

The process of managing payments for subscriptions and recurring billing can become quite complex as you expand your service offerings. A poorly designed billing system can mean costly and inefficient processes at best, and customer attrition and lost revenues at worst. With CyberSource Managed Billing, you can grow your business and strengthen customer relationships at every stage — from customer acquisition to recurring billing to customer care.

CyberSource provides a truly scalable, secure platform that can support your branding requirements and serve as an important channel for your customers.

Manage Complex Billing Schedules and Terms

As a business owner, you know best how to structure billing and incentives for your organization and you need a flexible system that can handle resulting complexities. CyberSource Managed Billing accommodates multiple time periods, flat or variable rate plans, trial periods, discounts, and more, with support for multiple payment types. You can even accept payments over the web or through CyberSource's Secure IVR Payments Solution.

Stay PCI DSS Compliant

Removing payment data from your environment makes your systems safer, less likely to be breached, and less complex and costly to manage. By letting CyberSource Managed Billing manage your recurring billing and payments, it will be easier and faster to stay PCI DSS compliant and you can concentrate on managing your core business.

Empower Your Customer

Customize your site with a branded customer self-service portal that provides your subscribers with the flexibility to manage their own accounts when it is convenient for them. Strengthen your brand while reducing the burden on your customer service department.

Strengthen Customer Communications

CyberSource Managed Billing enables you to brand and customize bill presentment, dunning notices, billing reminders, and other billing-related customer communication. By defining the frequency and adapting the style and tone of your communications, you can improve collection rates and minimize late payments.

Reduce Time to Market

Are the logistics of creating a storefront for your subscription service bogging you down? Subscription storefronts are different from traditional shopping carts and you may have to create a new checkout system just for this line of business. Take advantage of our catalog and pricing engine to minimize operational impact and go live quicker. We can incorporate your branding elements to make your new offering look like an extension of your existing business.

The storefront is built on top of open subscription billing APIs. Use it as is, customize any part easily, build your own, or integrate CyberSource Managed Billing into an existing storefront.

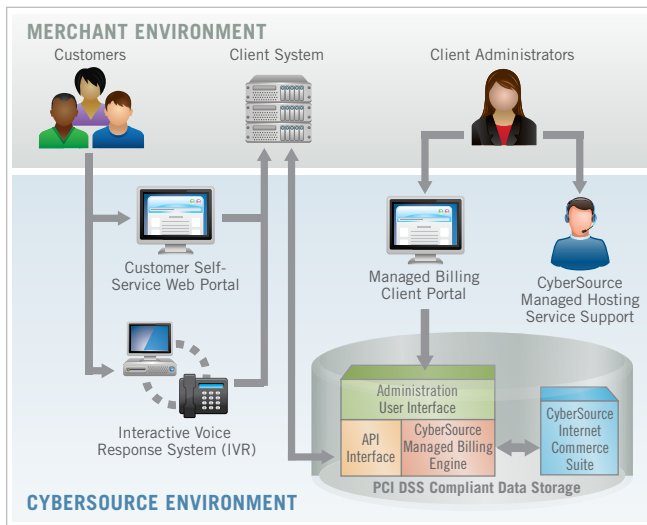
Get Paid Faster

Using CyberSource electronic bill presentment and payment, your customers can enjoy the convenience of receiving bills electronically while you reduce manual processing and receive payments faster in your bank account. Online reporting gives you immediate visibility into the payment status of invoices.

Go Global

When you take your business overseas, our global payment services capabilities can support payment methods around the world.

How it Works



CyberSource enables you to consolidate all your billing and payment needs into one single platform eliminating the need to manage multiple providers and connect disparate systems. Your customers sign up online or call into an automated phone system (IVR) maintained by CyberSource (but transparent to the customer). They can choose to receive their bill electronically and pay using any one of the payment methods offered by CyberSource. Administrators access the CyberSource system through a self-service portal to manage the account, get real-time reports on billing and payments and view trend reports for detailed analysis. CyberSource makes payment processing simple, convenient and cost effective.

Reporting

CyberSource Managed Billing comes out of the box with a comprehensive set of reports that lets you stay on top of billing and payment information related to your business. Below is a list of all the reports:

- **Account Related:** New accounts, account summary, promotion summary, plan/service summary, suspended accounts, preferred partners, referral, credit card expiry, cancellation report, demographic report, administrator list, usage summary
- **Billing Related:** Aged receivables, sales distribution, account expiry, billable details, plan billing, payments distribution
- **Trend Reports:** Billing trends, customer account activity

Managed Support Services

Customer Service: CyberSource offers 24x7 customer support in over 30 languages for billing care inquiries, fraud and dispute resolution. Knowledgeable staffed located in the region provide answers to technical questions.

PCI DSS compliant Call Centers: CyberSource call center staff can also handle payment information if PCI DSS compliance is requiring you to outsource the capture of payment details.

CyberSource Payment Gateway

Managed Billing is connected directly to the CyberSource Payment Management Platform and Services worldwide:

- A single connection with access to over 30 processors in the Americas, Europe, Middle East and the Asia/Pacific regions
- Access to bank card transactions in over 190 countries
- CyberSource handles international banking setup and domicile requirements where permitted
- Integrated fraud management portal, rule and case management system, and 200+ validation checks and services, including optional Account Updater

Pricing

Set-up and Implementation

Costs include set-up and implementation fees based on your specific billing requirements.

Monthly Usage Fee

A predictable monthly usage fee will be charged based on either transaction or revenue volumes (monthly minimums may apply).

For more information, please visit www.cybersource.com