

Rules Suggestion Engine



Generate fraud rules based on historical data

It is important to constantly monitor your fraud strategy as fraudsters change their tactics. But how do you identify potential new fraud rules based on historical fraud patterns?

Rules Suggestion Engine from CyberSource draws on your unique transaction data to automatically present recommended rules that can augment your existing fraud strategies. Each rule is accompanied with appropriate metrics to help you measure its performance against the selected transaction data.

Capitalize on machine learning

CyberSource has extended the capabilities of CyberSource Decision Manager beyond transaction scoring by now bringing machine learning into the realm of rules creation. Rules Suggestion Engine uses the outputs of Decision Manager's advanced machine learning models as inputs into the rule creation process, suggesting new fraud rules to consider. Incorporating machine learning models helps increase the effectiveness of your fraud rules, enabling you to fine-tune your fraud strategies.

Benefits

- Automatically generate fraud rules with very little effort
- Access new suggested rules that you would not have previously identified
- Continually adjust your fraud strategy based on historical data
- Test suggested rules with Decision Manager Replay prior to live implementation
- Be better prepared for peak seasons by evaluating recommended rules

Stay one step ahead

With Rules Suggestion Engine, CyberSource is enhancing the analytical capabilities of Decision Manager beyond Decision Manager Replay. You can meet the changing requirements to stay one step ahead of fraudsters and accept more good customer orders.

Test the impact of suggested rules before implementing

Rules Suggestion Engine, in conjunction with Decision Manager Replay enables you to test any proposed rule against historical data. With Decision Manager Replay, you can measure and understand the effectiveness of a particular fraud rule before implementing it in a live environment.

An example of a suggested rule along with the triggered rule conditions

The screenshot displays a web-based interface for defining and configuring a rule. It is divided into two main sections: "Rule Definition" and "Rule Conditions".

Rule Definition: This section is titled "Name and describe your rule appropriately below." and includes a "Required Fields" indicator. It contains the following fields:

- Name:** Suggested Rule 725502144
- Description:** Suggestion Goal: fraud
Trigger Rate: 0.000701
Count
Sensitivity: 0.02
- Category:** System Suggested Rules

Below the category field, there is a checkbox labeled "Core Rule: set rule to" followed by a dropdown menu set to "Monitor" and the text "in the profiles added with core rules."

Rule Conditions: This section is titled "Rule Conditions" and includes a radio button selection for "all conditions below are true" (which is selected) and "at least one condition below is true". Below this are several text input fields for conditions:

- Fraud score identity information is not equal to "MORPH-B"
- Fraud score identity information is equal to "MORPH-S"
- Fraud score phone information is equal to "MORPH-T"
- Fraud score velocity information is not equal to "VEL-TIP"
- Fraud score address information is equal to "MM-Z"
- Fraud score address information is not equal to "COR-BA"
- Fraud score address information is not equal to "MM-BN"
- Fraud score phone information is not equal to "UNV-AC"
- Amount (Grand Total) is greater than 112.26 USD. Applies to orders in USD only.
- Fraud score suspicious information is not equal to "ANOM-RAT"
- Fraud score result is greater than 22.0

At the bottom of the "Rule Conditions" section, there is an "Add New Condition" button. At the bottom of the entire form, there are buttons for "Edit Rule Configuration in Profiles", "Save", "Cancel", and "Apply".

Find out more about our Rules Suggestion Engine at www.cybersource.com/rse

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.