

CyberSource Fraud Management Platform

Reduce fraud, increase agility, and improve the customer experience

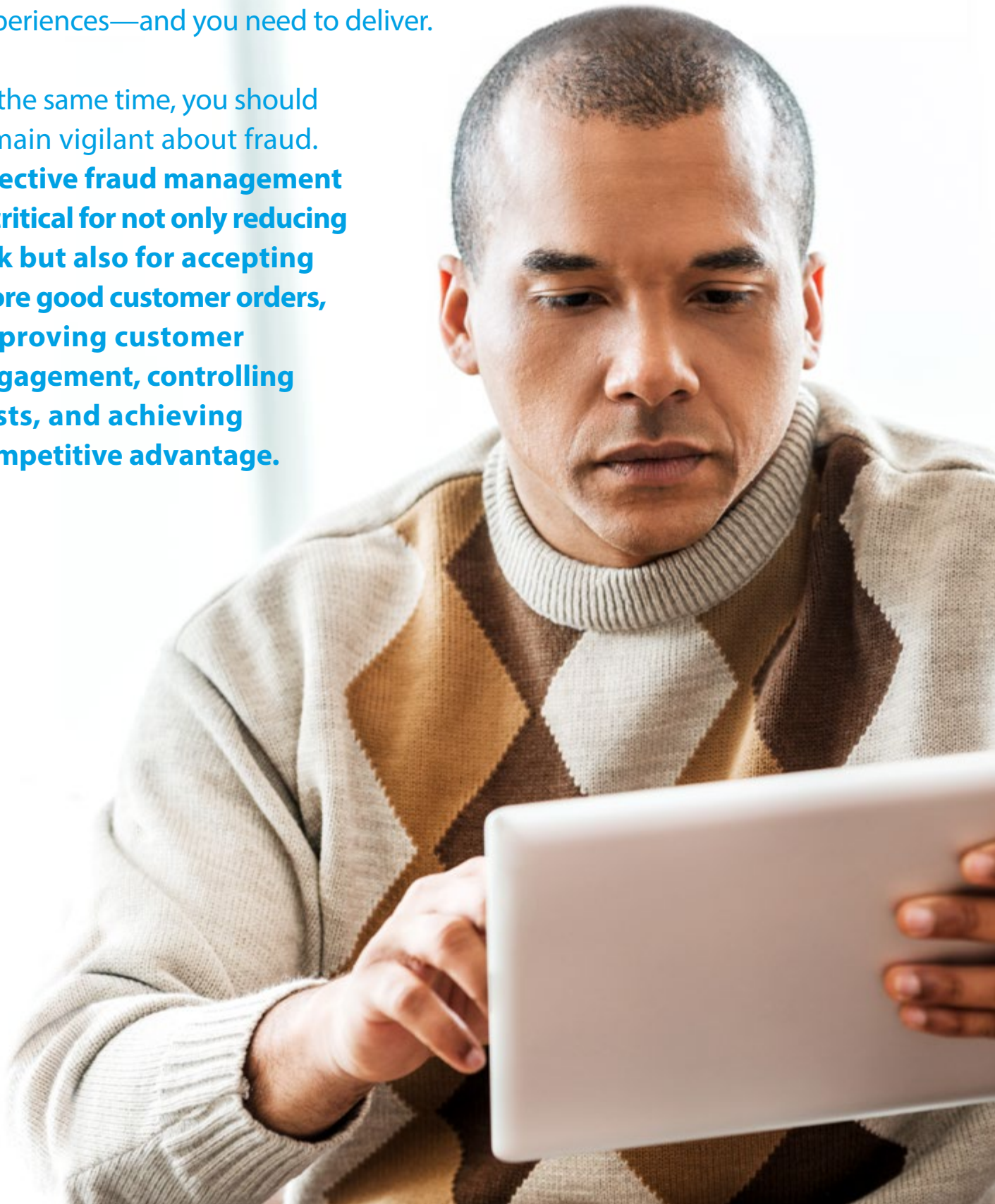


CyberSource®

CyberSource is
a Visa solution **VISA**

The digital economy is dramatically changing how your customers buy products and services, and how they interact with your business. As customers increasingly use multiple devices, including smartphones to make their purchases, they expect fast, consistent, and highly secure experiences—and you need to deliver.

At the same time, you should remain vigilant about fraud. **Effective fraud management is critical for not only reducing risk but also for accepting more good customer orders, improving customer engagement, controlling costs, and achieving competitive advantage.**



How to Compete Successfully in the Digital Economy

Success in the digital economy requires you to excel in three areas:

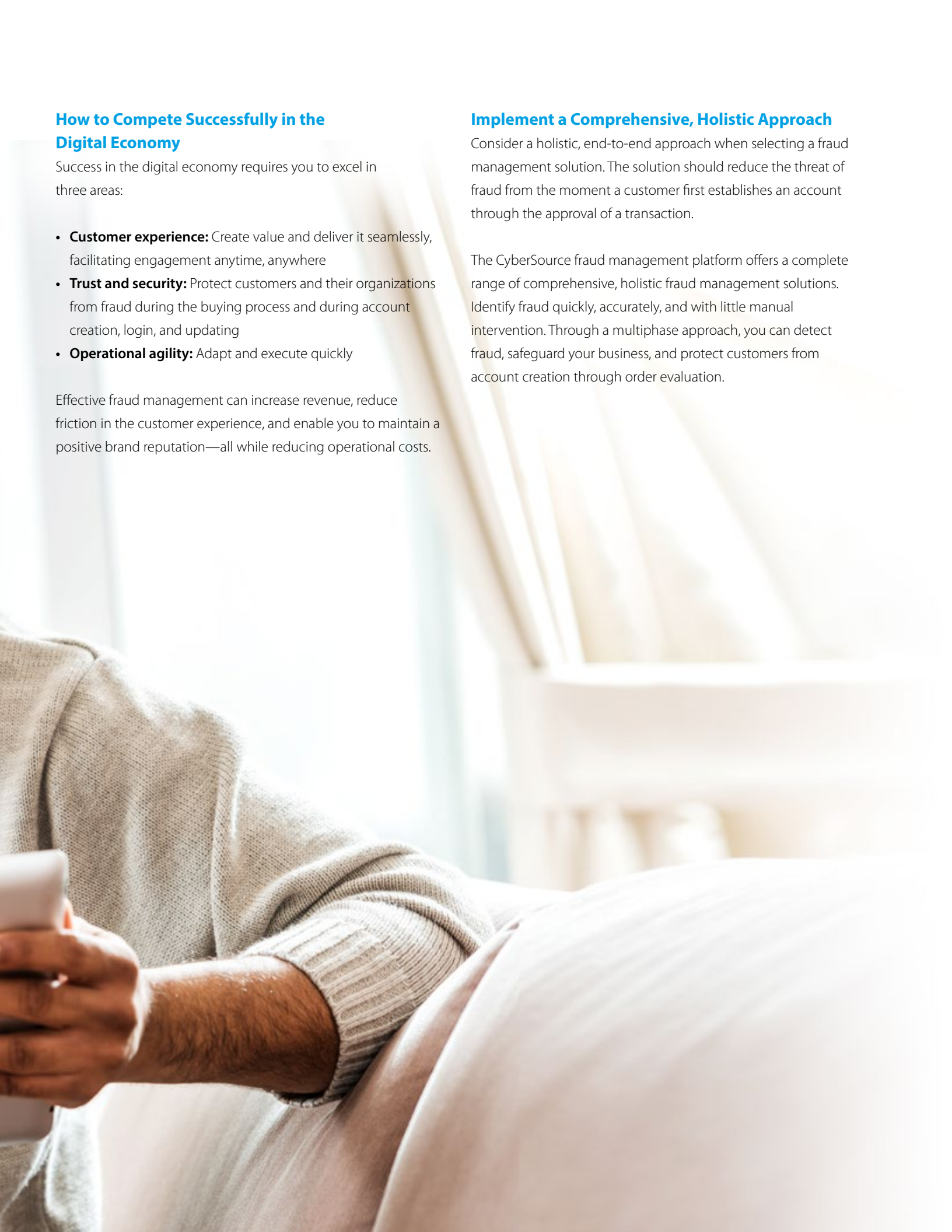
- **Customer experience:** Create value and deliver it seamlessly, facilitating engagement anytime, anywhere
- **Trust and security:** Protect customers and their organizations from fraud during the buying process and during account creation, login, and updating
- **Operational agility:** Adapt and execute quickly

Effective fraud management can increase revenue, reduce friction in the customer experience, and enable you to maintain a positive brand reputation—all while reducing operational costs.

Implement a Comprehensive, Holistic Approach

Consider a holistic, end-to-end approach when selecting a fraud management solution. The solution should reduce the threat of fraud from the moment a customer first establishes an account through the approval of a transaction.

The CyberSource fraud management platform offers a complete range of comprehensive, holistic fraud management solutions. Identify fraud quickly, accurately, and with little manual intervention. Through a multiphase approach, you can detect fraud, safeguard your business, and protect customers from account creation through order evaluation.





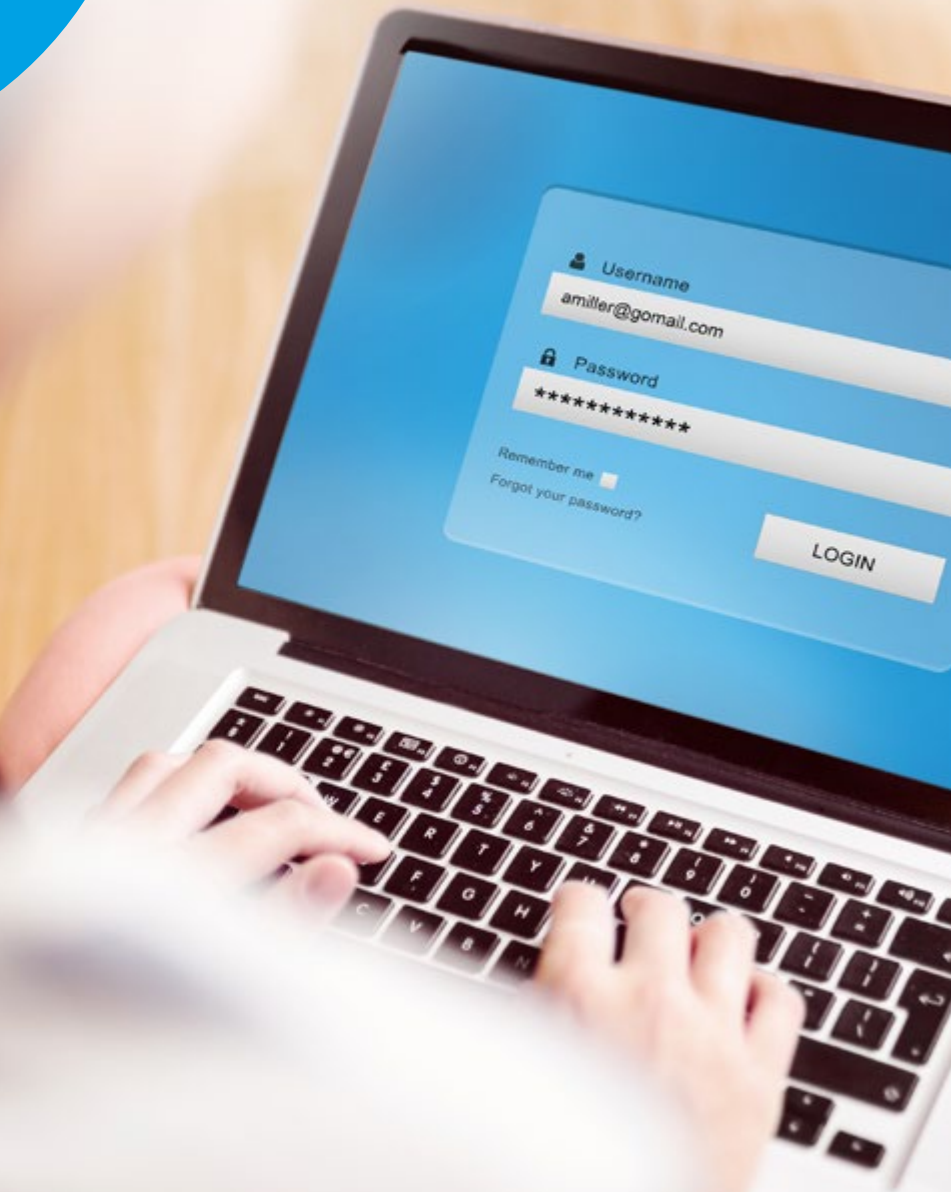
Adapt Fraud Management to Mobile Use Cases

Customers make purchases and conduct business interactions anytime, anywhere with their mobile devices. Tracking mCommerce from eCommerce separately, and creating distinct fraud strategies, can help improve the accuracy and effectiveness of fraud management.

Proactively Monitor Customer Accounts from Unauthorized Use

Account takeover is an increasingly prevalent type of online fraud in the digital economy. It occurs when a fraudster exploits a victim's personal information stored with a business to take control of the existing account or establish a new one. The fraudster then uses the account to carry out unauthorized transactions.

CyberSource Account Takeover Protection (ATP) helps protect customers and businesses from the fraudulent use of online accounts while enabling businesses to streamline site access for authenticated consumers. Actively monitor new account creation and account usage behaviors to better distinguish accurate, valid sessions from high-risk ones.





Automate Your Fraud Screening and Accept More Good Orders

Streamline your fraud operations with CyberSource Decision Manager—the only fraud management platform that features the World’s Largest Fraud Detection Radar, which leverages insights from the more than 68 billion worldwide transactions processed annually by Visa and CyberSource.

CyberSource Decision Manager combines Real-Time Fusion Modeling (built on machine-learning technology) with a flexible rules engine to facilitate swift and accurate responses to unique or emerging fraud trends. Real-Time Fusion Modeling is the centerpiece of the CyberSource Decision Manager approach to fraud scoring. It can instantly and seamlessly incorporate new information to improve its predictive power. It is far more reliable than static models that quickly lose accuracy as new fraud patterns come to light.

The flexible rules engine enables you to customize rules and models to your specific businesses across all sales channels, making you the ultimate decision-maker. You can set and adjust rules at any time and can easily see what rules were triggered in a decision. The rules engine and Real-Time Fusion Modeling are a powerful combination of capabilities that allow you to respond swiftly and accurately to emerging fraud trends.

Decision Manager can also enhance order review. Its case management system brings together all the information and tools a reviewer needs to evaluate each transaction in an easy-to-use interface.

Continuously Reevaluate Your Fraud Strategies

To optimize your fraud management strategies, you need to know how well they are working. You need ways to test “what-if” scenarios with existing fraud rules and see strategy results now, rather than waiting several months to receive chargeback information.

CyberSource Decision Manager Replay enables you to quantify the impact of your rule changes in real time, before activating them in live production. Immediately compare various rules profiles against your own historical data, rather than waiting months to understand the impact of fraud changes. Adjust review volume to match capacity and gauge the effects on your fraud strategies when launching a new line or entering new geographic markets.



Protect Against Fraud Throughout the Loyalty Lifecycle

Loyalty fraud is a growing challenge in the digital economy as businesses seek to increase their volume of repeat customers through loyalty and reward programs. The CyberSource Loyalty Fraud Management solution helps protect your business and your customers by accurately diagnosing fraudulent behaviors throughout the loyalty lifecycle.

Loyalty Fraud Management combines advanced analytical algorithms, customizable rules, and data leveraged from approximately 68 billion worldwide transactions processed by CyberSource and Visa annually. It can help you analyze loyalty account behaviors and loyalty fraud redemptions, as well as monitor for suspicious account changes.

Improve Profitability While Preserving the Customer Buying Experience

The standard 3-D Secure authentication process can help prevent fraud by validating customers with their card-issuing banks. However, it can lead to friction that could cause customers to abandon purchases and go elsewhere.



CyberSource Rules-Based Payer Authentication provides you with all the benefits of traditional 3-D Secure while giving you better control over the customer experience. With Rules-Based Payer Authentication, you decide when to authenticate a transaction. You can reduce the risk of lost sales due to transaction friction while gaining liability shift, potential interchange savings, and reduction in chargebacks. By authenticating only high-risk transactions, you might be able to reduce the number of orders going to manual review.

Additional Fraud Management Expertise with CyberSource Managed Risk Services

With a physical presence on five continents, CyberSource Managed Risk Services complement your in-house resources with a global team of managed risk analysts who can help optimize the performance of your existing fraud management tools. As your business expands to new geographies, verticals, or channels such as mobile, managed risk analysts help you navigate new operational challenges. Work with managed risk analysts to identify new fraud trends and design new strategies that address those trends before they affect your business.



For more information, visit www.cybersource.com

CyberSource, a wholly owned subsidiary of Visa Inc., is the only integrated payment management platform built on secure Visa infrastructure, with the payment reach and fraud insights of a massive \$384 billion global processing network. CyberSource and Authorize.Net payment management solutions help businesses grow sales, mitigate risk, and operate with greater agility.

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