CyberSource Enterprise Payment Security Solutions

- Payment Tokenization
- Hosted Payment Acceptance
- Payment System Centralization
- PCI Compliance Services

- Better Protect Your Brand and Build Trust
- Reduce the Cost & Complexity of Payment Security for your Enterprise
Complete Portfolio for Enterprise Payment Security 2.0

Secure Your Environment With Less Cost & Complexity By Eliminating Payment Data Storage, Capture and Exposure

Centralize/Eliminate Payment Data Storage

Payment Tokenization
Your systems and staff use payment tokens and masked account numbers to transact payments and answer customer inquiries. Payment data is stored remotely in our PCI-DSS certified datacenters. Supports online, call center, Interactive Voice Response (IVR), kiosk, and IP-based POS systems. See page 2 for details.

System Centralization
Use our Centralized Payment System (CPS) framework to centralize systems, minimize your payment data footprint, and simplify system management. See page 3 for details.

Eliminate Payment Data Capture (by System and Staff)

Hosted Payment Acceptance
Accept and process payments without payment data touching your system. CyberSource hosts the payment fields so payment data is captured and transmitted outside of your environment, directly to the payment network. See page 4 for details.

Eliminate Back-Office Exposure to Payment Data

Outsourced Order Review & Chargeback Management
Review orders for payment fraud and recover chargebacks without the risk of handling payment data. Certified, experienced CyberSource staff manage your order screening and chargebacks to help you capture more revenue and reduce your exposure to payment data. See page 5 for details.

Quick, Reliable Payment Security
Use our solutions to quickly reduce the risk of breach, protect consumer confidence, while protecting your brand with less cost and complexity.

PCI Scanning and Audit (QSA) services are provided in partnership with Trustwave.

Enterprise Payment Security 2.0 Design Tenets

The Enterprise Payment Security 2.0 approach focuses on removing payment data storage, capture and exposure throughout your order lifecycle.
Eliminate Payment Data Storage: Payment Tokenization and Centralization Services

Payment Tokenization
On-demand secure payment data storage lets you operate with payment tokens instead of raw payment data. After initial payment information capture by your systems (online, call center, IVR, kiosk, and many types of IP-based POS systems), the data is transmitted to CyberSource where the account information is processed and stored in our secure, PCI-certified datacenters. A “payment token” is returned, together with a masked account number. This token is used to initiate subsequent payment actions on that account. Data is easily uploaded and retrieved using our API or batch loading processes. The masked account number, generally the first six digits and/or last four digits of the account, allows your staff to handle customer inquiries without visibility to full payment information.

Most Payment Types, Auto Update Tokenization service supports storage and retrieval of nearly any sensitive payment data and is compatible with Visa and MasterCard Account Updater services, where payment information stored with CyberSource is automatically updated by participating banks, thereby reducing payment failures.

Flexible Implementation Works With Any Payment Processor
CyberSource Payment Tokenization can be implemented with or without Hosted Payment Acceptance and works with any system or processor.
Tokenization Supports All Payment Actions and Checkout Models

CyberSource Payment Tokenization doesn’t restrict payment flexibility or custom interaction with your systems. Supported payment actions and checkout models include:
- One-time authorization
- Capture/settlement
- Split capture
- Recurring/subscription billing
- Credit/partial credit
- Re-authorization
- Standard checkout
- “One-click-buy” checkout
- Management of chargebacks and payment reconciliation

Centralization

Centralizing payment data and infrastructure across sales channels allows you to reduce the complexity and cost of managing security across multiple channel systems. Centralizing also makes reconciliation simpler as duplicate administrative tasks can be eliminated.

By centralizing you can operate with less staff, resources and cost, and reduce technology redundancy. You can also easily and quickly scale your business and respond to market opportunities.

Solution Description

CyberSource payment experts will customize our proven Centralized Payment System (CPS) software framework to your specifications. The infrastructure centralizes data repositories and ties all sales systems to a central management, reporting and administration infrastructure.

Multiple regional and global payment channels are enabled by a single, underlying system that supports processing, order screening and reconciliation management across the payment channels.

Implementation Options

You can implement and self-manage the solution on your site, or CyberSource can host the integration applications and manage all updates in our PCI-DSS certified data center.
Eliminate Payment Data Capture – System and Staff: Hosted Payment Acceptance

Hosted Payment Acceptance

Allows your systems to transact payments without handling sensitive payment data across sales channels. The payment fields within your sales/order entry systems (online, call center, kiosk, IP-based POS, IVR, mobile) are “hosted” directly by CyberSource, a certified, Level 1 PCI-DSS Service Provider.

All payment data is captured via Silent Order Post technology, processed and stored within our secure network.

A payment token is generated and returned to your systems once the payment data is captured. There is no impact to your brand or user experience—only the payment fields are “hosted,” which also allow for rapid localization of payment channels to address new markets.

Payment Network

Hosted Payment Acceptance

Your: Web page, Order Entry System, Kiosk, vPOS

The payment fields within your applications are “hosted” by the payment network. Information input to payment fields is captured directly by the payment service provider. Your systems do not transmit payment data.

Merchant Systems
Eliminate Back-office Exposure to Payment Data: Screening Management and Chargeback Recovery Services

Separate your brand and staff from the manual back-office tasks that require interaction with raw payment data. Now you can use CyberSource managed services for order review and chargeback management. These services come with performance guarantees, so that you can be confident of achieving your desired business results.

About Screening Management
CyberSource provides daily monitoring and review of your transactions per mutually agreed policies. CyberSource manages cardholder and account verification through direct contact with the cardholder, the issuing bank, third-party verification services, and public records companies.

In addition, we provide ongoing monitoring and consulting with specific focus on order acceptance, screening profile performance, and identification of suspected fraud trends. The service includes monthly analysis and reporting.

About Chargeback Recovery
CyberSource complements your team with experts specializing in chargeback recovery operations. We manage all investigation, documentation, processing and revenue recovery operations. The service includes consultation on process improvements and industry best practices, as well as weekly and monthly reporting.

For More Information
Contact your local CyberSource representative for more information.
About CyberSource

CyberSource Corporation is a leading provider of electronic payment, risk and security management solutions. CyberSource provides payment management solutions for electronic payments processed via Web, call center, kiosk, mobile and POS environments. Services include hosted systems to help you manage electronic payments, as well as professional services to help design, integrate and fully manage parts or all of your payment operations. Over 262,000 businesses worldwide use CyberSource solutions, including half the companies comprising the Dow Jones Industrial Average and leading Internet brands. The company is headquartered in Mountain View, California, and has sales and service offices in Japan, the United Kingdom, and other locations in the United States.

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