



PRODUCT BRIEF

CyberSource Risk Manager 2.5

risk management

CyberSource

CyberSource Risk Manager is a powerful and flexible order decisioning/fraud management software solution which allows businesses to customize fraud rules based on specific product, industry and environment variables. It intelligently and efficiently routes transactions for processing or customer service action and provides businesses the ability to adapt quickly to emerging fraud trends. Risk Manager's flexible / extendable decision management platform scales as your business grows, allowing you to add on new risk tools when you need them. Further, CyberSource Risk Manager allows business managers to create and edit simple and complex business rules on-demand without the need for technical programming. You operate more efficiently and effectively.

Overview

Credit card fraud is an increasingly expensive problem for companies that use the Web, call centers, IVR applications, and other "card not present" sales channels. Financial exposure occurs on several fronts—the cost of stolen merchandise, shipping and handling fees, administrative processing costs, and charge-back fees. Businesses also risk losing consumer goodwill.

CyberSource Risk Manager is onsite software that protects your company's revenue by automatically detecting potential high-risk orders before they are accepted. Because the amount and source of fraud varies dramatically from company to company, Risk Manager gives your business the ability to implement specific fraud rules through a central web based user interface to easily create and manage your risk tools.

Risk Manager defines as many company-specific rules as needed, flags transactions that violate custom business rules, and designates specific outcomes (i.e. accept, reject, review, etc.) with specific customer messages. There is no limit to the number of rules that can be implemented. This gives your company the ability to effectively respond to each customer and control over the outcome of each transaction.

Protect revenue. Detect risky orders before they are accepted.

Maintain control. Create custom fraud checks tailored specifically to your business needs and experience. Retain flexibility. Quickly and easily modify custom checks as new fraud trends emerge through a web-based user interface.

Efficiently manage order flow. Segregate transactions into categories—accept, decline, review—as they occur in real time.

Product Details

Business Management Interface

CyberSource Risk Manager comes complete with an easy-to-use graphical interface to create and edit simple and complex business rules on-demand. You can control the process and tune external services (such as fraud screens) via this single interface.

Extensible decision management platform

Risk Manager was specifically designed to allow merchants the greatest flexibility and control to manage in-house or third party resources (such as local tests and third party credit scoring tools).

Custom fraud plug-ins

Risk Manager lets you customize fraud modules / plug-ins based upon your specific products, industry and business environment using these features:

- **Fraud Screen Plug-In (CyberSource Plug-in):** Risk Manager works in conjunction with CyberSource Advanced Fraud Screen enhanced by Visa to examine card not present orders across all major card brands in real time, measures the level of risk associated with each order, and returns a related risk score back to the merchant. This same plug-in provides access to other CyberSource payment capabilities.
- **Hot List Plug-In:** Risk Manager performs real-time validation against a database of known fraud factors such as bad credit card numbers, bill-to/ship-to addresses, email, and phone numbers to quickly detect repeated fraud attempts. This negative file is proprietary to each company and developed based on known prior fraudulent transactions. At the same time, it checks against a positive list to ensure that transactions by your best customers are processed smoothly.
- **Velocity Plug-In:** Risk Manager scans all purchases over a specified period of time. It compares transaction element differences by spotting manipulation of one element against a specified known element. This gives your company the ability to quickly identify suspicious activity.
- **Payer Authentication Plug-In:** Verified by Visa, Visa's payer authentication program is seamlessly integrated into Risk Manager as an additional risk management tool that allows Visa card issuers to confirm the identity of a cardholder to a participating merchant during the on-line checkout process.

Product Details (continued)

Multiple merchant/channel support

Risk Manager supports multiple merchants on a single, locally managed system as well as multiple sales channels—online, call center, IVR applications. In addition, each company can perform the custom fraud check when it's best for them during the transaction process—either before or after the credit card authorization and/or fraud scoring.

Integrates with various payment systems

To provide you with the maximum level of protection and flexibility, Risk Manager works tightly with both CyberSource Payment Manager and Payment Services. This means customers using CyberSource's fully scalable, enterprise-wide payment solution will enjoy seamless integration with the Risk Manager software. Risk Manager can also be integrated into other payment systems or local merchant platforms.

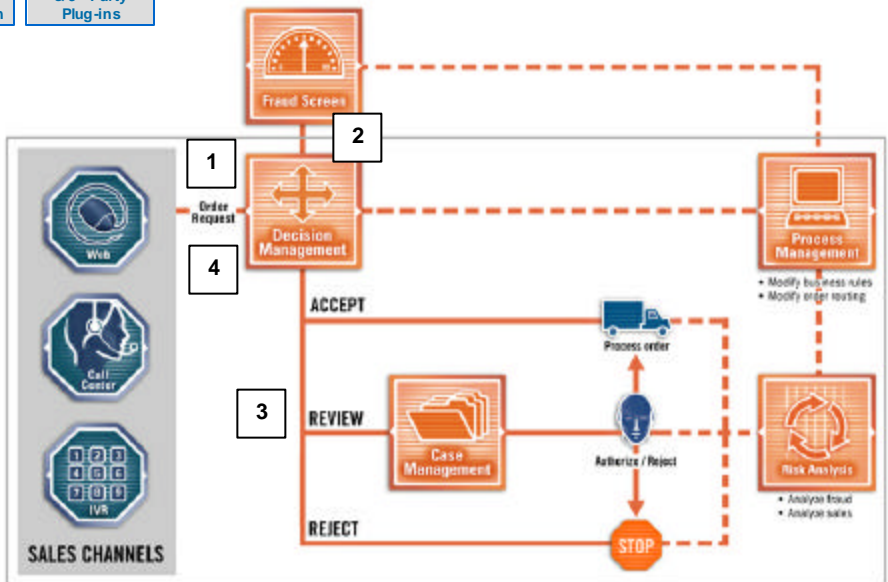
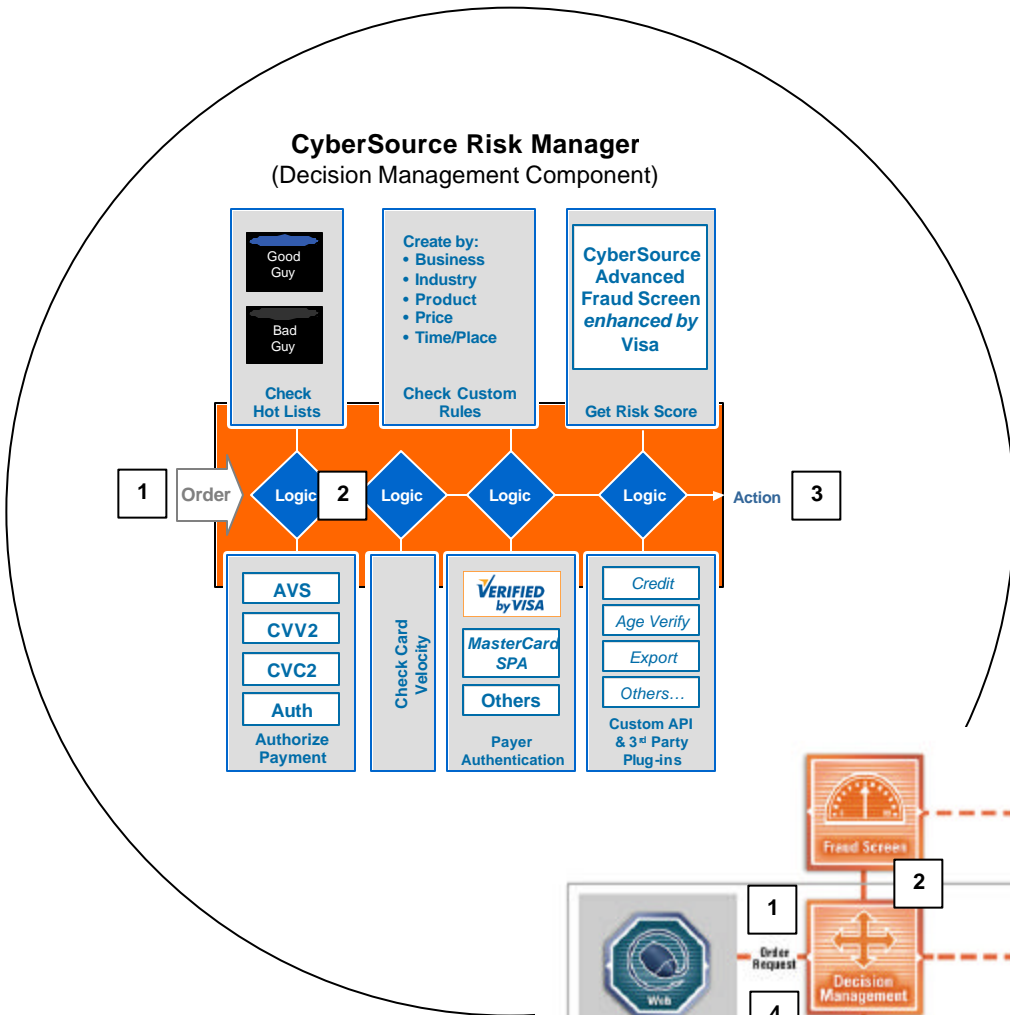
Features and Benefits

Feature	Function	Benefit
Extensible Decision Management Platform	<ul style="list-style-type: none"> - Various Risk Manager Plug-Ins available from CyberSource, Third Parties, or custom modules - Create unique modules specific for your needs 	<ul style="list-style-type: none"> - Risk Manager scales as your business grows - Greater control in designing and customizing your risk management tool - More options regarding price sensitivity
Business Interface	<ul style="list-style-type: none"> - Provides "command center" to create, edit, and control risk management system, "on demand". 	<ul style="list-style-type: none"> - Business managers easily react to business conditions without need for technical programming assistance.
Fraud Screen Integration	<ul style="list-style-type: none"> - Seamless integration with CyberSource Advanced Fraud Screen enhanced by Visa - Create rules based on IFS score and profile codes 	<ul style="list-style-type: none"> - Perform rules when it's right for you with the elements you want to check
In-House Hotlist Checks	<ul style="list-style-type: none"> - Real-time check against database of known fraudulent factors - Real time check against "loyalty list" database 	<ul style="list-style-type: none"> - Instantly detect repeated fraud attempts - Speed orders through for best customers
Velocity Monitor	<ul style="list-style-type: none"> - Scans all purchases over specified period of time - Compares transaction element differences - Looks for manipulation of one element against another 	<ul style="list-style-type: none"> - Quickly identify suspicious activity
Payer Authentication Integration	<ul style="list-style-type: none"> - Seamless integration with CyberSource Payer Authentication service for Visa card - Create strategies specifically for authenticated transactions 	<ul style="list-style-type: none"> - Additional risk management tool to combat fraud - Works in conjunction with CyberSource Advanced Fraud Screen enhanced by Visa
PaymentSystem Integration	<ul style="list-style-type: none"> - Seamless integration with CyberSource Payment Manager or Payment Services - Also integrates with other payment systems 	<ul style="list-style-type: none"> - Determined by company's needs
Time-Synchronized Checking	<ul style="list-style-type: none"> - Fraud checks performed at any time during transaction process – before or after credit card authorization or fraud scoring 	<ul style="list-style-type: none"> - Determined by what's best for business
Multiple Merchant/Channels	<ul style="list-style-type: none"> - Supports multiple merchant and multiple sales channels – online, call centers, IVR – on single locally managed systems 	<ul style="list-style-type: none"> - Effective and simple management

How Risk Manager Works

Risk Manager is easily accessed and controlled through a web-based interface that allows your staff to build custom rules specific to a product, industry or business environment, set specific follow-up actions that are, in turn, communicated to customer service representatives, and determine appropriate customer response messages. These rules can be modified at any time to respond to emerging fraud trends.

- Process**
1. Transaction occurs and is sent to Risk Manager. Transaction follows logic and screens managed by Risk Manager.
 2. While being processed, transactions can be routed to payment authorization, fraud screens, and other checks and screens depending on business rules.
 3. Based on your risk management strategy, transaction is accepted, rejected, or sent to customer service for review.
 4. Customer making the transaction receives message appropriate to action being taken (e.g. "Your order has been accepted.")

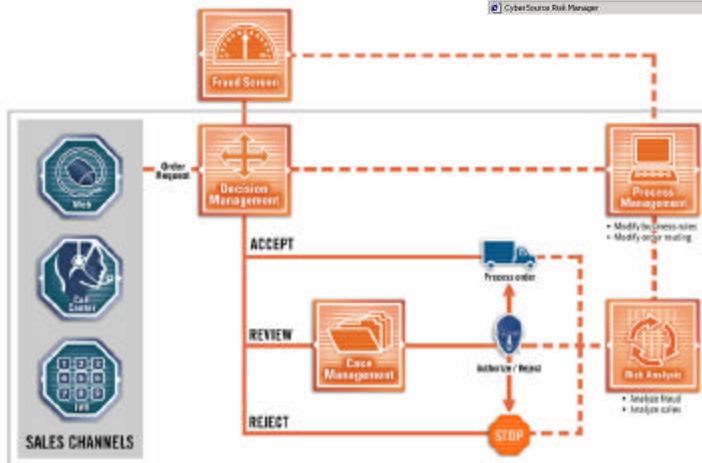
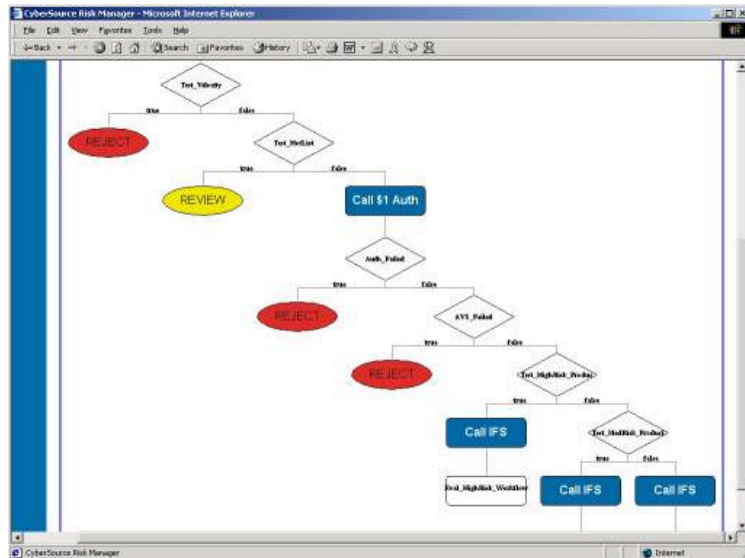


How Risk Manager Works (continued)

Process Management

Risk manager gives your business managers and fraud analysts the ability to centrally manage your entire risk screening process via a graphical interface. You can add rules and change your processes in real-time with powerful rule building tools—without calling your IT department.

Centrally Manage Risk Screening Processes Via Graphical Interface



Operating Requirements

It is recommended you install the Risk Manager decision engine and Risk Manager administrative server in separate environments. The following system requirements apply:

Risk Manager Server

- Open architecture supports plug-in modules
- Minimum Requirements
 - Sun Solaris 8 Server or Windows 2000 Operating System
 - 200 MHz ULTRA SPARC or 400MHz Intel Pentium II-compatible
 - 200MB free disk space
 - 512MB RAM allocated to JVM
- BEA WebLogic Server 6.0 w/Service Pack 2 or higher

Database Servers

- Any OS Platform
- Oracle 8i DB or better; or MS SQL Server 2000 (JDBC compliant)

Administrator Workstations

- Intranet-based (HTML over HTTP)
- Secure user logon
- Microsoft Internet Explorer 5.x or higher browser

Extension Modules

Hot List Module

- Plugs-in to Risk Manager
- Manages hot list (negative file)
- Manages loyalty list (positive file)
- Interfaces with JDBC compliant DB

Velocity Module

- Plugs-in to Risk Manager
- Monitors purchase velocity
- Interfaces with JDBC compliant DB

Custom Test Module

- Plugs-in to Risk Manager
- Configure for other local tests
- Interfaces with JDBC compliant DB

CyberSource Module

- SCMP over HTTP
- Supports payment gateway or payment server (authorization: AVS, card verification)
- Supports Advanced Fraud Screen and Denied Parties Check services

Payer Authentication Module

- Supports Verified by Visa/VPAS (SDK version also available)
- Supports planned extension to other card association authentication systems

Custom External Service Module

Configurable to call other external services (credit scoring, address validation, etc.)

To get a CyberSource Risk Management Solution using Risk Manager, contact a sales representative at 1.888.330.2300 or visit our website www.cybersource.com.

About CyberSource

CyberSource Corporation is a leading provider of risk management and electronic payment solutions for enterprise businesses selling via multiple sales channels. CyberSource solutions manage transaction risk and enable electronic payment processing for Web, call center/IVR, and POS environments. CyberSource professional services designs, integrates and optimizes enterprise-wide commerce transaction systems. Over 3,000 businesses use CyberSource solutions, including over half of the Dow Jones Industrial companies. The company is headquartered in Mountain View, California, and has sales and service facilities in Japan, the United Kingdom, and other locations in the United States

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