

MOST AMBITIOUS TARGETS

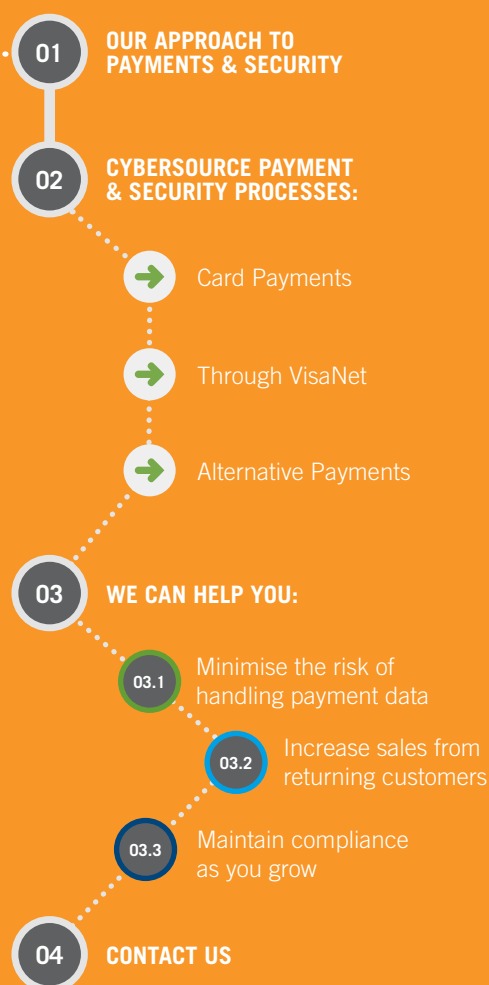
PAYMENTS & SECURITY

CyberSource®
the power of payment

PROCESS PAYMENTS AND SECURE PAYMENT DATA GLOBALLY – WITH ONE CONNECTION

To prepare for the omni-commerce world effectively, efficiently and securely, you need to take a holistic view of managing your payments process. By doing this you can provide your customers with a seamless, secure and consistent checkout experience – whatever the channel.

INTRODUCING CYBERSOURCE PAYMENTS & SECURITY



01 | PAYMENTS & SECURITY: ACCEPT PAYMENTS, SPEEDILY AND SECURELY, IN OVER 190 MARKETS AND 20 CURRENCIES

With one single connection to CyberSource you can reach more customers across the world. Giving you the freedom to maximise revenue, deliver a better customer experience and realise your global eCommerce ambitions.

QUESTION ONE IS YOUR AMBITION TO GROW GLOBALLY?

Opening up a world of opportunities

If you're looking to grow your eCommerce business internationally, there are a number of critical aspects to consider. Which territories and markets to expand into. Which currencies to price in. Which payment methods to offer.

Accepting your customers' preferred payment method plays a key role in influencing their purchase decision and can lead to an increase in your global sales conversion.

With a single connection to CyberSource you can reach a whole world of new customers faster, enabling them to pay in their preferred global or local payment method. With one centralised platform you can manage your global payment operations.

Result: you can expand into your chosen markets safely, securely and with confidence.

QUESTION TWO CAN YOU OFFER A SEAMLESS AND SECURE EXPERIENCE ACROSS CHANNELS?

Security. Whatever the device

Mobile, tablet, call centre, IVR or online store. We're operating in an omni-channel world, with customers buying across all manner of different devices and geographic markets.

Regardless of how your customers choose to shop, they increasingly expect the same high level of service, security and ease of use across all devices – wherever and whenever they choose to buy. But offering a variety of touch points can present its own challenges.

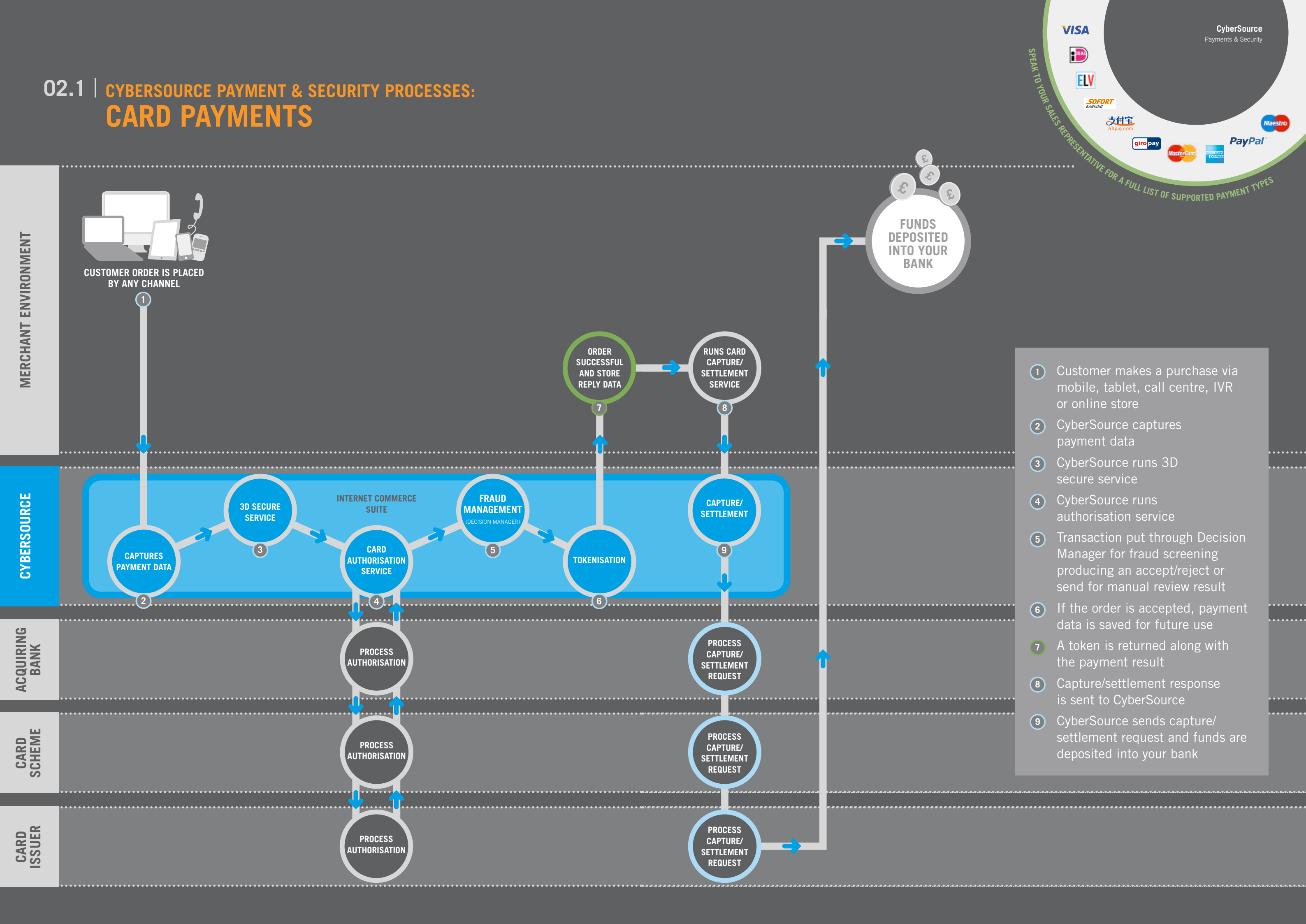
We provide a centralised payment platform through which all your eCommerce payments can be managed. Our security services capture and store customer payment data, reducing your PCI DSS audit scope enabling you to recognise returning customers.

Result: a seamless and secure experience across all channels.



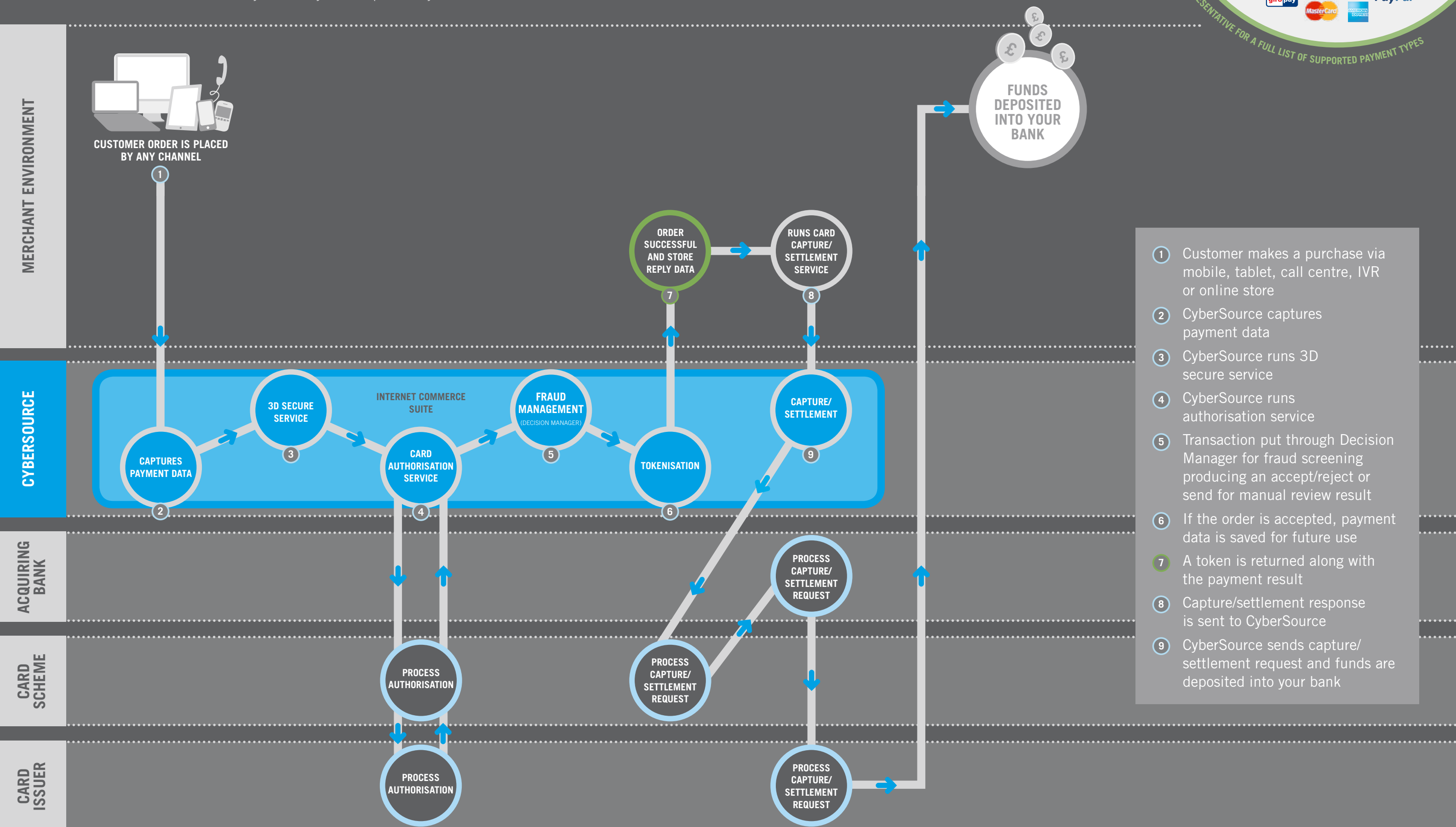
WITH CYBERSOURCE AS YOUR PAYMENT MANAGEMENT PARTNER, YOU CAN OFFER A WIDE RANGE OF LOCAL AND GLOBAL PAYMENT OPTIONS – WITHOUT CAPTURING, TRANSMITTING OR STORING CARDHOLDER DATA.

02.1 | CYBERSOURCE PAYMENT & SECURITY PROCESSES:
CARD PAYMENTS



02.2 | CYBERSOURCE PAYMENT & SECURITY PROCESSES: CYBERSOURCE THROUGH VISANET

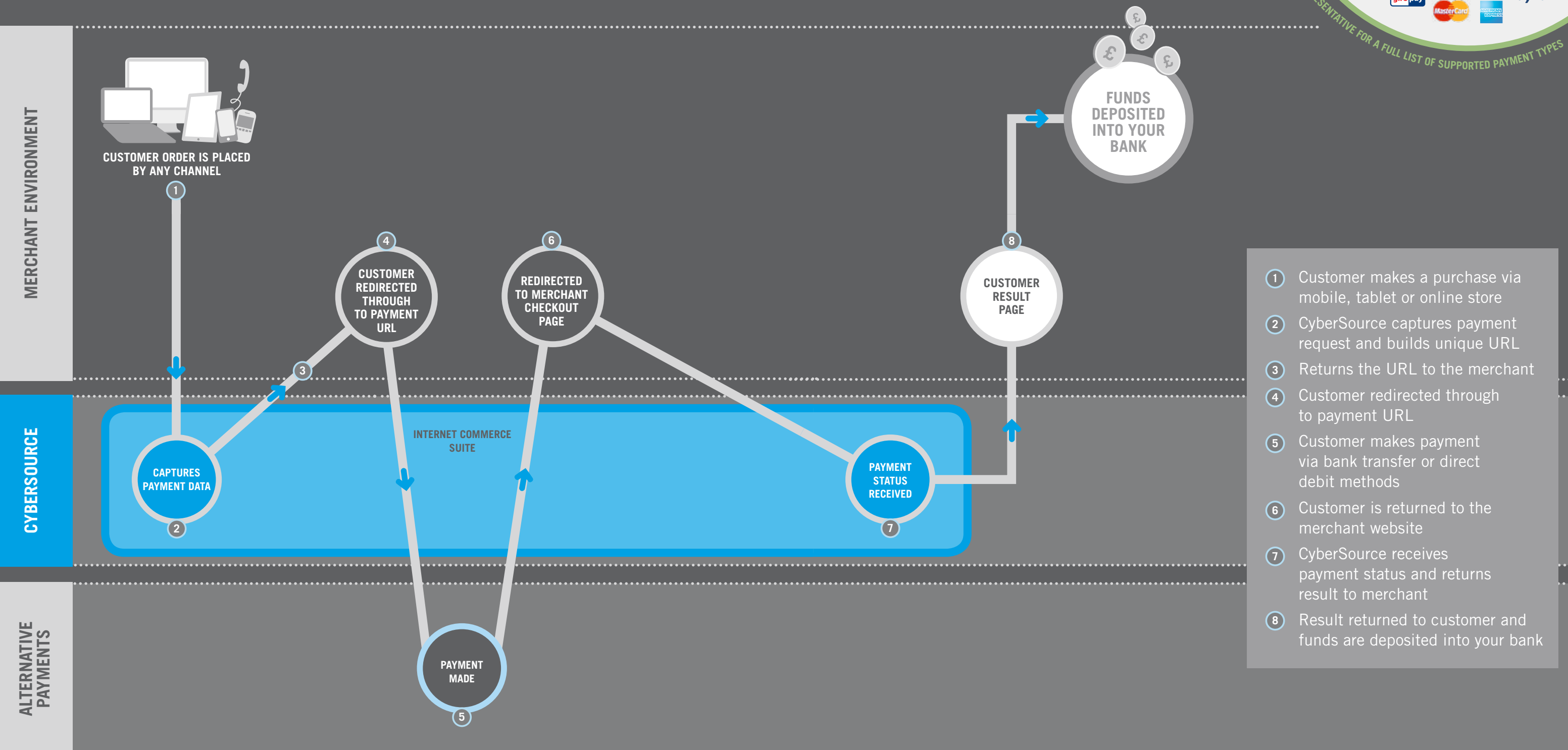
With one connection to CyberSource you can expand into your chosen markets FASTER.



- 1 Customer makes a purchase via mobile, tablet, call centre, IVR or online store
- 2 CyberSource captures payment data
- 3 CyberSource runs 3D secure service
- 4 CyberSource runs authorisation service
- 5 Transaction put through Decision Manager for fraud screening producing an accept/reject or send for manual review result
- 6 If the order is accepted, payment data is saved for future use
- 7 A token is returned along with the payment result
- 8 Capture/settlement response is sent to CyberSource
- 9 CyberSource sends capture/settlement request and funds are deposited into your bank



02.2 | CYBERSOURCE PAYMENT & SECURITY PROCESSES: ALTERNATIVE PAYMENTS



- 1 Customer makes a purchase via mobile, tablet or online store
- 2 CyberSource captures payment request and builds unique URL
- 3 Returns the URL to the merchant
- 4 Customer redirected through to payment URL
- 5 Customer makes payment via bank transfer or direct debit methods
- 6 Customer is returned to the merchant website
- 7 CyberSource receives payment status and returns result to merchant
- 8 Result returned to customer and funds are deposited into your bank

03 | WE CAN HELP YOU:

1. MINIMISE THE RISK OF HANDLING PAYMENT DATA



Take the payment. Not the data

Cyber criminals want the cardholder data you're handling. And they get smarter at accessing this by the day. The impact of a data breach can be far reaching, not only in terms of the financial penalties but also in the form of damage to your brand and reputation and the loss of existing and future customers. There is the potential for profit loss if this data isn't secured correctly.

CyberSource can help you to mitigate the risk of a data breach. Replacing raw payment data with tokens enables your staff to function as normal, without having visibility of sensitive cardholder data.

Result: by letting CyberSource handle your payment data you can minimise the associated risks of handling payment data.

2. INCREASE SALES FROM RETURNING CUSTOMERS



Rewarding returning customers

Returning customers deserve to be recognised every time they buy from you – whatever channel they choose to purchase through. Building strong relationships with your customers through an easy and secure payment process is key to increasing recurring sales.

CyberSource's Tokenisation solution makes it easier for returning customers to log in quickly and select their preferred payment type and delivery address rather than having to fill in all their details every time they make a purchase. This can provide reassurance about the secure nature of their purchase while enabling a prompt payment process.

Result: you can increase revenues, improve customer loyalty and deliver a secure and seamless customer experience.

3. MAINTAIN COMPLIANCE AS YOU GROW



Minimising data. Maximising profits

As your business grows across channels and geographies the more cardholder data you will collect, increasing your scope of PCI DSS compliance. PCI DSS focuses on the way your company transmits, processes and stores payment data. And as stricter data breach penalties and data losses continue to make headlines, it's crucial that payment security remains a major priority. But maintaining compliance can mean a huge investment in secure hardware and software, training and testing. And this investment isn't a one off, compliance needs to be continuous.

CyberSource makes compliance easy. Because we capture and store payment data, your PCI DSS audit scope is reduced. And because our structure and network of data centres are Level 1 PCI DSS compliant, you can be confident that your customers' payment data is safe.

Result: we make it easier for you to scale your business and respond to market opportunities.

THINKING ABOUT LINKING

Do you have a joined up approach?

Fraud and payment data are inextricably linked. But often not managed in tandem. To protect your customers' data and your revenue – while reducing PCI DSS scope – you should consider taking an end-to-end approach to your payment operations and manage your payment security and fraud together. This way you can deliver a better customer experience – without touching, storing or handling payment data.

CyberSource allows you to screen orders for fraud, secure payment data, and process payments globally – via one connection.

Result: *you provide your customers with a seamless, secure and consistent checkout experience – whatever the channel.*

To find out more about how to manage your payment operations end to end, contact CyberSource today.

ONE CONNECTION: ENGAGE OUR PROFESSIONAL SERVICES TEAM

Businesses don't stop evolving. Whether you're looking to expand into new markets or adopt new channels, you need to have a solid foundation that can support your growth ambitions.

Get the proven technical expertise and knowledge of our Professional Services team to help integrate our unique end-to-end payment, security and fraud solutions and help you build an infrastructure with the capability and capacity to meet your developing market requirements. Work with us and you can benefit from:

- Reduced integration costs
- Accelerated go-live times
- Increased profitability



GETTING STARTED WITH CYBERSOURCE PAYMENT & SECURITY

Enjoy the great number of benefits – from one connection. Come on board and we will support you from day one, with a comprehensive assessment of your market, our products as well as your current payment and security processes.

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