

CyberSource Advanced

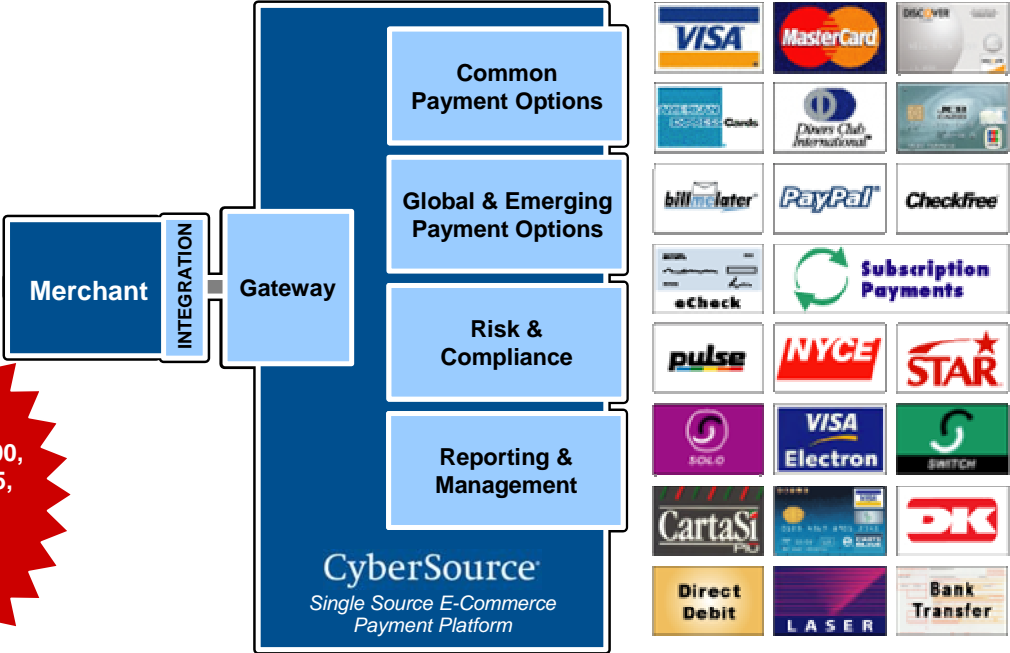


The leading eCommerce payment solution for sophisticated web merchants. Everything payment and risk professionals need to actively manage payment.

One Source. Comprehensive payment processing, risk management, and integration solutions. One connection. One business relationship.

Market proven to help you:

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



Overview:

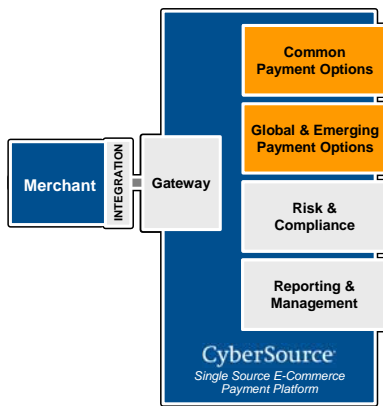
KEY FEATURES

One source for:




- Services to process almost any payment type, anywhere
- Fully managed risk services and sophisticated fraud management tools help increase sales, cut manual review, and reduce fraud
- 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 over 25% of Fortune 100, over 30% of Global 25, leading educational institutions, airlines, and more...

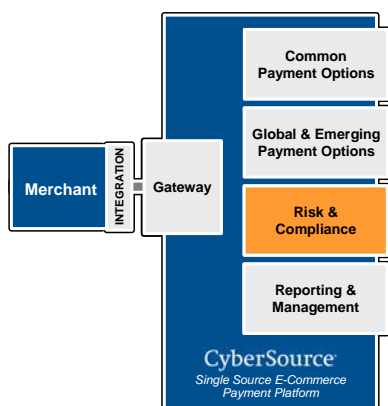
Full Spectrum of Payment Options



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

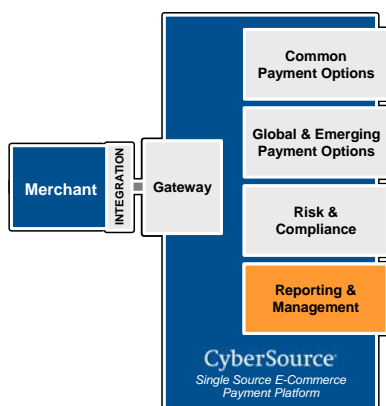
Risk & Compliance Management



Fact: CyberSource merchants review 36% fewer orders, reject 8% fewer orders, and lose 24% less revenue to fraud. Using CyberSource Managed Risk Services and/or our risk management tools, 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 Managed Risk Services and decision management systems.

Risk Management	Included With Base Configuration	Option
Managed Risk Services		
A fully managed service. Our fraud management experts will analyze your current metrics and practices; design your solution, decision rules, and processes; implement systems and appropriate tools, train your staff, and continuously monitor results and tune the system for optimal performance. May include use and deployment of many of the tools below. Free pre-sales analysis for qualified accounts (helps benchmark expected uplift and results).		✓
Automated Decision Management & Fraud Detection Tools		
<p>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.</p> <ul style="list-style-type: none"> • Available as hosted solution or local software • Case management included with hosted versions 		✓
<p>CyberSource Advanced Fraud Screen enhanced by Visa (AFS) 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.</p>		✓
<p>Address Verification Service (AVS) Supports the address verification check provided by the card associations and issuing banks in the US and some EU countries.</p>	✓	
<p>Card Verification Number Check (CVN) Supports verification of the 3 or 4 digit verification number printed on the credit card (Visa, MasterCard, American Express, Discover).</p>	✓	
<p>Payer Authentication Services Provides capability to authenticate cardholder's identity and mitigate fraud liability for authenticated transactions per Visa and MasterCard programs.</p>		✓
<p>Delivery Address Verification 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.</p>		✓
<p>Automated Account Monitoring. Lets you establish rules regarding transaction activity and automatically receive notification if risk conditions are "triggered".</p>		✓
Compliance Management	Included	Option
Tax Calculation. Real Time Sales, PST, GST, VAT tax calculation (USA, Canada, Europe)		✓
Distribution Compliance. Denied Parties Check/US Export Compliance Check		✓

Complete Reporting & Management Tools

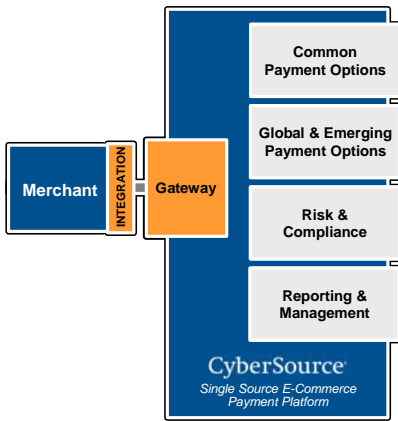


The way you manage payment operations and administration can make a huge difference in your order conversion rates, revenue retention and cost structure. CyberSource provides a full range of reporting and payment management tools to help maximize revenue capture and retention, and minimize the costs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

Management	Included With Base Configuration	Option
Business Management Console		
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.	✓	
Settlement Batch Management		
Select batch and reporting windows to speed settlement and streamline reconciliation		✓
Automated Reconciliation		
Automatically reconcile orders processed with payment requests, deposits and chargebacks. Can be configured to automatically re-present payments associated with chargebacks or insufficient funds.		✓

Reporting & Transaction Search	Included With Base Configuration	Option
Transaction Search		
<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>	✓	
Multiple Report Formats		
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).	✓	
Depository & Transaction Reports		
Over 100 preconfigured depository and transaction reports (depository reports require use of CyberSource merchant account).	✓	
Custom Analytical Reports		
Reports useful for analyzing and tuning payment acceptance and risk management policies are available.		✓

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 efficient. 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
Pre-built Integrations		
<ul style="list-style-type: none"> • BEA • Cisco BBSM • IBM • Microsoft • Multimedia Live • Oracle • PeopleSoft • Pitney Bowes • SAP • Siebel • Web Methods • More... 		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.
Developer Kits (integrate with nearly any environment)		
<ul style="list-style-type: none"> • Simple Order API/Web Services API (XML, SOAP) <i>built-in WS Security</i> • Simple Order Client/Web Services Client (.Net, Java, ASP/COM) <i>built-in WS Security</i> • Developer Kit (ASP/COM, .NET, Java, C, Perl) <i>built-in security (3/DES + RSA1024)</i> 	✓	
Browser-based Interface		
Online "virtual terminal" supports manual entry of payment data for phone, mail, fax orders	✓	
Point of Sale		
VeriFone, Hypercom, and other popular terminals <i>Additionally, custom integration available via CyberSource Professional Services</i>		✓

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

Award Winning Support and Consulting Services



Winner 2003, 2004, 2005

"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 eCommerce payment expertise that can help you capture more revenue and reduce costs. In fact, 98% 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	Built-in Support	Premier Support Upgrade
Account Management		
Account Relationship	Responsive Support from our Advanced Support Staff	Assigned Technical Account Manager <i>proactive support from our top eCommerce experts to provide counsel on business operations as well as actively manage your technical support needs</i>
Technical Planning Reviews -Pending Product Releases -Pending Infrastructure Changes	-	Yes. Managed by your Technical Account Manager
Custom Account Configuration -Batch Management Windows -Reporting Windows	-	Yes. Managed by your Technical Account Manager
Support Access & Escalation		
Issue Management/Escalation	Priority	Highest Priority—Fully Managed
Phone Support	6am-5pm, M-F <i>except holidays</i> Priority Queuing 24x7 On-Call Production Critical Support	6am-5pm, M-F <i>except holidays</i> Highest Priority Queuing 24x7 On-Call Production Critical Support
eMail Support	Priority Response (same day if rec'vd by 3pm)	Highest Priority (same day if received by 4pm)
Online Resources	Knowledge Base, FAQ, Code Samples, Documentation	Knowledge Base, FAQ, Code Samples, Documentation
Scope of Support		
Integration Planning	-	Yes. Coordinated by your Technical Acct Manager
Integration Support	Configuration Advice, Q&A, Code Review	Configuration Advice, Q&A, Code Review
Configuration	✓	✓
Feature/Function Use	✓	✓
Best Practices Guidance	-	✓
Reporting/Transaction Search	✓	✓
Problem Isolation	✓	✓

Professional Services

Business Process Consulting

Seasoned professionals with payment expertise in retail, direct-to-consumer, insurance, education, telecommunications, airline and transportation/courier 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.

Technical Integration & Programming

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.

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

CyberSource®

the power of payment

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