



Managed Risk Services

Complement your in-house skills and resources with global team of fraud management experts.

What are Managed Risk Services?



The internet never sleeps. Nor does your eCommerce business. Operating on a relentless 24/7 cycle often results in a backlog of orders for review, especially after weekends, holidays or during peak season.



Complement your in-house skills and resources with our **global team of fraud management experts**. Managed risk consultants serving clients on five continents help you optimize CyberSource Decision Manager results and scale operations. This global knowledge network helps identify new fraud trends before they impact your business.

KEY STATS

Manual Review as part of Fraud Operations

79%

of North American businesses conduct manual reviews

IN LATIN AMERICA²

82% of merchants conduct manual review

28% of all orders are reviewed manually

9% orders are rejected

SOURCES

¹ CyberSource North America Online Fraud Benchmark Report 2017

² CyberSource Latin America Online Fraud Report 2017

The Benefits of Managed Risk Services



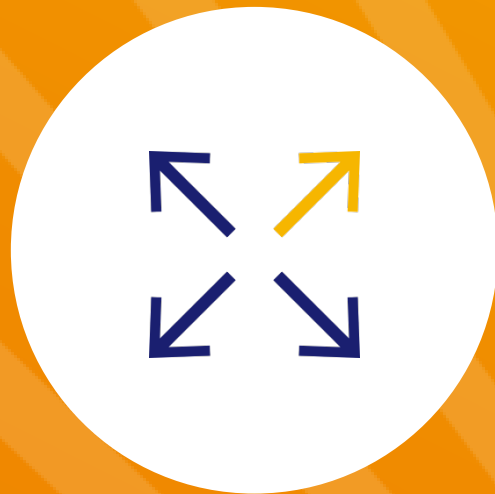
Manage peak season performance



Accept more good customers



Go omni-channel



Expand to new territories



Prevent more fraud



Reduce operational costs associated with manual review

Managed Risk Services Offerings

Available at Varying Levels

LEVEL 1

Performance Monitoring (Gold)

Have an assigned managed risk consultant who will provide proactive guidance and assistance in management of the rules and risk strategy. You will also be provided with customized reporting at a frequency.

LEVEL 2

Performance Monitoring with Guarantees (Platinum)

Receive all of the above, and in addition, CyberSource takes ownership of the account management from a risk aspect for automated accepted and rejected transactions. Manual review is the responsibility of the merchant.

LEVEL 3

Screening Management

All of the above plus the added benefit that CyberSource will manually review all transactions flagged for review by Decision Manager, with CyberSource's full in-house screening management team located around the world.

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 year¹



Over 16,000 connections to acquiring/issuing banks, worldwide enables early detection of fraudulent activity, **100+** global processor and acquirer connections²



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

¹CyberSource, 2018.

²Visa Inc. Facts & Figures, 2017.