


The main title is centered within a large, multi-layered blue circular graphic. The background of the entire page features a stylized world map composed of grey dots.

CyberSource® **FRAUD MANAGEMENT SOLUTIONS**

A World of Fraud Prevention
at Your Fingertips

A decorative graphic consisting of a cluster of blue dots of varying sizes, arranged in a pattern that suggests movement or a network.

Online payment fraud costs businesses billions of dollars each year — not just in fraud loss, but in administrative overhead as well. It's a global problem that requires a global solution. CyberSource Fraud Management Solutions, built on a powerful payment management platform, is your single touch point to a whole world of risk data intelligence, analytics customized to your region and industry, and risk experts on six continents.

The global strength of CyberSource helps you minimize payment risk, accept more good orders, and grow your business faster.



A WORLD OF DATA

The more data you have, the better you can detect patterns of good and bad behavior. Decision Manager utilizes 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 60 billion transactions that Visa and CyberSource process annually. With the world's largest fraud detection radar, CyberSource helps you gain

greater accuracy, faster.

**YOUR
SINGLE
TOUCH
POINT
TO...**



ONE PLATFORM

Fraud detection is an integral part of your payment management operations. CyberSource provides a universal payment management platform that supports 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.



A WORLD OF ANALYTICS

Effective fraud screening strategies require the ability to analyze and act on data insights quickly. Decision Manager comes with eleven regional and industry risk models, used in conjunction with over 260 detector tests, to screen every order for global fraud trends identified by our system and risk experts. Unique to CyberSource, Decision Manager gives you specific reasons for each risk assessment, allowing you to write more effective rules and

make better decisions.



A WORLD OF EXPERTISE

Constantly changing fraud schemes and business conditions require vigilance and expertise in managing fraud operations. CyberSource maintains risk experts on six continents. With this 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 count on CyberSource to be

your trusted partner.



ACCURACY



EFFICIENCY



EXPERTISE



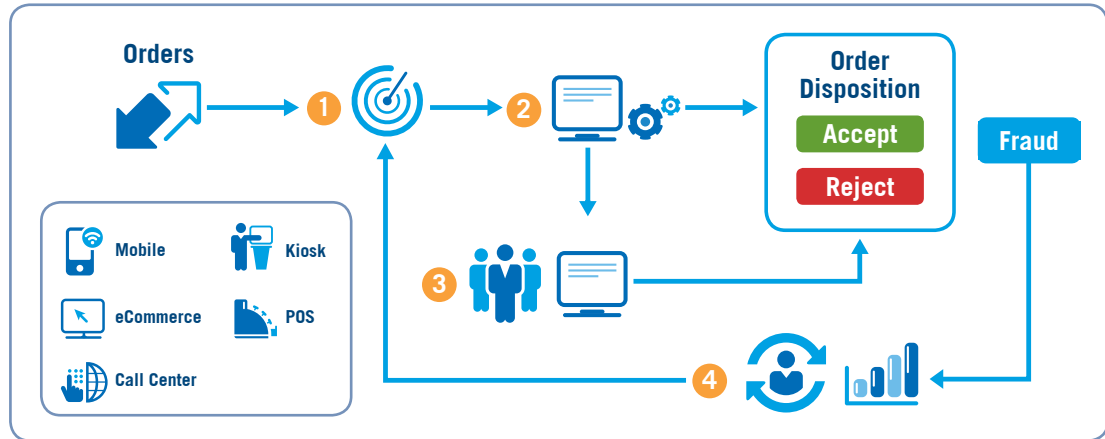
REACH



FRAUD MANAGEMENT

CyberSource offers a comprehensive fraud management solution that includes Decision Manager, the fraud management system, and expert fraud resources from Managed Risk Services to help you optimize your fraud management operations.

DECISION MANAGER



1 Detection Radar

Assess Orders in Real-time

- Over 260 fraud detectors
- Time-tested statistical risk models
- Risk intelligence from global merchant base
- Insights from over 60 billion transactions that Visa and CyberSource process annually

2 Rules Engine

Customize Your Risk Assessment

- Use pre-loaded sample rules to get started
- Build rules quickly with drop down menus
- Combine rules in multiple ways
- Customize the CyberSource risk score
- Develop your own risk score with Score Builder

3 Case Review Management

Make Better Decisions with an Integrated Dashboard

- Reasons for outsourcing to manual review
- 3rd-party data verifications
- Queue management optimization
- Real-time management reports

4 Tuning and Reporting

Fine-tune and Optimize Operations in Near Real Time

- Reports: financial impact, system reports, review team
- Summary and transaction level detail
- Passive rule testing
- Data download for custom reporting

MANAGED RISK SERVICES

Expertise

CyberSource has one of the largest Managed Risk Analysts team worldwide. With over 450 years of combined industry experience in fraud management, our Analysts collectively share their expertise to proactively set strategies in place to prevent fraud from affecting your business.

Custom Analysis

Analysis is a critical component of fraud management, required for understanding how fraudsters circumvent your system, the effectiveness of your rules, and your performance as it relates to your business objectives. Our experienced Analysts know the types of analysis to perform, allowing you to gain insights and take action more quickly.

Global Knowledge-base

Our Managed Risk team serves hundreds of clients worldwide with Risk Analysts located on six continents. With CyberSource, you're tapped into a rich, global knowledge base of Analysts that understand and proactively defend your business from multiple and varying fraud threats.

Ongoing Tuning

Our Analysts constantly monitor and tune your fraud management system and coordinate with other departments of your organization to maximize revenue and reduce overhead, while maintaining a positive customer experience.

CHOOSE YOUR SERVICE LEVEL

MANAGED RISK SERVICES

Performance Monitoring — Gold

A dedicated Risk Analyst reviews your fraud management operations and recommends strategies and best practices to help you optimize your results.



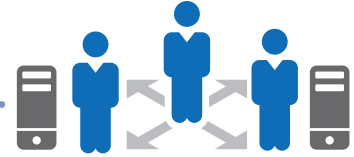
Performance Monitoring — Platinum

Our Risk Analyst actively analyzes and manages your fraud strategies and Decision Manager configurations with performance guarantees.



Screening Management

Outsource your fraud operation to us. Our review team screens orders on your behalf, with Risk Analysts working with you to manage your fraud operations. Our team of review experts are staffed globally to provide 24/7 coverage.



FRAUD ALERT

CyberSource Fraud Alert, a standalone service, provides timely confirmed fraud notifications earlier. Instead of waiting 4-6 weeks for a chargeback notice, the Fraud Alert allows you to cancel fraudulent orders before shipment, thereby preventing future chargebacks and saving on chargeback fees and fines. You can also leverage this additional chargeback data in Decision Manager to identify more fraud quickly.



CHARGEBACK MANAGEMENT

Complement your team with our chargeback management service. CyberSource experts manage the entire chargeback recovery process for you, interacting with banks and providing re-presentment documentation to ensure that you maximize your profitability with minimal impact to your operations. Our chargeback experts perform detailed analysis of your chargeback cases and provide insights into your fraud operations to minimize future chargebacks.



CyberSource Corporation, a wholly owned subsidiary of Visa Inc., is a payment management company. More than 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.com or call 1-888-330-2300.