Sales Cheat Sheet

CyberSource Gateway

30-Second Positioning

CyberSource is Woodforest Acceptance Solutions' primary enterprise payment gateway for digital, embedded, and omnichannel commerce.
It delivers Visa-owned, API-first gateway capabilities - authorization, tokenization, recurring payments, and advanced fraud - while WAS remains the acquirer of record, owning onboarding, underwriting, settlement, funding, and risk. CyberSource is the long-term gateway foundation for merchants and platforms that expect growth and complexity.

✅ Ideal Customer Profile (ICP)

Core Qualifier

- Merchant or platform needs scalable card-not-present or omnichannel payments via a single, enterprise-grade gateway

Best-Fit Segments

- ISVs & embedded-payments platforms
- eCommerce & digital-first merchants
- Subscription and recurring-revenue businesses
- B2B and invoice-driven organizations
- Mid-market to enterprise-oriented businesses

Operational Profile

- Primarily CNP (eCommerce, in-app, MOTO, recurring)
- Needs tokenization, fraud management, and lifecycle tools
- Expects growth in volume, merchants, or channels
- Wants WAS-managed acquiring instead of gateway sprawl

🚫 Not a Good Fit

- Payment-only, terminal-centric merchants
- Businesses seeking turnkey POS or storefront hosting
- Merchants needing inventory or employee management
- Very low-volume SMBs needing basic checkout only
- Enterprises running proprietary in-house gateway stacks

5 Qualifying Questions

1. Do you need one gateway across online, in-app, invoicing, or recurring?
2. Is fraud, tokenization, or failed-payment recovery a concern today?
3. Do you plan to scale volume, merchants, or channels?
4. Would you rather avoid managing gateway infrastructure and certifications?
5. Do you want WAS to own onboarding, settlement, and risk?

5 Disqualifying Red Flags

1. “We just need a simple terminal.”
2. “We want a POS to run our store.”
3. “We don’t need APIs or tokenization.”
4. “This is a one-location, low-volume shop.”
5. “We want instant self-service onboarding, no underwriting.”

What the Product Is vs Is Not

✅ What CyberSource Gateway IS

- A Visa-owned, enterprise-grade payment gateway
- API-first for eCommerce, embedded, and platform payments
- Tokenization, stored credentials, recurring, account updater
- Advanced fraud tools (Decision Manager, 3DS, rules)
- Paired with WAS acquiring for settlement, funding, and risk

🚫 What WAS Platform IS NOT

- A full blown POS software
- A merchant operating system
- A self-acquiring or aggregator model
- An inventory, CRM, or storefront platform

Core Messaging Guardrail

CyberSource is the gateway. WAS is the acquirer.

CyberSource handles *how* payments are accepted and secured; WAS owns *who* gets approved, funded, and supported.

Primary Use-Case Anchors

- Embedded & Platform Payments: API-driven ISV and marketplace models
- Scalable eCommerce: One gateway as volume and fraud risk increase
- Subscriptions & Stored Credentials: Reduced churn via tokens and updater
- B2B & Invoicing: Virtual terminal, Pay-by-Link, consolidated reporting
- Omnichannel Growth: Consistent token reuse across channels

Competitive Framing (Approved)

- Authorize.net / SMB Gateways: Strong for basics; limited for scale
- NMI / ISO Gateways: Modular, but less enterprise-native
- Lead with future-proofing, fraud control, and lifecycle support—not just checkout

When to Pull in Product / Solutions

- APIs, token models, or webhook strategy matter
- Fraud tuning or 3DS is required
- ISV or multi-merchant architecture is discussed
- Card-present + CNP convergence is on the roadmap

Internal Sales Anchor (Use This Line)

“CyberSource is WAS’s long-term gateway—built to scale before you’re forced to re-platform.”