Decision Manager Replay

As the first real-time 'what if?' rules analysis tool, Decision Manager Replay enables you to test and quantify the expected impacts of various risk management strategies – in real time.

Fraud costs the UK up to £190 billion each year.[1]

Fraud: a dynamic problem requiring constant rule re-evaluation

One of the major challenges when fine-tuning rules to improve the efficiency and effectiveness of fraud management is that it takes months to fully assess the impact of new rules.

Traditionally, a new rule – or set of rules – must be in production for at least two-to-three months before you can properly evaluate it. This is the time it takes to gather enough cumulative chargeback information to do so.

To test a further iteration – or a different strategy – takes months more. It takes 18 months of time-consuming sequential comparison to hone in on rules if a positive impact is to be made.

Whether live – or through passive mode testing – as long as future implementation is relied on to assess the effects of fraud management strategies, there will be limitations on how quickly meaningful change can be delivered.

[1] Annual Fraud Indicator, Crowe Clark Whitehill/Experian/University of Portsmouth, 2017, https://www.croweclarkwhitehill.co.uk/wp-content/uploads/sites/2/2017/11/Annual-fraud-indicator-2017.pdf

CyberSource®
A Visa Solution

Decision Manager Replay

The benefits

1. Avoid Guesswork

Rules are tested on your actual historical data. You will see the effects immediately. This means you can continually perfect your rules and activate them once they meet your goals.

2. Turbo-charge Analysis

Decision Manager Replay lets you assess the impact of your proposed rule changes – in real time vs. months. Transactions run through 'what if' scenarios in minutes, significantly speeding up the continuous tuning cycle that successful fraud management requires.

3. Fine Tune Results

Quantified outcomes for key performance indicators are provided, allowing you to focus on the measures that matter to your business and find the right balance.

4. Test Multiple Fraud Strategies

Assess the business outcomes of various fraud management strategies in real time – orders accepted, rejected and sent for manual review – and see the impact and results of each one

An industry first

CyberSource Decision Manager Replay is the first solution of its kind. It allows new rules to be applied to historical data and produces instant reports showing exactly what would have happened had that rule been in place at the time – and therefore what its effect will likely be going forward.

Through Decision Manager Replay, tens of thousands of historical transactions can be tested under a new ruleset – in minutes. This allows you to see the effect on accept/reject rates, chargeback rates, and manual review rates.

If the results are not what were expected, they can be tweaked and the results of the new 'what if' scenario displayed in minutes.

On average it takes 3 months to see the impact of a change in fraud strategy.

Decision Manager Replay – how it works

Decision Manager Replay enables you to test multiple fraud strategies against your own historical transactions in real time, comparing the difference to find the right fraud strategy – before activating in production.

With Decision Manager Replay, batches of transactions going back 12 months, can be run through. Using different fraud strategies, this data can be re-tested for fraud.

You can also test and adjust previous transactions, reconfirming which are fraudulent and which ones may have mistakenly been flagged for fraud and denied, but were in fact genuine.

Rules can continue being edited – or put into production – based on the outcome of the analysis.

53% of merchants cite improving process analytics as a top focus for 2016.[2]

Transaction history including all data elements from order session

Strategy Test A

Strategy Test B

Strategy Test C

Strategy Test D

Activate Best

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[3]

Why Decision Manager Replay?

- Highly Commended Award for 'most innovative online product' at the UK's Retail Fraud Awards 2015

- 518 million transactions replayed since launch (May 2015-Dec 2015)

[3] Based on the average number of transactions for a top merchant

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

Contact us

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CyberSource®
A Visa Solution