fully integrated into CyberSource, presenting a seamless buying experience for your customers. The process operates as follows:

1. Your customer selects PayPal as a payment type or checkout method.

2. You initiate the first API call to CyberSource; your customer is shown the PayPal Express Checkout screen and confirms payment.

3. You make the second and third API calls to obtain an authorisation. An immediate sale or delayed single/multiple capture can then be performed.

4. All customer status information is returned to your systems in real-time via the API.

5. Express Checkout via CyberSource supports full authorisation reversal and/or partial refund.

Note: As the customer completes their order on your website, you can receive real-time notification of successful payments, and automate your internal business processes.
Option: Recurring Billing

CyberSource Recurring Billing service enables you to transact subscription and instalment payments. You can implement quickly without affecting current systems, and scale easily as your volume grows. Sensitive payment information is stored in our PCI certified data centres, removing your data storage risks.

Extensive capabilities

- Bill via all major cards (including Visa, MasterCard and American Express) in multiple currencies
- Easily create, cancel or modify subscriptions programmatically via our API or our web-based interface
- Configure subscription renewal and cancellation rules
- Automatically initiate email notification to customers in the event of payment failure
- Reduce payment failures and outdated account information via our TotalCollect™ technology and Account Updater services (subject to regional coverage)

The benefit of TotalCollect

CyberSource Recurring Collect includes our TotalCollect payment technology. Authorisation requests are automatically initiated and retried at times when the probability of capture is the highest. This increases billing success, reduces failures and lowers banking costs.

Option: Tax Calculation

CyberSource Tax Calculation provides superior real-time tax calculation for sales originating worldwide. Our hosted service makes implementation and maintenance simple so that you can provide instantaneous, accurate order totals for your customers at checkout.

Calculate VAT worldwide

Calculate VAT in real-time to support sales across multiple countries, including:

- Australia, Austria, Belgium, Colombia, Denmark, Ecuador, Finland, France, Germany, Greece, Guatemala, Ireland, Italy, Japan, Luxembourg, Mexico, Netherlands, New Zealand, Norway, Portugal, Singapore, South Korea, Spain, Sweden, Switzerland, Taiwan, Thailand and United Kingdom

Calculate sales tax, GST and PST

Enables you to accurately calculate taxes in over 60,000 tax jurisdictions across the US and Canada:

- US – State, country and municipal taxes
- Canada – Goods and Services Tax (GST) and Provisional Sales Tax (PST)

Calculate taxes more accurately

The tax jurisdiction is identified by address, not postal code, ensuring more accurate tax calculations.

Tax is calculated by line item, not order total. This provides superior accuracy for all tax conditions. As applicable, we process the nexus, tax class, price and quantity for each product in the customer’s shopping cart and then determine the tax amount for each item.

Implement faster and eliminate maintenance

Our hosted service eradicates implementation and maintenance headaches. The Tax Calculation service is hosted in secure data centres and accessed via the CyberSource API. There’s no software to install, update or manage.

Further, over 1000 pre-defined product codes speed implementation, whilst custom codes can also be created.
Scale Faster and More Safely

We are the original payment management company, helping online and multi-channel merchants drive profit and reduce risk since 1994. Today, we serve some of the world’s largest brands, across multiple verticals—including retail, entertainment, telecoms, finance, media, airlines and travel. Our enterprise platform accommodates high processing volumes, helping to support your growth worldwide.

**On-demand payment management platform**

CyberSource payment processing is delivered over an integrated, hosted platform. From this platform, you can deploy additional solutions including fraud management, reporting and payment data security, as and when required. New features are available to you immediately once they are placed into production.

**Bank agnostic**

A single connection to CyberSource provides access to over 40 banks/processors around the world, as well as numerous payment types. You can switch, add or remove payment acceptance options at any time, without replacing your system.

**Integrates with the systems you use**

To further streamline your business processes, our platform can be integrated with major commerce platforms, sales systems, order management and Enterprise Resource Planning systems.

CyberSource’s infrastructure and network of data centres are PCI DSS compliant. You can be sure that your customers’ payment data is kept safe from potential breaches, protecting your brand and instilling customer trust as your business grows.

**Multiple integration options**

You can connect to CyberSource via our API which comes pre-integrated for many eCommerce and business platforms; also available as a stand-alone developer kit. Options include:

**Compatible Platforms/Plug-ins**

- ATG
- Demandware
- IBM
- MarketLive
- Microsoft
- NetSuite
- Oracle
- SAP

**Simple Order API/Developer Kits**

- Web Services API (XML, SOAP)
- Web Services Client (.Net, Java, ASP/COM)
- SOAP Toolkit API
- Developer Kits (ASP/COM, .NET, Java, C, Perl)

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