



Decision Manager

Spot more fraudulent orders faster —
and maintain a positive customer
buying experience.

What is Decision Manager?



To optimize fraud management, you need to **maximize revenue** and **lower your fraud losses** by accepting more genuine orders and minimizing operational costs – all while providing a positive customer buying experience.



Decision Manager, the only fraud management platform built on the World's Largest Fraud Detection Radar, can help you automate and streamline your fraud operations.

KEY STATS

IN NORTH AMERICA¹

79%

of merchants conduct manual review

IN LATIN AMERICA²

82%

25%

of all orders are reviewed manually

28%

2.9%

orders are rejected

9%

SOURCES

¹ CyberSource North America Merchants Fraud Benchmark Report 2017

² CyberSource Latin America Online Fraud Report 2017

Decision Manager Benefits



Leverage the World's **only** fraud management **solution** that gains **machine learning insights** from **68 billion+** annual Visa and CyberSource transactions



Real-time fusion modeling, built on machine learning, in tandem with a flexible and customizable rules engine, allows for swift and accurate responses to unique or emerging fraud trends



Streamline your fraud operations and customize rules and models to your specific business, across all sales channels

How Decision Manager Works

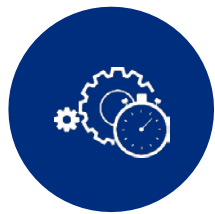
Decision Manager can help you automate and streamline your fraud operations with:



Automated Screening



Case Management



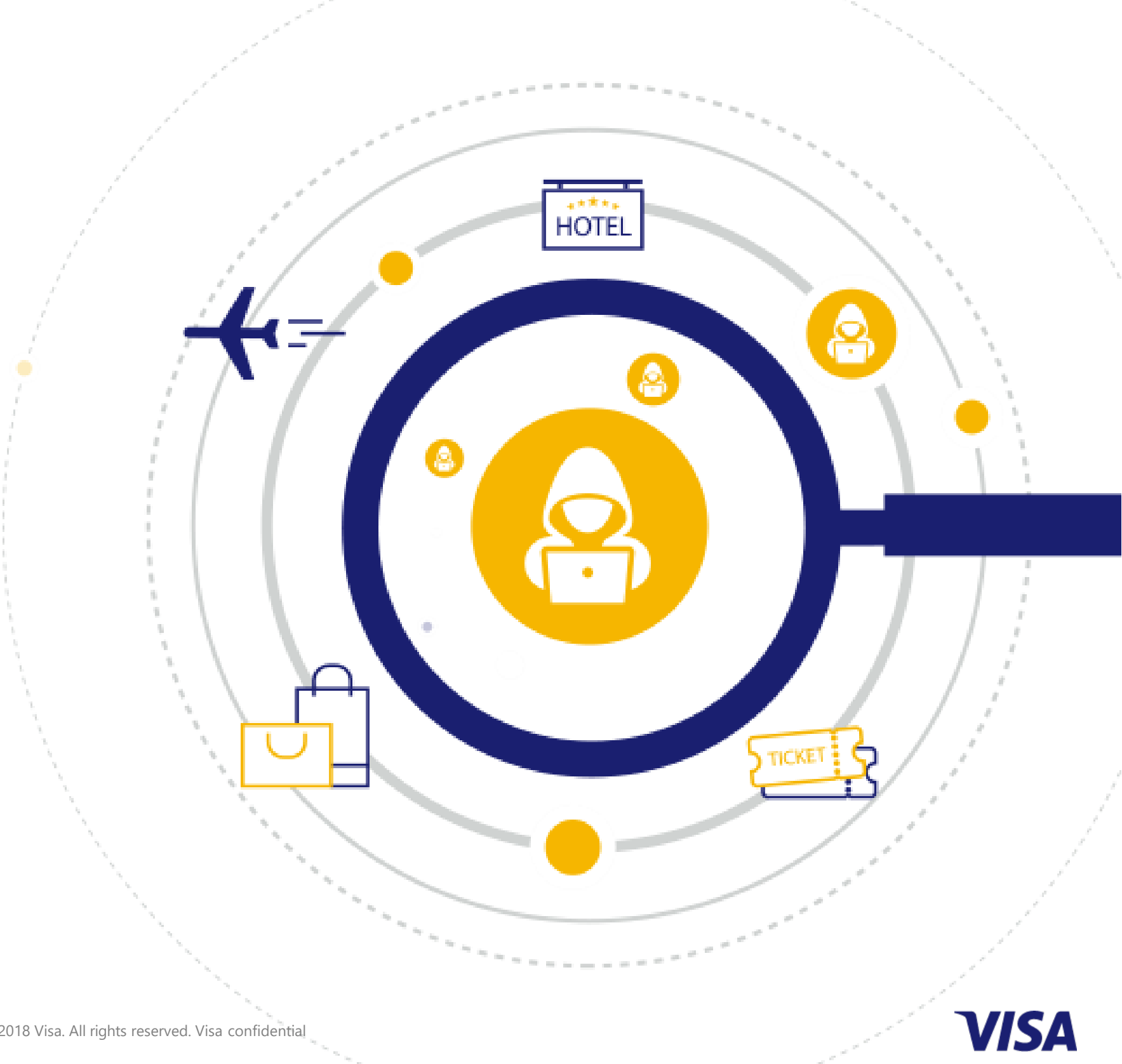
Real-time Fusion Model



Reporting & Analytics



Flexible Rules Engine



The Power of Data



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



Decision Manager utilizes hundreds of data elements in every risk assessment



Our real-time fusion modeling 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

Why CyberSource?



Leverage the World's **only** fraud management solution that gains **machine learning insights** from **68 billion+** annual Visa and CyberSource transactions



In 2017 we had **456,000 customers** and our managed volume increased to **\$147 billion**, a growth of **12%** over the previous year¹



Over 16,000 connections to acquiring/issuing banks, worldwide enables early detection of fraudulent activity, **100+** global processor and acquirer connections²



Patented **Real-Time Fusion Modeling** enhances fraud detection accuracy and enables rapid strategy adjustments



Local dedicated risk teams that monitor trends and guide fraud management strategy positioned in **Miami, Mexico City** and **Sao Paulo**

SOURCES

¹CyberSource, 2018.

²Visa Inc. Facts & Figures, 2017.