

# ANNOUNCING

## Decision Manager Replay

### THE FIRST REAL-TIME 'WHAT IF?' RULES ANALYSIS TOOL

## Decision Manager Replay

**Test and quantify the expected impacts of various risk management strategies – in real time!**

Fraud is a dynamic problem that requires constant rule re-evaluation. Typically, the impact of a new fraud strategy can only be evaluated after three months in production.

An industry first, Decision Manager Replay enables merchants to compare various 'what-if' fraud strategies against their historical data, producing a real-time report of likely changes to the transaction disposition and fraud rates. Merchants can now confidently quantify their rule changes prior to activating in the live production environment.



#### **NEW** DECISION MANAGER REPLAY

- Quantify Fraud Strategy Impacts
- Replay Transactions with New Rules
- Keep Rules Optimised
- Integrate with Your Current Payment Solution

## Why is Fraud Optimisation Important?



### DIGITAL ECONOMY DEMANDS EFFICIENCY

Digital commerce has amplified the level and pace of competition. Failure to optimise fraud management rules to balance order acceptance, manual review and order rejection negatively impacts business performance – ultimately increasing costs and limiting scalability.



### CUSTOMER EXPERIENCE MORE CRUCIAL THAN EVER

Consumers don't understand nor care about the complexities involved in taking an order. They have come to expect simplicity, functionality and near instant gratification. Too restrictive fraud rules may reduce fraud but may also increase rejection of valid orders. This not only causes a poor customer experience but also the loss of revenue from the potential lifetime value of that consumer.



### CURRENT TOOLS ARE LIMITED

Many merchants don't regularly review their fraud management strategies or lack tools and resources in-house to accurately measure and maintain effectiveness. Fraud strategy measurement is typically very limited, taking months before merchants can determine effectiveness of any new fraud rules applied. Fraud attacks are not static; they evolve to find new vulnerabilities as fraud defense systems block old ones. Merchants should regularly adjust their fraud strategies to maintain optimal fraud mitigation defenses. Merchants need a way to balance automated acceptance, review and rejection rates to optimise for desired results.

## Why Decision Manager Replay?



### Real-Time

- New rule strategies can be tested in real time
- Results displayed online



### True 'What if?' Analysis

- Compare completely new strategies, rule sets and the impact of detection models.
- Beyond just re-weighting of formerly applied rules



### CyberSource Decision Manager

Powered by the sophisticated modeling of the World's Largest Fraud Detection Radar.

- Compares with insights from over 60 billion annual Visa Inc. and CyberSource transactions worldwide
- Runs over 260 real-time correlation tests
- Supports unique models by industry, channel and geographic regions
- Increases fraud pattern visibility by 200x

### ABOUT CYBERSOURCE

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. CyberSource operates in Europe under agreement with Visa Europe. For more information, please visit [www.cybersource.com](http://www.cybersource.com).