Talk Track

CyberSource Gateway

Step-by-Step

1. Opening (First 20–30 seconds)

Goal: Set context and earn permission to ask questions.

Option A Merchant-Led

“Thanks for taking the time today. Before we talk about any products, I’d like to understand how you’re currently accepting and managing payments, especially outside of in-store transactions. Does that sound okay?”

Option B Platform / ISV-Led

“I’d like to spend a few minutes understanding how payments fit into your product or platform today, and where you see complexity or growth coming up. Then we can talk through whether CyberSource even makes sense. Fair?”

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2. Discovery (Only ask 3-4 total questions)

Environment & Growth

Goal: Understand channels, volume, trajectory.

- “What channels are you accepting payments through today, online, invoicing, recurring, phone?”
- “How connected are those payment experiences today?”
- “What does growth look like over the next 12–24 months?”
- “Are payments expected to stay simple, or become more critical to the business?”

Sales Note:
If payments are described as *strategic* or *infrastructure*, Cybs is likely a fit.

Payments Complexity

Goal: Surface pain CyberSource solves.

- "Do you support stored cards or recurring billing today?"
- "How often do you see failed payments due to expired cards or retries?"
- "Is fraud something you actively manage, or react to when it happens?"
- "Do you feel confident your current gateway will scale with volume and risk?"

Sales Note:
Listen for *manual work, reconciliation pain, fraud leakage, or gateway limitations*.

Ownership & Operations

Goal: Identify desire for WAS-managed model.

- "Who handles onboarding, underwriting, and settlement today?"
- "How many vendors are involved in payments right now?"
- "Would you prefer to manage that internally, or have the bank handle it?"

ISV / Platform Add-Ons

- "Do you want to embed payments natively into your software?"
- "Do you want payments to generate revenue, without holding funds or managing compliance?"

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3. Positioning CyberSource

Goal: Connect their pain to Cybs without pitching features.

"Based on what you've described, it sounds like your payments are starting to outgrow a basic gateway. That's exactly where CyberSource fits.

CyberSource is our enterprise-grade gateway for digital and embedded payments, built on Visa's infrastructure. It handles secure card-not-present payments, tokenization, recurring billing, and fraud management, while Woodforest Acceptance Solutions manages onboarding, acquiring, settlement, and funding behind the scenes."

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4. Value Reinforcement (Pick One)

Growth & Scale Angle

"The advantage is that you don't have to re-platform later. CyberSource can support where you are now and where you're going without switching gateways as volume and complexity grow."

Risk & Operations Angle

"Most merchants underestimate the cost of failed payments and fraud. CyberSource helps protect approvals and reduce declines while WAS handles the operational burden."

ISV / Embedded Angle

"For platforms, the value is embedding enterprise-grade payments without building or operating a gateway, or becoming a payments company."

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5. Qualification Check (Soft Close)

Goal: Confirm fit before next step.

"Based on what we covered, does this sound like the direction you're heading with payments, or are you primarily looking for something simpler and short-term?"

If YES = proceed
If NO = redirect (avoid overselling Cybs)

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6. Objection Pre-Handling (Use as Needed)

“We already have a gateway.”

“Most of our customers do. The real question is whether that gateway will still work as volume, fraud exposure, or complexity increases.”

“Switching gateways sounds painful.”

“That’s fair. CyberSource is API-first and WAS manages onboarding and migration, which reduces that lift significantly.”

“We’re not enterprise.”

“CyberSource isn’t about size, it’s about direction. Many customers adopt it *before* volume spikes so they don’t re-platform later.”

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7. Next Step

Goal: Move forward without pressure.

“The next step would be a deeper walkthrough to confirm fit, covering workflows, risk profile, and configuration options. If it makes sense, we’ll outline what onboarding would look like with WAS. Would that be helpful?”

Set expectations

- Not a pricing call
- No commitment
- Fit validation only