

Business Center Overview

August 2016

CyberSource[®]
the power of payment

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Recent Revisions to This Document

Release	Changes
August 2016	This revision contains only editorial changes and no technical updates.
March 2015	Updated instructions for subscribing to reports.
September 2014	This revision contains only editorial changes and no technical updates.
August 2014	Updated Level III and Additional Level II fields.

Introduction

Welcome to CyberSource Advanced—payment solutions that enable you to manage your business online with ease and efficiency. This guide is designed to provide an overview of the different features and options available with your CyberSource account, as well as how to take advantage of them.

Logging In

The Business Center login page is at <https://ebc.cybersource.com>. There are three fields required for logging in: your Merchant ID, User Name, and Password. When you first log in, the merchant ID and user name are usually the same.

**Note**

The Test and Live Business Center environments use separate user accounts, roles, and permissions.

The first time you log into the Business Center, the system will prompt you to create a permanent password. Choose a new password by following these requirements:

- The password must contain at least 8 characters and no more than 50.
- The password cannot contain the user name or be same as the last 15 passwords.
- The password must contain at least 2 letters.
- The password cannot contain more than 4 instances of the same character.
- The password must contain at least 5 unique characters.
- The password must contain at least 2 unique numbers (symbols count as numbers).
- The password cannot be changed more than three times in 24 hours.

You will also be prompted to answer a secret question (i.e. password recovery question), which will be saved with the answer in the database. If you forget your password, when attempting to log in to the Business Center, this question will appear on the screen to

verify your identity. You will need to answer the question correctly to be allowed to log into the Business Center. Your password will expire in 90 days.

Please note that for your security, your account may be locked due to too many unsuccessful login attempts. In this scenario, you will need to contact CyberSource Customer Support in order to unlock your account.

User Management

You can create additional user names under your merchant ID with varying permissions allotted to each user name. To create a new user name, click on the Account Management tab and select > User Administration.

Once you have added a user, you will be redirected to the User Update page with a User Added confirmation message. From here, you can add the user's email address as well as customize their role and permissions. When you are done customizing the user permissions, click the Update button at the bottom to save the changes made.

If you ever need to disable or enable a user, revise permissions, or change a user's password, go back to the User Administration page and click on the user name you wish to update.

Help

If you have a question regarding CyberSource services, please review previously asked questions in the Knowledgebase, accessible at the following URL: <http://support.cybersource.com/cybskb/index?page=home>.



To ensure that you receive communications from CyberSource, we suggest adding CyberSource to the approved list in your email system. Emails coming from CyberSource end with "@cybersource.com". By placing CyberSource on your approved list, it should help ensure that our emails do not get filtered out as spam.

URLs

Business Center
<https://ebc.cybersource.com>

Test Business Center
<https://ebctest.cybersource.com>

CyberSource Support Center
<http://support.cybersource.com>

Using the Reporting System
http://www.cybersource.com/developers/documentation/reporting_and_reconciliation/

Documents

CyberSource Decision Manager Developer Guide Using the Simple Order API
http://www.cybersource.com/developers/documentation/fraud_management/

CyberSource Decision Manager Developer Guide Using the SCMP API
http://www.cybersource.com/developers/documentation/fraud_management/

Reporting Developer Guide
http://apps.cybersource.com/library/documentation/dev_guides/Reporting_Developers_Guide/html/

Recurring Billing
http://www.cybersource.com/developers/documentation/payment_security/

Payment Tokenization
http://www.cybersource.com/developers/documentation/payment_security/

Account Updater User Guide
http://apps.cybersource.com/library/documentation/dev_guides/Account_Updater_UG/html/

Account Management

Transaction Search

With the numerous transactions that take place, using the Transaction Search feature helps you quickly find the specific transactions you need to review or take action on. Under the Transaction Search tab in the Business Center, the General Search function lets you target specific transactions using the following parameters:

- **Field and value:** search by a customer's email address, name, or specific transaction information such as the request ID and reference numbers.
- **An application:** the type of transaction, such as debit or credit card authorization.
- **A reply:** the response that the transaction you are searching for received (e.g. search for all successful transactions).
- **Date range:** select the date and time interval for your search, from transactions processed during the last hour to those from the previous 1-6 months or a custom range that you define.

For a general search of all transactions that took place during a specified period of time, select the **Search for an application** option and choose **All** in the dropdown menu.

The Transaction Search Results screen lists all transactions which match the criteria you submitted. Click on any request ID to proceed to Transaction Search Details. This page provides you with all the information you need for that particular transaction including request information, customer (billing) information, payment information, service fees, and offer-line details.

Reports

The Business Center shows only the reports for which you are subscribed. Many standard reports are available free of charge, including those listed below. You can view each page of the report, print the report, and export it as a PDF file or spreadsheet.

You can subscribe to reports and access your reports settings by logging into the Business Center using your administrator login credentials. When logging in with your administrative login credentials, fill in the following information:

- Merchant ID. Type in your regular merchant ID followed by `_acct`.
- Administrative User Name.
- Password. The password for this account should be the same as the original password chosen for your merchant ID.

Once logged in, click on the Account Management tab, select Report Subscriptions, and click the **Edit** links on the basic and detail report headings to change your reports settings.

Four reports, as well as their primary functions, are listed below:

- Payment Batch Detail Report: Shows information about credit card and electronic check transactions. Used to reconcile with a bank statement.
- Payment Submission Detail Report: This report is identical to the Payment Batch Detail Report, except that it includes a column for the payment processor.
- Payment Events Report: Shows payment notifications received from the processor for these types of transactions that you submitted to CyberSource: Bank transfers, direct debits, credit card transactions (CyberSource Global Payment Services), electronic check debits and credits, and PayPal payments.
- Transaction Exception Detail Report: Shows detailed information about transactions that were flagged by CyberSource or by the processor because of errors sent in the request data of follow-on requests.

We recommend that you periodically download and save your reports for future reference. Your reports remain available for approximately one year in the Business Center. For more information on how to use these downloadable reports, please also see the [CyberSource Reporting Developer Guide](#).

Service Fees

Service fees can be charged on transactions, in addition to normal transaction fees. As part of the checkout process on your web site, you must display a terms and conditions statement for the service fee. A customer must accept the terms and conditions before submitting an order.

To enable the service fee feature:

- Contact Wells Fargo to have your Wells Fargo account configured for this feature.
- Contact CyberSource Customer Support to have your CyberSource account configured for this feature.

Limitations

The following limitations exist for service fees:

- Airline data is supported only for the principal amount, not for the service fee.
- Level II and Level III data are supported only for the principal amount, not for the service fee.
- The following features are not supported for transactions that include service fees:
 - AVS
 - CVN
 - Partial authorizations
 - Verbal authorizations

Defining Terms and Conditions

The terms and conditions for service fees are defined in the Virtual Terminal settings. Under **Service Fee Terms & Conditions**, enter the text you want to display when customers are completing transactions.

Processing Orders with Service Fees

When processing orders in Virtual Terminal, you have the option of including a service fee in the transaction. After submitting the order, you can review and edit the amount of the service fee and the terms and conditions before finalizing the transaction.

Services

There are a variety of services, tools, and features available for your account, including the following:

- Virtual Terminal Order Processing
- Recurring Billing and Subscriptions*
- Decision Manager, Advanced Fraud Screening*
- Stored Value and Gift Certificates*

* The availability of these features depends on your account setup. These services may require signup and additional fees.

Virtual Terminal

The Virtual Terminal is similar to an Internet-based version of the credit card terminals used at retail stores. You can use the Virtual Terminal to process orders placed by mail, telephone, or email.

To process a transaction, select the Virtual Terminal tab and click Process Orders. In the New Order page that follows, fill in the payment, credit card, and customer information pertinent to the order.

You can edit which fields to require in the New Order page within the Virtual Terminal settings, located under the Virtual Terminal tab. Generally, the order form asks for the following specific pieces of information:

Payment Information

- *Total Amount* The total amount you would like to process for the order, which needs to include any taxes and/or shipping costs.
- *Currency* Default currency is United States Dollar.

- *Payment Type* How the customer chooses to pay for the purchase, such as credit card or check.
- *Service Fee* Indicates if a service fee will be added to the transaction. This field is automatically checked once the merchant is configured in the Partner Portal.

Credit Card

For each credit card transaction, you specify the type of transaction:

- *Authorization*: You request an authorization when a customer makes a purchase. An authorization ensures that your customer's credit card account is open, is in good standing, and has funds available to complete the purchase. This option is the default.
- *Sale*: A sale authorizes the credit card and captures the authorization. Credit card associations require that you choose Sale only if you fulfill the order immediately, for example, for purchases at a retail store. For online orders, you must ship the goods before you capture the funds.
- *Credit*: (Card-not-present transactions only) This option is available if your payment processor supports stand-alone credits, which are credits not associated with an existing authorization.
- *Capture with Verbal Authorization*: (Card-not-present transactions only) This option is available for card-not present transactions if your payment processor is TSYS (formerly known as Vital Processing Services). You can call a voice authorization center to obtain a verbal authorization code. You can then use this code to process a credit card transaction in the Virtual Terminal. You can use this option in conjunction with Level II fields. This option is equivalent to processing a sale (authorization and simultaneous capture). After processing, these transactions are indistinguishable from other credit card transactions. You can process a verbal authorization only with the same processor that gave you the verbal authorization. Otherwise, the transaction will fail.

Select the type of credit card type, such as MasterCard, Visa, or American Express. The selection available corresponds with the choices you select in the Virtual Terminal Settings page.

- *Credit Card Number*: accommodates 18 digits but no spaces or dashes
- *Expiration Date*

Customer Information

Your customer's name, address, and other contact information.

Once you have filled in all the information, click **Submit**. You will be redirected to your Transaction Receipt.

Order Information

A description of your store and your contact number.

Level II and Additional Level III Fields

Level II Fields

Level II cards, which are also known as Type II cards, provide consumers with additional information on their credit card statements about their purchases. Level II cards enable consumers to more easily track the amount of sales tax they pay and to reconcile transactions with a unique customer code. Level II cards are separated into two categories:

- **Business/Corporate Cards**—Given by businesses to employees for business-related expenses such as travel and entertainment or for corporate supplies and services.
- **Purchase/Procurement Cards**—Used by businesses for expenses such as supplies and services. These cards are often used as replacements for purchase orders.

Each processor supports a different set of Level II fields. If your business is not in the United States, you must use additional fields.

The behavior and requirements that apply to the customer information fields in the previous section also apply to these fields. For more information on these fields, see [Level II and Level III Processing Using the Simple Order API](#) and [Level II and Level III Processing Using the SCMP API](#).

Level II Duty

Amount charged on imported and exported items.

Level II Purchase Order Number

Purchase order number or customer reference ID that is provided by the customer. Note that this number is different from the Customer ID mentioned above in the Customer Billing Information section.

Level II Tax

Amount of tax in the order.

Level II Tax Exempt

Tax exemption status of the order.

Level III and Additional Level II Fields

Purchasing cards are special credit cards that employees use to make purchases for their company. You provide additional detailed information—the Level III data—about the purchasing card order during the settlement process. The Level III data is forwarded to the company that made the purchase and allows the company to manage its purchasing activities.

When you select the line-item fields in the Virtual Terminal settings page, the fields appear in the Virtual Terminal, the transaction receipt, and the details page for the transaction.

Each processor supports a different set of Level II and Level III fields. If you submit a Level II or Level III transaction but omit required fields, your processor could charge you penalties or increase your fees. For descriptions of the fields and to find out if you can or should use these fields for your processor, see [Level II and Level III Processing Using the Simple Order API](#) and [Level II and Level III Processing Using the SCMP API](#).

Below is an example of the Virtual Terminal Settings page.

Level III and Additional Level II Fields
?

Order-Level Fields		Item-Level Fields	
Receipt	Field Settings	Receipt	Field Settings
<input type="checkbox"/>	Hide	Alternate Tax Amount	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Alternate Tax Indicator	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Alternate Tax ID	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Optional	Transaction Advice Addendum 1	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Hide	Transaction Advice Addendum 2	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Transaction Advice Addendum 3	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Transaction Advice Addendum 4	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Duty Amount	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Freight Amount	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Purchase Order Number	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Local Tax	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Local Tax Indicator	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Merchant VAT Registration Number	<input type="checkbox"/>
<input type="checkbox"/>	Hide	National Tax	<input type="checkbox"/>
<input type="checkbox"/>	Hide	National Tax Indicator	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Order Discount Amount	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Purchaser Code	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Purchaser Order Date	<input type="checkbox"/>
<input type="checkbox"/>	Hide	Purchaser VAT Registration Number	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Required	Alternate Tax Amount	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Required	Alternate Tax ID	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Required	Alternate Tax Rate	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Required	Alternate Tax Type Applied	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Required	Alternate Tax Type	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Optional	Unit Price	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Required	Commodity Code	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Required	Discount Amount	<input type="checkbox"/>
<input type="checkbox"/>	Optional	Discount Indicator	<input type="checkbox"/>
<input type="checkbox"/>	Required	Discount Rate	<input type="checkbox"/>
<input type="checkbox"/>	Optional	Gross Net Indicator	<input type="checkbox"/>
<input type="checkbox"/>	Required	Local Tax	<input type="checkbox"/>
<input type="checkbox"/>	Required	Product SKU	<input type="checkbox"/>
<input type="checkbox"/>	Required	National Tax	<input type="checkbox"/>
<input type="checkbox"/>	Required	Product Code	<input type="checkbox"/>
<input type="checkbox"/>	Required	Product Name	<input type="checkbox"/>
<input type="checkbox"/>	Required	Quantity	<input type="checkbox"/>
<input type="checkbox"/>	Required	Tax Amount	<input type="checkbox"/>
<input type="checkbox"/>	Required	Tax Rate	<input type="checkbox"/>

You can choose to Hide, Read Only, Optional, or Require each Order-Level and Item-Level field.

- If you choose to Hide a field, you can still pass in the field, but it will be hidden from the customer.
- If you choose to make a field Read Only, the field will display with the value you selected. The customer cannot change it.
- If you choose to make the field Optional, the customer can fill in the field or leave it blank.
- If you choose to make a field Required, the customer is required to fill in the field.

Select your choice from the Field Settings menu. Click the Receipt checkbox to have the fields display on the customer's emailed receipt and your emailed receipt.

The table below shows the corresponding Business Center, Simple Order API, and SCMP API field names for the Level II and Level III fields in the Business Center.

Table 1 Level III and Additional Level II Order-Level Fields

Business Center Field Name	Simple Order API Field Name	SCMP API Field Name
Alternate Tax Amount	otherTax_alternateTaxAmount	alternate_tax_amount
Alternate Tax Indicator	otherTax_alternateTaxIndicator	alternate_tax_amount_indicator
Alternate Tax ID	otherTax_alternateTaxID	alternate_tax_id
Transaction Advice	invoiceHeader_amexDataTAA1	amexdata_taa1
Addendum 1-4	invoiceHeader_amexDataTAA2 invoiceHeader_amexDataTAA3 invoiceHeader_amexDataTAA4	amexdata_taa2 amexdata_taa3 amexdata_taa4
Duty Amount	purchaseTotals_dutyAmount	duty_amount
Freight Amount	purchaseTotals_freightAmount	freight_amount
Purchase Order Number	invoiceHeader_userPO	user_po
Local Tax	otherTax_localTaxAmount	local_tax
Local Tax Indicator	otherTax_localTaxIndicator	local_tax_indicator
Merchant VAT Registration Number	invoiceHeader_merchantVATRegistrationNumber	merchant_vat_registration_number
National Tax	otherTax_nationalTaxAmount	national_tax
National Tax Indicator	otherTax_nationalTaxIndicator	national_tax_indicator
Order Discount Amount	purchaseTotals_discountAmount	order_discount_amount
Purchaser Code	invoiceHeader_purchaserCode	purchaser_code
Purchaser Order Date	invoiceHeader_purchaseOrderDate	purchaser_order_date
Purchaser VAT Registration Number	invoiceHeader_purchaserVATRegistrationNumber	purchaser_vat_registration_number

Table 1 Level III and Additional Level II Order-Level Fields

Business Center Field Name	Simple Order API Field Name	SCMP API Field Name
Ship From Postal/Zip Code	shipFrom_postalCode	ship_from_zip
Summary Commodity Code	invoiceHeader_summaryCommodityCode	summary_commodity_code
Supplier Order Reference Number	invoiceHeader_supplierOrderReference	supplier_order_reference
Taxable	invoiceHeader_taxable	tax_indicator
VAT Invoice Reference Number	invoiceHeader_vatInvoiceReferenceNumber	vat_invoice_ref_number
VAT Tax Amount	otherTax_vatTaxAmount	vat_tax_amount
VAT Tax Rate	otherTax_vatTaxRate	vat_tax_rate

Table 2 Level III and Additional Level II Item-Level and Offer-Level Fields

CyberSource Field Name	Simple Order API Field Name (Item-Level)	SCMP API Field Name (Offer-Level)
Alternate Tax Amount	item_#_alternateTaxAmount	alternate_tax_amount
Alternate Tax ID	item_#_alternateTaxID	alternate_tax_id
Alternate Tax Rate	item_#_alternateTaxRate	alternate_tax_rate
Alternate Tax Type Applied	item_#_alternateTaxTypeApplied	alternate_tax_type_applied
Alternate Tax Type	item_#_alternate_TaxType	alternate_tax_type_identifier
Unit Price	item_#_unitPrice	amount
Commodity Code	item_#_commodityCode	commodity_code
Discount Amount	item_#_discountAmount	discount_amount
Discount Indicator	item_#_discountIndicator	discount_indicator
Discount Rate	item_#_discountRate	discount_rate
Gross Net Indicator	item_#_grossNetIndicator	gross_net_indicator
Local Tax	item_#_localTax	local_tax
Product SKU	item_#_productSKU	merchant_productsku
National Tax	item_#_nationalTax	national_tax
Product Code	item_#_productCode	product_code
Product Name	item_#_productName	product_name
Quantity	item_#_quantity	quantity
Tax Amount	item_#_taxAmount	tax_amount

Table 2 Level III and Additional Level II Item-Level and Offer-Level Fields

CyberSource Field Name	Simple Order API Field Name (Item-Level)	SCMP API Field Name (Offer-Level)
Tax Rate	item_#_taxRate	tax_rate
Tax Type Applied	item_#_taxTypeApplied	tax_type_applied
Total Amount	item_#_totalAmount	total_amount
Unit of Measure	item_#_unitOfMeasure	unit_of_measure
VAT Rate	item_#_vatRate	vat_rate
Invoice Number	item_#_invoiceNumber	invoice_number

Payment Tokenization

Payment Tokenization is the replacement of sensitive credit card data with a unique identifier that can not be mathematically reversed. A subscription ID takes the place of the sensitive data. Typically, the subscription ID will retain the last four digits of the primary account number (PAN) as a means of accurately matching the subscription ID of the customer profile to the card owner. The remaining numbers are generated using proprietary tokenization algorithms.

If you are storing credit card data, the PAN data is easily uploaded to CyberSource's databases using CyberSource's API or batch loading processes. The payment tokenization solution is compatible with the Visa and MasterCard Account Updater service, where all payment information stored with CyberSource is automatically updated by participating banks, thereby reducing payment failures. See [Payment Tokenization with the Business Center](#) for additional information.

Recurring Billing

The recurring billing system (aka subscriptions or profiles) lets you schedule automatic payments with your customers. Under the Tools & Settings tab, you can select to create a New Subscription, Search for subscriptions, or adjust the Settings for your subscriptions. Settings for notifying your customers are customizable according to your business needs. See [Recurring Billing with the Business Center](#) for additional information.

Account Updater

Account Updater allows you to stay updated with changes to stored customer credit card data. Such changes could include a new expiration date, a new credit card number, or a brand flip, for example, a flip from Visa to MasterCard. Account Updater obtains credit card information from both Visa and MasterCard, and provides you with a downloadable encrypted response file you can use to update your data store.

If you use the CyberSource Recurring Billing or Payment Tokenization services, you can enable Account Updater so your subscriptions and customer profiles are updated with the latest credit card data automatically. CyberSource receives your request, formats the data, and packages the data, before sending the request securely to MasterCard's Automatic Billing Updater Service or Visa's US Account Updater Service on your behalf. The Account Updater Service is only available to US merchants at this time. See the [Account Updater User's Guide](#) for additional information.

Decision Manager

The Decision Manager is an advanced fraud screening system that comes in Standard and Advanced Editions. This decision management tool gives you the flexibility to control your business practices and policies in real time, as well as interpret the risk and information codes based on business rules you indicate. With Decision Manager, you can accurately identify and review potentially risky transactions while minimizing the rejection of valid orders. Within the Decision Manager module, you can view or edit order profiles as well as create, view, or edit custom rules for your business. For more information, please refer to the [CyberSource Decision Manager Developer's Guide](#).

Stored Value

Stored Value enables your business to create gift certificates that can be purchased by your customers and redeemed by their intended recipients. Using CyberSource technology, you can produce your own certificates, with the look and feel of your company and your products. For more information, please refer to the CyberSource Stored Value Services Implementation Guide.