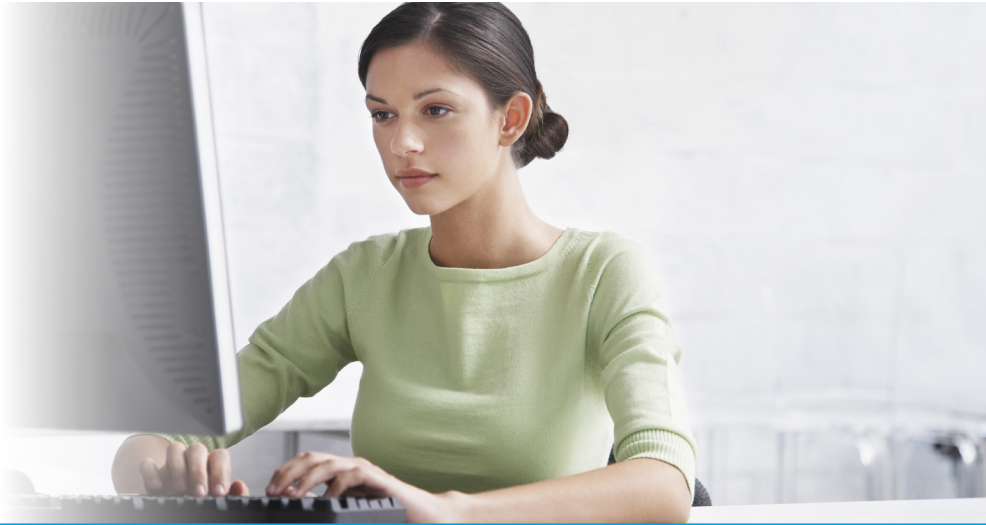


# CyberSource Decision Manager



The digital economy is spurring businesses to adjust their approach to fraud management. As businesses expand their digital channels to capitalize on new opportunities and meet evolving customer expectations, they are unintentionally opening new doors for fraud.

Managing fraud in the digital economy requires a balancing act. You need to minimize fraud losses by easily and quickly accepting more good customer orders while reducing the number of fraudulent transactions. At the same time, you must control operational costs.

CyberSource Decision Manager can help you achieve the right balance of minimizing fraud losses, maximizing revenue, and controlling costs. Using Decision Manager, you can streamline your fraud operations by taking advantage of powerful detection tests, screening models, case management capabilities, and real-time reporting. CyberSource Real-Time Fusion Modeling capabilities, which use machine-learning technology, work in tandem with a flexible rules engine to deliver swift and more accurate responses to unique and emerging fraud trends.

**Identify good customer orders quickly by automating and streamlining your fraud operations—all while maintaining a positive customer experience.**

## KEY FEATURES

- ✓ **More than 260 automated validation tests**
- ✓ **Insights drawn from 68 billion transactions that Visa and CyberSource process annually worldwide**
- ✓ **Flexible rules engine**
- ✓ **Real-time fusion modeling built on machine learning**
- ✓ **Efficient case management through an easy-to-use interface**
- ✓ **Real-time reporting and analytics help optimize fraud management operations**

## KEY BENEFITS

- ✓ **Improve fraud detection**  
Apply automated order screening to better assess risk, enable more good orders to go through, and reduce manual reviews.
- ✓ **Support flexible rules**  
Customize rules for your business needs, and adapt your fraud strategy to a changing landscape.
- ✓ **Increase order review performance**  
Provide reviewers with all the information they need to make the right decision quickly.

## Improve Fraud Detection with Automated Order Screening

Decision Manager 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. Decision Manager also helps screen orders and assesses the probability of risk for each order by using over 260 automated validation tests and by applying Real-Time Fusion Modeling technology that blends multiple advanced machine-learning methods for accurate scoring.

Decision Manager helps:

- Prevent fraud loss by stopping fraud closer to inception
- Minimize operational costs by automating and streamlining fraud operations
- Improve the customer experience by detecting genuine orders quickly and accurately

## Build Rules Suited to Your Business

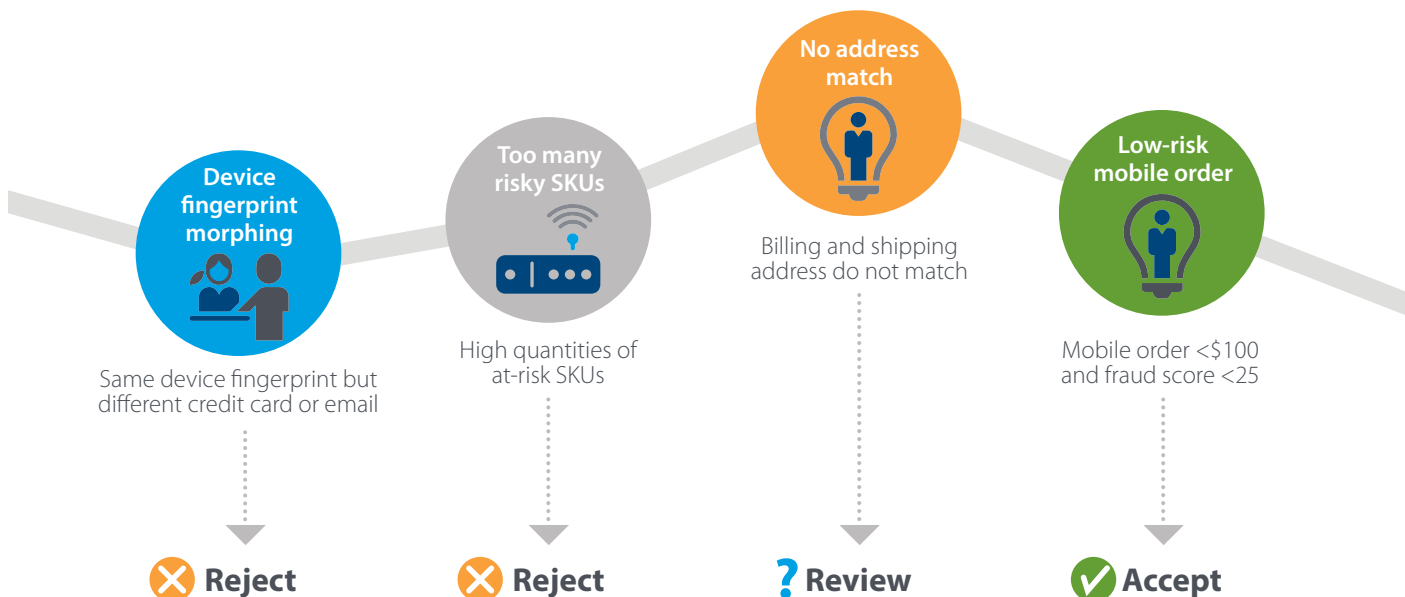
Decision Manager enables you to create and customize rules to address your specific business needs—all without IT intervention. The flexible rules engine allows you to adapt your fraud strategy to business changes and emerging fraud trends:

- Construct rules by using a predefined library as well as an easy-to-use custom rule builder
- Quickly create rules that interact with multiple global validation services
- Build multiple screening profiles—for example, product category, SKU, country, and channel
- Create rules for specific periods of the year, such as peak season
- Implement more than 10 predictive risk models by region and industry
- Test rules in passive mode to assess their impact before going live

Build rules on your own, or get assistance from CyberSource manual review analysts to optimize rules and filters.

## Rules allow you to be the ultimate decision-maker

### Sample rules in action



## Enhance Order Review Performance with Efficient Case Management

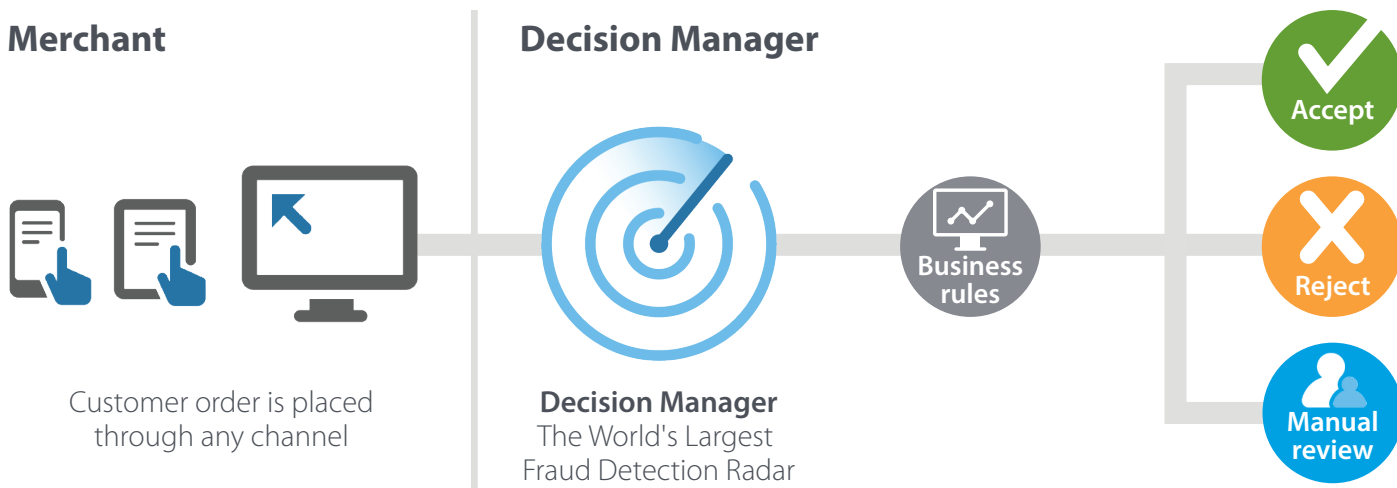
The Decision Manager case management system helps accelerate manual review by bringing together all the information and tools a reviewer needs to evaluate each transaction in an easy-to-use interface. It also provides in-system callouts to third-party validation services, allowing your review team to tailor layouts to match task flow.

## Optimize Operations with Reporting and Analytics Capabilities

A comprehensive suite of real-time reporting and analytics capabilities helps optimize fraud management operations—at every level. Reports provide improved visibility into your processes and results to aid proactive decision-making.

## How It Works

Decision Manager helps you automate and streamline your fraud operations.



### Automated Screening

Decision Manager examines a full array of order parameters. It runs more than 260 automated validation tests based on order details, identifies data, and scrutinizes purchase history to assess the probability of risk for each order.

### Risk Strategy

Screening rules and manual review filters help determine whether an order will be accepted, rejected, or sent for manual review. You can define the rules and create the filters on your own, or work with CyberSource manual review analysts.

### Flexible Rules Engine

The powerful and easy-to-use Decision Manager rule console allows you to create and customize rules without IT intervention.

### Case Management

Decision Manager contains a user-friendly interface that consolidates order information for fast, manual review. It also provides in-system callouts to third-party validation services, allowing the review team to tailor layouts to match task flow.

### Reporting and Analytics

Improve the efficiency of operations and gain visibility into processes with real-time reporting and analytics.

### Capitalize on the Power of Data

The growth of the digital economy requires businesses to modify their approach to fraud management. Decision Manager uses the power of data to help you make better-informed fraud management decisions. Using hundreds of data elements plus intelligence leveraged from over 68 billion transactions that CyberSource and Visa process annually worldwide, Decision Manager helps you more effectively distinguish good behavior from bad. By combining powerful detection tests, a rules engine, case management capabilities, and real-time reporting, Decision Manager can help you find the balance among reducing fraud losses, maximizing revenue, and controlling costs.