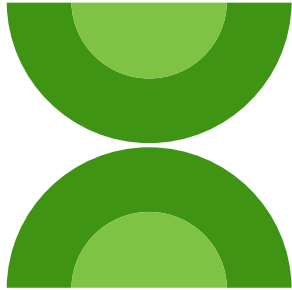
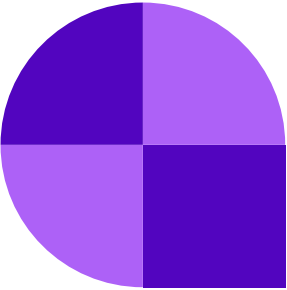




vindicia[®]
An Amdocs Company

CyberSource[®]
A Visa Solution



Integrated Vindicia and CyberSource solution

Combining the CyberSource payment management platform with Vindicia's subscription lifecycle management platform

Business growth opportunities

Today's subscription-based economy is highly competitive. Whether your company is launching a new subscription service or expanding an existing business globally, you need to acquire new customers, bill them efficiently, accept a wide range of payment options, minimize customer churn, and extend customer lifetime value.

To be successful, you need an efficient and effective payment processor and a comprehensive subscription management solution to help you acquire, scale and adapt.

The combined solution

Vindicia has joined forces with CyberSource to create the ideal solution for subscription businesses. The CyberSource payment processing platform is comprised of modular services, built on a secure Visa infrastructure. It utilizes a \$500B+ global processing network to deliver maximum payment reach and fraud insights to subscription companies.

While CyberSource provides security and privacy measures to ensure subscription transactions are completed securely and swiftly, Vindicia provides the agility and intelligence crucial to building subscription models and recovering lost revenue from declined payment transactions. Together, CyberSource and Vindicia work to ensure that transactions and payment details are highly secure, efficient, accurate and reliable.

CyberSource protects transactions from fraud and data theft, which can directly disrupt the user's subscription lifecycle. This enables your subscription businesses to focus on designing products and services that delight subscribers.

The CyberSource payment management platform allows your business to reach more customers across the globe. You'll be able to use CyberSource to accept a wider range of payments more reliably and securely from anywhere in the world. And you can streamline the checkout process by relying on CyberSource and Vindicia's diverse portfolio of accepted payment methods, currencies and affiliated banks. More agility, coupled with diverse subscription and financial capabilities, will enable your business to grow faster and more securely by improving subscriber acquisition and retention –two efforts directly impacting your bottom line.

CyberSource benefits

Payment acceptance

- Cards
- Alternative payments
- Digital payments

Payer authentication

- Rules-based
- Traditional

Fraud management

- Decision manager
- Account takeover protection
- Leverages insights from more than 68 billion transactions

Payment security

- Secure acceptance
- Token management

Manage and bill subscribers with Vindicia

Vindicia provides a comprehensive SaaS-based subscription lifecycle management platform that simplifies customer engagement at all touchpoints in the subscription lifecycle:

- **Acquire.** Attract new subscribers with the freedom to launch and refine offers. Get creative knowing that your billing solution helps you speed ideas to market.
- **Bill.** Support all the pricing and payment options that your customers want while accessing data-driven insights into revenue.
- **Retain.** Benefit from lower active and passive churn by reducing billing friction and leveraging subscription intelligence to resolve declined transactions.
- **Expand.** Mine data for opportunities to upsell and cross-sell. Pricing insights help you grow revenue from existing customers.
- **Succeed.** Connect with Vindicia subscription experts for industry benchmarking data, best practices, and ideas to increase revenue.

Resolve failed transactions

Vindicia cuts passive churn and drives higher customer lifetime value by correcting failed credit and debit card payment transactions. Vindicia unique retention technology:

- Applies subscription intelligence and analytics from Vindicia's vast data set of payment transactions to extract invaluable insights into when and why payments are accepted or declined.
- Unravels the reasons for transaction failure and then automatically determining which corrective action to take to resolve the issue.
- Resolves up to 30% of terminally failed payment transactions for an immediate 3 to 6% boost to your card-based revenue.

Vindicia benefits

- Boost business success by supporting every phase of the subscription lifecycle
- Reduce customer acquisition and billing costs
- Support all payment options
- Simplify upselling and expansion
- Uncover insights to increase top-line revenue streams
- Improve customer retention and extend customer lifetime value
- Prevent involuntary churn

More importantly, you retain the customer without the hassle and churn risk of asking for another payment method – resulting in greater lifetime value.

About CyberSource

CyberSource, a Visa solution, is a global, modular payment management platform built on secure Visa infrastructure with the benefits and insights of a vast \$500B+ billion global processing network. This solution helps businesses operate with agility and reach their digital commerce goals by enhancing customer experience, growing revenues and mitigating risk. For acquirer partners, CyberSource provides a technology platform, payments expertise and support services that help them grow and manage their merchant portfolio to fulfill their brand promise. .

For further information, visit www.cybersource.com.

Vindicia and CyberSource mutual clients include:



ABOUT VINDICIA

Vindicia offers comprehensive subscription management solutions that help businesses acquire and retain more customers. Providing much more than just a billing and payments system, the company's SaaS-based subscription management platform combines big data analysis, strategic consulting and proprietary retention technology. Vindicia provides its clients with more recurring revenue, more customer data, better insights, and greater value throughout the entire subscriber lifecycle. To learn more visit www.vindicia.com.

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