CyberSource: When to Sell vs. When Not to Sell

When to Sell CyberSource

Sell CyberSource when the merchant or platform needs scale, security, or flexibility beyond a basic gateway.

Strong Fit Scenarios:

- **Card-Not-Present First** — eCommerce, in-app, MOTO, recurring, virtual terminal, invoicing
- **Multi-Channel Payments** — Online + invoicing + subscriptions + remote payments
- **Growing or Mid-Market Merchants** — Volume or complexity is increasing; merchant wants to avoid re-platforming later
- **Recurring & Stored Credential Use Cases** — Subscriptions, memberships, repeat payments; concern about expired cards, retries, and churn
- **Fraud & Risk Matters** — Rising fraud exposure or higher-risk environments; need for tokenization and advanced fraud tooling
- **ISVs, Platforms, or Marketplaces** — Embedding payments into software; supporting multiple merchants or locations
- **Merchant Wants a Bank-Managed Model** — Prefers WAS to manage onboarding, underwriting, settlement, and funding

KEY SALES SIGNAL:

"Payments are infrastructure, not just checkout." If the buyer talks about scale, reliability, or long-term growth, CyberSource is a strong fit.

When Not to Sell CyberSource

Do not sell CyberSource when a merchant wants simplicity, POS functionality, or plug-and-play payments.

Poor Fit Scenarios:

- **POS-Centric In-Store Businesses** — Full-service restaurants, table management, tipped staff, kitchen workflows
- **Merchants Expecting an All-in-One POS** — Inventory, employee scheduling, loyalty, CRM baked in
- **Very Small or Low-Volume Merchants** — Basic checkout only; no need for tokens, fraud tools, or scalability
- **Hardware-Led Sales Motion** — Merchant primarily wants terminals or plug-and-play devices
- **Merchants Want Self-Service Everything** — Expect instant setup, no underwriting, minimal bank involvement
- **Enterprises with Proprietary Payment Stacks** — Already operate a custom gateway or direct network integrations

KEY WARNING SIGN:

"I just need something simple and fast." If simplicity is the top priority, CyberSource is likely overkill.

Quick Rules for Sales

• Gateway ≠ POS: CyberSource is payment infrastructure, not store operations
• Future-Proof > Fast Setup: Sell CyberSource when the merchant wants to grow without re-platforming
• Platforms & ISVs = Yes. Hardware-only or micro-merchants = No.

One-Line Sales Filter

If the merchant would outgrow Authorize.Net or NMI in 12–24 months, lead with CyberSource. If they would never outgrow them, don't sell CyberSource.

CyberSource is WAS's strategic enterprise gateway — designed for merchants and platforms that view payments as core infrastructure, not an add-on.