

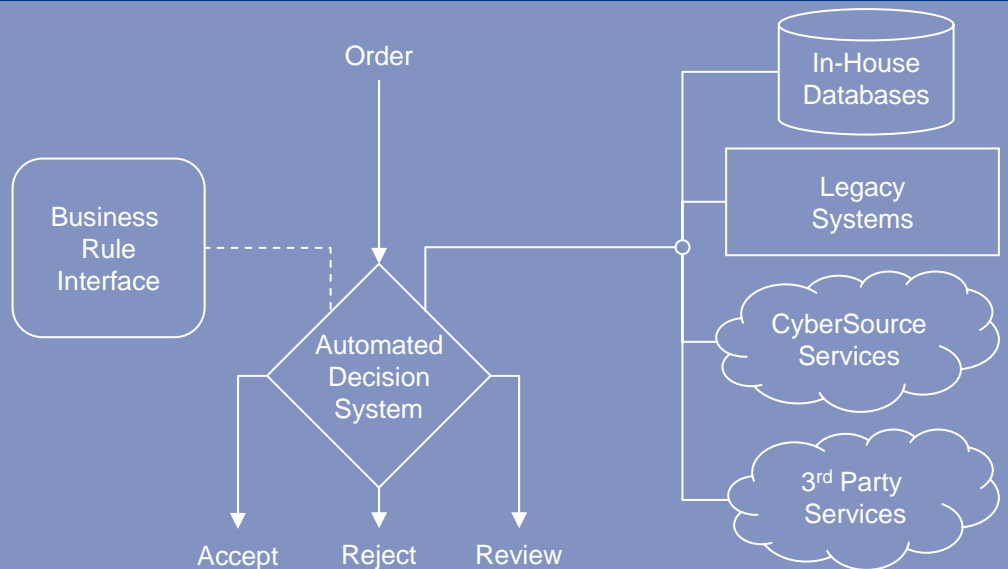
CyberSource Decision Manager™ Custom Edition 4.0

Overview:

KEY FEATURES

- One business interface controls all fraud tools and business rules
- Full control over order acceptance criteria—even to the SKU level
- Use custom-authored rules to automatically accept, reject, or review orders
- Easily integrates CyberSource Advanced Fraud Screen enhanced by Visa
- Fully integrates with in-house databases and systems
- Test rules before going “live”

FACT
CyberSource Merchants:
Review 40% fewer orders
Reject 37% fewer orders
Incur 40% less fraud



Increase Sales and Cut Manual Review Costs

- **Confidently convert more sales, automatically**
- **Reduce valid order rejection**
- **Review orders faster**

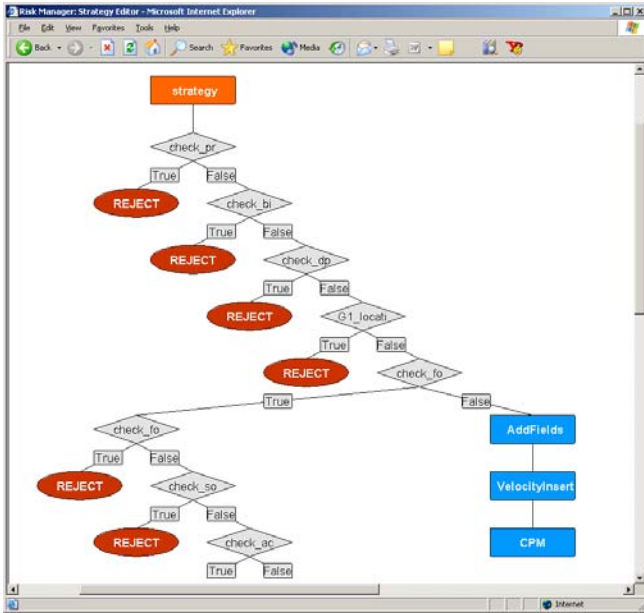
Designed Expressly for Business Managers

CyberSource Decision Manager custom edition helps you automate and streamline eCommerce order screening. Via a business interface you centrally manage rules and risk assessment tools to control acceptance criteria—even down to the SKU level. Based on the criteria you define, your custom decisioning solution automatically decides whether incoming orders will be accepted, rejected or suspended for review. An optional Manual Processing Interface allows reviewers to quickly approve and process suspended orders. You can even test the impact of your rules without risk by using our Test Console.

Fully Customizable

CyberSource Decision Manager Custom Edition can be tailored to your specific processing needs and systems infrastructure. Custom Edition is built on a proven software framework that can be expanded via custom modules and extensions to in-house and third party systems.

CyberSource Decision Manager *Custom Edition*



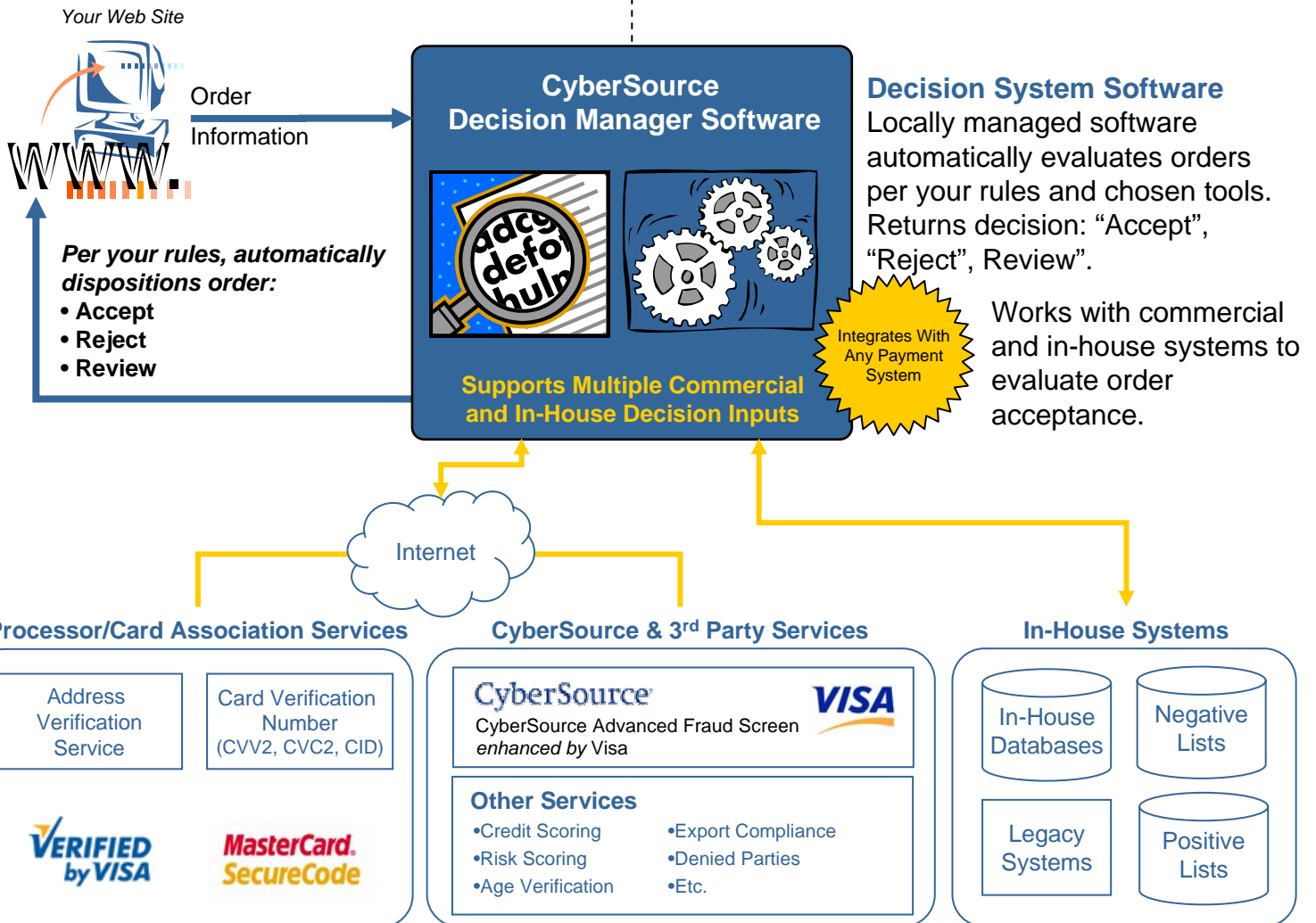
Rule Management Dashboard

One easy-to-use Web interface lets business managers control all fraud tools and business rules required to analyze and disposition transactions.

Set rules for all orders, by category, or even by SKU. Create simple and complex nested rules.

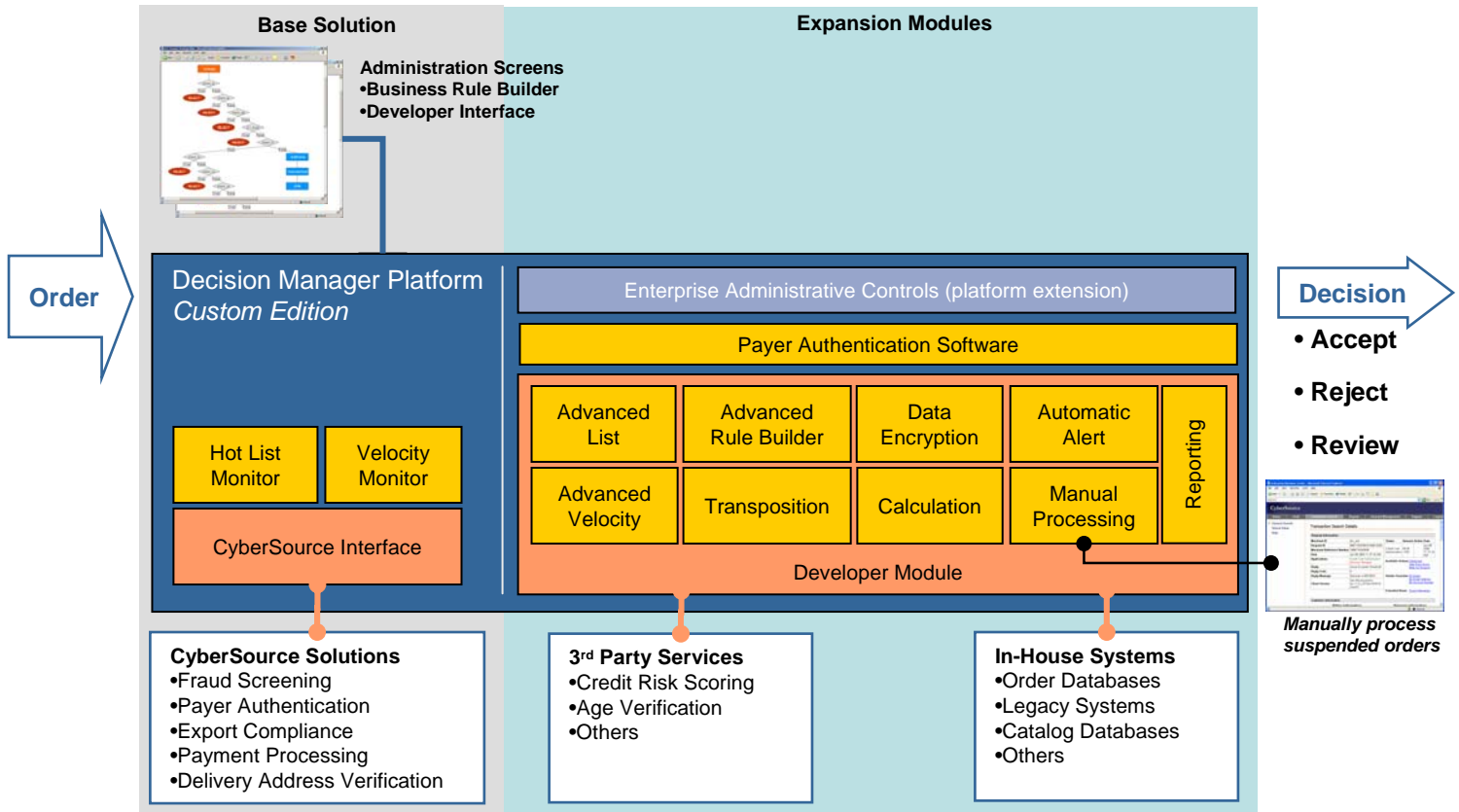
Plus these interfaces and capabilities

- Strategy Testing Console
- Manual Processing Interface (optional)
- Custom Reporting (optional)
- More...



Overview

CyberSource Decision Manager *Custom Edition* provides a single Web-based interface, allowing business managers to create and edit rules associated with order acceptance (centrally controlling multiple fraud tools and screening inputs, including CyberSource Advanced Fraud Screen *enhanced by Visa*). The system uses these rules to automatically evaluate inbound orders and flag it as “Accept”, “Reject”, “Review”. Our Custom Edition solution is based on a powerful software framework which can be customized and expanded via the implementation of CyberSource, in-house, and third party built modules.



Base Solution

Includes the essential process planning and system features you need to establish a custom decision management system. This solution lets you:

- 1. Create Rules.** Create and edit rules (simple and complex, nested rules) via a simple interface. Apply these rules to inbound orders to automatically disposition them in real time (accept, reject, review)
- 2. Implement Fraud Screens.** Boost valid order conversion and protect against fraud via a connection to CyberSource Advanced Fraud Screen enhanced by Visa (the only fraud screen endorsed and enhanced by Visa—works with all cards).
- 3. Manage Hot Lists.** Screen inbound orders against known “bad” purchasers (negative lists) and loyal customers (positive lists)
- 4. Monitor Purchase Velocity.** Detect fraudulent activity associated with “velocity” of purchase attempts (use of same card number, purchase address, etc. within a specified timeframe)
- 5. Connect to Other CyberSource Services.** Integrate other services and solutions, including: Delivery Address Verification, Verified by Visa, MasterCard SecureCode, Export Compliance, Payment Processing, CyberSource Payment Manager Software, more...)
- 6. Test screening strategies** before placing them into production
- 7. Centrally administer user privileges** and access parameters

Components

Decision Manager Platform

The core software framework containing the code and processing logic to help you build rules and control fraud tools to automatically disposition inbound orders (accept, reject, review). Includes:

- Rules Engine: logic to support rule building and evaluation of inbound orders
- Administration Screens: create and change system rules and settings
- Test Console: use to test strategies before implementing them in production

Hot List Monitor: this module allows you to manage lists and automatically watch for high risk purchasers and loyal customers

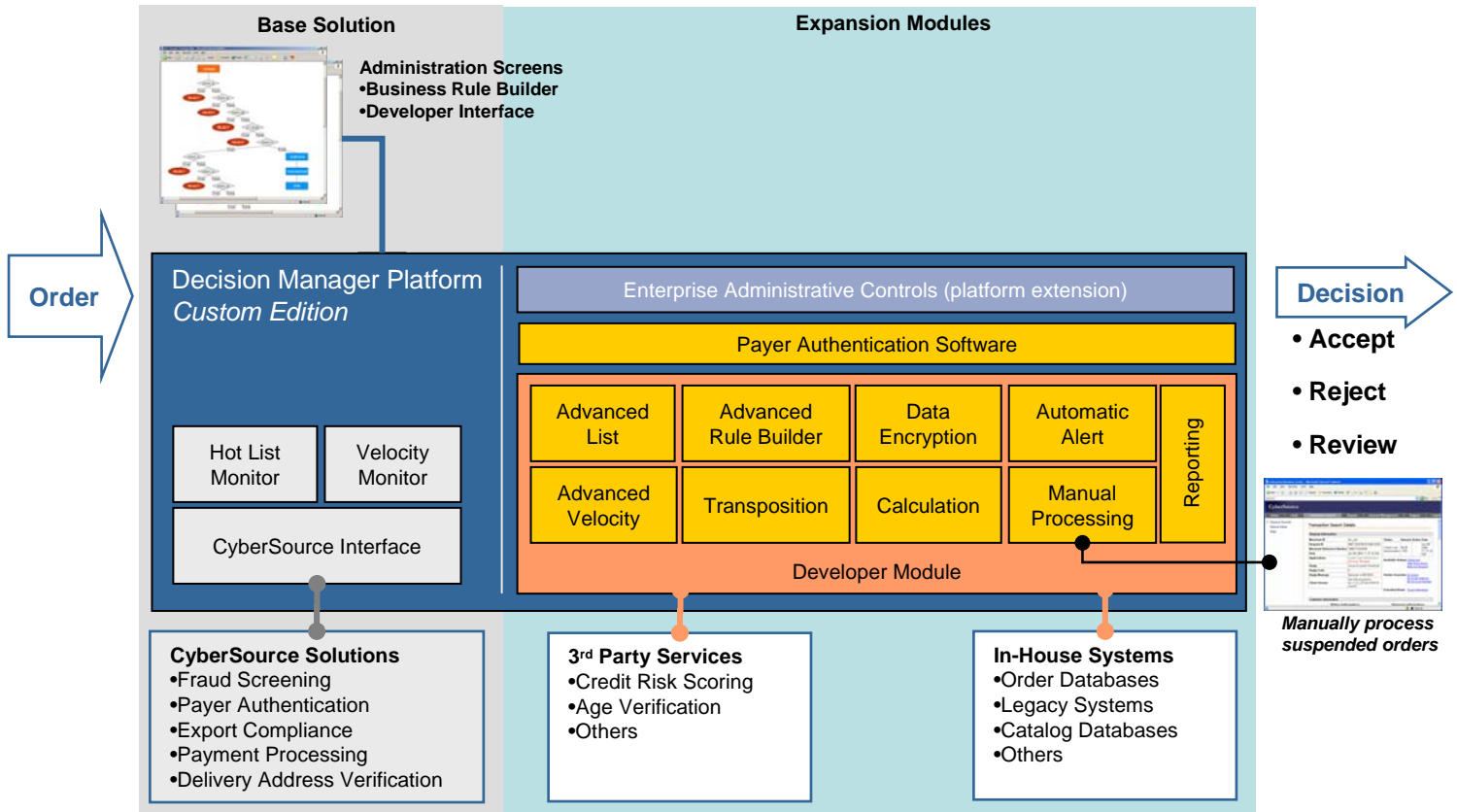
Velocity Monitor: this module allows you to automatically detect suspicious changes in order data

CyberSource Interface: easily connect to CyberSource hosted services and/or CyberSource Payment Manager processing software

Includes Consulting Jump Start

A custom planning and training session managed by CyberSource Professional Services. Helps you identify key business issues and processes that impact solution installation and assists with design of your decision strategies.

Expansion Modules



Expansion Options

The base solution can be extended through the use of pre-packaged software modules and custom modules created by CyberSource, in-house staff, or third party developers. The following are a list of software and custom-built modules offered by CyberSource. Details on these modules can be found on the following pages.

Developer Module

Provides the interface and framework to extend the basic capabilities of the CyberSource Decision Manager Custom Edition (Risk Manager) platform. This module is required for implementation of other custom modules.

Advanced List Module

Expands features to include custom data fields for building multiple negative, warm, positive lists

Advanced Velocity Module

Implements ability to use custom data fields for executing velocity of change based on combinations of data

Calculation Module

Perform addition, subtraction, division and multiplication calculations required to cross-correlate data and screening results.

Advanced Rule Builder

Allows you to combine complex rules, velocity checks and mathematical functions to identify suspected fraudulent orders based on transaction data history (bundles capabilities of Advanced Velocity and Calculation modules with pre-built strategies to implement screens based on multiple factors).

Transposition Module

Allows you to automatically switch data between two or more fields in real time to test different combinations of data and minimize the chance of false positives.

Data Encryption Module

Encrypt sensitive data stored in the manual processing database

Automatic Alert Module

Generate real time alerts when discrepancies or system issues arise. Alert monitoring applications, pagers, alert systems, etc.)

Manual Processing Module

Resubmit transactions for manual review or settlement. Query transaction databases. Manage and track chargeback transactions.

Reporting Module

Create and generate custom reports for chargeback, rule review, trend analysis, etc

Payer Authentication: A software module that supports Verified by Visa and MasterCard SecureCode payer authentication programs.

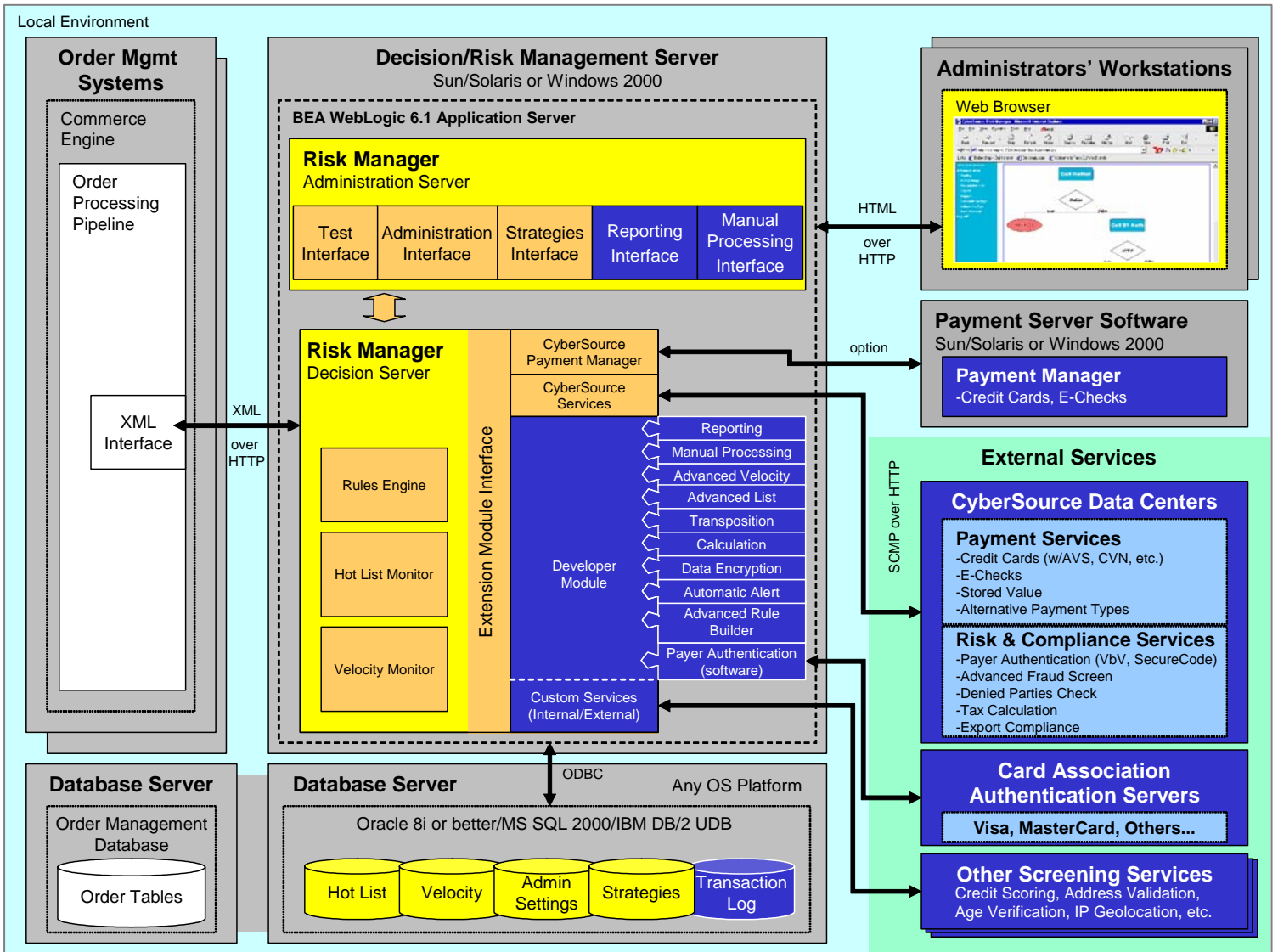
Enterprise Administrative Controls

This software module extends the administrative capabilities of the underlying Decision Manager platform.

Experienced Professional Services Staff

Customization and integration of these capabilities is provided by our experienced staff of Professional Services consultants.

Technical Architecture



CyberSource recommends that you install the Custom Edition solution (Risk Manager decision server and Risk Manager administrative server) in separate environments. The following system requirements apply:

Decision/Risk Manager Server

- Open architecture supports plug-in modules
- Minimum Operating System Requirements Options
 - Sun Solaris Server version 8 or 9 with SPARC CPU
 - Windows 2000 Server with 500 MHz or higher Intel® Pentium II-compatible CPU
- Minimum Application Server Requirements Options
 - BEA WebLogic Server 8.1, Service Pack 1
 - JBoss 3.2.3
 - IBM WebSphere 5.0.0, Service Pack 5.0.2
- Other Requirements
 - 710 MB free disk space
 - 256 MB RAM allocated to JVM
 - 512 MB RAM for total system memory
 - For JBoss, Java™ 2 Runtime Environment, 1.4.0

Decision/Risk Manager Server

- Open architecture supports plug-in modules
- Minimum Operating System Requirements Options
 - Sun Solaris Server version 8 or 9 with SPARC CPU
 - Windows 2000 Server with 500 MHz or higher Intel® Pentium II-compatible CPU
- Minimum Application Server Requirements Options
 - BEA WebLogic Server 8.1, Service Pack 1
 - JBoss 3.2.3
 - IBM WebSphere 5.0.0, Service Pack 5.0.2
- Other Requirements
 - 710 MB free disk space
 - 256 MB RAM allocated to JVM
 - 512 MB RAM for total system memory
 - For JBoss, Java™ 2 Runtime Environment, 1.4.0

Standard Modules

Hot List Module

- Plugs in to Decision/Risk Manager
- Manages hot list (negative file)
- Manages loyalty list (positive file)
- Interfaces with JDBC compliant DB

Velocity Module

- Plugs in to Decision/Risk Manager
- Monitors purchase velocity
- Interfaces with JDBC compliant DB

Custom Services Module

- Plugs in to Decision/Risk Manager
- Configure for other local tests
- Interfaces with JDBC compliant DB

CyberSource Modules

- SCMP over HTTP: to CyberSource Services
- Interface to CyberSource Payment Manager SW

Support

Software modules are supported by CyberSource customer support as part of defined support offerings. Please note that support for custom-built modules is not included in standard support packages offered by CyberSource. Support for these modules is handled via separate support contract. This contract is typically a time and materials statement of work-based contract with provisions for addressing questions and providing feature changes/fixes (from our offices), at a specified rate per hour and for a specified time period. Requests are responded to within 1 business week in most cases. Any required travel and living expenses are billed directly.

Detailed Descriptions: Expansion Modules (software)

Developer Module (software)	Examples of Use
<p>Provides the interface and framework to extend the basic capabilities and functionality of CyberSource Decision Manager Custom Edition (Risk Manager software). This module allows Custom Edition to use custom modules developed by CyberSource, in-house, or third party developers, including those that interact with other local business applications.</p>	<p>Use this module to support integration of reporting and analysis capabilities, interaction with local business systems, automated notification systems, and extended screening and rules capabilities.</p>
<p>Notes/Special Requirements Compatible with CyberSource Decision Manager Custom Edition (Risk Manager) 3.0 or higher</p>	
Enterprise Administrative Controls (platform extension)	Examples of Use
<p>Enables deployment of Risk Manager across multiple, independent business units. Unit business managers control user permissions for access to various functions. Activity associated with user changes is recorded.</p>	<p><u>Manage worldwide web store fronts</u> A staff of three Super Users manage and monitor 20 independent lines of business operating as independent web stores. Three Asian web stores share personnel in various roles.</p> <p><u>Assist business managers</u> Enterprise-wide Super Users, if configured, can assist and instruct business unit managers by being able to view the same strategies the Business Manager can view.</p>
<p>Key Features Full control, tracking and management of enterprise business units and users: Enterprise-wide Super Users. Define a group of one or more administrators that have the capability to setup and modify global controls, install, modify and administer features, add-change-delete business units, add-change-delete individual business unit managers, and view and administer all user tracking information. Business Unit Super Users. Add-change-delete users within the business unit, add-change-delete user permissions within the business unit and perform any task within the business unit. Assignable Business Unit Users. Users can be given the permission to do any of the following tasks: Create and update, but not deploy new sets of business rules (strategies); Review strategies; Delete strategies; Deploy strategies; Create and update negative lists; Review negative list entries; Delete negative list entries. User Activity Tracking. The following actions are time-stamped and tracked for all users: Logon, Logoff, Failed logon attempts, All add-delete-change actions by any user, Privilege changes by any manger, Deploying strategies, Hot list modifications, and Trim velocity. Super-users are the only users permitted to view and administer activity logs. Note: Velocity trimming is required to prevent the size of the velocity list from growing too large. Velocity trimming can be automated through the use of a <i>cron job</i>. User Permissions. Any user can be assigned to any function, including different functions in different business units. User permissions are entirely independent and independently assignable. Enterprise Administrator. On an enterprise basis, enterprise administrators can be setup with or without the permission to perform tasks manually performed in the various business units.</p>	
Payer Authentication Module (software module)	Examples of Use
<p>The CyberSource Payer Authentication Module allows you to quickly implement Visa and MasterCard cardholder authentication programs ("Verified by Visa", MasterCard SecureCode). These payer authentication systems allow you to verify the cardholder's identity directly with the card issuer in real-time to increase payment security and reduce the risk of fraud. (Also available as a service via the CyberSource Interface.)</p>	<p>The CFO wants to implement "Verified by Visa" to take advantage of the chargeback protections offered under this program. This module can be implemented with Risk Manager to execute the enrollment checks required to receive chargeback protections.</p>
<p>Key Features Visa Certified. Enables Visa-compliant authentication checks for all VISA transactions. MasterCard Certified. Enables MasterCard-compliant authentication checks for all MasterCard transactions. Works With Any Payment System. Works with CyberSource and alternative payment processing solutions.</p>	
<p>Notes/Special Requirements 1. Compatible with CyberSource Decision Manager Custom Edition (Risk Manager) 3.0 or higher 2. Requires payment of an annual license fee per CPU 3. Payer Authentication is also available as a hosted service via the CyberSource Services Interface.</p>	

Detailed Descriptions: Expansion Modules (custom)

Advanced Hot List Module	Examples of Use
<p>The Advanced hot list module gives you the ability to create and maintain multiple lists to support multiple screening strategies. This module extends the functionality of the built-in hot list monitor to support creation and updating of lists based on any datasource and data field.</p>	<p><u>Country-Based Hot listing</u> Risk policies dictate rejecting transactions from a specific country.</p>
<p>Key Features Custom Hot List Setup. Prevent orders from being processed by looking at any pre-set data field to see if the data is on the hotlist. Multiple List Creation. Supports creation of multiple lists (hot, warm, and positive) to support multiple strategies. Flag Orders For Review. Establish “warm lists” to automatically flag orders for further review.</p>	<p><u>Email Domain Prompts Review</u> Business rules require an order be reviewed when a customer’s email address is part of a specific domain: The module allows you to check the provided email address against items on the hot list, e.g, @yahoo.com; @msn.com; @hotmail.com.</p>
<p>Notes/Special Requirements 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module 3. Data fields are set by the parameters for the module 4. Databases used/implemented must be supported by your application server 5. Hot list terms are case sensitive 6. The hot list update feature in the Manual Processing Module or Risk Manager does not update this datasource. This datasource must be updated via any existing tool owned by merchant. 7. This module does not come with a graphical user interface</p>	<p><u>Key Words Prompt Review</u> Business rules require a search for several specific words in the Bill To address field such as “hospital” or “prison.” If evident the order is routed for review.</p>

Advanced Velocity Module	Business Application
<p>Extends the capabilities of the velocity monitor included in CyberSource Decision Manager Custom Edition (Risk Manager) to enable fraud detection based on abnormal use as well as changes in combinations of data, including data residing in custom fields (fields not supported in the base risk management package).</p>	<p><u>Detect Multiple Account Use (velocity of change)</u> A company uses account numbers for all customers. A business rule is set to see how many account numbers are associated with a purchaser’s credit card number and to determine if any of those accounts had been previously closed by the company for cause (such as previous chargebacks).</p>
<p>Key Features Velocity of Change Checks (custom fields). Ability to perform velocity of change checks done on any data source (comparison of a combination of changes within certain specified time period). Velocity of Use Checks (custom fields). Ability to perform velocity of use checks on any data field a merchant has supported by the data source (number of “uses” of a certain item/parameter within a specified timeframe. e.g. monitor the number of items purchased within a specified period of time). Risk Manager Strategy Integration. Request velocity of use or velocity of change tests from within any strategy defined in Risk Manager. Flexible Parameter Settings. Ability to configure tests based on data field, time interval and number of changes. <i>Velocity of Change</i> (two data fields, time interval, number of changes within specified time period). <i>Velocity of Use</i> (one data field, time interval, number of “uses” within timeframe).</p>	<p><u>Detect Changing Identities (velocity of use)</u> A loss prevention manager wishes to perform a check to see how many times a credit card, consumer email address, physical address, and/or phone number were used and whether or not any of the transactions resulted in chargebacks.</p>
<p>Notes/Special Requirements 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher with Developer Module. 3. The system may use stored procedures against the Manual Processing Module database for checks supported by the Advanced Velocity Module. 4. Customer must provide a datasource, data fields and time intervals to the system 5. Databases referenced must be supported by your application server.</p>	<p><u>Reduce Loss of Digital Goods</u> A company sells domain names and wants to perform a fraud check that assesses how many domain names are associated with a consumer’s credit card number, email address, and billing address.</p>

Advanced Rule Builder	Examples of Use
<p>The Advanced Rule Builder module allows you to combine complex rules, velocity checks and mathematical functions to identify suspected fraudulent orders based on your transaction history data. This module bundles the capabilities of the Advanced Velocity Module and Calculation Module, and supplies a pre-built strategy to streamline implementation of screens based on these multiple factors and conditions.</p>	<p>A screening strategy is set which requires a series of data look-ups (and application of weights to those results) to determine whether the order is to be rejected or accepted.</p>
<p>Key Features</p> <p>Velocity of Change Checks (custom fields). Ability to perform velocity of change checks done on any data source (comparison of a combination of changes within certain specified time period).</p> <p>Velocity of Use Checks (custom fields). Ability to perform velocity of use checks on any data field a merchant has supported by the data source (number of "uses" of a certain item/parameter within a specified timeframe. e.g. monitor the number of items purchased within a specified period of time).</p> <p>Flexible Parameter Settings. Ability to configure tests based on data field, time interval and number of changes. <i>Velocity of Change</i> (two data fields, time interval, number of changes within specified time period). <i>Velocity of Use</i> (one data field, time interval, number of "uses" within timeframe).</p> <p>Calculation Capability. With this module you can build rules which require the counting or weighting of various factors. Calculation capabilities include: addition, subtraction, multiplication, division, and percentage.</p> <p>Risk Manager Strategy Integration. Request velocity of use or velocity of change tests from within any strategy defined in Risk Manager.</p> <p>Pre-Built Strategy. Module includes a pre-built strategy which can be used to streamline implementation of the complex rules supported by this module.</p>	<p>Typical "look-ups" may include:</p> <ol style="list-style-type: none"> 1. The number of orders processed by this credit card 2. The amount of time since the first transaction on this credit card 3. The number of fraud chargebacks on this credit card 4. The number of addresses associated with this credit card 5. The number of emails associated with this credit card 6. The number of phone numbers associated with this credit card <p>Business rules are then set to reject, review, accept the order based on certain values:</p> <p>IF fraud chargebacks associated with this credit card is >=1 THEN decline ELSE IF customer service chargebacks >= 25% total orders processed on credit card THEN Review ELSE IF customer service chargebacks >= 50% total orders processed on credit card THEN decline IF total number address changes, email changes, and phone number changes >=5 THEN review ELSE IF number of days since first order is greater than 90 days THEN accept</p>
<p>Notes/Special Requirements</p> <ol style="list-style-type: none"> 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module 3. This module reads the name value pairs (fields) in the order that has been configured in the module settings when it is invoked in a strategy and reads the fields from left to right. 4. The system may use stored procedures against the Manual Processing Module database for checks supported by the Advanced Velocity Module. 5. Customer must provide a datasource, data fields and time intervals to the system 6. Databases referenced must be supported by your application server 	
Data Transposition Module	Examples of Use
<p>The Data Transposition Module allows you to automatically switch data between two or more fields. You can use this module to help increase automated sales conversion by testing different combinations of data to minimize the chance of false risk assessment (false positives).</p>	<p><u>Test Validity of AVS Response</u> A one-dollar authorization can be performed on both the billing and shipping address to determine the degree of AVS match under each condition.</p>
<p>Key Features</p> <p>Data Field Switching. Ability to switch the data in two or more fields.</p> <p>Test Multiple Combinations. The module can be invoked multiple times to perform data checks on different transposed fields.</p>	<p><u>Test Alternate Billing Name</u> The check-out process allows a consumer to input a billing name, but also requires the consumer to input the name on the credit card. This module can be used to automatically switch the billing name with the name in the card data field to validate identity.</p>
<p>Notes/Special Requirements</p> <ol style="list-style-type: none"> 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module 	

Data Encryption Module	Examples of Use
<p>The Data Encryption Module allows you to encrypt transaction data flowing in and out of CyberSource Decision Manager Custom Edition (Risk Manager software).</p> <p>Key Features Encrypt “On The Fly”. Encrypt and decrypt data during the execution of a strategy Asymmetric Encryption. Asymmetric public/private key encryption</p>	<p>Business policy requires that all consumer data, especially credit card numbers, be encrypted. Use this module to encrypt the credit card data being passed in-and-out-of the Risk Manager system.</p>
<p>Notes/Special Requirements</p> <ol style="list-style-type: none"> 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module 3. Configuration file must be placed in a secure directory. 4. Merchant creates and owns their own public and private keys. 5. Encrypting and decrypting the data between Risk Manager and 3rd party database. 6. Does not include a graphical user interface 	
Calculation Module	Examples of Use
<p>The calculation module enhances the capabilities of CyberSource Decision Manager Custom Edition (Risk Manager software), allowing you to perform basic mathematical functions as part of your processing strategies.</p>	<p>Adding Tax Amount Tax is added to an order based on where it originates. Risk Manager is used to determine where the order originated and the Calculation Module automatically adds the tax to the total order amount.</p> <p>Number of Tests Failed Business rules dictate rejection of an order if it fails 3 out of 10 “tests”. The calculation module can be used to sum the number of tests failed in support of this business rule.</p> <p>Weighted Results A series of rules must be evaluated based on cumulative or weighted results (versus rejecting an order if it fails a single rule). Using the Risk Manager, the rules can be stored within another module. Once all of the rules have been executed a numeric value can be calculated using the Calculation Module. A rule resident within the strategy can then evaluate the results of this calculation and determine order disposition. Example: IF “field_sum = 3 THEN review order OR field_sum <= 4 THEN reject order”).</p>
<p>Key Features</p> <ul style="list-style-type: none"> • Addition • Subtraction • Multiplication • Division • Percentage 	
<p>Notes/Special Requirements</p> <ol style="list-style-type: none"> 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module 3. This module reads the name value pairs (fields) in the order that has been configured in the module settings when it is invoked in a strategy and reads the fields from left to right. 	
Automatic Alert Module	Examples of Use
<p>The Automatic Alert Module allows you to automatically alert other systems (monitoring applications, pagers, alert systems) in real-time of transaction conditions which require system or staff action.</p>	<p>Customer Service Alert A business rule is set which looks for extremely high order amounts. Upon identification of this condition, an alert is automatically sent which prompts service personnel to check the purchaser and determine where the order is originating.</p> <p>System Alert System personnel desire immediate notification if an external processing or screening service is failing. A rule is set which monitors this condition and the Automatic Alert Module triggers the sending of an alert to system administrators when warranted.</p>
<p>Key Features Rule Results Alerts. Ability to use (log) the results of rules created in Risk Manager to alert other systems for subsequent action Multiple Systems Supported. Module supports alerting a wide variety of systems, including network monitoring tools, email, paging networks, and similar systems.</p>	
<p>Notes/Special Requirements</p> <ol style="list-style-type: none"> 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module 3. Does not include graphical user interface 	

Manual Processing Module	Examples of Use
<p>Streamlines review of suspended orders and reduces order processing cycles. Provides order review staff the interface and associated system capability to perform key order tracking, review, and processing actions. Capabilities include: ability to search and perform limited editing and review functions on processed transactions, export subsets of data to other business applications, manually resubmit transactions, manually settle transactions, mark records as chargebacks, and update hot lists.</p>	
<p>Key Features</p> <ul style="list-style-type: none"> • Order Search/Review. Find individual records or groups of records, view base transaction information, and see the results of the fraud screen tests run on each record. • Order Data Export. Export one or more records to any application that supports comma separated files such as Microsoft Excel or Access. • Risk Assessment Re-test. Run any selected order back through any chosen risk management strategy to reassess risk. • Transaction Data Editing. Use the graphical interface to edit transaction data prior to resubmitting the order, or change order status from "Review" to "Reject" or "Accept." • Manual Payment Settlement. Manually request a transaction settlement. • hot listUpdating. Update the Risk Manager Hot list directly from transaction review screens. • Chargeback Flagging. Mark records as chargebacks directly from the transaction review screen. • Transaction Logging. Built-in transaction logger ("Persister") captures all transaction data passed through Risk Manager and the associated results of screening tests. Module includes associated base transaction logging database. 	<p><u>Streamline Order Review</u> A staff of three manage and monitor all fraud processing for the company and currently review all orders by hand. With the Manual Processing Module this team can view orders currently suspended for review and select those to be worked. Using this module review staff can cancel orders or correct order information and resubmit orders for authorization in real-time. Orders can also be submitted for payment settlement using the included interface.</p> <p><u>Trend Analysis</u> Staff can use the Manual Processing Module to select groups of transactions that meet certain criteria and export data to third party tools like Microsoft Excel to conduct trend analysis.</p>
<p>Notes/Special Requirements</p> <ul style="list-style-type: none"> • This module is custom-built and implemented by CyberSource Professional Services • Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module • Data fields are pre-set • Review screens are pre-set (customization is not included in this module) • Requires use of CyberSource payment services or CyberSource Payment Manager to use manual settlement feature. • Module includes implementation of base transaction logging database. Database(s) used/implemented must be supported by your application server • Not intended for use as a case management or chargeback management system 	

Reporting Module	Examples of Use
<p>Generates the reports you require to effectively manage fraud and associated payment operations. Module includes Crystal Reports application and 10 custom-developed reports (select from over 35 business-proven report templates spanning payment authorization, risk score distribution, business rule effectiveness, and chargeback analysis).</p> <p>Key Features</p> <p>Installation and set-up of Crystal Reports reporting application.</p> <p>Creation of Datasource and Logging Functionality. Maintains transaction data for report generation.</p> <p>Choice of 10 Custom-Developed Reports. Choose from over 35 report templates (below). Additional reports can be purchased.</p> <p><u>Payment Authorization Reports</u></p> <ul style="list-style-type: none"> • Auth Time Distribution • AVS Code Distribution • CVV Code Distribution • Auth_rflag Distribution • Bill to State Distribution • Bill to Country Distribution • Ship to State Distribution • Ship to Country Distribution • Credit Card Distribution • Anonymous email Distribution <i>based on customer-defined email domains</i> • Order Value Distribution <p><u>Risk Score Reports</u></p> <ul style="list-style-type: none"> • Score Distribution Of Orders • Factor Code Distribution Of Orders • Acceptance Distribution • Customer Local Time Distribution • Host Severity Distribution • Extended AFS Code Distribution • Score_rflag Distribution • Reversed DNS of IP Address Distribution <p><u>Business Rule Reports</u></p> <ul style="list-style-type: none"> • Rule Exit Point Distribution • Accept/Review/Reject distribution (totals) • Reviewed Order Distribution (by exit point) • Rejected Order Distribution (by exit point) • Accepted Order Distribution (by score/auth point) • Reviewed Order Distribution (by score/auth point) • Rejected Order Distribution (by score or auth point) • Resubmitted (reviewed) Order Distribution • Average Review Time (see note) • Average Transaction Time <i>based on Risk Manager platform metrics</i> <p><u>Chargeback Reports</u></p> <p><i>based on chargebacks indicated in system</i></p> <ul style="list-style-type: none"> • Summary Report (total # chargebacks) • Retrieval Report (total #; if captured) • Chargeback Detail Report <i>includes list of key data points for each chargeback</i> • Accept/Review Distribution • Exit Point Distribution • Risk Score/Payment Authorization Analysis <p><u>Custom Data Field Reports</u></p> <p><i>based on custom fields supported by Risk Manager</i></p> <ul style="list-style-type: none"> • Order status (reject, accept, review) • Merchant ID distribution (for multiple IDs) • Order Item Amounts cross-tab with business rule, risk score, and payment authorization reports 	<p><u>Chargeback Analysis</u></p> <p>Generate reports to understand order profiles resulting in chargebacks and the key attributes which might be monitored to better screen and convert orders.</p> <p><u>Rule Analysis</u></p> <p>Produce reports to understand percent of orders passing or failing select business rules. Generate reports that help analyze the point at which orders pass or fail defined rules.</p> <p><u>Order Review Analysis</u></p> <p>Assess order review rates at various risk score thresholds. Understand percent of orders that are re-submitted for processing after initial suspension.</p>
<p>Notes/Special Requirements</p> <ol style="list-style-type: none"> 1. This module is custom-built and implemented by CyberSource Professional Services 2. Requires Decision Manager Custom Edition (Risk Manager) 3.0 or higher and Developer Module 3. Reports are based on data held in the databases established by CyberSource as a part of this module. 4. Average Review Time report requires purchase of Manual Processing Module 	

CyberSource®

the power of payment

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