



Rules-Based Payer Authentication

Reduce costs while maintaining a frictionless buying experience.

What is Rules-Based Payer Authentication?



Friction in the purchasing process can lead to cart abandonment and lost revenue. Standard 3-D Secure 2.0 can help improve profitability but can also turn away customers. Businesses must find a way to ensure a **seamless checkout** experience for their genuine customers.



CyberSource Rules-Based Payer Authentication provides you **control over the user experience**, along with all of benefits of standard 3-D Secure 2.0, including fraud liability shift and reduced interchange.

KEY STATS

76%

of merchants using standard 3-D Secure see a decrease in chargebacks¹

In comparison,

82%

of merchants using Rules-Based Payer Authentication (RBPA) reported a decrease in chargebacks¹

67%

of merchants are now using RBPA after using standard 3-D Secure for more than 5 years¹

SOURCES

¹ "Use of Consumer Authentication in eCommerce Annual Survey, 2016", Cardinal Commerce <http://bit.ly/2bRmmO>

The Benefits of Rules-Based Payer Authentication



Liability shift



Potential interchange reduction



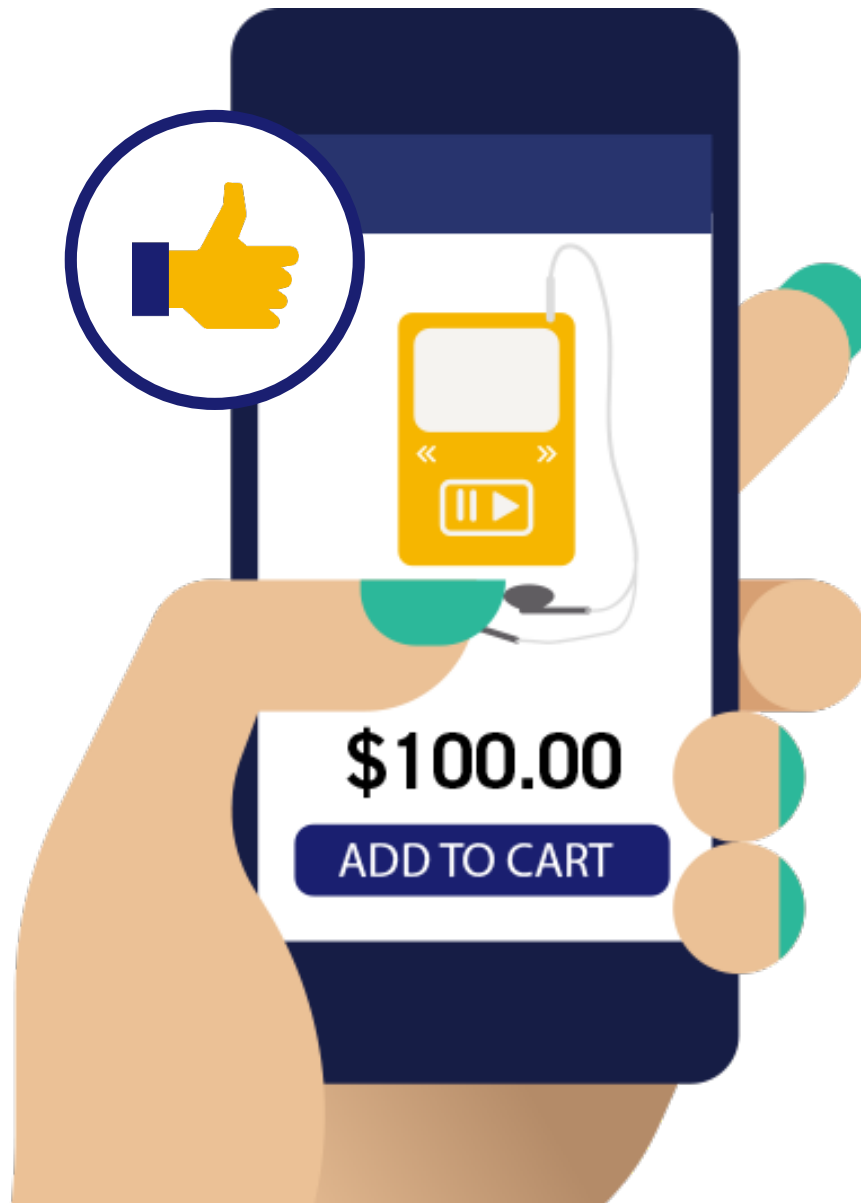
Lift in acceptance rate









Fewer orders sent to manual review

How Rules-Based Payer Authentication Works

CyberSource provides **you control over the user experience**, along with all of the benefits of standard 3-D Secure 2.0, including fraud liability shift and reduced interchange



Plus, specify custom rules based on a variety of criteria, such as:

-  Amount
-  Currency
-  Date/time
-  Card type
-  ACS provider
-  Card BIN
-  User agent

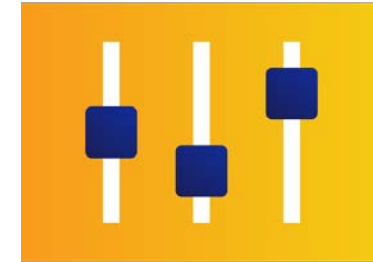
Control your Customers' Experience



Rules-Based Payer Authentication allows for a **frictionless buying experience** for low-risk customers



Using **real-time data** to fine-tune its use based on both your own risk scoring and on issuer-level information



With Rules-Based Payer Authentication you can also **make changes at any time**

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.