

#	Decision Manager video script
1.	Jennifer is a fraud manager at B&G Digital, an online retailer. She relies on CyberSource Decision Manager to help her business deliver great customer experiences and optimize her revenue with each transaction across multiple sales channels. Her goal: automatically identify - orders and accept more genuine payments, and at the same time, reject fraudulent ones.
2.	Decision Manager helps Jennifer accurately assess risk for each order by drawing on intelligence from more than 68 billion transactions processed worldwide by Visa and CyberSource —to help to sniff out risky or bogus transactions and apply the industry’s most advanced machine learning techniques to make better payment decisions based on her priorities.
3.	Jennifer’s work is a balancing act. She needs to maximize revenue, minimize losses, and reduce operational costs. Jennifer’s management wants to explore selling into new regions including areas that don’t currently have physical stores. She creates two profiles in Decision Manager: One for a region with an online only presence and another for a region where customers can buy products online and pick up in-store. Jennifer now can segment out those two regions based on their unique characteristics and risk profile.
4.	This is Larry. Another fraud manager at B&G. Larry uses Decision Manager Replay, part of the Decision Manager platform, to quantify the impact of new fraud strategies prior to activating them in a large production environment.
5.	With Decision Manager Replay, Larry wants to test a new fraud strategy to reduce chargebacks while reducing false positives. Using an existing Decision Manager profile created for high value orders, he adjust his strategy to include all orders over \$150.
6.	Before applying the strategy in production, Larry first wants to test his strategy against past actual B&G digital transaction data to see how his new strategy would have performed. He replays the strategy against transaction data from the previous three months and sees that applying the strategy would be a step in the right direction. More approved orders and fewer going to manual review.
7.	Based on these results, Larry decided to promote his new fraud strategy directly as the active configuration for immediate live use. For Larry, Decision Manager Replay will help reduce chargebacks while keeping false positives in check. It can also help reduce manual review, capture more good customer orders while reducing fraudulent transactions, plan for peak holiday season by adjusting review volume to match personnel capacity, build and test a new fraud strategy from scratch, and launch a new line of business or expand into a new geography.

<p>8.</p>	<p>Decision Manager Rules Suggestion Engine builds on the Replay framework to help Larry and Jennifer implement new fraud prevention strategies that are driven by advanced machine learning models. Because no one strategy fits every business, the Rules Suggestion Engine continuously draws on B&G's unique transaction data to automatically recommend complex strategies that may not be so readily apparent.</p> <p>This real-time fraud analytics tool can generate targeted strategies that combine multiple conditions with no manual analysis required — in minutes. The Decision Manager Rules Suggestion Engine lets Larry and Jennifer see quantifiable results with no human bias.</p> <p>Combined with Replay, the Rules Suggestion Engine creates an incomparable tool for fraud strategies and forecasts that helps B&G prevent fraud and decrease manual review rates.</p>
<p>9.</p>	<p>Isn't it time to get the tools and intelligence you need to build security, convenience and efficiency into the fabric of each payment experience? With Decision Manager, you help keep fraud low, customer satisfaction high and revenue flowing as your business grows and evolves. It's working for both Jennifer and Larry, and it can work for you.</p>
<p>10.</p>	<p>Ready to learn more? Contact us.</p>