

Managed Risk Services



Minimise the impact of fraud, reject fewer transactions, speed acceptance, improve customer experience and reduce manual review costs.

The internet never sleeps.
Nor does your eCommerce
business.

Constantly changing fraud schemes and business conditions require vigilance and expertise in managing fraud operations.

Customers shop around the clock. But it can be hard to operate on such a relentless 24/7 cycle. The result is often a backlog of orders for review after weekends or bank holidays – or during particularly busy periods.

Increased pressure on the review team often means less time to review each order. Not only does your order pipeline slow down, but fraudulent orders can slip through.

46% of merchants cite spending too much time reviewing too many orders as a top concern.¹

23% of orders, on average, are being manually screened for fraud.²



¹ % of 196 respondents, CyberSource UK 2016 Fraud Report

² % of 100 respondents, CyberSource UK 2016 Fraud Report

Managed Risk Services

The benefits

1. Cope with peak season performance

Our Managed Risk Services team can work with you to plan for your busy periods. With deep analysis and understanding of your specific business needs, we help you develop and implement operational strategies so that peak seasons don't overload your team and processes.

2. Accept more good orders

CyberSource's expert fraud analysts can refine and test your rules in order to maximise the acceptance of good orders.

3. Go omni-channel

CyberSource's Managed Risk Services team has worked with many merchants to help them minimise the risk of opening up new market channels. This involves:

- Assessing the specific risks around the new channel.
- Providing guidance on security and validation practices.
- Creating new rule sets for optimal performance.
- Helping with the challenge of tearing down siloed walls between card present and card not present loss prevention systems and people.

Whether you are opening up on Facebook – or offering in-store pickup – our experience can help you get to market quickly with minimal risk.

4. Expand to new territories

CyberSource operates all over the world, working with merchants to help them sell internationally. Using the knowledge from CyberSource's Managed Risk Services team, you can speed up and simplify the entry into new markets, be it Chile or China, the UAE or the UK.

Fraud Managers are reporting that **46% of their budget is spent on manual review.**³

A world of expertise

CyberSource maintains risk experts on five continents. With this global knowledge network, our team works to identify new fraud trends – before they impact your business.

As your business expands to new geographies or new channels – such as mobile – you can count on CyberSource to be your trusted partner.

³ % of 307 respondents, CyberSource North America Merchants Fraud Benchmark Study 2016

Managed Risk Services – offerings

CyberSource partner with you to offer a flexible choice of solutions that best suit your needs.

Some merchants choose to use Decision Manager in what's known as the 'self-managed' manner. This allows their own fraud teams and fraud analysts to be completely responsible for administering the rules in Decision Manager, analysing trends and producing reports, for example.

However, most merchants choose to take advantage of CyberSource's Performance Monitoring service. Here, you are assigned a Managed Services Analyst.

The Managed Services offering is available at varying levels, which are described below:

1. Performance Management

An assigned risk analyst will provide you with pro-active guidance and assistance in management of the rules and risk strategy and provide you with customised reporting. Ownership of the day-to-day management of the rules and the overall strategy will remain with you.

2. Performance Management with Guarantees

In addition to the services described in Performance Monitoring, CyberSource take ownership of the account management from a risk aspect for automated accepted and rejected transactions – and will also manage rule creation and strategy. Manual review will remain your responsibility.

The service level will be accompanied by an SLA agreement with the SLA being factored around a metric of importance to your business.

3. Screening Management

In addition to the services provided by Performance Monitoring with Guarantees, CyberSource will also manually review all transactions that are marked for review by Decision Manager – with a full in-house screening management team based around the world and cover 24/7 to manually review transactions.

Managed Risk Services – offerings

		Performance Management	Performance Management with Guarantees	Screening Management ⁴
Fraud Management System	Access to Decision Manager	●	●	●
	On-Site Configuration Workshop	●	●	●
	Case Management System	●	●	●
	Advanced Reporting & Analytics	●	●	●
Managed Risk Services	Dedicated Fraud Analyst	●	●	●
	Customised Reporting & Analytics	●	●	●
	Proactive Monitoring & Recommendations	●	●	●
	Managed Configuration: Rule/Profile Creation		●	●
	Service Level Agreements		●	●
	Global Order Review Management including 24/7 Order Review Coverage			●
	Public Record Checks			●
	Social Media Checks			●
	Advanced 3rd Party Checks			●

⁴ Minimum commitment required.

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 patterns⁵

Managed risk analysts on five continents

- 1 North America: Foster City, American Fork, Miami
- 2 Central & South America: Mexico City, MX; Sao Paulo, BR
- 3 EUR: Reading, UK
- 4 ASIA: Dubai, UAE; Singapore; Beijing, China
- 5 AUS/OCEANA: Sydney, AU

⁵ 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

Email. europe@cybersource.com www.cybersource.co.uk

CyberSource is a global, modular payment management platform built on secure Visa infrastructure with the benefits and insights of a vast \$427 billion global processing network. This solution helps businesses operate with agility and reach their digital commerce goals by enhancing customer experience, growing revenues and mitigating risk. For acquirer partners, CyberSource provides a technology platform, payments expertise and support services that help them grow and manage their merchant portfolio to fulfil their brand promise. For more information, please visit cybersource.com.

© 2018 CyberSource Corporation. All rights reserved.