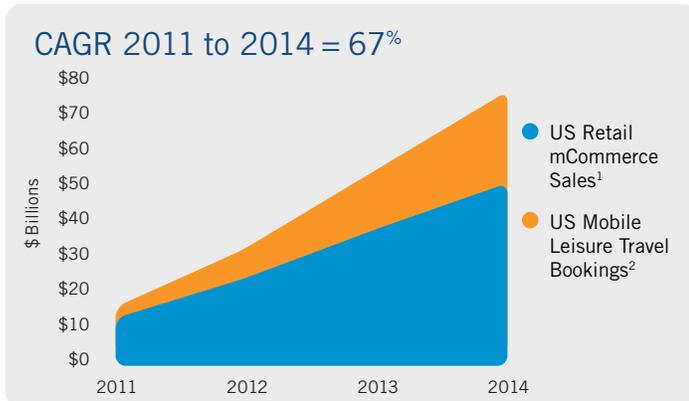


MOBILE PAYMENT MANAGEMENT TRENDS

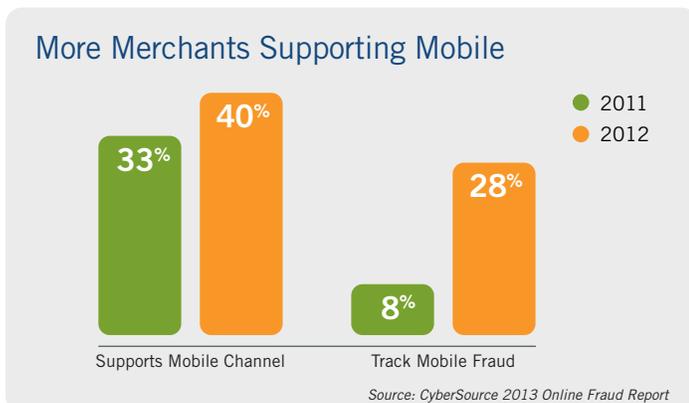
2012 – 2013

Mobile Becoming Bigger Part of eCommerce



Mobile commerce is exploding. It will climb to over \$70 billion by 2014 and become a bigger share of overall eCommerce — from 9% in 2012 to a projected 18% in 2014¹. The rapid adoption of consumer mobile technology, coupled with the subsequent changes in consumer shopping behavior, are primary drivers of mCommerce growth. Many merchants enable their customers to shop through multiple channels — for example, buying via mobile and picking up in-store. While mCommerce is still nascent, careful monitoring of the mobile channel can help merchants maximize revenue while providing a positive consumer shopping experience.

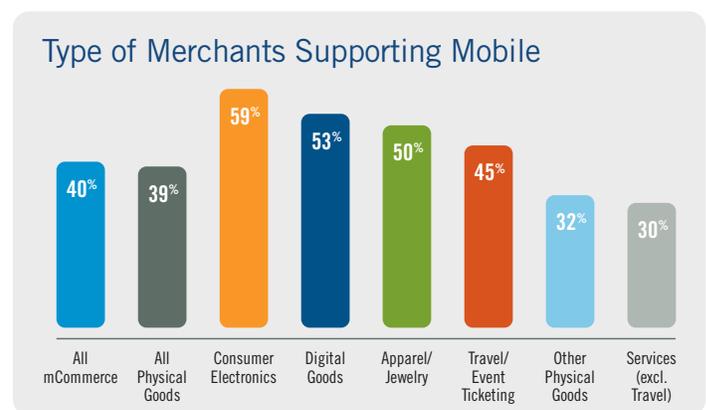
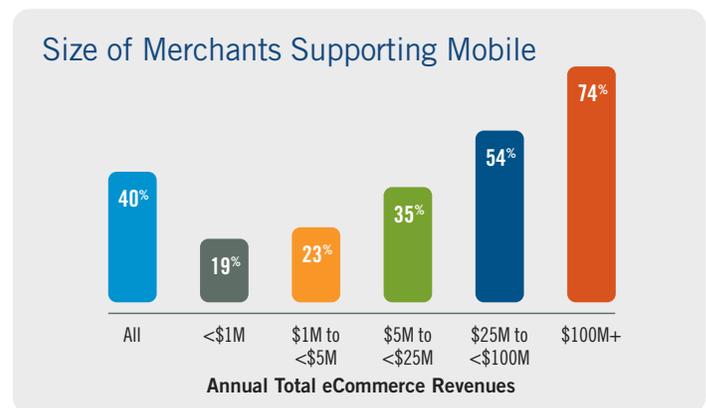
More Merchants Support Mobile Channel and Tracking Mobile Fraud



An increasing number of merchants support mobile as a sales channel — growing 20% in the past year. While tracking mobile fraud is still relatively new for most, it is quickly

catching on, from 8% of all merchants in 2011 to 28% in 2012. Merchants recognize the need to monitor fraud in this channel, just as they would for their other sales channels. But tracking mobile fraud may require new tools, fraud system configurations, and other reporting and analysis for merchants to stay on top of mobile fraud.

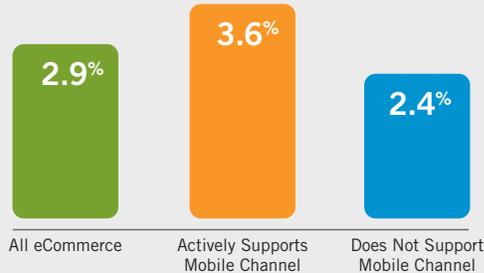
Large Merchants and Consumer Electronics Industry Lead the Pack in Mobile



Larger merchants, which tend to be more sophisticated and have more resources, are early adopters. Nearly 75% of very large merchants (online revenue greater than \$100 million) and over 50% of merchants selling digital goods support mobile. For merchants selling physical goods, consumer electronics and apparel/jewelry merchants show the highest adoption.

mCommerce Merchants Should Take Steps to Preserve Customer Experience

% eCommerce Orders Rejected Due to Suspicion of Fraud



Because mobile is so new, mCommerce merchants are more likely to reject orders — by up to 24% more versus all eCommerce merchants. Unnecessarily rejecting the early adopters of mobile commerce may limit growth at a time that is critical to establishing an mCommerce presence. As a result, merchants should carefully evaluate the performance of their existing fraud system and test new fraud screening configurations to ensure a positive customer experience across all sales channels.

Vigilance Required to Monitor mCommerce Fraud

% of mCommerce Revenue Lost



While merchants are focused on ensuring a good customer experience with mCommerce, they must also focus on security and monitor for fraudulent activities. While

mCommerce fraud tends to be higher in general, fraud rates vary across industries. Merchants selling physical goods have more time to review and stop suspicious orders prior to fulfillment, while merchants with digital goods and instant delivery do not. However, orders coming from mobile devices provide additional data that merchants can use to screen effectively for fraud. IP address, device type, operating system, and app data can all be used to identify fraudulent purchase patterns.

CyberSource Fraud Management Solutions

CyberSource, an industry leader in fraud management solutions, allows you to detect fraud sooner and more accurately, streamline fraud management operations, and scale easily to grow your business revenue — across multiple sales channels. We provide a complete range of solutions, including training, consultation, active management of fraud screening, and outsourcing all or part of your fraud management operations. Decision Manager, with access to the world's largest fraud detection radar, provides the foundation of our fraud management solutions. It features a highly flexible rules engine backed by powerful statistical risk models, a user-friendly case management system, and comprehensive reporting and analytics for more effective tuning.

For more information about CyberSource solutions, please contact sales@cybersource.com or **1-888-330-2300**.

1. eMarketer January 2013 excludes event tickets
2. PhoCusWright Feb 2013 U.S. Mobile Travel Report
3. All metrics, except as noted, are derived from CyberSource 2013 Online Fraud Report

CyberSource Corporation, a wholly owned subsidiary of Visa Inc., is a payment management company. More than 400,000 businesses worldwide use CyberSource and Authorize.Net brand solutions to process online payments, streamline fraud management and simplify payment security. The company is headquartered in Foster City, California, and maintains offices throughout the world, with regional headquarters in Singapore, Tokyo, Miami, Sao Paulo and Reading, U.K. CyberSource operates in Europe under agreement with Visa Europe. For more information, please visit www.cybersource.com.