

# CyberSource eCommerce Payment Solutions Enterprise Edition



## Overview:

### KEY FEATURES

One source for:

- Services to process almost any payment type, anywhere
- Sophisticated, but easy to use risk management tools help increase sales and reduce fraud risk
- Advanced reporting and payment management tools boost profits and streamline operations
- Integrates with any environment; choice of hosted service or local software gateway
- Award winning support and professional services

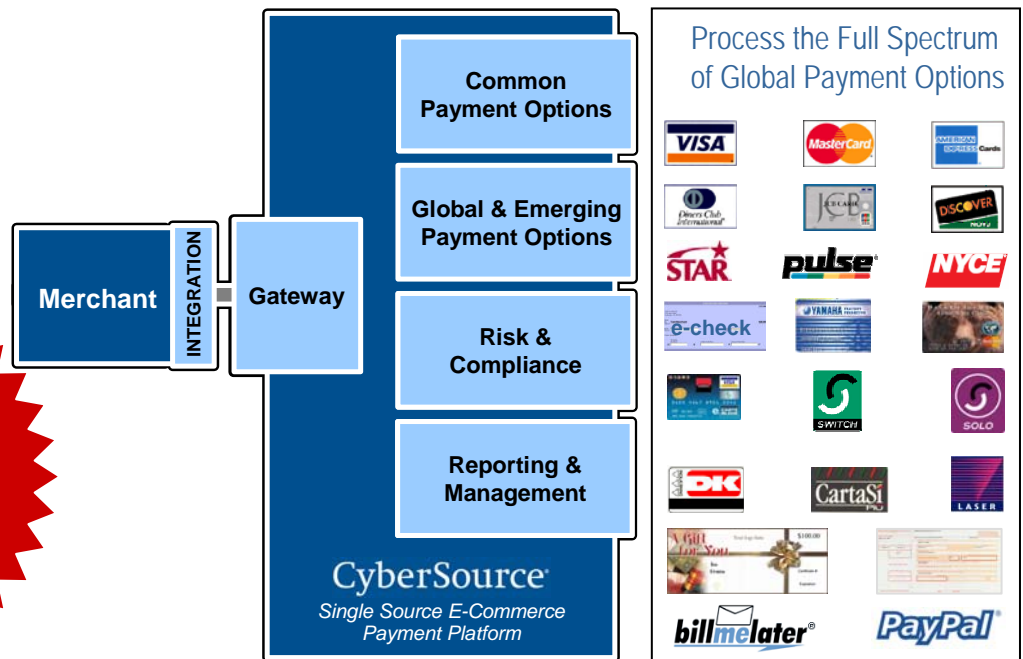
Used by half of the Dow Jones Industrials, top F500 companies, leading educational institutions, more...

**The complete e-commerce payment solution for mid to high volume merchants. Helps capture more revenue and reduce the cost and complexity of payment operations.**

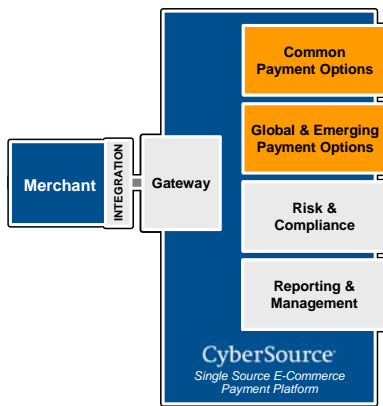
Everything from One Source. Payment technology and merchant account solutions. One technical integration (hosted service or local software). One business relationship.

Market proven to help you:




- Capture and keep more revenue
- Reduce cost and complexity of payment operations
- Grow without disruption



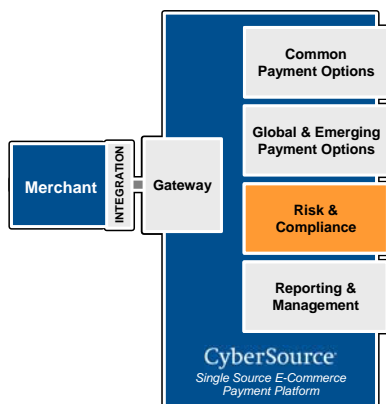
# Full Spectrum of Payment Options



CyberSource provides everything you need to process payments almost anywhere in the world. We provide the merchant account, global banking and gateway services and technologies to process standard card payments as well as electronic checks, direct debits, bank transfers, PayPal transactions and more. With CyberSource you can even transact and settle payments in multiple local currencies—all via one consolidated banking relationship and one single technical integration.

| Common Card Payments   | Included With Base Configuration | Option |
|--|----------------------------------|--------|
| <b>Card Processing</b>   |                                  |        |
| Process: Visa, MasterCard, American Express, Discover, Diners Club, JCB, check/debit cards<br><br>• Consumer and corporate/purchasing cards (e.g. Level I, Level II, Level III cards)<br>• Credit, debit, PIN-less debit | X                                |        |
| Authorize payment  | X                                |        |
| Settle payment (full or partial); Issue credit (full or partial)   | X                                |        |
| Subscription and installment payments (recurring billing service)  |                                  | X      |
| <b>Merchant Account</b>  |                                  |        |
| Full service merchant account for Visa, MasterCard and American Express<br><i>or we can support your existing merchant account</i>   |                                  | X      |
| Global & Emerging Payment Options  | Included With Base Configuration | Option |
| <b>Country-Specific &amp; Private Label Cards</b>  |                                  |        |
| UK (Switch/Solo, Electron, Laser), France (Carte Bleue), Spain (Carta Si), Scandinavia (Dankort)   |                                  | X      |
| Private Label Cards (GE Capital managed)   |                                  | X      |
| Accept installment and subscription payments (recurring billing service)   |                                  | X      |
| <b>Electronic Checks &amp; Direct Debit</b>  |                                  |        |
| USA & Canadian electronic check account and processing   |                                  | X      |
| Western Europe direct debit account and processing   |                                  | X      |
| Authorize, verify, auto re-submit, settle payment (full/partial), credit (full/partial), recurring billing   |                                  | X      |
| <b>Bank Transfers (Giros)</b>  |                                  |        |
| Process for sales in: Canada, Western Europe, Asia (Australia, China, Japan, Singapore), more  |                                  | X      |
| <b>E-Commerce Specific</b>   |                                  |        |
| Bill Me Later   |                                  | X      |
| PayPal    |                                  | X      |
| <b>Stored Value (Online Gift Certificates)</b>   |                                  |        |
| Issue and redeem online  |                                  | X      |
| <b>Multi-Currency</b>  |                                  |        |
| Sell in multiple local currencies (and fix exchange rate if desired)   |                                  | X      |
| Deposit payments in multiple local currencies (and fix exchange rate if desired)   |                                  | X      |
| Dynamically convert and display prices based on changes in exchange rate (DCC)   |                                  | X      |

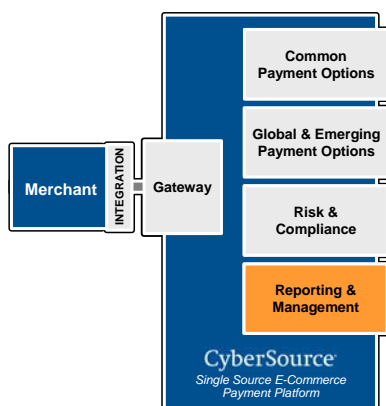
# Risk & Compliance Management



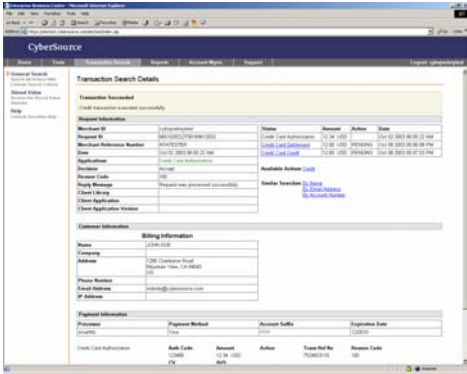
Fact: CyberSource merchants review 40% fewer orders, reject 37% fewer orders, and incur a 40% lower rate of fraud loss. Using CyberSource risk and compliance management services you'll convert more orders to sales, incur less fraud loss, and decrease order administration costs. You can streamline implementation and administration of these tools via use of our automated decision systems (see Reporting & Management).

| Risk Management   | Included With Base Configuration | Option |
|---|----------------------------------|--------|
| <b>Fraud Detection &amp; Risk Management Tools</b>  |                                  |        |
| <b>Address Verification Service (AVS)</b><br>Supports the address verification check provided by the card associations and issuing banks in the US and some EU countries.   | X                                |        |
| <b>Card Verification Number Check (CVN)</b><br>Supports verification of the 3 or 4 digit verification number printed on the credit card (Visa, MasterCard, American Express, Discover).   | X                                |        |
| <b>CyberSource Advanced Fraud Screen enhanced by Visa (AFS)</b><br>AFS uses advanced modeling technologies from CyberSource and Visa to assess the risk of fraud associated with an individual order. AFS leverages transaction patterns seen by Visa, CyberSource and associated merchants, in addition to attributes of the individual order to return a risk score (0-99) in less than 2 seconds.  |                                  | X      |
| <b>Payer Authentication Services</b><br>Provides capability to authenticate cardholder's identity and mitigate fraud liability for authenticated transactions per Visa and MasterCard programs.   |                                  | X      |
| <b>Delivery Address Verification</b><br>Using the resources of multiple worldwide postal and related address databases this service verifies the existence of a given address while the customer is still online (allowing for corrections due to address errors and detection of fraudulent addresses). The service can also standardize addresses per postal standards to minimize shipping expenses.   |                                  | X      |
| <b>Automated Decision Management Solutions (combines risk tools and business rules)</b>   |                                  |        |
| Convert more orders to sales automatically, while minimizing and streamlining manual review. Our decision systems allow business managers to create and modify business rules, and manage multiple fraud tools, using a simple interface. Orders are "tested" against these rules and service results as they are received. The system automatically interprets the results and orders are accepted, rejected, or placed in a queue for review. |                                  | X      |
| <ul style="list-style-type: none"> <li>• Available as hosted solution or local software</li> <li>• Case management included with hosted versions</li> </ul>   |                                  |        |
| <b>Automated Account Monitoring</b>   |                                  |        |
| Lets you establish rules regarding transaction activity and automatically receive notification if risk conditions are "triggered".  |                                  |        |
| Compliance Management   | Included With Base Configuration | Option |
| <b>Tax Calculation</b>  |                                  |        |
| Real Time Sales, PST, GST, VAT tax calculation (USA, Canada, Europe)  |                                  | X      |
| <b>Distribution Compliance</b>  |                                  |        |
| Denied Parties Check/US Export Compliance Check   |                                  | X      |

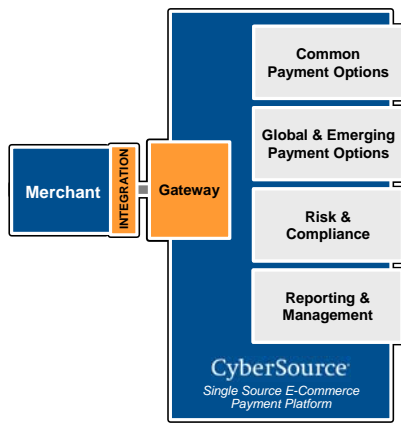
# Complete Reporting & Management Tools



The way you manage payment operations and administration can make a huge difference in your order conversion rates, revenue retention and cost structure. CyberSource provides a full range of reporting and payment management tools to help maximize revenue capture and retention, and minimize the costs of administration and processing.

| Management   | Included With Base Configuration | Option |
|--|----------------------------------|--------|
| <b>Business Management Console</b>   |                                  |        |
| Access all tools and resources to configure, maintain and support payment operations through a single, integrated interface (CyberSource Business Center). Secure log-in. Multiple user access.  | X                                |        |
| <b>Installment &amp; Subscription Payment Management (Recurring Billing)</b>   |                                  |        |
| Recurring Billing Service. Set-up and manage installment and subscription payments (automatically bill customer's card or check account monthly, quarterly, etc.). Exclusive TotalCollect™ payment technology helps protect up to 10-20% more subscription revenue per year (helps automatically recover payment errors and handle expired cards). |                                  | X      |
| <b>Automated Reconciliation</b>  |                                  |        |
| Automatically reconcile orders processed with payment requests, deposits and chargebacks. Can be configured to automatically re-present payments associated with chargebacks or insufficient funds.  |                                  | X      |
| Reporting & Transaction Search   | Included With Base Configuration | Option |
| <b>Transaction Search</b>  |                                  |        |
| <p>Search for transactions using multiple payment and order attributes.</p> <p>Search returns full transaction detail. Initiate payment actions (such as a credit) from this same interface.</p>   | X                                |        |
| <b>Multiple Report Formats</b>   |                                  |        |
| View reports online, download pdf or CSV formatted reports, or import data directly to your business systems via XML interface (some reports are not available in all formats).  | X                                |        |
| <b>Depository &amp; Transaction Reports</b>  |                                  |        |
| Over 100 preconfigured depository and transaction reports (depository reports require use of CyberSource merchant account).  | X                                |        |
| <b>Custom Analytical Reports</b>   |                                  |        |
| Reports useful for analyzing and tuning payment acceptance and risk management policies are available.   |                                  | X      |

# Single Integration Supports Full Spectrum of Payment Solutions



CyberSource payment solutions easily integrate with all major Commerce, CRM, ERP, and Order Management systems. Pre-built integrations and Web Services (XML, SOAP) API make integration fast and easy. Through a single integration of our Web Services API all CyberSource payment services are available. You can choose to access services over the Internet using our hosted gateway, or install our payment server software and manage the payment gateway locally.

| Integration Options   | Included With Base Configuration | Option   |
|---|----------------------------------|--|
| <b>Pre-built Integrations</b>   |                                  |  |
| <ul style="list-style-type: none"> <li>• BEA</li> <li>• Cisco BBSM</li> <li>• IBM</li> <li>• Microsoft</li> <li>• Multimedia Live</li> <li>• Oracle</li> <li>• PeopleSoft</li> <li>• Pitney Bowes</li> <li>• SAP</li> <li>• Siebel</li> <li>• Web Methods</li> <li>• More...</li> </ul>   |                                  | The CyberSource interface is built-into these vendors' platforms or is available as a plug-in component. Your CyberSource sales representative can provide information regarding included and optional integration solutions for your specific installation. |
| <b>Developer Kits (integrate with nearly any environment)</b>   |                                  |  |
| <ul style="list-style-type: none"> <li>• Simple Order API/Web Services API (XML, SOAP) <i>built-in WS Security</i></li> <li>• Simple Order Client/Web Services Client (.Net, Java, ASP/COM) <i>built-in WS Security</i></li> <li>• Developer Kit (ASP/COM, .NET, Java, C, Perl) <i>built-in security (3/DES + RSA1024)</i></li> </ul> | X                                |  |
| <b>Browser-based Interface</b>  |                                  |  |
| Online "virtual terminal" supports manual entry of payment data for phone, mail, fax orders   | X                                |  |
| <b>Point of Sale</b>  |                                  |  |
| VeriFone, Hypercom, and other popular terminals<br><i>Additionally, custom integration available via CyberSource Professional Services</i>  |                                  | X  |

| Gateway Options   | Included With Base Configuration | Option |
|---|----------------------------------|--------|
| <b>Hosted Service (CyberSource Payment Service)</b>   |                                  |        |
| <ul style="list-style-type: none"> <li>• Gateway to most major payment processors</li> <li>• Gateway to host of complementary risk and compliance services</li> <li>• 99.9+% uptime (supported by global, triple-redundant network, managed 24x7)</li> <li>• Spike capacity of 10x normal processing volume</li> <li>• Visa Cardholder Information Security Program/AIS-Certified Data Centers</li> <li>• Advanced security intrusion and detection systems</li> </ul>                                | X                                |        |
| <b>Local Payment Server Software (CyberSource Payment Manager)</b>  |                                  |        |
| <ul style="list-style-type: none"> <li>• High volume transaction engine</li> <li>• Gateway modules to major US card processors and select check processing services</li> <li>• Integrates with complementary risk and compliance services (custom integration required)</li> <li>• Secure (advanced encryption built-in)</li> <li>• Highly scalable (multi-threaded processing, add capacity via use of parallel servers)</li> <li>• Connect via frame relay or managed service connection</li> </ul> |                                  | X      |

# Award Winning Support and Consulting Services



**"Building Customers for Life"**

When you choose CyberSource you get a lot more than the technology to process a payment—you get access to a team of consultants and support professionals to help you optimize business results. CyberSource is uniquely qualified to provide the specialized e-commerce payment expertise that can help you capture more revenue and reduce costs. In fact, 99% of our customers consistently rate us as meeting or exceeding their support expectations and CyberSource is the only payment supplier to win the prestigious Omega Management North Face Award for support excellence.

| Award Winning Support  | Included With Base Configuration | Option |
|--|----------------------------------|--------|
| <b>Standard Support</b>  |                                  |        |
| <ul style="list-style-type: none"> <li>• Technical and merchant account (banking) support</li> <li>• Online knowledgebase and support resources</li> <li>• Convenient Web ticket support request system 7 x 24</li> <li>• E-Mail support (6am-5pm Pacific Time, 4 business hour response time)</li> <li>• Telephone support (6am-5pm Pacific Time, 4 business hour response time)</li> </ul>   | X                                |        |
| <b>Installation Support Upgrade</b>  |                                  |        |
| <p><i>Receive enhanced response priority and an assigned Technical Account Manager:</i></p> <ul style="list-style-type: none"> <li>• Technical and merchant account (banking) support</li> <li>• Assigned Technical Account Manager that provides consultation and planning assistance regarding solution deployment, and is single point of contact for issue resolution</li> <li>• Online knowledgebase and support resources</li> <li>• Convenient Web ticket support request system 7 x 24</li> <li>• E-Mail support (6am-5pm Pacific Time, priority 1 hour response time)</li> <li>• Telephone support (6am-5pm Pacific Time, priority 1 hour response time)</li> </ul>                               |                                  | X      |
| <b>Ongoing Support Upgrade (post installation)</b>   |                                  |        |
| <p><i>Receive enhanced response priority and an assigned Technical Account Manager:</i></p> <ul style="list-style-type: none"> <li>• Technical and merchant account (banking) support</li> <li>• Assigned Technical Account Manager provides single point of contact for issue resolution and interface with product managers having influence over product features and enhancements</li> <li>• Online knowledgebase and support resources</li> <li>• Convenient Web ticket support request system 7 x 24</li> <li>• E-Mail support (6am-5pm Pacific Time, priority 1 business hour response time)</li> <li>• Telephone support (6am-5pm Pacific Time, priority 1 business hour response time)</li> </ul> |                                  | X      |

| Professional Services  | Included With Base Configuration | Option |
|--|----------------------------------|--------|
| <b>Business Process Consulting</b>   |                                  |        |
| Seasoned professionals with payment expertise in retail, direct-to-consumer, insurance, education, telecommunications and government markets can help you maximize sales and minimize costs by optimizing business policies and processes for various payment methods and product/service risk profiles. Pre-configured and custom quote packages are available. |                                  | X      |
| <b>Technical Integration &amp; Programming</b>   |                                  |        |
| Our team of payment-savvy technical professionals provide the experience and skills necessary to integrate payment capabilities, reports and management tools across commerce, CRM, ERP, and order management platforms. Pre-configured and custom quote packages are available.   |                                  | X      |

# Tailor a Solution to Fit Your Payment Transaction Needs

Our modular solution allows you to start with basic card processing and expand as operations warrant (examples below). Whether basic or comprehensive, the interface stays the same and CyberSource is always there as your single source supplier.

| Payment Capability   | Basic Config. | US/CAN Retail | Global Retail | Subscription Services | Insurance | Education & Gov. |
|--|---------------|---------------|---------------|-----------------------|-----------|------------------|
| <b>Worldwide Card Payments</b>   |               |               |               |                       |           |                  |
| Visa, MasterCard, AMEX, JCB, Diners Club   | X             | X             | X             | X                     | X         | X                |
| <b>Global and Emerging Payments</b>  |               |               |               |                       |           |                  |
| USA cards: Discover; EU cards: Switch, Solo, Electron, Laser (UK); Carte Bleue (France); Carta Si (Spain); Dankort (Scandinavia) |               | Discover      | X             | if global             | if global |                  |
| Electronic Checks (USA)  |               | X             | X             | X                     | X         | X                |
| Direct Debit (Europe, South America, Asia)   |               |               | X             | if global             | if global |                  |
| Bank Transfers (Giro)  |               |               | X             |                       | if global |                  |
| PayPal   | X             | X             | X             | X                     |           | X                |
| Bill Me Later  |               | X             | X             | X                     |           | X                |
| Subscription/Installment Payments  |               | option        | option        | X                     | X         | X                |
| Multi-Currency Services  |               |               | X             | if global             | if global |                  |
| <b>Risk &amp; Compliance</b>   |               |               |               |                       |           |                  |
| Address Verification Service, CVN Check  | X             | X             | X             | X                     | X         | X                |
| CyberSource Advanced Fraud Screen  |               | X             | X             |                       |           |                  |
| Delivery Address Verification  |               | X             | X             |                       |           |                  |
| Automated Decision Management  |               | X             | X             |                       |           |                  |
| Account Monitoring   |               | X             | X             | X                     | option    | X                |
| Sales, Use, VAT Tax Calculation  |               | X             | X             |                       |           | X                |
| Export Compliance & Denied Parties Check   |               |               | X             |                       |           |                  |
| <b>Reporting &amp; Management</b>  |               |               |               |                       |           |                  |
| Depository & Transaction Reports   | X             | X             | X             | X                     | X         | X                |
| Custom Analytical Reports (Risk, Decisioning)  |               | option        | option        |                       |           |                  |
| Business Center (management console)   | X             | X             | X             | X                     | X         | X                |
| Subscription/Recurring Billing Services  |               | option        | option        | X                     | X         | X                |
| Automated Reconciliation   |               | X             | X             | X                     | X         | X                |
| <b>Integration &amp; Gateway Options</b>   |               |               |               |                       |           |                  |
| Pre-Built Interfaces (see spec sheet for details)  | X             | X             | X             | X                     | X         | X                |
| Simple Order API/Web Services API (XML, SOAP)<br>Developer Kits (ASP/COM, .NET, Java, C, Perl)                                   | X             | X             | X             | X                     | X         | X                |
| Browser-based Terminal (manual data entry)   | X             | X             | X             | X                     | X         | X                |
| <b>Payment Gateway</b>   |               |               |               |                       |           |                  |
| Hosted Gateway   | X             | X             | X             | X                     | X         | X                |
| Local Payment Server Software  |               | option        | option        | option                | option    | option           |
| POS Card Swipe Terminal  |               | option        | option        |                       |           | option           |
| <b>Support &amp; Consulting Services</b>   |               |               |               |                       |           |                  |
| Online Resources & Knowledgebase   | X             | X             | X             | X                     | X         | X                |
| 6am – 5pm PT Phone/eMail Support (w/Web ticket)  | X             | X             | X             | X                     | X         | X                |
| Integration/Ongoing Technical Support Upgrade  |               | option        | option        | option                | option    | option           |
| Professional Services  |               | option        | option        | option                | option    | option           |

# CyberSource®

the power of payment

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