

The Fight Against Fraud: Working smarter, not harder

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Today, You Will Learn...

- Some key trends
- How to:
 - Work smarter
 - Address cleaner fraud
 - Detect more fraud, first time

Welcome to CyberSource

Who we are...

- Founded in 1994
- Pioneered fraud screening at inception of eCommerce

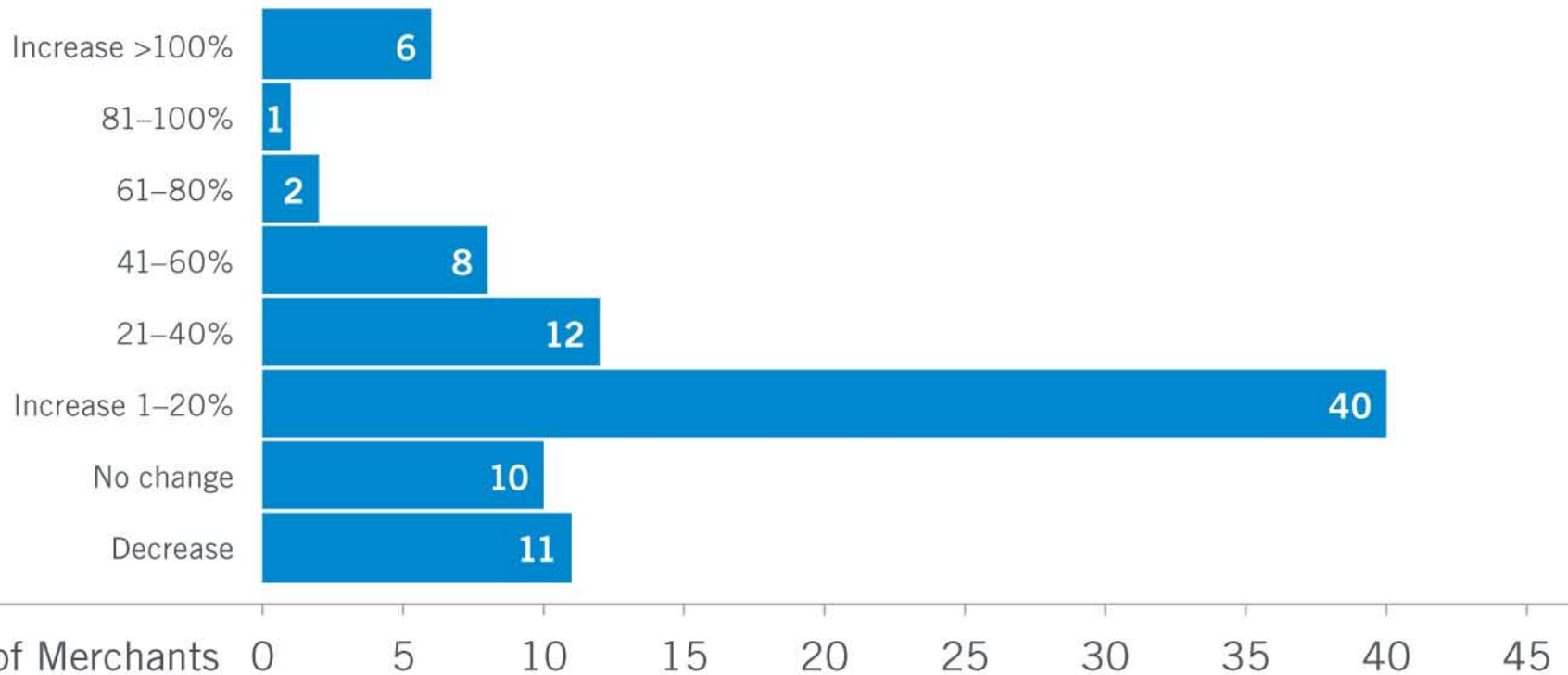
We help you...

- Simplify Payment Management
 - Boost eCommerce sales
 - Control fraud
 - Secure sensitive data

69%: Online Revenues to Grow

Expected Online Revenue Growth for 2010

3

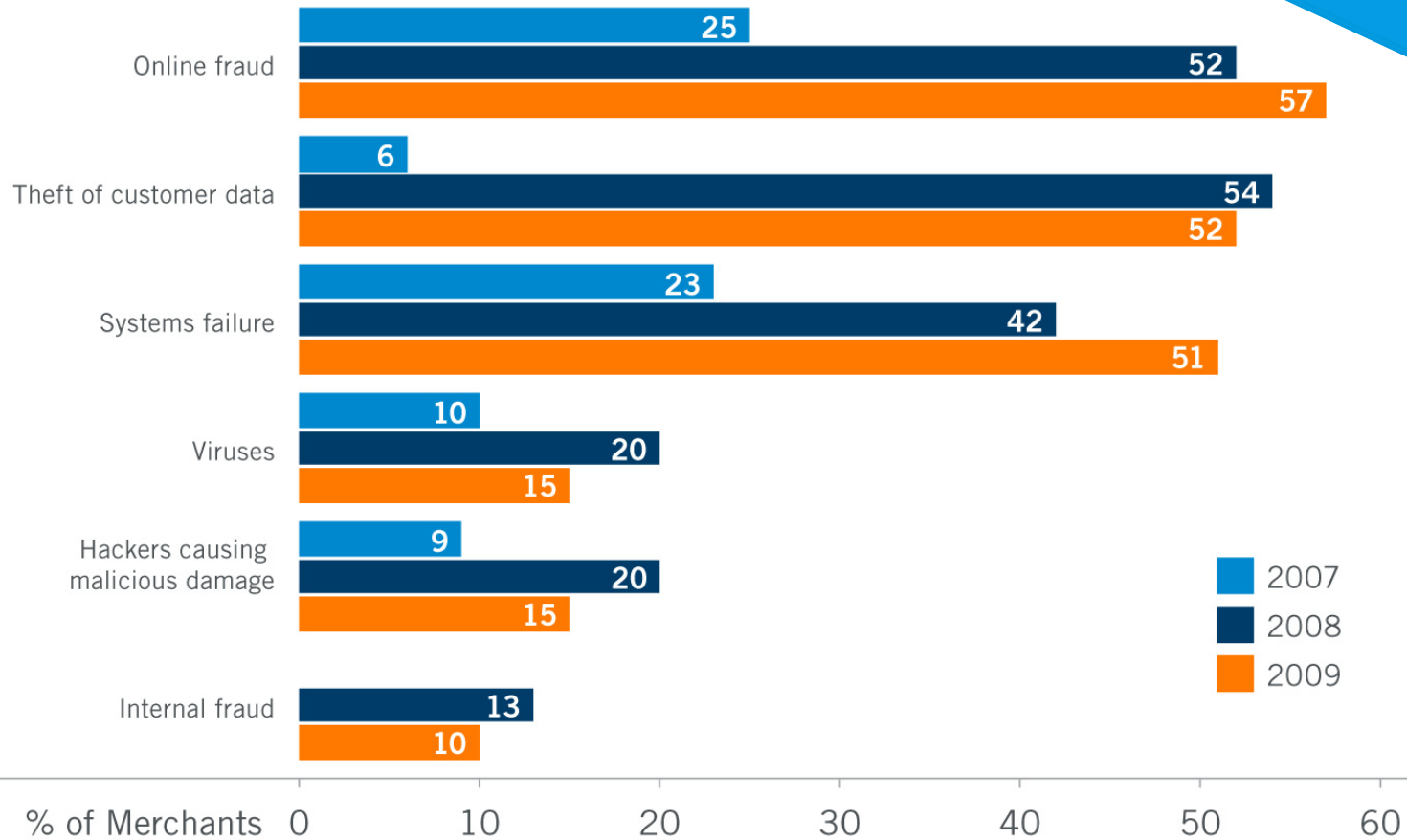


Note: 10 % of survey base responded 'Don't know'.

Online Fraud #1 Threat



Greatest Business Threats



Review
18%



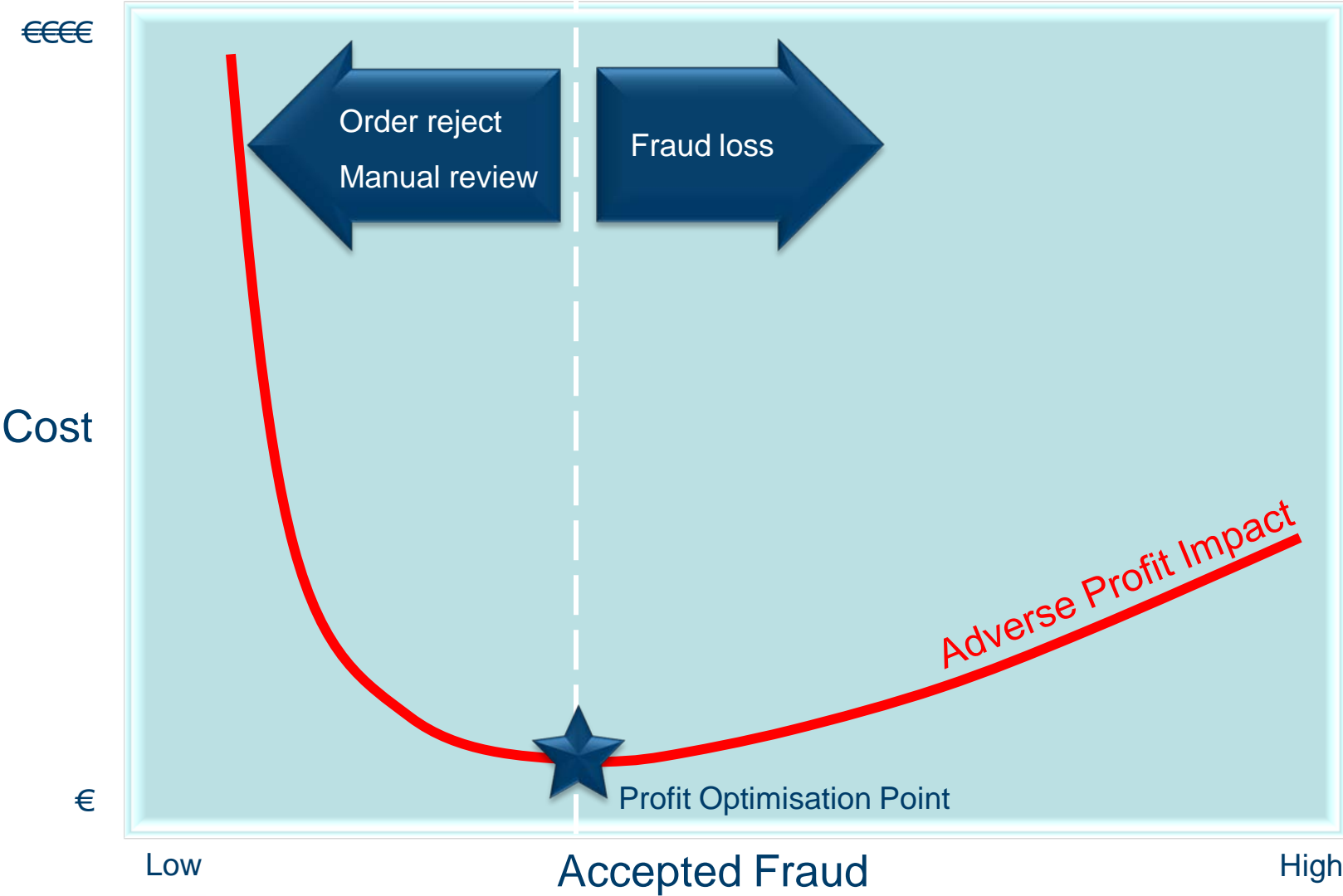
Reject
4.6%

Trend: Cleaner Fraud



Working Smarter, Not Harder

Strategic Focus: Optimise Profits

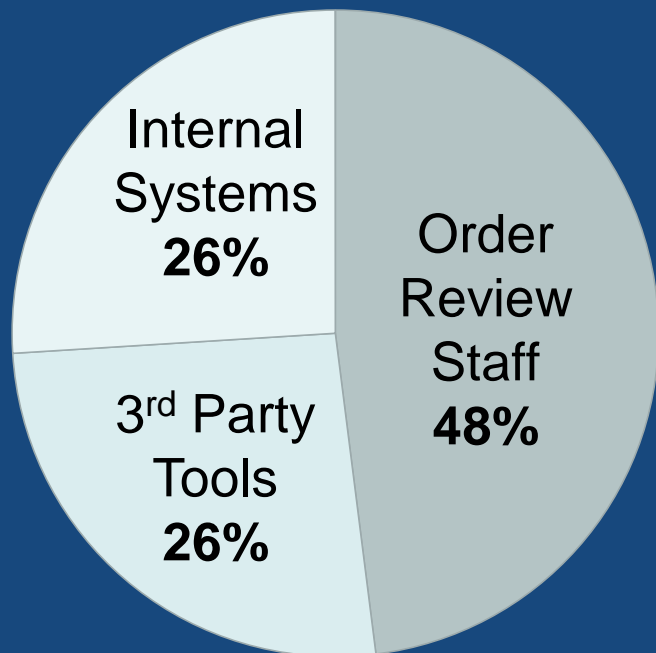


Automate...

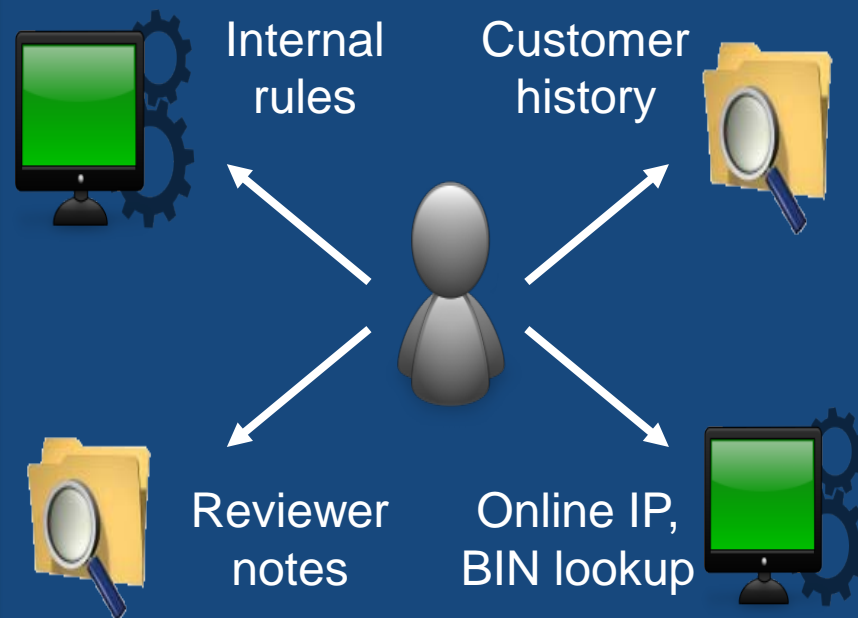
...and what you can't
automate, make smarter

Empower Your Teams

Average Spending Allocation for Fraud Management



Typical Reviewer Inefficiency



Use of multiple, disparate tools

Challenge:

How can you detect cleaner fraud?

**Device Identification
w/ Deep Packet
Inspection**



Device Identification

Alisdair Faulkner
Chief Products Officer
ThreatMetrix

ThreatMetrix[™]

CyberSource[®]
the power of payment

IP Intelligence Isn't Enough Anymore

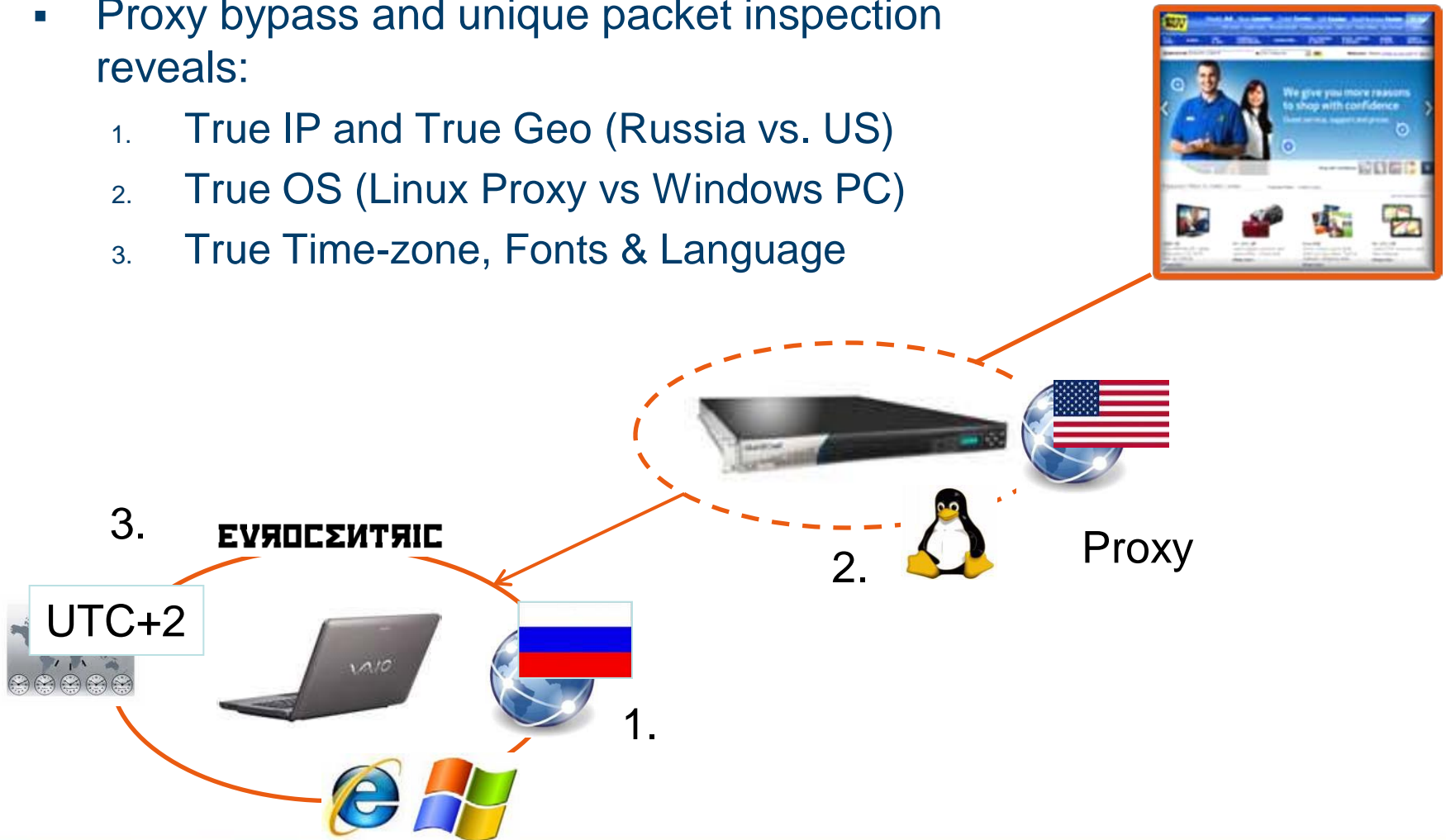
- Based on first generation IP Intelligence and the transaction appears legitimate;
 - from a US IP Address
 - with a Windows PC
 - using Internet Explorer



Proxy Bypass

- Proxy bypass and unique packet inspection reveals:

1. True IP and True Geo (Russia vs. US)
2. True OS (Linux Proxy vs Windows PC)
3. True Time-zone, Fonts & Language



Browser + Packet Fingerprint = Better Data

Standard
Browser Fingerprint

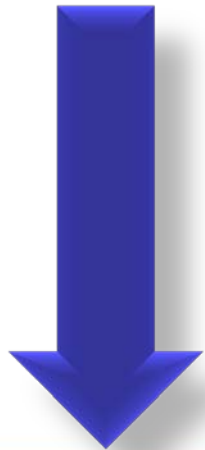
- ❑ Browser Profiling
- ❑ Browser Tagging
- ❑ IP Geolocation



ThreatMetrix
Packet Fingerprint
150+ attributes

- ✓ Proxy Bypass
- ✓ True IP / True Geo
- ✓ TimeZone / Geo
- ✓ HTTP Fingerprinting
- ✓ TCP/IP Fingerprinting
- ✓ CPU Time-stamping
- ✓ Botnet Detection
- ✓ IP Forensics
- ✓ Real-Time Matching Strategies

Subversion Resistant



Proxy Bypass Case Study

Without ThreatMetrix [Fraud stopped on 5th try]

Created	Account Login	IP Address	IP Geo	Cookies Enabled	Javascript Enabled	Payment Dollars	Payment Currency	Payment Response
12/9/2008 5:28	lehung	216.127.92.39	US	no	no	20	usd	Reject
12/9/2008 5:26	truyen2	216.127.92.39	US	no	no	20	usd	Accept
12/9/2008 5:24	truyen4	216.127.92.39	US	no	no	20	usd	Accept
12/9/2008 5:22	hungkt16	216.127.92.39	US	no	no	20	usd	Accept
12/9/2008 5:19	jtungss	216.127.92.39	US	no	no	20	usd	Accept

With ThreatMetrix [Fraud Stopped 1st time]

Created	Account Login	Device ID	Proxy Ip	Proxy Ip Geo	Proxy Type	True IP	True Ip Geo
12/9/2008 5:28	lehung	cc4fa496c54511dd800000163e119596	216.127.92.39	US	hidden	58.187.21.118	VN
12/9/2008 5:26	truyen2	cc4fa496c54511dd800000163e119596	216.127.92.39	US	hidden	58.187.21.118	VN
12/9/2008 5:24	truyen4	cc4fa496c54511dd800000163e119596	216.127.92.39	US	hidden	58.187.21.118	VN
12/9/2008 5:22	hungkt16	cc4fa496c54511dd800000163e119596	216.127.92.39	US	hidden	58.187.21.118	VN
12/9/2008 5:19	jtungss	cc4fa496c54511dd800000163e119596	216.127.92.39	US	hidden	58.187.21.118	VN

Stops Fraud First Time

Global Validation Services

AVS & CVN

Address & Phone

BIN Analysis

3D Secure

Purchase Device Profiling

IP Geolocation

Device Fingerprinting

Packet Inspection



4D

Single Merchant Purchase History

Pos/Neg/Rev Lists

Velocity

Custom Data

Multi-Merchant Purchase History

Identity Morphing

Global Velocity

Risk Correlation

Includes...

 VISA

 ThreatMetrix™

 QUOVA
LOCATION MATTERS

 ATTUS

 Telcordia®

 SAP®

 Google™

 192.com™
Business Services

To Summarise

- Automate your screening process
- Streamline and empower your fraud team
- Smarter detection: Detect more fraud, first time

Thank you!

For more information:

- Visit stand 12
- 2010 UK Online Fraud Report + more

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