Payment Acceptance Solutions

Increase sales, enhance agility,
and mitigate risks with CyberSource

CyberSource®

CyberSource is
a Visa solution **VISA**

Businesses today are developing new strategies for acquiring and retaining customers. They are expanding into new global regions and exploring emerging technologies to meet customer expectations for seamless and engaging experiences. **CyberSource payment solutions help businesses navigate global commerce and improve agility to continuously address evolving customer preferences while simultaneously controlling risks.**

As businesses expand into new global regions, they must accommodate regional payment types, buyer preferences, and regulations. They might also need to forge new banking relationships and implement a localized payment infrastructure for each added country. Failure to tailor payments for global expansion can delay market entry and impact profitability.

In every region, businesses must deliver secure, intuitive, and immediate payment experiences—whether customers are making an online payment on their PC, using a digital wallet in a brick-and-mortar store, placing an order by phone with a credit card, or making a payment in some other way. Businesses must move payment acceptance out of the back office, weaving it into the very fabric of all customer interactions. And they must find ways to integrate payment infrastructure and capabilities across channels to provide a seamless experience.

To support the effort toward increasing sales, businesses must enhance agility, introducing secure payment experiences quickly and efficiently. They need ways to minimize the time and costs of implementation, and reduce the complexity of ongoing management.

At the same time, they must mitigate risks, protecting sensitive customer information even as they strive to make payments easier and faster across channels. To retain customers and maintain their reputation, businesses also must attempt to eliminate any downtime that could frustrate customers.

CyberSource offers a range of payment acceptance solutions and capabilities that can help your business increase sales while enhancing business agility and mitigating risks.

Increase Sales

Payment acceptance capabilities play a vital role in gaining and retaining a competitive edge. CyberSource payment acceptance solutions help you expand into new global regions, meet consumer expectations for new mobile and omni-channel experiences, and augment existing revenue streams with subscription services.

Global Expansion

Every market has its own mix of payment types, regulatory mandates, buyer preferences, and risks to consider. CyberSource offers a range of payment acceptance solutions and payment gateway capabilities with access to a massive worldwide processing network of more than $350 billion—all of which can help you meet local requirements more rapidly, so you can expedite market entry.

- **Network of 100+ processor and acquirer connections:** Accept payments in more than 190 countries in 137 currencies. Get funded in more than 40 currencies.
- **International and local payment card acceptance:** Accept a full spectrum of international cards (including Visa, MasterCard, American Express, Diners Club, and JCB), regional cards (such as Maestro, Carte Bancaire, CartaSi, Aura, and Hipercard), and ATM/debit cards.
- **Local non-card payment acceptance:** Accept popular direct debit, bank transfer, and other non-card payments, including SOFORT Überweisung, iDEAL, Klarna, Bancontact, Boleto Bancário, and more. CyberSource makes it easy to accept these alternative payment types by standardizing integration, contract, settlement, and reporting.

- **Regional and international digital wallets:** Support digital payment methods such as Apple Pay and Android Pay, as well as regional digital wallets such as Alipay, KCP, and more.
- **Pre-built checkout templates:** Use localized, pre-built checkout templates so you don't have to worry about address formats and other unique differentiations that can hinder form completion and introduce friction in the checkout process. Templates are available in 28 languages covering 40+ major eCommerce markets.
- **Global tax calculation:** Take advantage of accurate, real-time automated tax calculation for 138 countries, reducing friction for customers and minimizing risk for you.
- **Export compliance service:** Assist in compliance with U.S. Export Administration Regulations to avoid export violations, which can result in heavy fines, jail sentences, and limitation of export privileges.

Mobile and Omni-Channel Experiences

With the proliferation of mobile devices, consumers increasingly expect easy, intuitive, and secure mobile payment experiences whether they are using mobile devices on the move or in physical stores. At the same time, they want consistent, seamless interactions across all channels and payment methods.

CyberSource facilitates secure acceptance of digital payments across multiple channels worldwide, supported by comprehensive payment management services. A unified platform approach enables you to add channels and payment types quickly and cost-effectively. You can deliver a consistent, seamless payment experience across channels while gaining a single view into your customers' buying behaviors.

CyberSource capabilities support a variety of channels and payment scenarios, including:

- **eCommerce and mCommerce:** Provide a secure, streamlined checkout experience for web browser, mobile browser, or in-app payments. Customize the checkout experience to mirror your branding. Support all major mobile operating systems.

- **In-person chip-based EMV card payments:**
  - —Address the broad array of requirements of today's retail and omni-channel scenarios, such as traditional point-of-sale (POS) terminal, mobile POS (mPOS), and contactless payments globally
  - —Integrate with POS platforms such as Verifone and retail application systems such as Payworks
  - —Support multiple terminal types and terminal providers to meet different business needs
- **Call center and mail order:** Use secure, PCI-certified CyberSource Point-to-Point Encryption (P2PE), powered by Bluefin, to accept payments through your call center and mail order operations.
- **Digital payments:** Accept Apple Pay, Android Pay, and other global wallets to extend your reach and improve conversion with minimal IT overhead. CyberSource standardizes implementation and management of emerging digital payments.
- **Account-on-file payments:** Help streamline the online checkout experience and reduce shopping cart abandonment, especially on mobile devices, by eliminating the need for repeat customers to reenter payment information.

CyberSource offers additional services and capabilities that help simplify the digital payment experience for customers and offer new opportunities for businesses. For example:

- **CyberSource Account Updater** service helps businesses retain customer subscriptions by automatically updating cardholder information—such as expiry date changes, account number changes, card brand migrations, and more without requiring you to contact the customer for updates.
- **Reporting and analytics** capabilities provide visibility into payment activity across channels. CyberSource uses an open, flexible reconciliation engine and offers standardized and custom reporting through application programming interface (API) and file transfer.

Recurring Billing and Payments

For some businesses, subscriptions constitute a central source of revenue. Others are increasingly supplementing their core revenues with new subscription revenue streams. For all businesses, managing subscription payments can be challenging without the right technology tools. CyberSource Recurring Billing solutions make it easier to capture new subscriptions and keep renewal rates high.

- **CyberSource Recurring Billing** supports subscription and installment payments with configurable renewal and cancellation rules, customizable bill presentment, dunning notices, and billing anniversary reminders.
- **CyberSource Account Updater** can help ensure recurring payments continue uninterrupted even as customer card information changes. The CyberSource service automatically updates cardholder information—such as expiry date changes, account number changes, card brand migrations, and so on—to help maintain subscriptions without requiring you to contact the customer for updates.

Enhance Agility

Success in the digital economy requires businesses to execute new strategies not only quickly but also efficiently. As you launch initiatives to rapidly expand into new markets or add channels, you will need to find ways to control the costs of initial integration as well as ongoing operation, including reporting, reconciliation, and more.

CyberSource offers a single, integrated platform of modular services that can give you the flexibility to quickly augment or fine-tune your payment strategies in response to market conditions. At the same time, the CyberSource platform enables efficient management of payments across channels, geographies, and lines of business. Your business can access modular services on demand without the need for new integrations.

For example, the CyberSource platform lets you:

- **Add or switch payment processors/acquirers on demand:** Leverage CyberSource connections and avoid the time-consuming process of identifying potential partners and creating financial and technical relationships from scratch.
- **Add or switch devices and terminal systems:** Avoid terminal lock-in. Connect to traditional and cloud-based POS systems from a variety of providers using the CyberSource open payment management platform.
- **Add or switch payments types through a single API:** Eliminate the need for multiple integrations and contracts. Simplify reconciliation—get a single settlement report.
- **Quickly and easily disburse funds:** Streamline payouts and accelerate disbursements to consumers, contractors, and partners by taking advantage of CyberSource integration with Visa Direct and MasterCard MoneySend.

Mitigate Risk

While enabling new, convenient payment experiences is paramount, businesses need ways to mitigate risk. Protecting sensitive customer information is critical for avoiding the financial losses related to regulatory fines, lawsuits, and eroded customer loyalty.

Businesses must also mitigate the risk of downtime, which can have immediate revenue consequences. In highly competitive marketplaces, consumers can—and will—move to a different business with a single click or tap.

CyberSource solutions and capabilities can help mitigate those security and reliability risks. CyberSource is the only payment management platform that is part of the Visa network, world-renowned for security and reliability. CyberSource helps protect sensitive payment data by keeping sensitive account data off your networks, and by securing your payment data end-to-end for all of your sales channels. In addition, CyberSource leverages the Visa infrastructure to deliver industry-leading uptime levels with zero planned downtime.

- **CyberSource Secure Acceptance** solutions pass payment data directly from the customer to secure CyberSource servers for eCommerce and mCommerce transactions.
- **CyberSource Point-to-Point Encryption (P2PE), powered by Bluefin,** encrypts payment data at the data-entry point on the terminal, and then transmits it through to payment processing to safeguard in-person, mail order, and call center payments.
- **CyberSource Token Management Service** stores your customers' payment data in secure Visa data centers and returns tokens back to you so you can operate without handling sensitive payment data within your systems.
- **Akamai SureRoute** technology connects to the nearest global peering center and routes transactions to Visa data centers.
- **An active-active architecture** allows for seamless processing of transactions at any of CyberSource's multiple data centers.
- **Failover routing** directs transactions to alternate processors should the need arise.

For more information, visit cybersource.com/products/payment_security

CyberSource, a wholly owned subsidiary of Visa Inc., is the only integrated payment management platform built on secure Visa infrastructure, with the payment reach and fraud insights of a massive $358 billion global processing network. CyberSource and Authorize.Net payment management solutions help 465,000 large and small businesses worldwide grow sales, mitigate risk, and operate with greater agility. For more information, please visit www.cybersource.com.

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