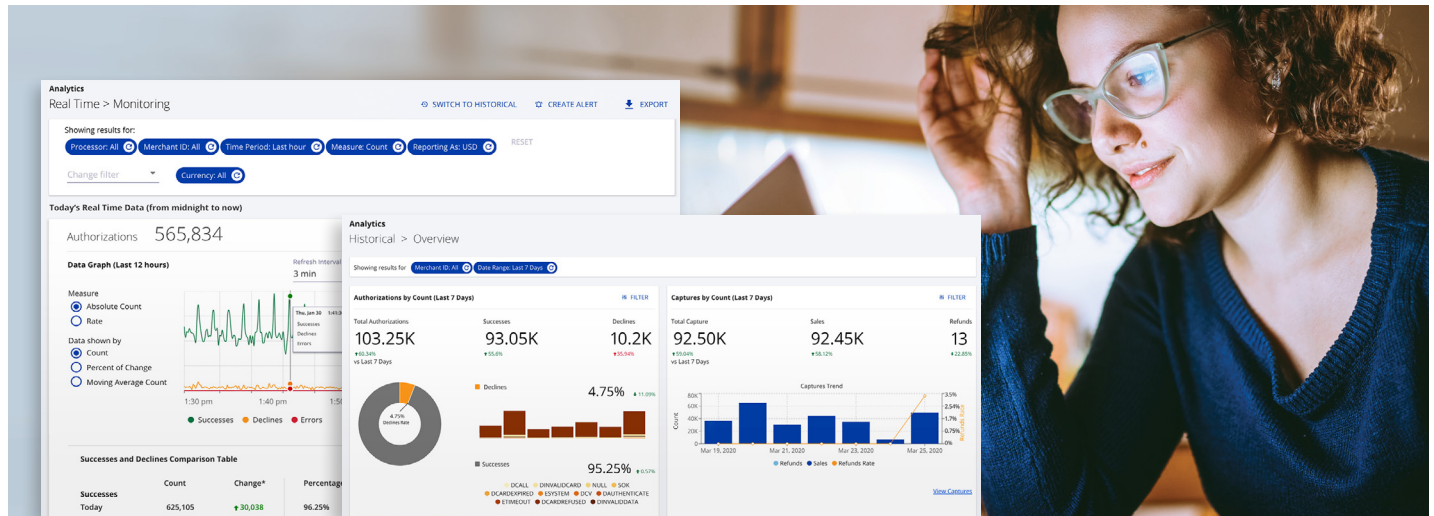


CyberSource Analytics

Use payment data authentications and authorizations to help maximize revenue



CyberSource Analytics provides data-driven payment transaction insights to help make operational business decisions with an enhanced level of certainty. Leveraging this knowledge, businesses can fine tune payment authentications, authorizations, captures and settlement settings to help maximize revenue.

Deep payment transaction intelligence insights

CyberSource Analytics interprets historical payment transaction data from the previous six months to provide an accurate picture of authorizations, captures, and settlements. This historical analysis provides comparative insights from multiple time slices. The data includes multiple dimensions such as counts, amounts, processor, reason-code, payment type, country, currency, amount in local currency, amount in single currency, channel, and issuer BIN.

The Analytics dashboard summary includes:

- Payer Authentication
- Authorization Optimization
- Deep Decline Analysis
- Issuer BIN Analysis
- Country Analysis
- Order Conversion Analysis
- Captures Analysis
- Settlement Analysis

Use analytics insights to: Help maximize revenue

- Descriptive analysis of historical transaction data provides targeted insights for potential purchase, loyalty, and retention strategies
- Comparative analysis of past authentication, authorization, and conversion rates

Timely, working insights with real-time analytics and alerting

Real-time analytics and alerting provides practical insights in the here and now, including; on-demand, workable performance KPIs, event-based alerts and notifications via the CyberSource Enterprise Business Center.

This dynamic analysis of current payment data against historical patterns identifies potential payments issues that can be addressed without delay. Customized, event-based alerts help to draw attention to these problems before they escalate into larger issues. For example, real-time authorizations and declines measured and alerted in count and rates summary by dimensions including processor, reason-code, payment type method, country, currency, and payment channel.