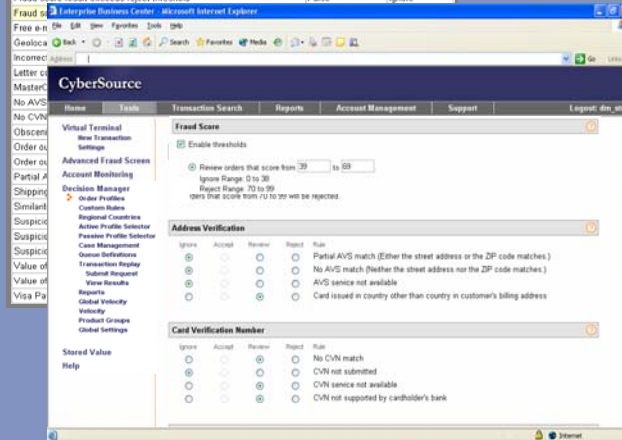


CyberSource Decision Manager™

- One business interface controls all fraud tools and business rules—no IT programming required
- Full control over order acceptance criteria—even to the SKU level
- Use pre-built and custom-authored rules to automatically accept, reject, or review orders
- CyberSource Advanced Fraud Screen enhanced by Visa included
- Built-in case management tools
- Rules tested in passive mode before going “live”

Rule Name	Evaluation Result	Profile Impact
AVS service is not available	False	Ignore
Billing and/or shipping address not verifiable	False	Ignore
CVN not submitted	True	Ignore
CVN not supported by cardholder's bank	False	Ignore
CVN service not available	False	Ignore
Card issued in country other than country in customer's billing address	False	Ignore
Correctable errors in billing and shipping addresses	False	Ignore
Customer on the negative list	False	Ignore
Fraud score result exceeds reject threshold	False	Ignore



Increase Sales and Cut Manual Review Costs

- **Convert more sales—automatically**
- **Review orders faster & reduce processing costs**
- **Reduce payment fraud & distribution risk**

Designed Expressly for Business Managers

CyberSource Decision Manager helps you automate and streamline eCommerce order screening. Via a single, easy-to-use business interface, you create rules and manage risk assessment tools to control acceptance criteria—even down to the SKU level.

Based on the criteria you define, CyberSource Decision Manager automatically decides whether incoming orders will be accepted, rejected or suspended for review. Orders suspended for review are held in a case management queue for fast review and disposition. You can even test the impact of your rules without risk by using our “Passive” and “Order Replay” test modes.

**DM 2.0
Advanced
Processing
Intelligence**

- ✓ Review 35% fewer orders
- ✓ Reject 8% fewer orders
- ✓ Lose 24% less revenue to fraud

CyberSource Decision Manager: Boost Your Business Three Ways

1

Convert more orders to sales, automatically

- Easy rule creator lets you tailor acceptance rules on demand—overall, by category or even by SKU—without IT intervention
- Unique risk scoring service automatically identifies and converts more valid orders
- Advanced sales logic lets you create rules to allocate and ration limited supply product
- Built-in testing and analysis capabilities let you test and tune rules to optimize conversion

2

Review fewer orders, faster—and reduce processing costs

- Risk scoring service and tailored rules reduce need for review
- Detailed risk information codes focus and speed review (available via built-in case management system or export to your system)
- Pre-authorization order filtering protects against unnecessary authorization fees and stops card testing
- Automatic chargeback marking and fraud list updating reduces administrative costs

3

Reduce payment fraud and distribution risk

- Risk scoring service detects more fraud, sooner:
 - Continually updated based on global multi-merchant transaction activity, Visa transaction models, and your chargeback results—to optimize fraud detection
 - Advanced technology detects “identify morphing” across merchants and geographies
- Advanced order pattern analysis helps detect fraud even if an identity appears clean
- Exclusive product sales monitoring helps identify and halt gray market sales

Includes the Only Fraud Screen Enhanced by Visa

Only CyberSource Decision Management solutions include market-proven fraud screening technologies enhanced by Visa—continually tuned and refined based on CyberSource and Visa risk models.



- Continually and automatically updated with transaction activity (individual and global, multi-merchant patterns)
- Advanced global identify morphing detection
- Works with all card brands

No Programming Required

Radio button/menu interface allows business managers to create rules without dependence on IT. In addition, necessary fraud detection tools from the banking networks, card associations and CyberSource come pre-integrated with the hosted system.

CyberSource Decision Manager: How It Works

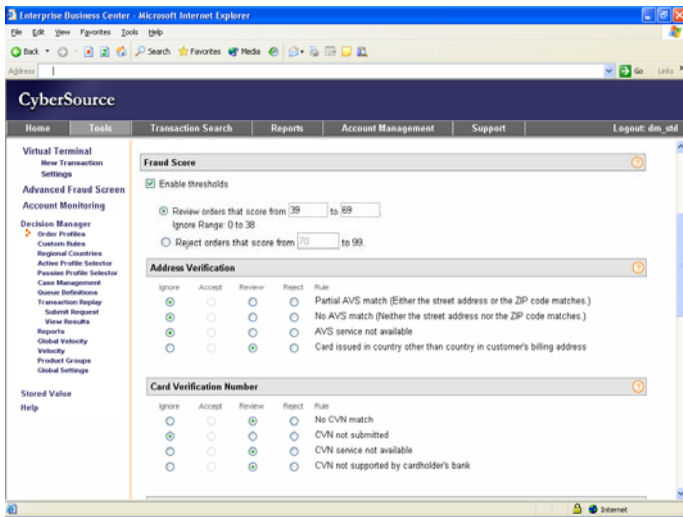
The CyberSource hosted decision system automatically evaluates orders according to your rules and chosen tools, and returns a decision of “Accept”, “Reject”, or “Review”. You can also set up your process to “Ignore” certain rules when necessary for business purposes, such as when call centers staff is reduced during weekends or holidays.

Easy-to-Use Business Rules

One Web interface lets business managers control all fraud tools and business rules required to analyze and disposition transactions. You can set rules for all orders, by category, or by SKU—using the library of pre-defined rules or custom-built rules—and apply conditional relationships between several rules using “and”/”or” type logic.

Case Management

Orders tagged as “review” or “reject” are automatically sent to a case management queue for review and conversion. Here you can see which rules caused the order to be suspended or rejected, and access all associated transaction details, allowing you to make faster, better conversion decisions—via your web browser.



Rule Testing

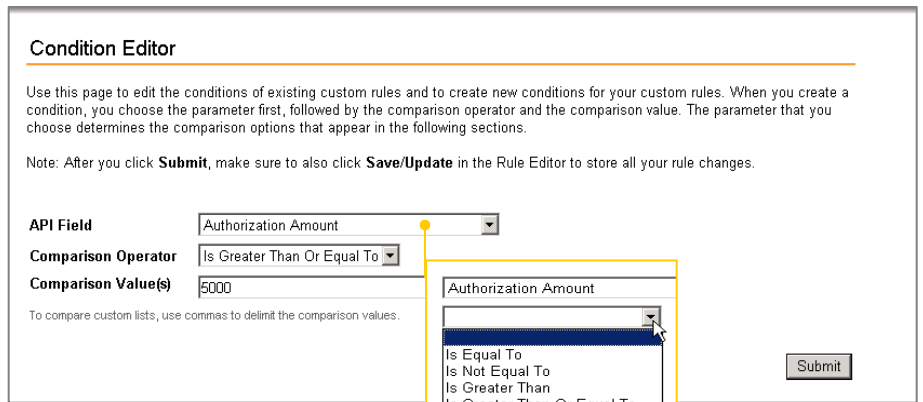
Run new screening strategies against current orders in “passive” mode, and assess the results before you put rules into production. With “Order Replay,” you can tune the business rules in your screening profiles against your new screening strategies, to optimize sales results for next season.

Reporting

Automatically generate pre-configured reports to assess rule performance—in “active” or “passive” mode—so you can test proposed screening strategies against actual operating conditions.

Experienced Consulting Services


CyberSource Professional Services helps you increase sales and cut manual review costs by tuning order acceptance policies and processes. Our experienced staff of consultants can help you review your current practices, identify areas for optimization, and provide integration assistance.



Works With Any Payment System

CyberSource Decision Management solutions work with any payment system to boost sales conversion and reduce manual review costs.

CyberSource Decision Manager: Feature Specifications

Decision Manager Features	Standard	Advanced
Screening Rules: choose from library of pre-defined rules and/or authoring custom rules	Standard Rule Library	<ul style="list-style-type: none"> • Adv. Rule Library • Custom Rules
Screening Profiles: create one screen for all products, or multiple screens by category, etc.	One Profile	Multiple Profiles
Velocity: track the purchase patterns of a customer by orders and/or by product type, over time	Order Velocity	<ul style="list-style-type: none"> • Order Velocity • Product Velocity
Positive and Negative Lists	X	X
Time-Sensitive Business Rules: adjust the way you process transactions at different times/days	NA	X
Global Identity Morphing Detection: CyberSource patented technology detects fraud attempts sooner; looks for past instances of customer's identity across merchants worldwide	X	X
Chargeback Auto-Marking: electronically analyzes chargebacks/separates out fraud/posts to merchant records *	X	X
CyberSource Advanced Fraud Screen enhanced by Visa is built-in: provides a highly reliable risk score for every transaction, increasing valid order acceptance and minimizing fraud.	X	X
All Major Fraud Tools Pre-Integrated <ul style="list-style-type: none"> • Address Verification Service (provided with card authorization) • Card Verification Number (CVV2, CVC2, CID) • Payer Authentication Services from Visa and MasterCard 	X	X
Profile Testing: test rules prior to placing them into production; tune rules	Passive Mode	<ul style="list-style-type: none"> • Passive Mode • Order Replay
Case Management: route rejected orders and orders to be reviewed to Hosted Case Management system; reviewers see all rules triggered and statement of action to be taken	Single Queue	8 Independent Queues
Data Export (XML interface): to Order Management, CRM, Case Management	X	X
Reports: active and passive mode	5 standard	<ul style="list-style-type: none"> • 5 standard • 4 advanced

* Available from some processors

Rule Library	
Fraud Score	Suspiciously high number of different email addresses
CyberSource Advanced Fraud Screen enhanced by Visa	Suspiciously high number of credit cards
Address Verification	Order contains similarities to other recent orders (Velocity)
Partial AVS match	Payer Authentication
No AVS match	Visa Payer Authentication enrollment without validation
AVS service not available	MasterCard Payer Authentication enrollment without validation
Card issued in country other than customer's billing address country	Order Monetary Quality
Order Data Quality	Value of order exceeds certain currency value
Order contains obscenities in name or email address (U.S. only)	Value of order is less than certain currency value
Order contains letter combinations not found in English	Currency is not on list of currencies
Billing and/or shipping address not verifiable	Velocity
Shipping address is different than billing address	Order contains similarities to other recent orders
Billing and/or shipping address has correctable errors	Merchant-specific order and/or product velocity
Order is outside the U.S.	Other Tests
Order has geolocation inconsistencies	Customer on the positive or negative list
Consumer Data Validation	Order outside merchant's region
Free email provider	More...
Suspicious telephone number (high risk area)	

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