

# Fight fraud, manage risk, and capture revenue with Decision Manager

Protect, optimize, and add intelligence to each payment transaction



Fraud management is a constant balancing act—between protecting your business from threats, keeping your business operations efficient, and delivering the invisible and frictionless payment experiences your customers expect.

**Decision Manager** provides the proven fraud tools, deep data insights and advanced intelligence you should find and maintain that balance, especially as your business expands into new markets and channels.

With **Decision Manager**, you leverage insights from the data from billions of transactions processed annually by Visa and Cybersource worldwide to help uncover risky transactions, apply the industry's most advanced artificial intelligence to make better payment decisions, and take advantage of sophisticated machine learning technologies to identify and continually fine-tune your risk strategies to improve authorization rates and capture more revenue.

## Minimize loss, keep good customers, and capture more revenue



### Automatically screen new orders

Use advanced machine learning, insights from more than 68 billion annual global transactions processed by Cybersource and Visa, and more than 260 validation tests to automatically assess the risk of every transaction and generate more accurate scores.



### Boost authorization rates and lower your costs with pre-authorization rules

Conduct pre-authorization screenings to identify and reject fraudulent transactions before they go to issuers for formal authorization. These pre-authorization rules can save you money on authorization fees, boost confidence among issuers and improve your authorization rates.



### Enrich your fraud strategy with more sources of data

Quickly integrate third-party data into **Decision Manager** to help verify identities, validate devices, and gain deeper insights into transactional risks.



### Customize risk strategies to match your unique requirements

Quickly create tailored business rules based on channel, country, or product line—and activate special risk rules for specific times and events like marketing promotions and peak seasons—without IT intervention.



### Take advantage of built-in integrations to help distinguish authentic customers from fraudsters

Use advanced behavioral biometrics and device fingerprinting to authenticate customers based on their interactions on your website.



### Improve performance with streamlined order reviews

Use **Decision Manager's** flexible case management system to help you review more cases, make faster and more accurate decisions, quickly identify returning customers, and turn individual cases into valuable collective knowledge.



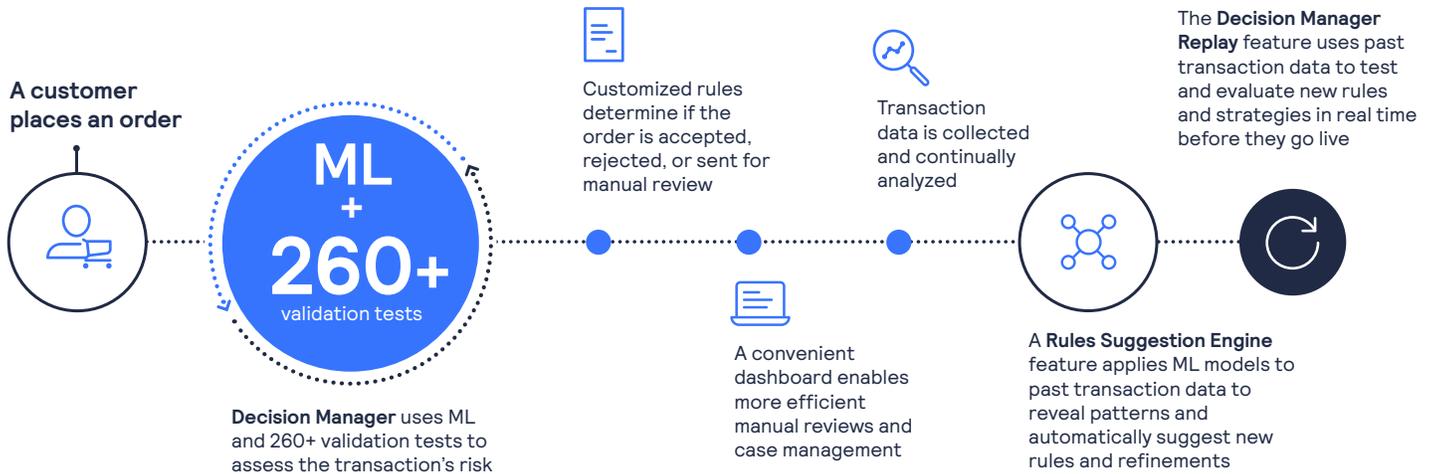
## Turn past transaction data into new insights

Two powerful **Decision Manager** features—**Replay** and the **Rule Suggestion Engine**—provide an essential bridge between highly configurable rules and machine learning insights.

**Test and compare new fraud rules and strategies before they go live**—See how new fraud rules and strategies will impact your organization by testing them in real time against historical data. **Decision Manager Replay** provides a fast, safe and accurate way to preview how new strategies will perform in specific situations, so you can apply them to your production environment with confidence.

**Take advantage of machine learning to discover and refine new fraud strategies**—Stay a step ahead of evolving fraud tactics by applying advanced machine learning models to your transaction data. **Decision Manager's Rule Suggestion Engine** feature quickly identifies emerging patterns and trends, and then automatically suggests new rules to improve performance.

# How Decision Manager + Replay + Rule Suggestion Engine work



Get the proven fraud tools, deep data insights and advanced intelligence you need to protect your business from threats, keep your business operations efficient and deliver frictionless payment experiences.

## Detect and decide quickly with advanced machine learning

By combining highly configurable rules with an advanced machine learning platform, **Decision Manager** expands your ability to quickly detect and act on advanced fraudulent behaviors:

- Frequent billing address changes
- Using multiple credit cards within a short timeframe
- Identity morphing (i.e. linking multiple phone numbers to a single account)
- Velocity-based behavior (i.e. attempting to use the same account number multiple times within 15 minutes)
- Random or nonsensical customer inputs

## Start Using Decision Manager to Protect Your Payments



### Engage with our team of experts

Learn how our Managed Risk Analysis and Screen Management services can put decades of collective fraud management knowledge and experience to work for your organization.



### Detect fraud earlier with CyberSource Account Takeover Protection (ATP)

Find out how adding ATP to **Decision Manager** can help you detect fraud before transactions are processed—by actively monitoring new account creation and login activities on your website to identify suspicious attributes and behaviors.

Find out more and contact us at:

[www.cybersource.com](http://www.cybersource.com)