

CYBERSOURCE RULES-BASED PAYER AUTHENTICATION

AUTHENTICATE
ACROSS
BRANDS

Verified by
VISA

MasterCard
SecureCode™

AMERICAN EXPRESS
SafeKey™

JCB
J/Secure

DECREASE FRAUD LIABILITY WHILE PROTECTING THE CHECKOUT EXPERIENCE WITH RULES-BASED PAYER AUTHENTICATION.

CyberSource Rules-Based Payer Authentication gives you control over the user experience, while providing access to the benefits of 3-D Secure™. You have the flexibility to tailor your fraud risk management and decide when to request 3-D Secure™ authentication protection or not.

You can choose the optimal level of authentication based on the issuing bank's participation in 3-D Secure™ and the transaction's risk profile.

IMPROVE MARGINS

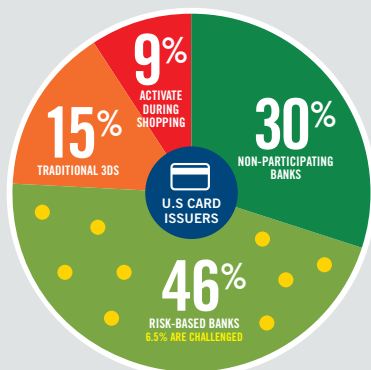
- Shift liability*
- Receive lower interchange rates*
- Minimize chargeback processing costs
- Authenticate high-risk transactions without manual order review

CONTROL THE PURCHASE EXPERIENCE

- Choose when to authenticate
- Avoid unnecessary checkout disruption
- Embed authentication in checkout

INCREASE CONVERSION RATES

- Reduce checkout abandonment
- Accept international transactions that require 3-D Secure™
- Let authenticated transactions through



US Card Issuer Landscape as of Q1 2015

3-D SECURE™ HAS BEEN CHANGING

Major card networks started offering 3-D Secure™ services to help merchants prevent unauthorized card use and protect against chargeback fraud online. Over the years, more and more banks have adopted Risk-Based Authentication, which uses data to identify high-risk customers. Fewer customers are challenged, but merchants still gain protection from fraud.

CyberSource Rules-Based Payer Authentication goes one step further, giving merchants the power to choose when to authenticate, challenge or accept an order.

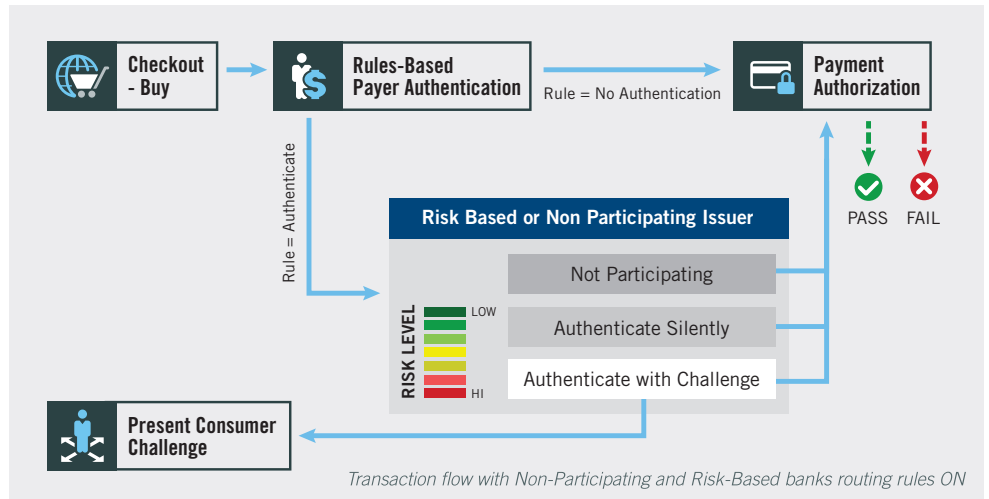
One simple connection gets you access to liability relief*.

The CyberSource API provides quick and easy implementation. Rules-Based Payer Authentication can run alongside your current payment system or with additional CyberSource payment and fraud management solutions. You benefit from managed upgrades and updates as 3-D Secure™ programs evolve. Pre-built integrations are available for major commerce, CRM, and ERP systems.

RULES-BASED PAYER AUTHENTICATION

lets you manage authentication routing. If you route orders to risk-based banks for authentication, the banks will authenticate based on risk level. The vast majority of orders process in the background with no user action required, and only a small percentage are challenged.

If you route orders to non-participating banks, the orders will simply pass through without consumer authentication.



- Pre-built rules based on the card-issuing bank's level of participation help you capture the most benefit from 3-D Secure™ while avoiding unnecessary checkout disruption.
- Custom rules can use additional data to determine routing logic. Available data includes transaction amount, currency, authentication path, date/time, card type, CyberSource MID, ACS Provider, Card BIN, and User Agent.

Pre-built rules	When is the rule applied?	What is the customer prompted for?	Do you get the liability shift and interchange reduction?*
Traditional 3-D Secure™	Card-issuing bank participates in 3-D Secure™	Enroll and authenticate	Yes
Non-Participating Banks	Card-issuing bank does not participate in 3-D Secure™	None	Yes
Risk-Based Banks: Passive Authentication	Bank participates in Risk-Based 3-D Secure™ and order is low to medium risk	None	Yes
Risk-Based Banks: Challenge	Bank participates in Risk-Based 3-D Secure™ and order is high risk	Authenticate only	Yes, when authentication is successful
Active Authentication	Bank participates in 3-D Secure™	Authenticate only	Yes, when authentication is successful
Activation During Shopping	Bank participates in 3-D Secure™	Enroll	Yes, typically even if customer does not enroll

*on applicable transactions

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>