

CyberSource®
the power of payment

Fraud Management Solutions

Decision Manager

Detect more fraud accurately and faster with the world's largest fraud detection radar

CYBERSOURCE DECISION MANAGER: The World's Largest Fraud Detection Radar

Decision Manager is a hosted fraud management portal that paves the way for you to take a pre-emptive approach to fraud management—stopping fraud closer to its inception—while increasing conversion of good orders. Decision Manager accesses the world's largest fraud detection radar, a rules engine, a case management system, as well as reporting and analytics.



1/ Detection Radar and Rules System

- Convert more sales. Detect more fraud, automatically.
- Insights from over 60B Visa and CyberSource annual transactions.
- Popular detection technologies such as device fingerprinting, IP geolocation, and many more.
- 260+ global fraud detectors and regional risk modelling (scoring of a transaction in a particular region).
- Powerful business-user rule management console.

2/ Case Management System

- Handle up to 2X more order volume per reviewer.
- Consolidated order information.
- Customisable, flexible interface.
- In-system callouts to third-party validation services.

3/ Advanced Analytics Package

- Better predict and control business results.
- Reporting on rules, reviewer and financial performance.
- Data export capabilities.
- “Passive Mode” rule impact analytics to assess potential impact on live orders before placing rules into production.



1

Detection Radar and Rules System

The World's Largest Fraud Detection Radar: Gain a Holistic View of the Fraud Landscape

Decision Manager is powered by a fraud detection model (radar) based on the over 60 BILLION transactions Visa and CyberSource process annually, as well as over 260 validation and correlation tests. With more data, you get more insightful correlations to detect sophisticated fraud.

Rule Console and Validation Services: Gain More Insights Quickly

Your fraud analysts can create and customise rules without IT intervention for faster, more accurate response to fraud attacks. Rules can be tested in “passive mode” on real transactions to assess impact on acceptance rates, review rates and fraud rates before going into production.

- Quickly create rules that interact with multiple global validation services to automatically analyse and sort incoming transactions from all major payment types.
- Create rules using a pre-defined rule library and easy-to-use custom rule builder.
- Create multiple screening “profiles” for product category, SKU, expedited shipping and more.

260+ Global Validation Tests and Services

- Compare worldwide transaction activity across multiple merchants.
- Device information (ThreatMetrix) – Derive a ‘digital fingerprint’ of the device being used. Can be used with other order attributes to detect anomalies.
- Validate telephone and address – Compare against a database of 100+ countries.
- Validate address format for 230+ markets – Can be used anytime during order placement to detect mistyping and eliminate the risk of invalid order rejection or mis-shipment.

Correlate and Cross-reference Against Multiple Data Points

- Velocity monitoring – Correlate the frequency of orders placed across the world.
- Maintain your own positive, risk / review lists for decision assessments.
- IP Geolocation – Cross-reference geographic location of the IP address against the physical address and billing information provided in order requests.
- Data Correlation – Compare activity against thousands of merchants worldwide.
- Identity Morphing Detection – Detect if personal identifiers (i.e. email, name) have been used with other identities, to better inform assessments of order integrity.

Regional & Vertical Risk Models

- Built-in regional or vertical trends help generate scoring of transactions.
- Cater to different predictive aspects when doing risk modelling on transactions that could come from different regions.
- Multiple models can be used based on the originating transactions.
- East Asia, China and APAC models available with more being developed.

2 / Case Management System

Improve Review Speeds with Task-Savvy Review Console and In-Line Validation Services

You get a workflow-savvy interface that consolidates order information for faster review, provides in-system callouts to third-party validation services to eliminate need for duplicate data entry, and allows reviews teams to tailor layouts to match task flow.

Establish rules to automatically route orders among multiple configurable review queues. Use queues to segment review via classification of your choosing, such as:

- Review priority (e.g. standard vs. overnight shipping)
- Product line / category
- Analyst expertise

Export Order Data to Your Own Case Management System

Have your own case management system? Our XML interface makes it easy to export suspended order data to your systems.

3 / Advanced Analytics Package

Enhance Visibility into Fraud Management Operations

CyberSource offers a complete suite of reporting and analytics capabilities to optimise fraud management operations. Reporting and analytics provide more visibility into your rule, reviewer and overall fraud management process performance. Armed with this data, you are better able to pinpoint opportunities and make improvements that move the efficiency needle in the right direction.

Automated Screening Performance

Review Process Performance

Financial and Operational Performance

Screening Profile Performance

- Profile Performance Comparison
- Profile Statistics

Rule Performance

- Risk Score Distribution
- System Automation (13 mo. Trend)

Review Process

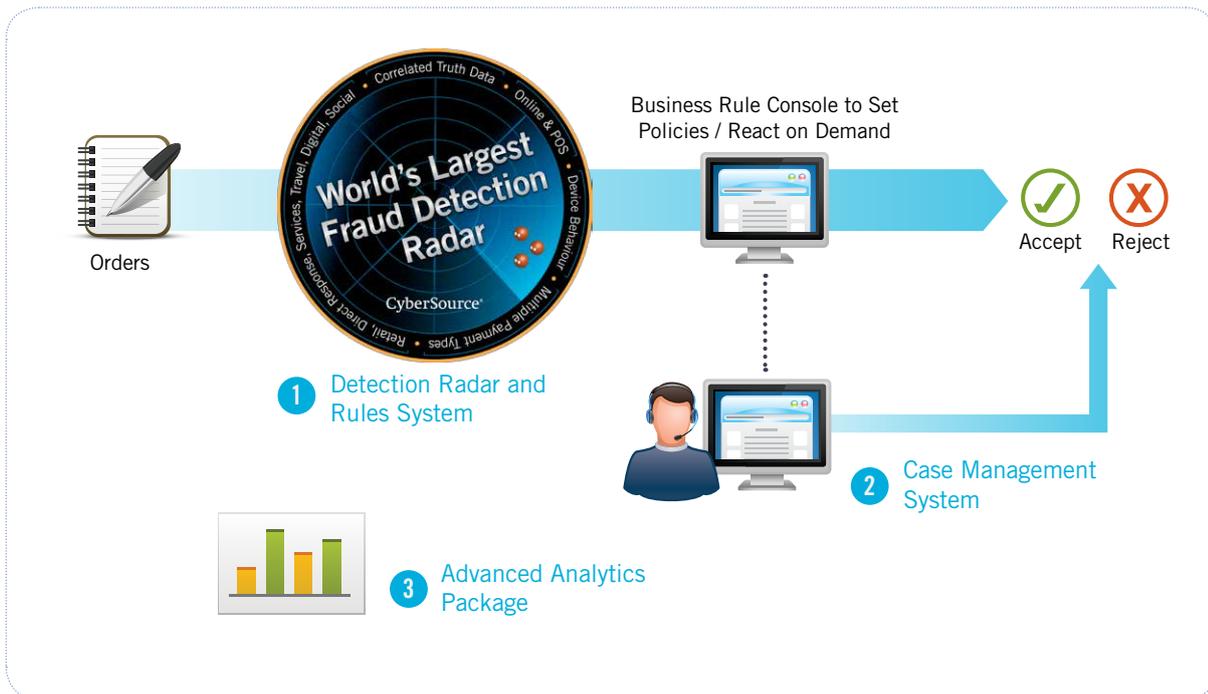
- Case Management Order Status
- Case Management Detail
- Queue Statistics

Review Performance

- Conversion Detail
- Case Management Action Results
- Reviewer Statistics

- Fraud Rate (13 mo. Trend)
- Chargeback Rate (13 mo. Trend)
- Prevented Fraud (13 mo. Trend)
- Order Conversion Summary and Detail

HOW DOES Decision Manager work?



Orders are screened and undergo a series of validation and correlation tests. Insights from these tests are available via reports and analytics which help inform case review management where required. Orders also go through a business rules engine, where pre-defined rules can be customised, before they are accepted, rejected or sent for further review. The entire fraud management process can be supported by CyberSource Managed Risk Services.

Access CyberSource's Services with Multiple Integration Options

Connect to CyberSource's services via our API which comes pre-integrated with many eCommerce and business platforms—adding more power and functionality to your current system—or through our stand-alone API developer kit.

PART OF THE

CyberSource Fraud Management Solutions

CyberSource provides a holistic approach to fraud management. The CyberSource fraud management family consists of CyberSource Decision Manager, CyberSource Managed Risk Services and CyberSource Screening Management Services. Together, these solutions enable organisations to manage fraud pro-actively, effectively and cost-efficiently.

Choose the Market-Proven Fraud Management Solution that Meets Your Business Objectives

CyberSource is a global leader in fraud management, proven and deployed on six continents. With the world's largest fraud detection radar—CyberSource Decision Manager—and visibility into more than 60 BILLION transactions that Visa and CyberSource process annually (complete with correlated truth data)—we provide the most relevant data to inform your fraud management strategies. In addition, you gain access to in-depth fraud expertise, and advanced technology, such as device fingerprinting, to make swift, accurate fraud management decisions. CyberSource enables you to detect fraud sooner and more accurately, streamline fraud management operations and scale easily as your business grows.



CyberSource
Decision
Manager

Decision Manager provides all the capability you need to automate and streamline fraud management operations, including the ability to leverage the world's biggest fraud detection radar. Get more data about your inbound order, as well as compare it to data generated from the over 60 billion transactions that Visa and CyberSource process annually – including truth data.



CyberSource
Managed Risk
Services

CyberSource Managed Risk Services complement our Decision Manager System and enable you to scale your expertise and capacity without adding fixed headcount. Our services can also be backed by business performance guarantees. Our fraud analysts provide consultation on fraud prevention configuration, best practices and industry strategies to help ensure fraud rates are kept low, and operations are efficient.

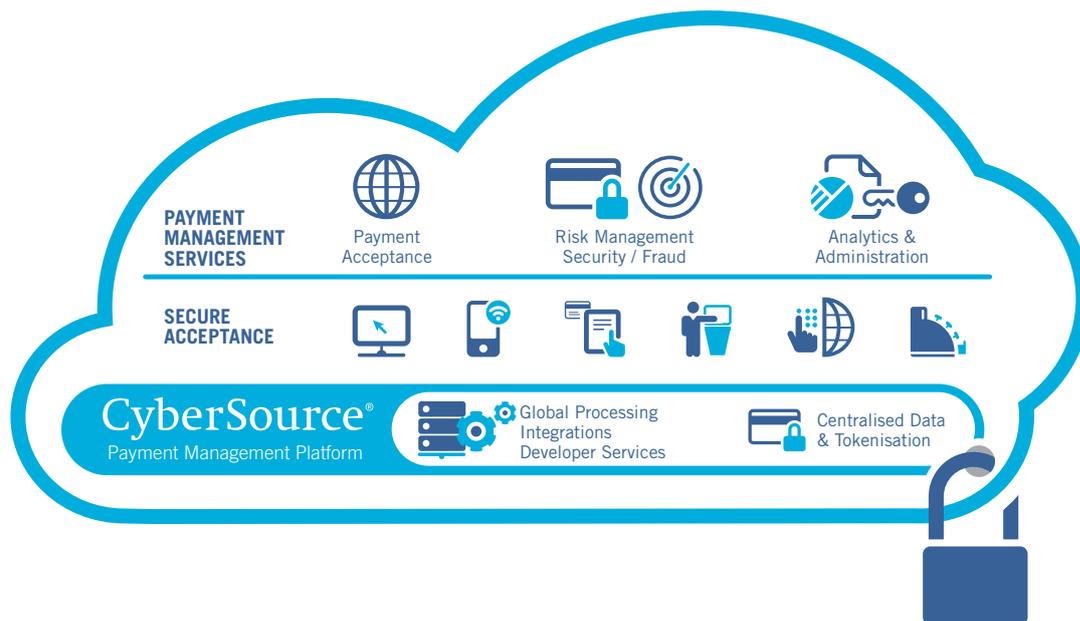


CyberSource
Screening
Management
Services

Our Screening Management Service, available 24/7, manages all of your screening and review operations, enabling you to optimise results without adding staff as your business grows.

ABOUT

CyberSource Corporation



The World's First eCommerce Payment Management Company

We're more than a fraud management solutions provider—we're a payment management company. CyberSource provides a complete portfolio of services that simplify and automate payment operations. Customers use our CyberSource and Authorize.Net brand solutions to process online payments, streamline fraud management, and simplify payment security.

About CyberSource

CyberSource, a wholly-owned subsidiary of Visa Inc., is a payment management company. Over 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, CA 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 <http://www.cybersource.com/asiapacific>

NORTH AMERICA (US & CANADA)

CyberSource Corporation HQ

Phone: 650-432-7350
Toll Free: 1-800-530-9095
Email: sales@cybersource.com
Website: www.cybersource.com

EMEA (EUROPE, MIDDLE EAST & AFRICA)

CyberSource EMEA

Phone: +44 (0)118 990 7300
Email: uk@cybersource.com
Website: www.cybersource.com/emea

CyberSource Visa Middle East FZ-LLC

Phone: +971 4 457 7200
Website: www.cybersource.com/mea

LATIN AMERICA & CARIBBEAN

CyberSource Miami

Phone: +1 (305) 328 1998
Email: lac@cybersource.com
Website: www.cybersource.com/lac

CyberSource Mexico

Phone: + (52-55) 5387 4185
Email: mexico@cybersource.com
Website: www.cybersource.com.mx

CyberSource Brazil

Phone: +55-11 2102-0088
Email: brasil@cybersource.com
Website: www.cybersource.com/brasil

ASIA PACIFIC

Asia Pacific CYBS Singapore Pte Ltd

Phone: 800-6363-083 (Singapore)
Phone: 1-800-816-575 (Malaysia)
Phone: 1-800-8-756-8388
(Philippines – Globe)
Phone: 1-800-10-802-7222
(Philippines – PLDT)
Email: ap_enquiries@cybersource.com
Website: www.cybersource.com/asiapacific

CyberSource KK (Japan)

Phone: +81 3 3548 9873
Email: sales@cybersource.co.jp
Website: www.cybersource.co.jp

CYBS Greater China

Phone: +86 21 6109 5141 /
+86 21 6109 5100
Email: gc_enquiries@cybersource.com
Website: www.cybersource.com/cn

CyberSource Australia & New Zealand

Phone: 1-800-076-566 (Australia)
Phone: 0800-443-080 (New Zealand)
Email: anz_enquiries@cybersource.com
Website: www.cybersource.com/anz