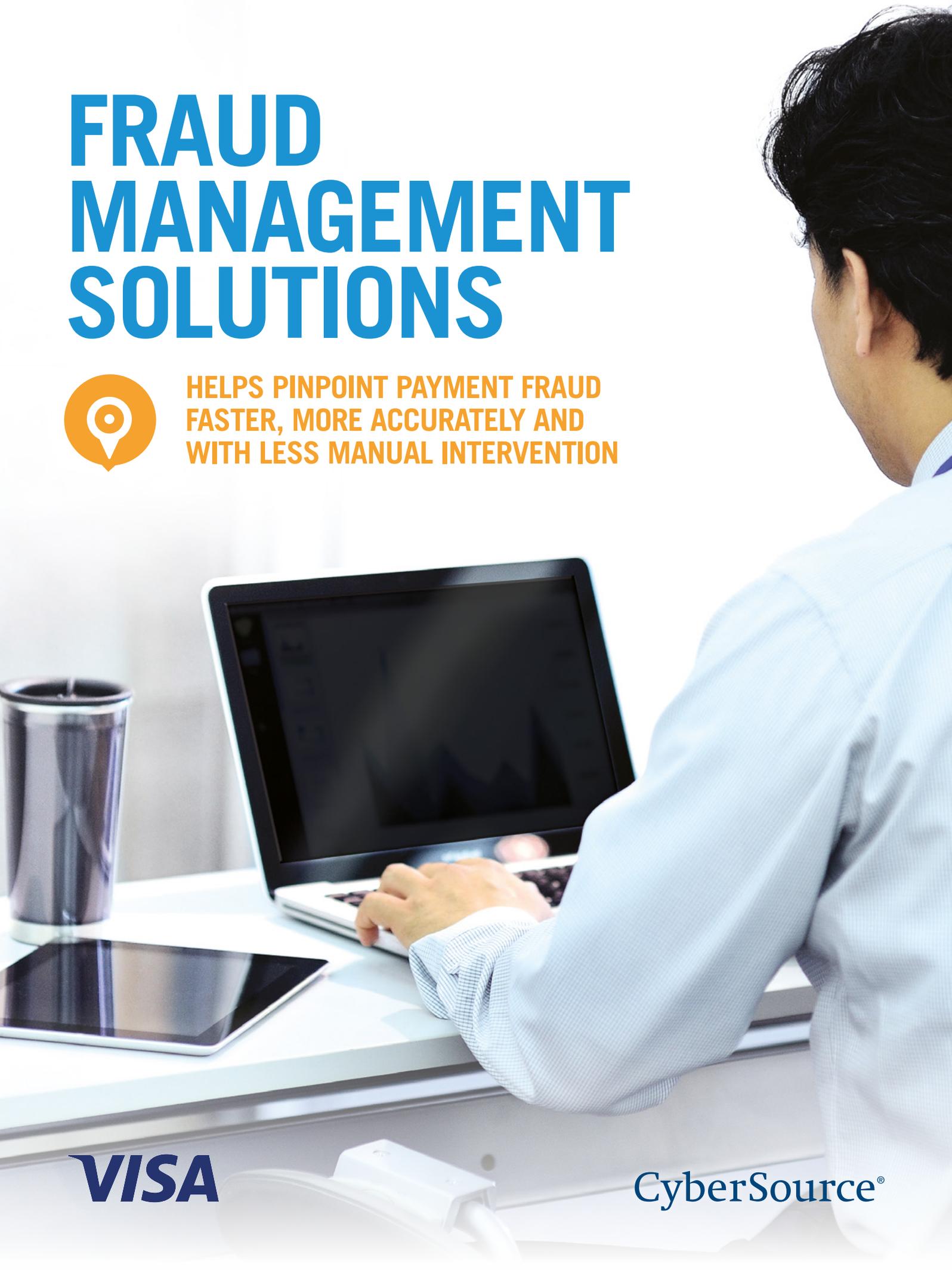


FRAUD MANAGEMENT SOLUTIONS



HELPS PINPOINT PAYMENT FRAUD
FASTER, MORE ACCURATELY AND
WITH LESS MANUAL INTERVENTION



VISA

CyberSource®



MANAGING FRAUD IS A BALANCING ACT

Online payment fraud costs businesses billions of dollars each year—not just in fraud loss, but in administrative overheads. To minimise fraud losses, you need to reduce the number of fraudulent transactions.

You need to maximise revenue by ensuring genuine orders are processed easily and quickly, while making sure your operational costs are kept to a minimum. The global strength of CyberSource's expertise and our fraud management solutions can help you minimise payment risk, accept more good orders, and grow your business faster—with less manual intervention.



CYBERSOURCE FRAUD MANAGEMENT SOLUTIONS



More Data



Better Accuracy



More Successful Transactions

By reducing fraudulent transactions and allowing genuine orders to pass through, CyberSource can help you maximise transaction revenue while minimising risk. With CyberSource fraud management solutions, you can more accurately detect payment fraud, provide a better customer buying experience, and optimise your operations — all while improving order acceptance and reducing fraud rates.



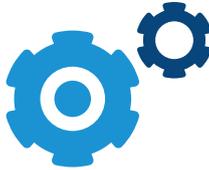
OUR FRAUD MANAGEMENT SOLUTIONS SUITE

DECISION
MANAGER
PLATFORM

DECISION MANAGER



Detection
Model



Rules
Engine



Case
Management



Tuning and
Analytics

DECISION MANAGER REPLAY

ACCOUNT TAKEOVER PROTECTION

RULES-BASED PAYER AUTHENTICATION

MANAGED RISK SERVICES



THE DECISION MANAGER PLATFORM

ONE PLATFORM

CyberSource's fraud platform is a single platform that can easily support global payment acceptance and payment security, pre-integrated with leading technology platforms worldwide. A single platform can provide seamless execution across different systems, lower costs to maintain, and faster time to market.

CyberSource Decision Manager can help you automate and streamline your fraud operations. Powered by risk correlation models enhanced by Visa Inc., Decision Manager automatically evaluates and dispositions incoming orders based on your established fraud business rules. Decision Manager can help your company increase sales conversion while boosting the capacity and accuracy of your fraud review team.

A WORLD OF DATA

The more data you have, the better you can detect patterns of good and bad behaviour, and make more informed fraud management decisions. Decision Manager utilises hundreds of data elements in every risk assessment, including insights derived from more than 200 countries and territories from our merchant base and the over 68 billion transactions that Visa Inc. and CyberSource process annually. With the World's Largest Fraud Detection Radar, CyberSource can help make your fraud processes more accurate and faster.

A WORLD OF ANALYTICS

Effective fraud screening strategies require the ability to analyse and act on data insights quickly. Decision Manager comes with eleven regional and industry risk models, used in conjunction with over 260 anomaly detectors, to screen every order for global fraud trends identified by our system and risk experts. Decision Manager provides visibility to unique risk triggers, allowing you to write more effective rules and make better decisions.

DECISION MANAGER...

**COMPARES
WITH INSIGHTS
FROM OVER...**

68  **bn**

annual Visa Inc. and CyberSource transactions worldwide.

260 

real-time correlation tests.

**INCREASES
FRAUD PATTERN
VISIBILITY...**

200  **x**

52% 

of fraud spend is used on manual review.

Source: CyberSource North America Merchants
Fraud Benchmark Report 2015

**IMPROVED
ACCURACY
INCREASES
AUTOMATION.**



ADDITIONAL SERVICES

DECISION MANAGER REPLAY

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 the impact of their rule changes prior to activating them in the live production environment.

ACCOUNT TAKEOVER PROTECTION

Account Takeover Protection defends consumers and merchants from fraudulent uses of online accounts and non-payment events, while enabling merchants to streamline access for valuable returning customers. It can allow you to identify high risk users at account creation and login, and monitors for suspicious account changes so that you can keep your customers' accounts safe.

RULES- BASED PAYER AUTHENTICATION

Rules-Based Payer Authentication allows merchants to better control the customer checkout experience, while still benefiting from the secure and effective authentication process of 3-D Secure programs. With Rules-Based Payer Authentication you have the flexibility to determine your authentication experiences for your customers and configure rules to tailor your fraud risk management. You decide when to authenticate or accept liability which can result in increased revenue, improved margins and decreased fraud.



MANAGED RISK SERVICES

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

A WORLD OF EXPERTISE

With a 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 rely on CyberSource. The fraud expertise of our Risk Analysts can help you understand and navigate the operational challenges that you face dealing with card not present fraud.

Our worldwide Managed Risk Analysts team collectively share their expertise with you to proactively establish processes to reduce fraud. With CyberSource Managed Risk Services, you can tap into a rich, global knowledge base of Analysts that understand fraud and its business implications. Analysis is a critical component of fraud management and our experienced Analysts know what analysis to perform, allowing you to gain insights and take action more quickly.



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ABOUT CYBERSOURCE CyberSource, a wholly owned subsidiary of Visa Inc., is a payment management company. Over 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 and maintains offices throughout the world, with regional headquarters in Singapore, Tokyo, Miami / Sao Paulo and Reading, U.K. CyberSource operates in Europe under agreement with Visa Europe. For more information, please visit www.cybersource.co.uk

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