Decision Manager

Accurately screen incoming orders for fraud, while allowing genuine orders to pass through your system.

46% of merchants see improving automated screening as a priority.[1]

Managing fraud is a balancing act

Online payment fraud costs businesses billions of pounds each year. But not just in fraud loss. In administrative overheads.

To minimise fraud losses, you need to reduce the number of fraudulent transactions. To do this, you also need to maximise revenue by ensuring genuine orders are processed easily and quickly, while making sure your operational costs are kept to a minimum.

Usually, businesses are less confident about letting genuine orders through smoothly than they are about minimising fraud losses – the traditional objective of fraud management.

With ambitious targets for digital commerce growth through both eCommerce and mCommerce, understandably businesses are keen to avoid anything that may have a negative impact on the customer experience – sub-optimal fraud management strategies, for example.

This is why they are focusing on the challenge of how to accept more genuine orders, more smoothly and more cost-effectively, while maintaining acceptable levels of fraud without undermining trust and loyalty among valued customers.

CyberSource®
A Visa Solution

Decision Manager

The benefits

1. Automate order screening to improve detection

Decision Manager uses over 260 validation tests – and real-time fusion modelling techniques leveraging the intelligence from over 68 billion transactions processed by Visa Inc and CyberSource annually – Decision Manager can:

- help identify fraudulent orders faster

- build good patterns of behaviour

- ensure genuine customers will not get caught up in your fraud screening.

2. Flexibility to build rules suited to your business

Decision Manager gives you the power to apply different data and rules to transactions from different channels, countries – even specific product lines.

Fraud rules can be built for specific time periods, peak season, for example. This means you can adapt your fraud strategy accordingly, building rules without IT intervention.

3. Improve order review performance

Our flexible case management system brings together all of the tools a reviewer needs to review each transaction. This gives your review team more time to gain, and feed back into your fraud screening, intelligence from potentially fraudulent orders.

The power of data

The more data you have, the better you can detect patterns of good and bad behaviour – and make more informed fraud management decisions.

Decision Manager utilises hundreds of data elements in every risk assessment. This includes, insights derived from more than 200 countries and territories taken from our merchant base and intelligence from over 68 billion transactions Visa Inc. and CyberSource process annually.

To help businesses manage and detect fraud more effectively and efficiently, our real-time fusion modelling techniques leverage the proven effectiveness of conventional static machine learning models, using the more agile data analysis capabilities of today's most advanced self-learning models.

Turning away good customers was a top concern for

37%

of merchants.[2]

Up to **10%**
of rejected orders are believed to be valid.[3]

[2] % of 196 respondents, CyberSource UK 2016 Fraud Report
[3] % of respondents tracking false positives, CyberSource North America Merchants Fraud Benchmark Study 2015

Decision Manager – how it works

Decision Manager can help you automate and streamline your fraud operations.

Automated Screening

Decision Manager examines a whole host of parameters around an order, running over 260 automated validation tests based on order details, identifying data and purchase history to assess the probability of risk for each order.

Risk Strategy

To determine whether an order will be accepted, rejected or sent for manual review, screening rules and manual review filters defined by your business can be created by you – or with the assistance of our manual review analysts.

Flexible Rules Engine

Decision Manager's powerful and easy-to-use rule console allows the creation and customisation of rules – without IT intervention – and enables:

- Testing of rules in passive mode – to assess impact before going live.

- Quick creation of rules – that interact with multiple global validation services.

- Creation of rules using a pre-defined library and easy-to-use custom rule builder.

- Build of multiple screening profiles i.e. product category, SKU, country, channel.

- Implementation of more than 10 predictive risk models by region and industry – including travel.

Case Management

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

Reporting & Analytics

A complete suite of real-time reporting and analytic capabilities help to optimise fraud management operations – at every level. These reports provide improved visibility into your processes and as a result – aid proactive decision-making.

Merchant

1 Customer order is placed by any channel

Decision Manager

2 A secure Visa infrastructure and global processing network

3 Risk Strategy

4 Manual Review

Accept

Reject

5 Fraud Claim Management

6 Reporting and Analytics

Why CyberSource?

- Our platform is built on a secure Visa infrastructure with the benefits and insights of a $427 billion global processing network.

- We offer payment acceptance in 190+ countries – and accept 137 currencies.

- We have 100 acquirer processor connections. This is increasing by 20+ each year.

In 2017 we:

- Managed 277 billion payments
- Managed approximately 1 out of every $10 spent online, worldwide
- Served 456,313 customers worldwide
- Provided x200 the visibility into fraud patterns[4]
- $11.952B billion in potential fraud prevented by Decision Manager[5]

Decision Manager processed 998.7 million transactions.

Geographic Specific Risk Models for:

- Countries; US, Canada, China, UK
- Regions: APAC, CEMEA, East Asia, EU, LATAM

Decision Manager is available in:

English, Portuguese, Spanish, Traditional Chinese, Simplified Chinese, Japanese, Russian, French

[4] Based on the average number of transactions for a top merchant
[5] Represents the value of transactions rejected as fraudulent using Decision Manager in 2017

Find out more about our Multi-Phased Fraud Management Platform at
www.cybersource.co.uk/strengthenyournumbers

Contact us

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A Visa Solution