

Decision Manager Replay

Confidently quantify fraud strategies in real time prior to activating in the live production environment.





#### What is Decision Manager Replay?



The digital economy continues to evolve and impacts nearly every business – requiring a relook at traditional fraud management processes.



Decision Manager Replay lets you confidently quantify fraud strategies in real time prior to activating in the live production environment.



You can now quickly test various 'what-if' rules profiles against your own historical data rather than wait months to understand the impact of any fraud changes.

#### **KEY STATS**

IN NORTH AMERICA <sup>1</sup>		IN LATIN AMERICA <sup>2</sup>
79%	of merchants conduct manual review	82%

25% of all orders are reviewed manually 28%

orders are rejected

9%

#### SOURCES

<sup>&</sup>lt;sup>2</sup> CyberSource Latin America Online Fraud Report 2017





<sup>&</sup>lt;sup>1</sup> CyberSource North America Merchants Fraud Benchmark Report 2017

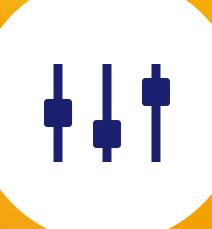
# The Benefits of Decision Manager Replay



Avoid guesswork



Quickly understand impact of rule changes

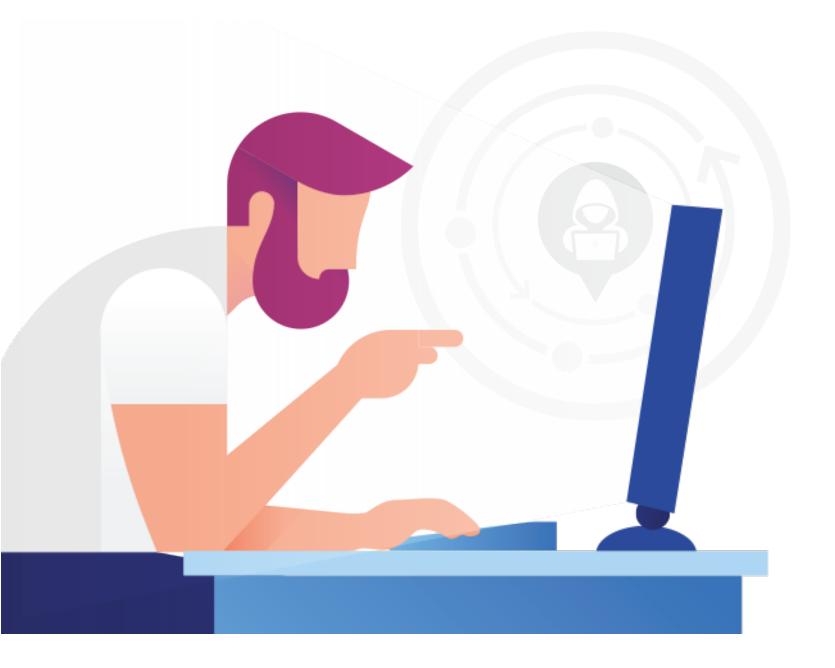


Fine tune results



Test multiple fraud strategies

# How Decision Manager Replay Works





Supports twelve months of transaction history for analysis



Tens of thousands of historical transactions can be tested under a new ruleset - in minutes. See the effect on Accept/Reject rates, chargeback rates, and manual review rates



Test and adjust previous transactions, reconfirming which are fraudulent and which are genuine





# 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 year<sup>1</sup>

Over 16,000 connections to acquiring/issuing banks, worldwide enables early detection of fraudulent activity, 100+ global processor and acquirer connections<sup>2</sup>

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

<sup>1</sup>CyberSource, 2018.

<sup>2</sup>Visa Inc. Facts & Figures, 2017.



