



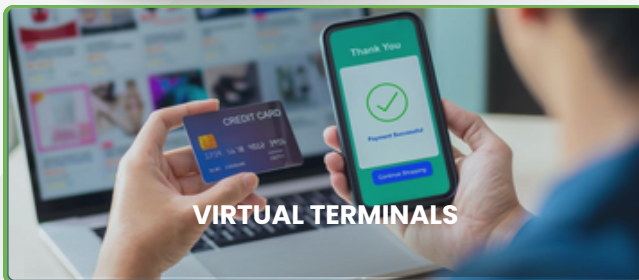
**WOODFOREST
ACCEPTANCE
SOLUTIONS**

CYBERSOURCE GATEWAY

Cybersource Gateway is Woodforest Acceptance Solutions' enterprise-grade payment platform, designed for merchants and platforms that need to scale without building or maintaining their own infrastructure.

It enables secure omnichannel payment acceptance, through a single, Visa direct gateway. Delivered by WAS, it is paired with bank-sponsored acquiring, with WAS managing onboarding, underwriting, settlement, funding, and risk, allowing merchants to focus on growth and customer experience.

CYBERSOURCE PROVIDES A VISA-OWNED GATEWAY, WITH WOODFOREST ACCEPTANCE SOLUTIONS SEAMLESSLY MANAGING THE FULL ACQUIRING LIFECYCLE BEHIND THE SCENES.



WHY PAYMENTS ARE MOVING DIRECT TO ISSUER

- ✓ Enterprise-grade, Visa-owned gateway infrastructure
- ✓ Secure tokenization and stored credential support
- ✓ Built-in fraud and risk management upgrades
- ✓ One gateway, supporting multiple payment workflows
- ✓ WAS manages onboarding, acquiring, settlement, and funding
- ✓ Scales from growth-stage merchants to platforms and enterprises

