Safetech Fraud Tools

April 15, 2013 | Version 5.4

CHASE ○ ™
Paymentech

CHASE ○ ™
Paymentech

Safetech Fraud Tools

A Merchant User Guide

CHASE ◆ ™
Paymentech

14221 Dallas Parkway
Dallas, TX 75254
www.chasepaymentech.com

Revision History

Date	Revision Summary	Page(s)
3.17.11	Guide Created	All
5.26.12	Version 5 Release	All
4.15.13	**Version 5.4 Release**	**All**

A Note about Screen Shots: The images included in this manual are illustrative, designed to represent your approximate *Safetech Fraud Tools* experience. The actual screens you view may appear slightly different. In addition, screens may change over time as product detail is added.

Table of Contents

Getting Started

Introduction

The **Chase Paymentech Safetech Fraud Tools User Guide** is a comprehensive document that contains all of the information and instructions necessary for **Safetech** users to use this application to greatest benefit of the merchant.

This guide will help you:
- Understand a host-based web application
- Log into and navigate the web application
- Quickly master general use operations
- Manage the user environment
- Create fraud-detection rules using the Rules Engine
- Disposition orders in a job-order queue
- Use reporting tools to gather data on customer orders
- Deliver news and other information to users

Workstation Requirements

The application "lives" on servers you connect to over the Internet, so you don't need to install anything on the computers at your office. The only requirement for the application users, is that they need to operate at workstations running one of the following web browsers:
- Microsoft Internet Explorer 7.0 or greater
- Mozilla Firefox 1.0 or greater
- Apple Safari 2.0 or greater

Understanding Safetech Fraud Tools

These are the global tabs you will use in the web interface, which is also known as **Safetech Fraud Tools**. These tabs are available on all pages in **Safetech Fraud Tools**.

- Workflow
- Reports
- Fraud Control
- Admin
- Search

See the *Technical Specifications Guide* for information about **Data Collector** and the **Risk Inquiry System (RIS)** and the *Infrastructure Guide* for information about the server and database architecture.
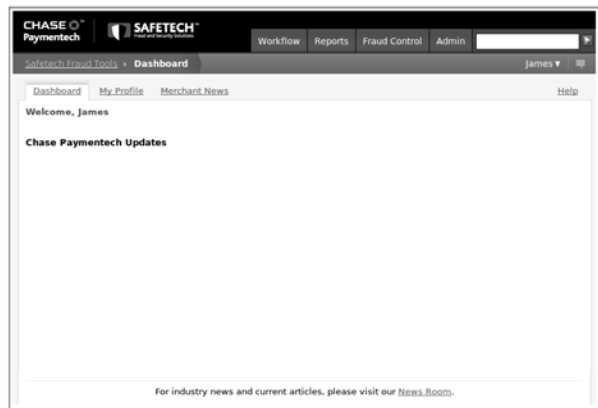
There are also tabs available on specific pages, such as the **Dashboard**, **My Profile**, and **Merchant News** tabs you can access on the **Dashboard** page.

Site Navigation

Logging In

As a merchant, when you go through the boarding process, the Merchant Services Team gives you the Safetech Fraud Tools login page URL with your username and password. Your username is usually your work email address. Your login is associated with your role or roles in the application, which control your access to the various features. If your login is associated with the admin role, you will have full access to all of the features and utilities available in the application.

1. Enter your email address
2. Enter your password
3. Click Login
4. Lost password

If you forget your password, click the **lost password** link. Then type your login email address in the available field and press **Submit**. A new password will be emailed to the address you have provided.

Global Navigation

After login, on any page in **Safetech Fraud Tools**, you can access the global navigation features that allow you move to any page in the web interface, to search for a feature, to access your user account, and to find help.

1. **Global Navigation tabs:** Click on any tab to see the categories and pages organized under the tab.
2. **Search:** Type a word or phrase in the Search field and then click the arrow button to get the search results.
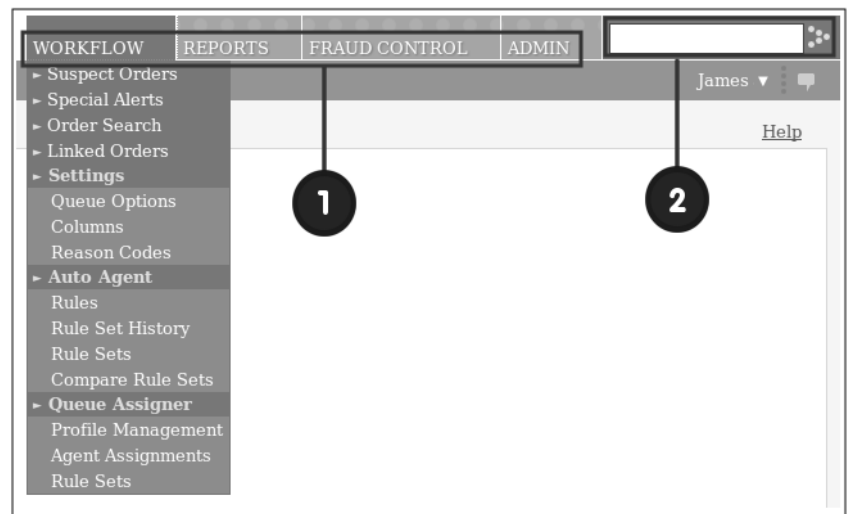
Global Navigation, Continued

3. **Profile Details:** Click your name to review or change your profile information. Click on any detail except your email address to perform an in-line edit on the fly, and then click **Save** when you're done.
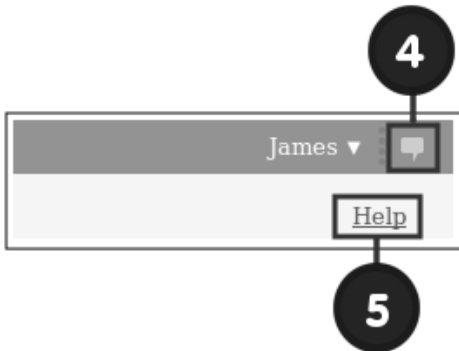
4. **News Reader:** Click the "word balloon" to open a news window and read the latest news items published by Chase Paymentech.

5. **Help:** Click this link to open a context-sensitive help window.

More information about **Profiles** will be presented in the **Local Navigation** section of this chapter. More information on the **News Reader** will be presented in the **Presenting the News** section of this chapter.

Each page in **Safetech Fraud Tools** has a **Help** link that opens a popup windows offering context-sensitive help information. Click the **Help** link to open the **Help** window and then click the **X** in the upper-right corner to close the window when you are finished.

Local Navigation

Each page of the Safetech Fraud Tools Web Console has very different navigational features. On the **Dashboard**, which can also be called, the **Home Page**, which is where you land when you first login to the web interface. You have three local navigation tabs:

- **Dashboard:** Click here to return to the **Home Page**.
- **My Profile:** Click here to review and edit your profile information and to change your password.
- **Merchant News:** Click here to add or edit a news item you want to appear on the **Dashboard**.
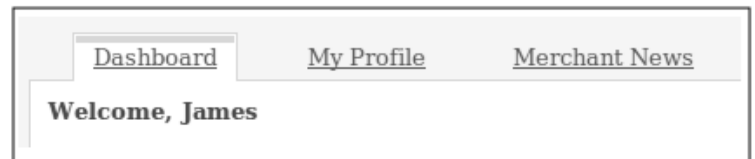
From anywhere in the web interface, the easiest way to return to the Dashboard, is to click on the Chase Paymentech logo on the top left side of the page header.

Dashboard Navigation

My Profile

Dashboard	My Profile	Merchant News

email	jmp@key.com
name	James
initials	JP
phone	337-3337
timezone	America/Boise

Dashboard
Account Details
Change Password
Logout
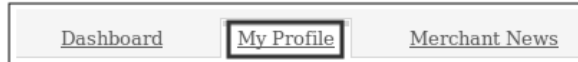
To view and edit your user
profile, either click your name in right side of the global navigation bar
and then click **Account Details**, or click the **My Profile** tab on the
Dashboard.
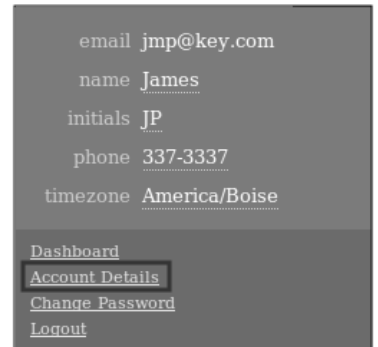
On the **My Profile** screen under **Edit Your Personal Information**,
click and edit the available fields and, when you are done, click **Save**.

Dashboard	My Profile	Merchant News

Profile Options
- Change Password

Personal Information

Email: **jmp@keynetics.com**
Name: **James**
Initials: **JP**
Phone: **337-3337**
Timezone: **America/Boise**
Groups: **Lead Agent**
 Agent
 Admin
 Agent Manager

Edit Your Personal Information

Your Name
James

Initials
JP

Phone Number
337-3337

Timezone
America/Boise

Save

To change your password,
either click your name in
right side of the global
navigation bar and then click
Change Password, or on the
My Profile tab under **Profile
Options**, click **Change
Password**.

Continued on next page

My Profile, Continued

To change your password, go through the following steps:

1. Type your current password in the **Current Password** field.
2. Type your new password in the **New Password** field.
3. Type your new password again in the **New Password Again** field.
4. Click **Change Password**.

Notice that there is a list of conditions for an acceptable password on the screen and your password *must* fit all of those conditions.

Profiles in Depth

When you click the **My Profile** tab and look under **Personal Information**, you'll see that you belong to one or more groups. Each group gives you a different set of access permissions in the **Safetech Fraud Tools Web Console**. You'll learn more about how to assign a user to these groups in **Chapter 2: Admin**, but here's an overview of the different available groups and their characteristics.

Depending on what version and type of Safetech Fraud Tools you are using, not all of these roles may be available.

Responsibilities and Permissions

User Group	Responsibilities and Permissions
Account Manager	• Has the ability to login to aggregate merchants.
Admin	• Responsible for overall maintenance of the computing environment, ensuring that all user groups can work within their defined role. • Only someone with Admin privileges can add another Admin group member. • The only group allowed to request a RIS certificate.
Agent	• This group is also known as the **Risk Analyst** group and is responsible for working on individual orders and reviewing orders to disposition them as either Approved or Declined.
Agent Manager	• This group is able to manage agents.
Employee	• This is a basic group that has no permissions to work on orders.
Lead Agent	• Also known as a **Risk Manager**, the Lead Agent can see every workflow order and assigns each one to a member of the Agent team. • The Lead Agent can also work on orders and has the authority to Approve or Decline.
Manager	• Manages users by addition them or deleting them from a group and keeping track of member information • Generates reports reflecting merchant activity • A Manager does not have the rights necessary to add a member to the Admin group, but can add members to any other group

Responsibilities and Permissions, Continued

User Group	Responsibilities and Permissions
News Editor	• Members of this group can create, edit, publish, archive, and save news items.
Risk Editor	• Develops Rules and Conditions for the **Rules Snapshots** in **Fraud Control**. • May develop numerous **Rules Snapshots** based on varying requirements such as seasonal purchasing spikes.

What Users Have Access?

The following table outlines the privileges each group account possesses. If a person belongs to more than one group, they will have the access rights of the combined groups to which they belong.

System Roles	Accounts	Fraud Control	Reporting	Manage Users	Assign Jobs	Work Jobs	RIS Request	News
Account Manager	**x**							
Admin		**x**	**x**	**x**	**x**	**x**	**x**	**x**
Manager			**x**	**x**				
Agent Manager				**x**				
Lead Agent					**x**	**x**		
Agent						**x**		
Risk Editor		**x**						
News Editor								**x**
Employee								

Lead Agent and Agent Manager are the only user groups besides Admin that can assign jobs. Unless a Manager or an Agent is configured as a member of the Lead Agent or Manager Agent groups, they will not have job assignment abilities. The Employee group by contrast, can only log in and read news items.

Defining the Roles

Roles define both the access rights of users and their principle functions in the system. The **Agent** and **Lead Agent** roles have the most day-to-day activity, but all roles have specific and important functions in the system.

- **Manager**
    - Adds and deletes users within the company environment
    - In some operations, the Manager is also a Lead Agent or an Agent
    - Responsible for generating reports that reflect customer purchasing activity

- **Lead Agent**
    - Responsible for assigning orders
    - Handles escalations up to the final decision of Approve or Decline
    - Can work every level of an order: Review, Escalate, Approve and Decline
    - Can work on any order in the Workflow queue
    - In some operations, the Lead Agent is also the Manager or an Agent

- **Agent**
    - Responsible for reviewing orders assigned by a Lead Agent
    - Primarily responsible for approving or declining suspect orders in the Workflow queue
    - Can escalate more difficult cases to the Lead Agent or Manager for disposition

Presenting the News

There are a number of avenues for presenting information to your organization, both from Chase Paymentech and from within your company. There are several news venues that are accessed on the **Home Page**:

- System Notifications
- Merchant News
- Chase Paymentech News

System Notifications
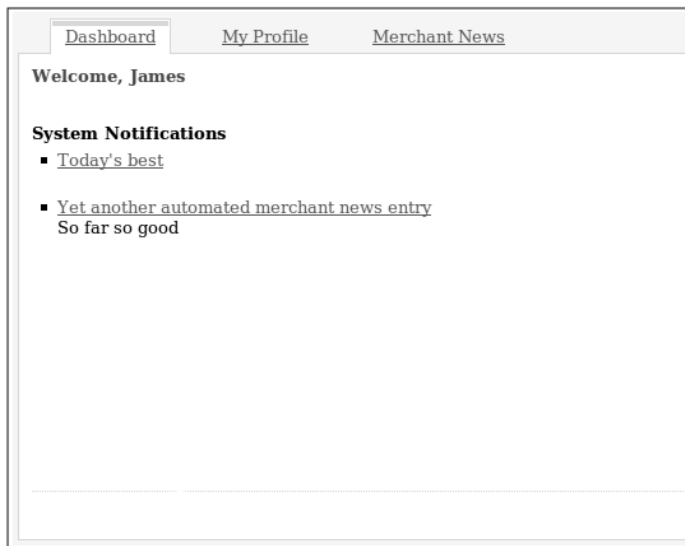
System Notifications is located on the left side of the **Dashboard** and Chase Paymentech can post messages in this area, however Merchants can also create notifications if they mark a news item as **Notification** when they create it (See **Merchant News** for more). **System Notifications** presents technical information about the application, but not critical operational data, as does the announcements section.

Clicking on the "word balloon" next to the logout link will produce the **System Notification** text in a popup dialog.

Click on the **manage announcements** link at the bottom of the newsbox or on the **Merchant News** tab in local navigation on the Dashboard to go to the **Merchant News** page and create or edit a news item.

Merchant News

Users belonging to the **News Editor** group can *Add*, *Save*, *Review*, *Publish*, and *Archive* news items in the application. Published items will appear on the **Home Page** of the application. Items can be written, saved, and automatically published at a later date, such as an approaching holiday, and items can be set to be archived when they are no longer timely. **Merchant News** is the only news venue that can be controlled by the user.

Just like **Chase Paymentech Updates**, several news items can be seen in summary in this section on the **Home Page**. To view the full content of a news item, click on the title of the item. As a member of the **News Editor** group, you can click the Merchant News link in the upper-right corner of the home page to view, add, and edit all news items in this section. If you have no **Merchant News** items published on the main page, this area will be blank.

Chase Paymentech News

For industry news and current articles, please visit our News Room.

For industry news and current articles, go to the bottom of the Dashboard and click the News Room link. You'll be taken to the **News Room** page on the external site of **Chase Paymentech**.

Merchant News Page

When you click on the **Merchant News** tab on the **Dashboard**, you are taken to the **Merchant News** page where you can create and edit news items. The page has two general areas:
1. The **Sidebar**, where you can filter the **Merchant News** table.
2. The **Merchant News** table, where you can review news items or click the **Add News Item** button to create a new news story.
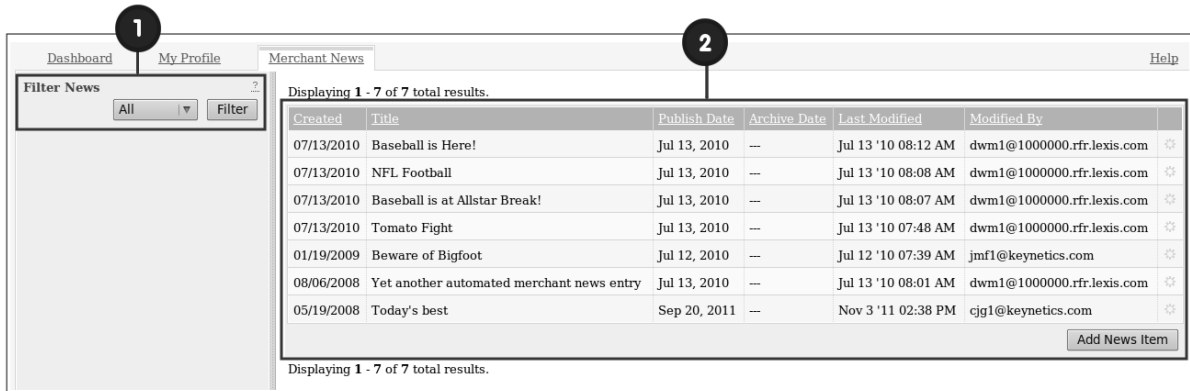
In the **Sidebar**, to filter the list of items in the Merchant News table:
1. Use the drop down menu and select the item by which you want to filter.
2. Click **Filter**.
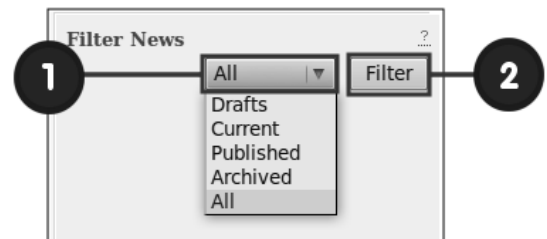
The list will be filtered by the appropriate item. To see the full list again, use the menu to select **All** and then click **Filter**.

News Item Type	Description
All	All news items of any status.
Drafts	News items that have been created and saved but that have no other status.
Current	News items that have been published and currently appear on the main page. Once items have been archived they will no longer appear on this list.
Published	News items that are currently or have ever been published. This can include items that were published and have since been archived. News items that are scheduled to be published at a future date will not appear in this list.
Archived	All news items that have been archived. If an item has been scheduled to be archived, it will not appear in this list until the archive date has been reached.

Merchant News Page, Continued

The **Merchant News** table contains a number of different columns and features.

Created	Title	Publish Date	Archive Date	Last Modified	Modified By	
07/13/2010	Baseball is Here!	Jul 13, 2010	---	Jul 13 '10 08:12 AM	dwm1@1000000.rfr.lexis.com	
07/13/2010	NFL Football	Jul 13, 2010	---	Jul 13 '10 08:08 AM	dwm1@1000000.rfr.lexis.com	
07/13/2010	Baseball is at Allstar Break!	Jul 13, 2010	---	Jul 13 '10 08:07 AM	dwm1@1000000.rfr.lexis.com	
07/13/2010	Tomato Fight	Jul 13, 2010	---	Jul 13 '10 07:48 AM	dwm1@1000000.rfr.lexis.com	
01/19/2009	Beware of Bigfoot	Jul 12, 2010	---	Jul 12 '10 07:39 AM	jmf1@keynetics.com	
08/06/2008	Yet another automated merchant news entry	Jul 13, 2010	---	Jul 13 '10 08:01 AM	dwm1@1000000.rfr.lexis.com	
05/19/2008	Today's best	Sep 20, 2011	---	Nov 3 '11 02:38 PM	cjg1@keynetics.com	

Add News Item

Merchant News Item	Description
1. Created	The date the news item was created. This does not mean the item is visible as it must be published before it can be seen on the **Dashboard**.
2. Title	The title of the news item.
3. Publish Date	The date the news item was published and publicly visible.
4. Archive Date	The date on which the news item was archived and no longer visible.
5. Last Modified	The date on which the news item was last edited.
6. Modified By	The name of the user or system user who last edited the news item.
7. Gears	Click the gears for a news item and you can select: • **Edit:** Allows you to edit the news item • **Archive:** Allows you to archive the news item, taking it out of public view. This option only appears if the news item has already been published • **Publish:** Allows you to publish a news item. This option is only available for unpublished news items • **Preview:** Allows you to preview any changes you made to the news item
8. Add News Item	Click this button to create a new news item.

Continued on next page

Merchant News Page, Continued

When you click the **Add News Item** button, the **Add News Item** box appears.

Merchant News Item	Description
1. Title	The title for the news item you want to appear in the **Dashboard**.
2. Notification	Select this check box if you want the news item to appear in the notification area near the logout link on the **Dashboard**. Otherwise, leave it unselected.
3. Content	The full content of the news story, which can be formatted using simple markup code (which will be explained subsequently).
4. Summary	An optional summary of the news story you want to appear, which must be a maximum of 100 characters.
5. Publish Date	The date on which you want the news item to appear. Click in the available field and use the calendar to select the date.
6. Archive Date	The date on which you want the news item to be removed from view. Click the available field and use the calendar to select the date. It must be a later date than the **Publish Date**.
7. Save News Item	When you are finished, click this button to save the news item.

To format the text in the **Content** section, click the tool tip (question mark) to get a list of available code as in the following:

Merchant News Page, Continued

```
Hyperlinks : [address|label]

Bold : ++text++

Italics : //text//

Heading : ==
text
==

Horizontal Rule : -------

Unordered lists :
* Level one A
  * Level two A
  * Level two B
* Level one B

Ordered lists :
# Level one A
  # Level two A
  # Level two B
# Level one B
```

Once you click the **Save News Item** button, the news item will be saved and a success message will be displayed. Click the **Dismiss** button to remove the message. If you set the item to publish on a future date, the item will appear on that date. If you left the **Publish Date** field blank, the item will never be published. While news items can never be deleted, to remove them from public view, set the **Archive Date** to the date on which you want the item to be removed. It will still appear in the **Merchant News** table and you can find it more easily by filtering the table by **Archived** items.

Manually **Publish**, **Edit**, **Preview**, or **Archive** a news item by selecting the "gears" in the row for that news item and then clicking on the desired option:
- Edit
- **Archive**
- **Publish**
- **Preview**

If you set the **Archive Date** for a news item for a future time and want to archive it immediately, clicking on "gears" will not give you an **Archive** option. You will need to click the **Edit** option and then edit the **Archive Date** to the current date to immediately remove it from view.

Hints and Tips

There are a few items on the different **Safetech Fraud Tools** pages you may want to know about.

Gears: Every time you see the "gear" image on a page, you can click on it to access additional configuration features. If the gear occurs in a row on a table, clicking the gear will let you do something to the item in the row such as edit or delete it. If you click on a gear on a page, you will be able to configure something on the page, such as the number of search results that appear per page.

Sidebars: Most pages have a left sidebar that either presents you with information about the page or lets you access or configure additional information. The vertical separator line to the right of the sidebar can be used to hide and restore the sidebar. Just click the line to hide the sidebar and click it again to restore it to view.

Tooltips: Whenever you see a question mark image on a page, click on it to make a popup appear with additional information about a feature next to the question mark.

Admin

Overview

The **Admin** pages in **Safetech Fraud Tools** allow you to control a variety of features related to **Safetech User Management**, from the creation and configuration of user and group profiles, to managing **API** and **RIS** certificate users. On the **Global Navigation** bar, click **Admin** to see the available options.
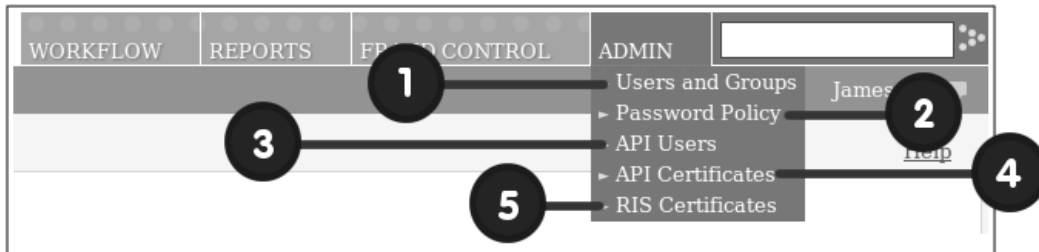
1. **Users and Groups:** Provides a list of users for each group and allows you to create new users and assign them to one or more groups..
2. **Password Policy:** This form allows you to configure the parameters for a valid password. This includes how often a password must be changed and the type of characters that must be used.
3. **API Users:** This page lets you create machine API users in Safetech Fraud Tools.
4. **API Certificates:** This page lets you create API signed certificates and issue certificates to API Users.
5. **RIS Certificates:** This page lets you create signed certificates for RIS authentication.
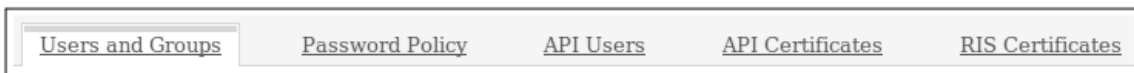
Once you are on any page in **Admin**, you can use the **Local Navigation** tabs to visit any other **Admin** page without going back to the **Global Navigation** bar.

Users and Groups

Overview

Clicking **Users and Groups** in either **Global** or **Local** navigation takes you to the **Users and Groups** page. Here's an overview of the page's main features.

1. **Sidebar Navigation** includes:
   a. **Filter:** Allows you to filter the main user list by a name or email address. Just type the name in the available field and click **Filter**. To restore the full list, remove the contents of the field so it is blank, and click **Filter** again
   b. **Locked Users:** Provides a list of users whose accounts have been locked due to excessive failed login attempts.
   c. **Group Memberships:** The default is **All Users** but you can click any group to see which users belong to the selected group. Click **All Users** to return to the full user list.
2. **User List:** Provides information about users in tabular format. More information on this list will be provided later in this section.
3. **Create New User:** Click this button if you want to create a new user. More information on this process will be provided later in this section.

User List Details

The **User List** pane provides information on each user in tabular format. When **All Users** is selected in the Sidebar, the groups that each user belongs to is displayed in the **Groups** column, but when any specific group is selected the Groups column is absent.

① Email	② Name	③ Nick	④ Phone	⑤ Groups	
adm@keynetics.com	Admininstrator	ADM	555-9876	Manager, Risk Editor, Admin, News Editor, Account Manager	⚙
admin2@keynetics.com	Admin	AD2		Agent	⚙
admin@keynetics.com	Mr Admin	MA	(208) 555-5558	Admin	⚙
agent@keynetics.com	Mr Agent	MRA		Employee, Agent	⚙
agentmgr1@email.com	Agent Manager	AMGR		Agent Manager	⚙
agentmgr2@email.com	Agent Manager2	ANR2		Agent Manager	⚙
agentmgr3@email.com	Agent Manager3	AMR3		Lead Agent, Agent Manager	⚙
bjr-agent@kount.com	Brent	BJR01		Agent	⚙
bjr@keynetics.com	Brent	BJR		Admin	⚙
bjw@keynetics.com	Brad	BJW		Agent, Account Manager	⚙
bpd@keynetics.com	Bryan	BPD		Manager, Employee, Lead Agent, Agent, Agent Manager	⚙
bpd@keynetics.com4	bbb	BPD4	9110	Employee, Lead Agent, Agent, Admin	⚙
dwm1@keynetics.com	Dean	DM		Admin	⚙
dwm@1000000.rfr.lexis.com	Lexis Dean	LND		Admin	⚙

Item	Details for Settings and Features
1. Email	This is a list of user email addresses. The email address for a user is a unique identifier and cannot be changed.
2. Name	The user's name.
3. Nick	The user's short identifier expressed in initials.
4. Phone	The user's phone number (not required).
5. Groups	The group(s) to which the user belongs. This column is only visible when All Users is selected in the Sidebar.

Creating, Editing, and Deleting a User

Click the **Create New User** button on the **Users and Groups** page to begin creating a new user in **Safetech Fraud Tools**. The **Users and Groups** page will "fade" and the **Create New User** dialog box will appear.

Item	Details for Settings and Features
1. Email Address	Add the new user's email address to this field.
2. Name	Add the new user's full name to this field.
3. Initials	Add the new user's two or three character initials to this field.
4. Phone Number	Add the new user's business phone number to this field.
5. Timezone (optional)	Use the drop-down menu to select the new user's business timezone.
6. Group Permissions	Select one or more check boxes in this section to add the user to the desired access groups*.
7. Add User	Once you've made your selections, click the **Add User** button to create the user.

Continued on next page

Creating, Editing, and Deleting a User, Continued

After clicking the **Add User** button, you will be returned to the **Users and Groups** page and a success message will appear just above main table. Click the **Dismiss** button to remove the message.

The new user will be sent an email to the email address you set up when you created the user, with instructions on how to create a new password and login to the system.

To edit or delete a user click the "gears" on the fair right of the user's row on the **Users and Groups** page. Options for **Edit** and **Delete** become available.

To edit the user's information, click **Edit**. The **Edit Row** box will appear, which is almost identical to the **Create New User** box. You can edit any information about the user except for the email address. When you are done, click **Save**.

To delete the user, click **Delete**. When the confirmation box appears, click **OK**. The user will be permanently removed from the system. After you click **OK**, the user cannot be recovered.

Locked Users

On the **Users and Groups** page under **Locked Users**, the email address of any users who are locked out of the system due to excessive failed logins will appear. To unlock the user, click their email address under **Locked Users**.
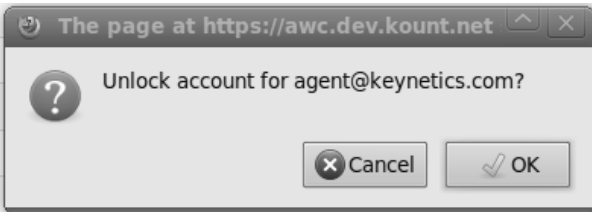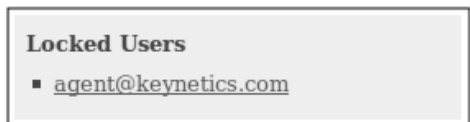
When the confirmation box appears, click **OK**. The user's account will be unlocked and the email address will be removed from under **Locked Users** and a success message will appear. Click the **Dismiss** button to remove the success message.

Password Policy

The **Password Policy** page gives you control over configuring and enforcing policies for the use of valid passwords. These features enhance the security of the application by setting password length, configuring the level of password complexity, and determining when users must change their password. To disable any particular feature in password policy, enter a zero (0) in the available field.

On the **Users and Groups** page, click **Password Policy** in **Local Navigation** or on the **Global Navigation** bar; click **Admin** and then **Password Policy** to get to this page.

There are two general areas on this page:
1. **Sidebar** includes:
    a. **Password Policy:** This contains the basic information you'll require regarding password policies in the **Safetech Fraud Tools Web Console**.
    b. **Minimum Requirements:** This describes the current password policies that are in effect.
2. **Password Policy Form:** This panel lets you configure the password policy for all users in Safetech Fraud Tools**.**

Users and Groups	Password Policy	API Users	API Certificates	RIS Certificates

Password Policy

- AWC user passwords must meet minimum security guidelines
- Your policy can be changed using the form on the right, but cannot exceed limits outlined below
- To disable a password policy requirement, set the value to 0 (zero)

Minimum Requirements

Min days until change: **0**
Max days until change: **90**
Min length: **7**
Min lower: **0**
Min upper: **0**
Min alpha: **1**
Min numeric: **1**
Min special: **0**
Min resuse cycle: **4**
Lockout attempts: **6**
Max sequence length: **0**

Passwords must contain at least:

2 lowercase alphabetic characters
1 uppercase alphabetic characters
10 alphabetic characters
2 numeric characters
0 non-alphanumeric character
12 total characters

Password must change every:

90 days, at least
0 days, at most

Passwords may contain:

☑ words from your real name or email
☑ duplicate characters or sequences
☑ qwerty sequences
0 characters of any sequence

Passwords enforce a max:

4 cycles before a password can be re-used
6 attempts before a lockout

[Save]

Continued on next page

Password Policy, Continued

The **Password Policy** form provides four specific configuration areas that allow you to control password policies and a **Save** button.

Item	Details for Settings and Features
1. **Passwords must contain at least**	The **lowercase alphabetic characters** field lets you determine how many lowercase alphabetical (abcd and so on) characters must be present in a password. The **uppercase alphabetic characters** field lets you determine how many uppercase alphabetical characters must be present in a password. The **alphabetic characters** field lets you determine how many alphabetic (upper or lowercase) characters must be in a password. The minimum is 1 character, meaning that any password must contain at least one character from the alphabet. The **numeric characters** field lets you determine how many numbers (1234 and so on) must be in a password. The minimum is 1 character, meaning that any password must contain at least one number. The **non-alphanumeric characters** field lets you determine how many special characters must be in a password. A special character can be **!@#$** or other characters available on an English language keyboard that are not alphanumeric. The **total characters** field lets you determine the minimum number of total characters in a password. The minimum is 7, meaning that a password must have 7 or more characters. Setting the value at less than 7 will cause an error.
2. **Passwords may contain**	Select the **words from your real name or email address** check box when you want users to employ part of their email addresses in their passwords. Otherwise, leave the check box clear. Select the **duplicate characters or sequences** check box if you want users to employ repetitive sequences of characters in their passwords such as "aaaa" or "abab". Otherwise leave it clear. Select the **qwerty sequences** check box if you want users to employ sequential keyboard letters such as **asdf** or **qwerty** as part of their passwords. Otherwise, leave it clear. In the **characters of any sequence** field, enter a numeric value for the number of characters you will allow in a password conforming to any sequence. The default is zero (0).

Password Policy, Continued

Item	Details for Settings and Features
3. **Passwords must change every**	The **days, at least** field lets you enter a value that determines how frequently user passwords must be changed. The maximum value is 90 days, meaning that users can go no more than 90 days before resetting their passwords. The **days, at most** field allows you to determine how often a user may change their password. If you set the value at 1, a user cannot change their password more often than once per day. The default value is zero (0)>
4. **Passwords enforce a max**	In the **cycles before password can be reused** field, enter the number of password changes that must happen before a user can use a password they've previously employed. The **attempts before lockout** field lets you choose how many failed login attempts are allowed before a user's account is locked out. The maximum allowable value is 6, meaning the user is allowed a maximum of 6 failed attempts before they are locked out of the system.
5. **Save**	Click the Save button when you want to apply all your password policy changes.

1

Passwords must contain at least:

2 lowercase alphabetic characters
1 uppercase alphabetic characters
10 alphabetic characters
2 numeric characters
0 non-alphanumeric character
12 total characters

2

Passwords may contain:

☑ words from your real name or email
☑ duplicate characters or sequences
☑ qwerty sequences
0 characters of any sequence

3

Password must change every:

90 days, at least
0 days, at most

4

Passwords enforce a max:

4 cycles before a password can be re-used
6 attempts before a lockout

5

Save

API Users

The **API Users** page lets you create API system users that are system entities rather than actual human users.

API Access

Certain important functions in the application require that you, the merchant, request, receive, and manage certificates. These certificates are required for you to authenticate to the **Risk Inquiry System (RIS)** and **Application Programming Interface (API)** systems. In the **API Access** section of the **Access Control** tab, you can create API users, API certificates and RIS Certificates.

Manage API Users

Once an API user is created, you can create an API certificate and assign that certificate to the user. You can create one API user and have that user perform all related tasks, or create numerous API users, assigning each individual user a specific certificate. In this manner, you can track which API users, both system and human, have performed which API related tasks.

On the **Users and Groups** page, click **API Users** in **Local Navigation** or on the **Global Navigation Bar**, click **Admin** and then **API Users** to get to this page.

Manage API Users, Continued

1. **Email:** This is the name for the API user in the system and is formatted as name@100300, though it is not an actual email address (the number is the merchant ID)
2. **Name:** Type a name for the API user in this field such as API_User. This name will also be used to create the API User's system name.
3. **Nick:** Type a set of initials to use to identify the API user up to five characters.
4. **Certificate(s):** The list of certificates held by the API user, which is a clickable link leading to the Manage API Certificates page.
5. **Gears:** Click the gear in the row, for the API user you want, to bring up the delete option.

You will not be able to delete this user until all certificates held by this user are revoked on the Manage API Certificates page.

6. **Create New API User:** Press this button to create the API User.

Creating a New API User

On the **API Users** page under **Admin**, click the Create New API User button to get started. When the API Users page "fades" and the Create New API User box appears:

1. In the **Name** field, type a name for the user.
2. In the **Initials** field, type the initials for the user's "nickname".
3. Click **Add API User**.

The new API user will be added to the API user's table in alphabetical order.

If you click the **Certificate(s)** link in the new API user's row, you will be taken to the **API Certificates** page for the user and discover there are no certificates assigned. You can request an API certificate here or click the **API Certificates** tab in **Local Navigation** and do so from there. Go to the next page and see how to request an API certificate.

Manage API Certificates

On the **Users and Groups** page, click **API Certificates** in **Local Navigation** or on the **Global Navigation Bar**, click **Admin** and then **API Certificates** to get to this page.

On this page, you can create an API certificate and issue it to a specific API user. You can also filter the API Certificates list by API user and revoke certificates. This page has two basic areas:

1. **Sidebar:** This contains the Filter utility that allows you to filter the tabular list of certificates by API User name.
2. **API Certificate Table:** A current list of API certificates and the API users associated with those certificates.

Notice that the newly created API user isn't in the list. This is because a certificate hasn't been requested for the user yet.

Users and Groups	Password Policy	API Users	API Certificates	RIS Certificates			Help

Filter by API user
--All Users-- ▼ [Filter]

Displaying **1** - **19** of **19** total results.

Label	Serial	Api User	Created	Expires	Revoked	
02_08_12	12:23:68:7c:ac	API_BJR	02/09/2012	02/08/2013		⚙
100100	12:23:68:7c:75	API User	01/11/2012	01/10/2013		⚙
1001100	12:23:68:7c:74	API User	01/11/2012	01/10/2013	01/11/2012	
API_BJR01	12:23:68:7c:1d	API User	12/09/2011	12/08/2012	01/05/2012	
API_BJR01	12:23:68:7c:1b	API User	12/09/2011	12/08/2012		⚙
API_BJR03	12:23:68:7c:20	API_BJR	12/09/2011	12/08/2012		⚙
API_BJR04	12:23:68:7c:21	API_BJR	12/09/2011	12/08/2012		⚙
Category_Report	12:23:68:7c:69	API User	01/05/2012	01/04/2013	01/11/2012	
Chrome	12:23:68:7c:ad	API_BJR	02/09/2012	02/08/2013		⚙
James_Test	12:23:68:7b:25	API User	08/22/2011	08/21/2012	01/05/2012	
bst_kount_dev	12:23:68:7c:33	api_bst	12/14/2011	12/13/2012		⚙
bst_kount_dev_api	12:23:68:7c:36	api_bst	12/16/2011	12/15/2012	12/19/2011	
bst_kount_dev_api	12:23:68:7c:59	api_bst	12/19/2011	12/18/2012		⚙
crk	12:23:68:7c:7d	API User	01/16/2012	01/15/2013		⚙
crk	12:23:68:7c:7e	API User	01/16/2012	01/15/2013	02/09/2012	
crk	12:23:68:7c:6b	API User	01/06/2012	01/05/2013	02/09/2012	
integration_test	12:23:68:7b:40	API User	09/14/2011	09/13/2012	02/09/2012	
integration_test2	12:23:68:7b:41	API User	09/14/2011	09/13/2012	02/09/2012	
jmp_test2	12:23:68:7b:50	James_api_user	09/22/2011	09/21/2012	09/22/2011	

[Request API Certificate]

Displaying **1** - **19** of **19** total results.

Continued on next page

Manage API Certificates, Continued

1. In the **Sidebar**, under **Filter by API User**, to filter the API Certificates table, click the drop-down menu and select the desired user.
2. Click **Filter**.

The API Certificates table will update, showing only the certificates assigned to the specified user. If the selected user has not certificates assigned, the contents of the table will display the message, **No results were found**.
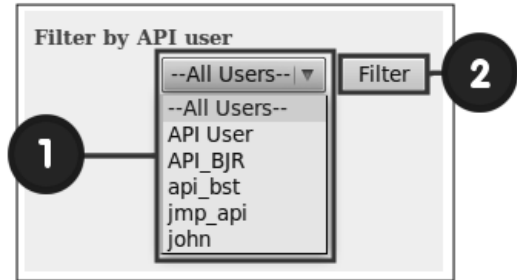
To restore the full list, select **All Users** in the drop-down menu and click **Filter**.

1. **Label:** This column shows the labels for the currently existing API certificates.
2. **Serial:** This column shows the serial numbers associated for each of the API certificates. Serial numbers are automatically generated by the system when the certificates are created.
3. **API User:** This column shows the API user to which a specific certificate is issued.
4. **Created:** Displays the date on which the certificate was created.
5. **Expires:** Displays the date on which the certificate expires.
6. **Revoked:** Indicates the date on which the certificate was revoked and is blank if the certificate is currently valid.
7. **Gears:** When you click the Gears for a certificate's row, the Revoke link appears. Click the link to revoke the certificate. Revoked certificates do not show Gears in their rows.
8. **Request API Certificate:** Press this button to create a new API certificate for the selected API user.

Continued on next page

Manage API Certificates, Continued

Label	Serial	Api User	Created	Expires	Revoked	
02_08_12	12:23:68:7c:ac	API_BJR	02/09/2012	02/08/2013		
100100	12:23:68:7c:75	API User	01/11/2012	01/10/2013		
1001100	12:23:68:7c:74	API User	01/11/2012	01/10/2013	01/11/2012	
API_BJR01	12:23:68:7c:1d	API User	12/09/2011	12/08/2012	01/05/2012	
API_BJR01	12:23:68:7c:1b	API User	12/09/2011	12/08/2012		
API_BJR03	12:23:68:7c:20	API_BJR	12/09/2011	12/08/2012		
API_BJR04	12:23:68:7c:21	API_BJR	12/09/2011	12/08/2012		
Category_Report	12:23:68:7c:69	API User	01/05/2012	01/04/2013	01/11/2012	
Chrome	12:23:68:7c:ad	API_BJR	02/09/2012	02/08/2013		
James_Test	12:23:68:7b:25	API User	08/22/2011	08/21/2012	01/05/2012	
bst_kount_dev	12:23:68:7c:33	api_bst	12/14/2011	12/13/2012		
bst_kount_dev_api	12:23:68:7c:36	api_bst	12/16/2011	12/15/2012	12/19/2011	
bst_kount_dev_api	12:23:68:7c:59	api_bst	12/19/2011	12/18/2012		
crk	12:23:68:7c:7d	API User	01/16/2012	01/15/2013		
crk	12:23:68:7c:7e	API User	01/16/2012	01/15/2013	02/09/2012	
crk	12:23:68:7c:6b	API User	01/06/2012	01/05/2013	02/09/2012	
integration_test	12:23:68:7b:40	API User	09/14/2011	09/13/2012	02/09/2012	
integration_test2	12:23:68:7b:41	API User	09/14/2011	09/13/2012	02/09/2012	
jmp_test2	12:23:68:7b:50	James_api_user	09/22/2011	09/21/2012	09/22/2011	

Request API Certificate

Requesting an API Certificate

To request an API certificate for an API user, click the **Request API Certificate** button at the bottom right of the page.

1. When the API Certificate page "fades" and the **Request API Certificate** box appears, type the name you want to give the certificate in the **Certificate Name** field.
2. Use the **API User** drop-down menu to select the user to whom you want to assign the certificate.
3. Click the **Request API Certificate** button.

Continued on next page

Requesting an API Certificate, Continued

The certificate will be installed your web browser and a success message will be displayed containing the name and serial number of the API certificate. Click the **Dismiss** button to remove the success message. The certificate and associated information including the API user to which it is assigned, will be displayed in the API certificates table.

Revoking an API Certificate

In the table row for the certificate you want to revoke, click the **Gears** and then click **Revoke**. When the confirmation dialog box appears, click **OK**.

The certificate will be revoked and immediately be removed from the **API Certificates** table. A success message will also appear at the top of the page. Click the **Dismiss** button to remove the message.

Manage RIS Certificates

On the **Users and Groups** page, click **RIS Certificates** in **Local Navigation** or on the **Global Navigation** bar, click **Admin** and then **RIS Certificates** to get to this page.

A RIS certificate is used to establish your identity when making requests to the RIS server. Clicking **Request RIS Certificate** will install a certificate in your browser. You can then export the certificate as a file and use it in conjunction with calls to the RIS server.

The certificate will be valid for one year and can be revoked for any reason. Due to browser limitations, you may have to click **refresh** in your browser after requesting a certificate.
1. **Label:** This column displays the labels for existing certificates.
2. **Serial:** This column displays the serial numbers for existing certificates. Serial numbers are created automatically by the system when the certificate is issue.
3. **Created:** This column displays the date on which the certificate was created.
4. **Expires:** This column displays the date on which the certificate expires.
5. **Revoked:** This column either contains a Revoke button allowing you to revoke the certificate or a message indicating the name of the person who has already revoked the certificate.
6. **Gears:** Click the "gear" in the row for the RIS certificate you want to revoke to make the Revoke link appear, then click the link to revoke the certificate.
7. **Request RIS Certificate:** Press this button to request an RIS certificate.

Manage RIS Certificates, Continued

Requesting an RIS Certificate

To request an RIS certificate, click the **Request RIS Certificate** button at the bottom right of the page.
1. When the RIS Certificate page "fades" and the **Request RIS Certificate** box appears, type the name you want to give the certificate in the **Certificate Name** field.
2. Click the **Request RIS Certificate** button.

The certificate will be installed your web browser and a success message will be displayed containing the name and serial number of the RIS certificate. Click the **Dismiss** button to remove the success message. The certificate and associated information including the API user to which it is assigned, will be displayed in the RIS certificates table.

Revoking an RIS Certificate

In the table row for the certificate you want to revoke, click the **Gears** and then click **Revoke**. When the confirmation dialog box appears, click **OK**.

The certificate will be revoked and the date it was revoked will be displayed in the Revoked column for the certificate in the **RIS Certificates** table. A success message will also appear at the top of the page. Click the **Dismiss** button to remove the message.

Workflow

Overview

Workflow is the engine of the **Manual** and **Automatic Review** processes. When automatic decisioning does not resolve the status of an order, that order enters the manual **Workflow** queue. Among other tasks, with Workflow you can:

Review orders from numerous standpoints with the statistics and information available at your fingertips.

- Identify any change in the customer status since the order was placed.
- Use the queue to assign and check the status of orders.
- Manage orders that require special attention.
- Locate orders that are linked to other orders.

In **Global Navigation**, click the **Workflow** tab to expand the menu of all **Workflow** pages. Once on a **Workflow** tab, use **Local Navigation** to access the same pages and their subpages.

1. **Suspect Orders:** This is the Workflow queue where all of the orders that require Manual Review are sent once the application makes a decision.
2. **Special Alerts:** This is the Workflow queue for orders that are flagged after initial approval.
3. **Search:** This utility allows for simple and advanced search functionality in the console and can be accessed from the Workflow menu and Quick Search field in the upper-right of the console screen.
4. **Persona Orders:** This page allows you to search by any Transaction ID to determine if other orders are linked to a particular order.
5. **Settings:** This set of Workflow pages allows you to configure settings that affect the behavior of the transaction queue and manage customized decision codes. The Settings pages that perform these functions are **Queue Options**, **Reason Codes** and **Custom Web Links**.
6. **Auto Agent:** This set of Workflow pages allows you to create rules for the Auto Agent rules engine, edit the rules, select and apply any previously created rule set, and compare the specific characteristics of any two specific rule sets. The Auto Agent pages that let you perform these functions are Rules, Rule Set History, Rule Sets, and Compare Rule Sets.
7. **Queue Assigner:** This set of Workflow pages lets you create and manage unique Agent profiles, review Agents assigned to different profiles, and review and edit different rule sets that are applied to Agent profiles. Queue Assigner pages that let you perform these functions are **Profile Manager**, **Agent Assignments**, **Rule Sets**, and **Checklists**.

Overview, Continued

In **Global Navigation**, selections for each page or subpage are available, but in **Local Navigation**, you must click on the items **Settings**, **Auto Agent**, and **Queue Assigner** expand the menu displaying the subpages.

On the vast majority of pages in the **Workflow**, columns presented can be dynamically added, removed, or reordered, so screen captures or descriptions of table columns in this manual may not be the same as your actual experience. The following page describes the process of configuring table columns.
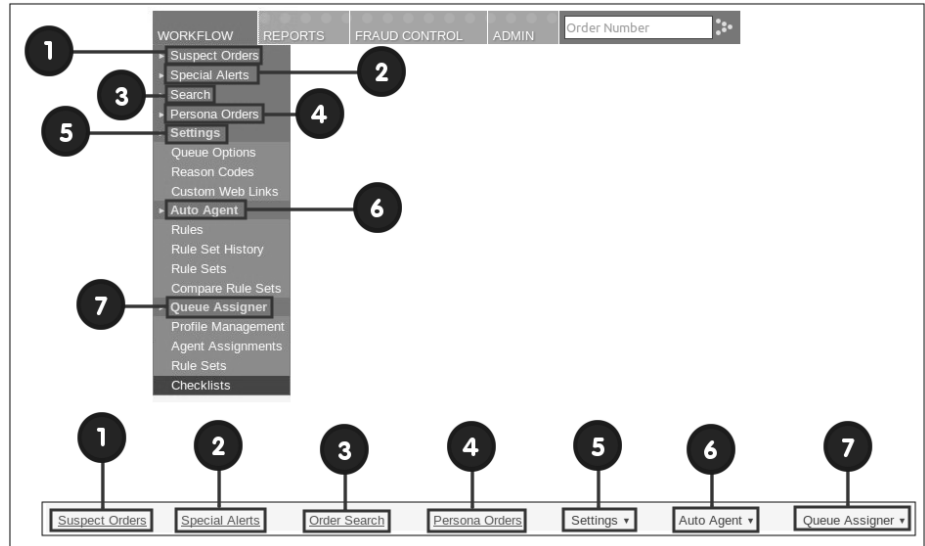
This feature is also available for the Order Search page under the Reports menu.

Configuring Workflow Pages

When you click on the "gears" on any **Workflow** page, you are presented with a series of options that lets you configure the page or manipulate data as follows.

1. Use the **Results per Page** drop-down menu to select how many items you want to present in a table per page. If you select more items than can be displayed on a single page, tabular data will be paginated across multiple pages.
2. Under **Download As**, click either **XML** or **CSV** to download the tabular data in those formats.
3. Under **More Options**, click **Configure Columns** to manipulate which columns will appear on a particular table and in what order (see next page).

Configuring Columns
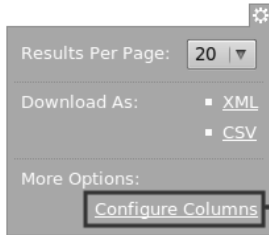
The tables on the majority of pages in the **Workflow** can be configured using the "gears" at the top right corner of the columns. This example uses the **Special Alerts** page, but the instructions apply to the majority of **Workflow** tables you will encounter.

Click the gears and in the box that appears, under **More Options**, click **Configure Columns**.

To remove a column, use your mouse to grab it, then drag and drop it into the "trash can" at the far right side of the row.

To change the position of a column on a table, grab it, then drag and drop it into the desired position on the row.

To add a column, in the **Sidebar**, use the **Choose Column** menu to select the name of the desired column, and then click **Add**. The column will be added at the far right end of the row, and you can drag and drop the new column to the desire position.

When you are finished, use the **Global Navigation** bar to return to the desired page.
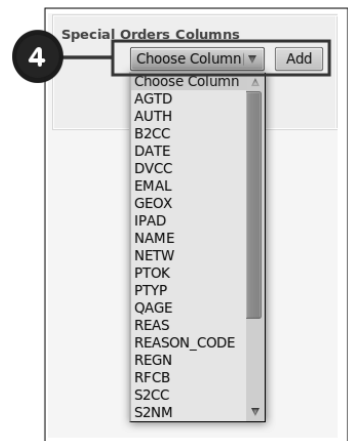
Available Columns

In each of the table examples in this manual, column descriptions are included for the purpose of showing how the table displays data, but not all possible columns are shown for each table. The following is a list of all the possible column selections for different table types.

All columns, once added display a tooltip if the cursor is hovered over the column title.

Name	Description	Suspect Orders	Special Alerts	Order Search	Persona Orders
AGEO	Identifies the age of an order in minutes.	X	X	X	X
AGNT	The initials of the Agent managing the suspect transaction.	X	X	X	X
AGTD	Identifies the age of an order by the date and time it came into the Workflow and was assigned.	X	X	X	X
AMNT	The amount of the transaction.	X	X	X	X
AUTH	The authorization status of the transaction, such as Approve or Decline.	X	X	X	X
AUTO AGENT RULE ID	Shows unique ID for an Auto Agent rule triggered by a transaction.	X			
B2CC	Displays data for Billing Country.	X	X	X	X
BIN_COUNTRY	The unique bank identification number for a country.	X		X	X
BIN_PLUS_FOUR	The unique bank identification number plus four.	X		X	X
CBD_SCORE	Displays the Chargeback Defender Score for the transaction.	X		X	X
CAT1	Products or services associated with Category 1 in Safetech Fraud Tools.	X	X	X	X
CAT2	Products or services associated with Category 2 in Safetech Fraud Tools.	X	X	X	X
CVIB	Displays the LN Instant ID CVI score for a billing address.	X	X	X	X
CVIS	Displays the LN Instant ID CVI score for a shipping address.	X	X	X	X

Continued on next page

Available Columns, Continued

Name	Description	Suspect Orders	Special Alerts	Order Search	Persona Orders
DATE	The date on which the transaction was made.	X	X	X	X
DVCC	Displays data for the country code configured on a device.	X	X	X	X
DVID	Displays the unique device ID value for the device used in the transaction	X	X	X	X
EMAL	The email address associated with the transaction.	X	X	X	X
GEOX	Geographical location of the riskiest country associated with the persona from the last 14 days.	X	X	X	X
IPAD	The IP address associated with the transaction.	X	X	X	X
KAPT	Indicates availability of the Data Collector	X	X	X	X
NAME	The customer name associated with the transaction.	X	X	X	X
NETW	The network type associated with the transaction, such as Library, Prison, or School.	X	X	X	X
ORDR	The unique order number used by Agents to identify the transaction.	X	X	X	X
PTOK	Payment token or method of payment used.	X	X	X	X
PTYP	The payment credentials or credit card type.	X	X	X	X
QAGE	Identifies the amount of time the transaction has been in the current queue.	X	X	X	X
REAS	Indicates the reason that the order is under review.	X	X	X	X
REASON_CODE	Displays a custom created reason code.	X	X	X	X
REGN	Region or area.	X	X	X	X

Available Columns, Continued

Name	Description	Suspect Orders	Special Alerts	Order Search	Persona Orders
RFCB	Indicates a refund or chargeback.	X	X	X	X
RIS RULE ID	Shows unique ID for a rule triggered by a transaction.	X			
S2CC	Column in the Order Search results display for Shipping Country.	X	X	X	X
S2EM	Displays Ship to Email Address data.	X	X	X	X
S2NM	Displays Ship to Name data.	X	X	X	X
SCOR	The current risk assessment score for the transaction.	X	X	X	X
SITE	The merchant-owned website used by the customer to make the transaction.	X	X	X	X
SHTP	The shipping type, either regular or other.	X	X	X	X
STAT	The current status of the order, such as Review, Escalate, or Expired.	X	X	X	X
TRAN	The unique number used by the merchant to identify the transaction.	X	X	X	X
UNIQ	Cookie customer values used by the merchant for tracking.	X	X	X	X
VELO	Indicates customer purchasing activity within the last 2 weeks.	X	X	X	X
VMAX	Indicates the most vigorous customer purchasing activity during a 6-hour period within the last 2 weeks.	X	X	X	X
XCSR	The original risk score of the transaction.		X		

Suspect Orders

Overview

The **Suspect Orders** page is where Risk Department staff will be spending much of their time. This page lists every transaction submitted by the system for manual review by agents. Managers can use this page to assign transactions to specific agents, monitor the progress of transaction reviews, search for a specific transaction, and more.

Like most pages in **Safetech Fraud Tools**, the Suspect Orders page is composed of two major areas:

1. **Sidebar:** Contains a **Summary** section providing information about orders and agents and a **Suspect Orders Filter**, which allows you to filter the results in the **Suspect Orders** table.
2. **Suspect Orders Table:** Provides detailed information about suspect orders that have been routed into the **Workflow** queue for manual review and disposition.

While the appearance of the **Sidebar** on the **Suspect Orders** page will always be the same, the columns that appear in the **Suspect Orders** table will vary depending on which columns were selected to appear in the table.

Suspect Orders Sidebar

Configure one or more filters to change adjust the suspect transactions that appear in the **Suspect Orders** table.

Section	Purpose	Details for Settings
1. Summary	Provides current status information for all **Manual Review** jobs. The values represent all orders for all profiles by default, but can be filtered by **Profile**.	This section has a tally for orders under review and contains static information that changes only as job statuses change. • **Active Agents:** Number of agents logged into the system right now. • **Held for Review Today:** Number of transactions routed for manual review. • **Older:** Suspect transactions that have been held in the queue more than the past 24 hours • **Total:** Total number of suspect transactions.
2. Get Next Order	Allows you to call for the next available order that matches your profile and adds it to your queue.	Under **Agent Actions**, click **Get Next Order** to add the transaction to your queue to be worked.
3. Assigned	Allows you to filter the **Suspect Order** table by transactions assigned to an **Agent**.	Under **Suspect Orders Filter**, use the menu to select the Agent's initials and then click **Filter**.
4. Auth	Allows you to filter the Suspect Order table by Auth code. Settings available are **Any**, **A (Accept)**, and **D (Decline)**.	Use the menu to select **ANY**, **A**, or **D** and then click **Filter**.
5. Site	Allows you to filter the Suspect Order table by the website name associated with transactions.	Use the menu to select a specific website or select **ANY** and then click **Filter**.

Suspect Orders Sidebar, Continued

Section	Purpose	Details for Settings
6. Status	Allows you to filter the Suspect Order table by either standard or customized status.	Use the menu to select the standard settings: • **Any** • **C (Change)** – indicates that an order was auto-approved, but changed because of updated information. • **E (Escalate)** – is ready for a Lead Agent or Manager to either Approve or Decline. • **R (Review)** – indicates that an order needs manual review to determine its fate.
7. Rule ID	Allows you to filter the Suspect Order table by a specific Rule ID number	Type the **Rule ID** number in the available field and then click **Filter**.
8. Assignable	Allows you to filter the Suspect Order table by its assignable status.	Use the menu to select the standard settings: • **Any** – filters by assignable and non-assignable status • **Yes** – produces a result only if the order can be assigned. • **No** – produces a result only if the order cannot be assigned.
9. Profile	Allows you to filter the Suspect Order table by all profiles or a specific profile.	Use the menu to select a specific profile name or leave the setting at **Any**.
10. Filter	Allows you to apply your filter to the Suspect Orders table.	Click **Filter** to apply your changes.

Suspect Orders Sidebar, Continued
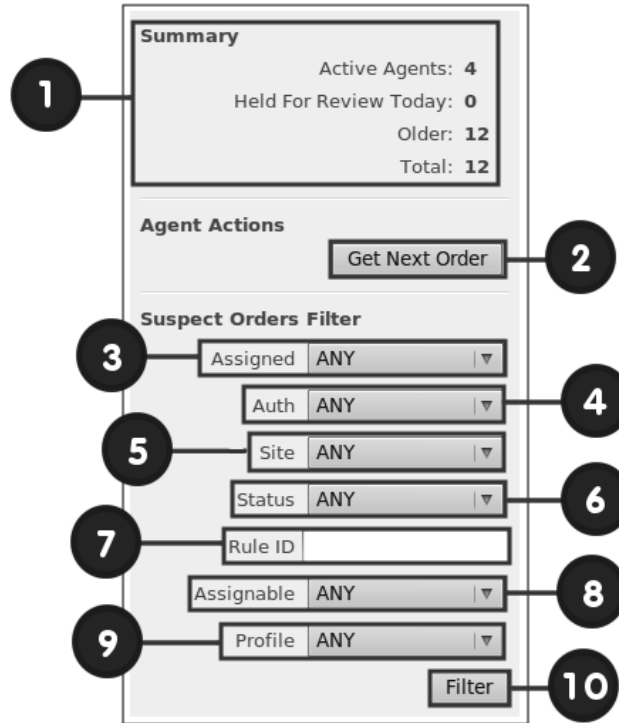
Suspect Orders Table

Remember that the columns in Workflow tables can be manipulated, so your experience on Workflow tables in your system may differ from what is presented here.

Section	Purpose	Details for Settings
1. Check Boxes	Select one or more orders in the table.	Select the top check box to select all orders in the table, or select multiple check boxes as desired.
2. Details	Lets you view the transaction details for any order.	Click the link to view the transaction details page for a specific suspect order.
3. CAT2	Lists all orders belonging to the CAT2 UDF.	This is static information and cannot be changed.

Continued on next page

Suspect Orders Table, Continued

Section	Purpose	Details for Settings
4. AGNT	Lists the names of agents assigned to orders if the orders have already been assigned.	This is static information that cannot be changed.
5. BIN_ COUNTRY	Indicates the country for the unique bank identification number associated with the transaction.	This is static information and cannot be changed.
6. TRAN	Unique transaction ID number associated with the order.	This is static information and cannot be changed.
7. STAT	The current status of the transaction.	This is static information and cannot be changed.
8. BIN_PLUS_F OUR	Indicates the unique bank identification number plus four that is associated with the transaction.	This is static information and cannot be changed.
9. Status	This is a selection that a Lead Agent makes when assigning a job to an Agent.	The options available when selecting the **Status** menu are: • Decline • Escalate • Review • Approve • Confirm Special codes can also be added on the **Manage Reasons** page under **Settings** that let you add **with Reason** to any of these **Status** menu selections. When selecting the **Agent** menu, the initials of all available agents are displayed.
10. Agent	Allows you to select an agent to be assigned to the transaction. *Agents cannot manually reassign orders and must request a Lead Agent perform the reassign function.*	Once one or more transactions are selected, use the drop-down menu to select the agent's initials.
11. Note	Allows a Lead Agent to enter key information relating to a customer order that an Agent will need to know.	Enter the note using the available field. When using a customized **with Reason Status** (see item 17.), this area will be automatically populated when the **Apply Changes** button is pressed.

Continued on next page

Suspect Orders Table, Continued

Section	Purpose	Details for Settings
12. Apply Changes	Ensures that all settings made on the **Suspect Orders** page are changed.	Click on the **Apply Changes** button to save all changes.

Transaction Details

When on the **Suspect Orders** page, clicking on the **details** link in the row for a specific transaction, will open the **Transaction Detail** page for that transaction. On that page, Lead Agents and Agents have the ability to review a wide variety of information about the transaction. You can also reevaluate its risk, change its status, and Lead Agents can reassign an Agent. All of these tasks and more can be performed using the **Gadgets** that appear on any **Transaction Details** page.

When the **Transaction Details** page appears, you will see information appearing in the following Gadgets, some of which you can act upon such as clicking links or buttons. More Gadgets available as you scroll down the page to other sections.

Transaction Details, Continued

What Are Gadgets?

Gadgets are a new feature on the Transaction Details page starting with version 5.1.0 of Safetech Fraud Tools. Each Gadget possesses a specific function in the risk assessment process. Although some Gadgets appear to be related or to share information, each one is a self-contained tool that operates in a console-like environment and allows a merchant's risk management team to more efficiently locate and process information regarding a specific customer purchase.

Previously, the Transaction Details page presented information using various boxes, tables, and links. The information was static and not amenable to manipulation by a merchant's risk management staff. Gadgets now replace the elements of prior versions of the Order Details page to offer information in an easier to read fashion. All of the data users are currently able to see will remain available for their utilization in managing orders. These following pages will describe the layout of this data by the use of Gadgets. Merchants may select to keep their current, legacy view as their primary view if they so desire.

The Transaction Details page has a default number, type, and order of gadgets, but any merchant can change which gadgets appear and how they are ordered on the transaction details page on an user by user basis. Each individual with Agent permissions can add, remove, and rearrange gadgets on the details page and the customizations will be specific to that user.

Each Gadget will be described individually in this document outlining the features and attributes of each as well as how gadget presentation is customized.

In the output of the different gadgets displaying data on the transaction details page, information such as PTYP, Email, or IP address may be missing, either upon the initial loading of the page or when new information is provided. If information for any of these data elements is missing, a "null value" will be loaded for that element.

The Transaction Details Sidebar

Like almost all other pages in the console, the Transaction Details page has two general areas, the Sidebar, and the Primary Pane. Gadgets are presented in both areas. The following are the Gadgets you can find in the Sidebar area.

Transaction Details, Continued

Section	Purpose	Details for Settings
1. Checklist	When configured in Queue Assigner provides a checklist to guide an agent in working a transaction using a predetermined set of steps. Only available if Queue Assigner is enabled and if the Checklist feature is created for an agents Queue Assigner Profile.	• **Gears:** Opens the Gadgets menu and lets the agent add gadgets to the details page. • **Checklist Tab:** Select the tab to access the checklist (displayed amount of checklist completed). • **Checklist Item:** Provides instructions in a sequential order. • **Outcome List:** Lets the agent select one of a number of predetermined outcomes once the step is completed. • **Save Button:** Saves changes once an outcome is selected. • **Checklist Item History:** Shows who has worked the checklist item and when. Shows none selected if the item hasn't been worked (Can be expanded or collapsed). • **Checklist History:** Shows who has worked any item or items on the checklist including the name of the item and when it was worked (Can be expanded or collapsed).
2. Transaction Summary	Provides all of the information specifically related to the transaction (If the Checklist tab also appears at the top of the sidebar, select the Transaction tab).	• **Trans. ID:** The identification value assigned to the transaction. • **Type:** The type of transaction such as an Internet order. • **Website ID:** The merchant website accessed for the transaction. • **Date:** This is the date the transaction was originally created based on the merchant's time zone. • **Order Num:** The merchant's order number for the transaction. • **Status:** The current Kount status for the transaction. • **Agent:** The initials of the risk management agent evaluating the transaction. • **Persona Orders:** Click this link to see all orders that are associated with the current transaction. Formerly known as "Linked Orders." Link will say "No Persona Orders" if none are present.

Transaction Details, Continued

Section	Purpose	Details for Settings
3. Customer	The Customer gadget presents static information about the customer associated with the transaction, if the transaction has been previously assigned.	• **Created:** This is the date and time of that the order was first created. • **Name:** This is the name of the customer supplied by the customer. • **Email:** This is the email address supplied by the customer. • **Ship Email:** This is the email address associated with the shipping address. • **Cust. ID:** This is the unique value assigned to the customer. • **DRIV:** This field is available only when the merchant passes in the customer's driver's license number.
4. Payment	The Payment gadget presents data regarding the payment being used by the customer for the transaction.	• **Total:** This is the total amount being paid by the customer and the currency type being used. • **Type:** This is the payment type being used by the customer. • **BIN Country:** The country in which the bank that issued the payment card is located. • **Flags:** These are the Order Status flags that are present for the payment being used. Only those flags present will be displayed. Flags that can be presented include: • MACK: Y (Yes) or N (No) indicates whether merchant has acknowledged receipt of order and if customer expects shipment • AUTH: Authorization status of A (Approve) or D (Decline) • AVSZ: Bankcard AVS ZIP CODE reply • AVST: Bankcard AVS Street Address reply • CVVR: Bankcard CVV / CVC / CVV2 reply • RFCB: Refund/Chargeback status
5. Device	The Device gadget presents information about the device being used by the customer to place the order.	• **Location:** This is the location of the device determined from its IP address. • **Proxy Location:** If the customer is seen to be using a proxy to disguise their true location, the location of the proxy is displayed and highlighted and is visible only when a proxy server has been detected. • **IP Address:** This is the IP address of the device being used by the customer.

Transaction Details, Continued

Section	Purpose	Details for Settings
6. VIP Summary	The VIP Summary gadget presents a list of VIP fields associated with the transaction.	• **Reviewed Fields:** This is a list of VIP fields associated with the transaction that are marked as Review. • **Declined Fields:** This is a list of VIP fields associated with the transaction that are marked as Decline. • **Manage Lists:** Click this link to manage the relevant VIP fields for this transaction.
7. User Defined Fields	The User Defined Fields (UDF) gadget presents data on any custom fields the merchant may have created that involve this transaction.	Each relevant field and the value it contains is displayed in the gadget. Click the "more" link to see the full list.
8. Order Search	The Order Search gadget lets you click on an item related to the transaction and search for other transactions based on that item. Click the desired link, such as the email address of the customer, to search for other transactions with the same customer email address. *The Order Search page is located under the Reports menu and is not a Workflow page.*	• **Email** • **IP Address** • **Customer ID** • **Payment**
9. Link Analysis	The Link Analysis gadget on the Transaction Details page allows merchants to search the merchant's system for orders related to the current transaction based on key attributes. You can select one or more of these items in any combination. A minimum of one check box must be selected. Then click the **Find Linked** button to see a list of results. Read more about **Link Analysis** after the **Gadgets** section of this document.	• **Status:** This is the Kount status for the transaction. • **Email:** This is the email address supplied by the customer. • **IP Address:** This is the IP address for the device being using for the transaction. • **Card:** This is the card number being used for the transaction. • **Cust. ID:** This is the unique value assigned to the customer. • **Device ID:** This is the unique value assigned to the customer's device. • **Bill Phone:** This is the billing phone number supplied by the customer. • **Ship Phone:** This is the shipping phone number supplied by the customer.

Transaction Details, Continued

Section	Purpose	Details for Settings
9. Link Analysis (continued)	The Link Analysis gadget on the Transaction Details page allows merchants to search the merchant's system for orders related to the current transaction based on key attributes. You can select one or more of these items in any combination. A minimum of one check box must be selected. Then click the **Find Linked** button to see a list of results. Read more about **Link Analysis** after the **Gadgets** section of this document.	• **Bill Address:** This is the billing address supplied by the customer. • **Ship Address:** This is the shipping address supplied by the customer. • Device Layers: ○ **Layer 1:** Gathers data from a computer regarding network, OS, and SSL. ○ **Layer 2:** Gathers data from a computer regarding Flash. ○ **Layer 3:** Gathers data from a computer regarding JavaScript. ○ **Layer 4:** Gathers data from a computer regarding the HTTP header. ○ **Layer 5:** Gathers data from a computer regarding the Web browser.
10. Custom Web Links	The Custom Web Links gadget presents a list of customized URLs which may include parameters that, when clicked, will perform a preconfigured function such as open the billing address in Google Maps or search for the IP address of the device being used to make the purchase. See the documentation for **Custom Web Links** later in this chapter under **Settings** for details. The gadget has two features.	• **Custom Web Links List:** Click any of the available links to perform a specific function. • **Gears:** Clicking the "gears" in the upper-right of the gadget opens the **Custom Web Links** page. Only an admin can create or edit a web link.

Transaction Details, Continued

Transaction / Checklist 0% [1]

1. Compare with Targus
   [-] CRK (10:34 Feb 13)   Lack of hist ▲▼
       CRK (10:33 Feb 13)   Save

[-] hide history   (10 actions taken)

Compare with Targus	Feb 13, 2013
CRK: Done, by definition.	10:34
Compare with Targus	Feb 13, 2013
CRK: Lack of history.	10:33
Look up order history	Feb 13, 2013
CRK: No answer	09:31
Escalate to manager	Feb 13, 2013
CRK: Postponed	09:31
Call the customer please	Feb 13, 2013
CRK: Lack of history.	09:30
Call the customer please	Feb 12, 2013
JDM: No answer	15:20
Call the customer please	Feb 12, 2013
JDM: Postponed	15:10
Look up order history	Feb 12, 2013
JDM: Postponed	15:04
Escalate to manager	Feb 12, 2013
JDM: Lack of history.	15:04
Escalate to manager	Feb 12, 2013
JDM: No answer	15:04

Transaction Summary [2]

Trans. ID: 68ZW0TGLL8TL
Type: Internet Order
Website ID: DEFAULT
Date: 08/15/2011 13:27:59
Order Num: 7c250c4510
Status: Escalate
Agent: Unassigned
Persona Orders

Customer [3]

Created: 06/22/2012 13:34:12
Name: Brent Doe
Email: 5d3c2c1314@example.com
Cust. ID: MjQyNDAzOTcyNTIyMQ

Payment [4]

Total: 49.99 USD
Type: Discover Credit Card
BIN Country: Unknown
Flags: ✓MACK ✓AUTH ✓AVSZ
✓AVST ✓CVVR

Device [5]

Location: DE (Collector)
Proxy Location: Grimsby, GB
IP Address: 10.100.4.62

VIP Summary [6]

Reviewed Fields: manage lists
■ Bill Address
■ Ship Address

No fields are being declined

User Defined Fields [7]

AWCGOODTIMES: HAMBURGER
CONTRIBUTOR: Y
CORPORATE: Y
DIAF6: Y
DIAF8: Y
+ 10 more

Order Search [8]

Email: 5d3c2c1314@example.com
IP Address: 10.100.4.62
Customer ID: MjQyNDAzOTcyNTIyMQ
Payment: CARD

Link Analysis [9]

all linked orders		12,895
Email:	☐ 5d3c2c1314@e...	12
IP Address:	☐ 10.100.4.62	435
Cust. ID:	☐ MjQyNDAzOTcy...	0
Payment:	☐ EBE5F7634D39...	6

more options   Find Linked

Web Links [10]

Link for NAME URL injection&q=mybadp...
Link for B2A1 50E5C958B9258 ST
Link for B2A2
Link for B2CI BILL50E5C958B9295TON
Link for B2ST KUHISTONI BADAKHSHON
Link for B2PC 72793
Link for B2CC TJ
Link for ANID
Link for B2PN 9362047859
Link for S2NM JANE DOE
Link for S2A1 123 SHIP ST.
Link for S2A2 SUITE 13
Link for S2CI BEVERLY HILLS
Link for S2ST CA
Link for S2PC 90210
Link for S2CC US
Link for S2PN 2083459876
Link for EMAL EMAIL_50E5C958B9350...
Link for S2EM JANEDOE@EXAMPLE.C...
Link for ORDR order50e5c9594de9f
Link for TRAN 1VZS0BJJPLN5
Link for IPAD 184.193.229.127
Link for UNIQ NTAyNTcyMzY1Njk4OA
Map for 50E5C958B9258 ST, BILL50E5C...
Link for {{Bo{{GusSilly}}}{}}{Links}}
"For Xss<script>alert('XSS!')</script...

Transaction Details, Continued

The Transaction Details Main Page

There are a wide variety of Gadgets available on the main **Transaction Details** page to assist Risk Evaluation staff in determining if a transaction has a high risk of fraud. Some Gadgets, such as those listed under External Services, are not available except by subscription.

Section	Purpose	Details for Settings
1. Current Risk Evaluation	The Current Risk Evaluation gadget displays static data on the current risk level of the transaction based on data presented in the fields this gadget provides.	**Evaluated On:** Date-time of the order based upon timezone setting of the user login. **Reply:** Reply from initial RIS inquiry for the order. **Score:** Risk assessment score **Geox:** Geographical location of the riskiest country associated with the persona from the last 14 days. **Velo:** Authorized buying activity in the last two weeks. **Vmax:** Authorized buying activity in the most active 6-hour period during the past two weeks. **Cards:** Number of credit cards associated with the Persona's purchasing behavior. **Emails:** Number of email addresses associated with the Persona's purchasing behavior from the last 14 days. **Devices:** Number of computing devices associated with the Persona's purchasing behavior from the last 14 days. **Collector:** Shows if Device data has been collected. **Reevaluate:** Click the Reevaluate button to update the data in the Current Risk Evaluation gadget. When this button is pressed, a RIS request is sent to the RIS server, but since the request comes from the console, a certificate is not required.

Current Risk Evaluation

Evaluated On	Reply	Score	Geox	Velo	Vmax	Network	Cards	Emails	Devices	Collector	
08/23/2012 10:36	R	29	FJ	0	0	H	1	1	1	N	Reevaluate

Continued on next page

Transaction Details, Continued

Section	Purpose	Details for Settings
2. Order Notices	When configured in a Queue Assigner rule, this gadget will display either an "OK" message in green indicating that the transaction is low risk, or a "Warning" message in red stating that the transaction is high risk.	This gadget does not appear by default and must be added manually. Notices in this gadget will only appear one or more Queue Assigner rules is configured to send such notices when the rule is triggered by a transaction. Also, the agent must belong to a Queue Assigner profile associated with the rule set containing the triggered rule.
3. Rules Triggered	This gadget displays all of the rules that were triggered by the transaction by categories, such as Decline Rules, Review Rules, and Escalate Rules.	Under each category, the specific rules triggered are listed. The data appearing in this gadget varies depending on the rule category and rules triggered.
4. Timezones	The Timezones gadget displays the differences between the timezones for location elements in a graphical format. If no data is available, no information will be presented.	• **Billing/Shipping Address:** Gathered from postal data. • **Billing/Shipping Phone:** Gathered from postal data. • **Device:** Gathered from Flash or Javascript, and respects DST. Will ignore devices with no timezone data passed in rather than displaying 0 GMT.
5.Maps	You can use the Maps gadget to display a graphical map of any of the available location elements associated with the transaction. Select one or more links for these location types and then click the Show Maps button to display a world map where each selected location will be displayed. Note that not all of the options may be available for all transactions.	• **Billing Address** • **Billing Phone** • **IP Address** • **Shipping Address** • **Shipping Phone** • **Device** • **Show All:** Click to show all of the above options.

Rules Triggered

Review Rules

- Expensive Bluray disc found in shopping cart
- Expensive leather couch in shopping cart
- Multiple HDMI cables found in a shopping cart

Timezones

- Shipping Address, Shipping Phone
- Billing Address, Billing Phone
- Device Setting

Maps

1. Billing Address
2. Shipping Address
3. Device

Show All

Continued on next page

Transaction Details, Continued

Section	Purpose	Details for Settings
6. Addresses	The Addresses gadget presents data on the billing and shipping addresses associated with the transaction and particularly if the billing and shipping addresses match or otherwise do or do not indicate possible fraud.	Click **more data** to view additional data about the **Billing Address**, the **Shipping Address**, and a comparison between the two. Hover over icons next to **Billing Address** and **Shipping Address** to see their status.
7. Phone Numbers	The Phone Numbers gadget presents data on the billing and shipping phone numbers associated with the transaction and particularly if the billing and shipping phone numbers match or do not match.	Click **more data** to see additional information about the **Billing Phone**, **Shipping Phone**, or to compare the two. Hover over the icons next to **Billing Phone** and **Shipping Phone** to view status such as **Standard land line** and **unknown phone address**.

Addresses

Billing Address ❓
John Doe
123 Bill St., Suite 13
Beverly Hills, CA 90210
+ more data

Shipping Address ❓
Jane Doe
123 Ship St., Suite 13
Beverly Hills, CA 90210

Phone Numbers

Billing Phone 📱❓
(208) 345-9876
Boise, ID
+ more data

Shipping Phone 📱❓
(208) 345-9876
Boise, ID

Transaction Details, Continued

Section	Purpose	Details for Settings
8. External Services	This gadget displays any external, third-party services that have been requested by the merchant and enabled in the merchant's console. External services are available by subscription only. The External Services gadget will only be present if one or more external services have been subscribed to by the merchant. Details for these services are available later in this document.	External services available for subscription include: • **TARGUSinfo** • **LexisNexis** • **192.com**

External Services

Targus Services

Billing Address	Shipping Address
▪ TARGUSinfo	▪ TARGUSinfo

Lexis Nexis Services

Billing Address	Shipping Address
▪ Find A Person	▪ Find A Person
▪ InstantId	▪ InstantId
▪ Phones Plus	▪ Phones Plus
▪ Chargeback Defender	▪ Chargeback Defender

192.com Services

Billing Address	Shipping Address
▪ CheckId	▪ CheckId
▪ ProveId	▪ ProveId
▪ ProveId KYC	▪ ProveId KYC

Transaction Details, Continued

Section	Purpose	Details for Settings
9. Shopping Cart	The Shopping Cart gadget provides details about the items the customer has placed in the shopping cart for purchase. Shopping cart information is displayed in the gadget as follows:	1. The total number of items purchased and the total amount with currency type. 2. The product type, item number and item description. 3. The price of an individual item. 4. The number of items purchased such as x1 or x2. 5. The total price for the amount of each item purchased. 6. If an item purchased is related to a triggered rule, the number for the triggered rule will be displayed under the total purchase price for the item(s). 7. Items can be sorted by **as given**, **name**, or **price**.

Continued on next page

Transaction Details, Continued

Section	Purpose	Details for Settings
10. Bank Information	Provides BIN and Bank contact information when the payment type is a credit card.	• **Card:** Displays the contact information for the bank that issued the card. • **BIN:** The bank's identification number. • **Indicator:** Card type.
11. Distances	The Distances gadget presents a tabular display of the distances between any two location elements involved in the transaction based on validated addresses. Some of these values may not be present but for those that are, you will be able to see the distance, in kilometers, between any two of them, such as the distance between billing address and billing phone or between billing address and shipping address.	• **Billing Address** • **Billing Phone** • **Shipping Address** • **Shipping Phone** • **Device** • **Proxy**

Bank Information

Card	Bin+4	Indicator
Visa Classic	601106-4711	Credit

Key Client Cards & Solutions S.p.a.
Via Marcello Nizzoli, 8
Milan, 20147 IT
ph: 39-02-48310631   fx: 39-02-48310786

Distances - km

kilometers	BA	BP	SA	SP	DV	PX
Bill Addr	–	2	0	3	0	305
Bill Phn	2	–	13	1	5324	430
Ship Addr	0	13	–	3	0	319
Ship Phn	3	1	3	–	5302	295
Device	0	5324	0	5302	–	0
Proxy	305	430	319	295	0	–

Transaction Details, Continued

Section	Purpose	Details for Settings
12. Risk Evaluation History	The Risk Evaluation gadget is made up of several components that each provide valuable information regarding the potential for fraud represented by the transaction.	• **Risk Evaluation History Bar:** Displays the risk evaluation data in columns that are identical to the Current Risk Evaluation gadget at the top of the Transaction Details page but with the original values. The date/time displays as a drop-down menu if the transaction has been re-evaluated more than once. • **Fraud Control:** Actions and Rules Triggered shows a list of triggered rules by Rule ID number and the conditions of the rule. • **Auto Agent:** Actions and Rules Triggered provides the same information for Auto Agent rules. Note, Auto Agent will only appear if this feature is enabled in the console. • **Extended Variables:** Displays risk information obtained from the customer's computer, web browser, and other system-aware merchants. • **Flags:** Presents a list of detected device variables. The **Extended Variables** and **Flags** sections involve very specific fields that will be described in subsequent rows of this table.

Risk Evaluation History										
Evaluated On	Reply	Score	Geox	Velo	Vmax	Network	Cards	Emails	Devices	Collector
07/26/2012 15:20	A	90	US	8	8	S	9	1	1	N

Fraud Control: Actions and Rules Triggered

  Rule 70810   REVIEW when(([order.site] == [DEFAULT]))

Auto Agent: Actions and Rules Triggered

  No rules were triggered.

Continued on next page

55
Last Revised: 4/15/2013

Transaction Details, Continued

Section	Purpose	Details for Settings
Extended Variables	Displays risk information obtained from the customer's computer, web browser, and other system-aware merchants.	• **Device Country:** The device's country of origin information gathered by the Device Data collector and represented by a two-character country code. • **HTTP Country:** The device's country set in the device's Control Panel and represented by a two-character country code. • **Language:** The language setting of the customer's device. • **Local Time:** Time set on the customer's device. • **Timezone:** Time zone set on the customer's device. • **Fingerprint:** A hexadecimal hash representing the device's response to queries about different properties or characteristics of the device. • **Device Layers:** A value that represents numerous system identifiers considered basically constant on the device. • **Mobile Type:** If the customer is using a mobile device, this value indicates the type of mobile device.
Flags	Presents a list of device variables with those detected represented in green with a check mark and those not present represented in red by an "x"	• **Cookies:** If the device's web browser is cookie-enabled. • **Flash:** If the device's web browser is Flash-enabled. • **Javascript:** If the device's web browser is JavaScript-enabled. • **Mobile Device:** If the customer is using a mobile device. • **Mobile Forwarder:** If the device is mobile, this indicates it is using a wireless protocol. • **PC Remote:** If the device being used by the customer is remotely controlled. • **Proxy:** If the device is making the transaction through a proxy device. • **Voice Device:** If the device is voice controlled.

Continued on next page

Transaction Details, Continued

Extended Variables

		Flags
Device Country	US	✓COOKIES
HTTP Country	US	✓FLASH
Language	EN	✓JAVASCRIPT
Local Time	2012-08-22 09:03:17	×MOBILE_DEVICE
Timezone	360	×MOBILE_FORWARDER
Fingerprint	C93618DEFFAD09B5327534AF45699CD3	×PC_REMOTE
Device Layers	D697612AEF.D9F3C5FE78.39E28E53E5.61FD602D96.67906A60CC	×PROXY
Mobile Type	n/a	×VOICE_DEVICE

Section	Purpose	Details for Settings
13. Manage Transaction Bar	The Status/Assignment Bar gadget allows you to view relevant information about this and other transactions in the agent's queue and to disposition the current transaction.	• **Assigned:** Lists the number of transactions assigned to the Agent. Click it to see more information or to refresh the list. • **VIP Lists:** Performs the same action as clicking manage lists in the VIP Summary gadget. • **History:** Click this link to see a list of the activity for this transaction. • **Agent:** Open this menu and select an agent to assign. **NOTE:** Agents cannot manually reassign orders and must request a Lead Agent perform the reassign function. • **Status:** Use this menu to select a disposition for the transaction. Status options include: ○ Decline ○ Escalate ○ Review ○ Confirm ○ Aged-out • **Note:** Write a short note about your disposition decision. • **Save:** Click to save your changes and clear the transaction from your queue. • **Save and Next:** Click to save your disposition, clear it from your queue, and request the next transaction for review. (This option is only available for merchants using the Workflow Queue Assignor feature)

Continued on next page

Transaction Details, Continued

The **CPS Details** gadget on the **Transaction Details** page lets you review the following data about the transaction, if available.

1. *Settlement Details*
2. **Refund Details**
3. **ECP Return Details**
4. **Chargeback Details**

CPS Details														
Chargeback Details														
Category	Date	Amount	Presentment Curr.	Due Date	Reason Code		Usage Code	MOP	Trans. Date		Trans. Type	Activity Date	Authorization Date	Fee Amount
-	2012-01-24 09:13:26				A54 -		-	-	2011-11-11 16:03:41	-				
-	2012-01-24 09:12:55				54 - Cardholder Dispute Not Elsewhere Classified		-	-	2011-11-11 16:03:41	-				
-	2012-01-24 09:13:21				054 -		-	-	2011-11-11 16:03:41	-				

Only the information being returned about the transaction will display so you may not see all four content areas. The data is read only.

Using the Legacy Transaction Details Gadget

If you want to compare the information presented by the various Gadgets on the Transaction Details page with how that data looks in the previous version of the Details page, just above the **Disposition Bar Gadget**, click **old version**. You will be immediately taken to a legacy version of the Details page presenting the same transaction with the same data. To return to the current Details page containing Gadgets, click your web browser's **Back** button.

Customizing Gadgets on the Details Page

The Transaction Details page displays a default number, type, and configuration of gadgets but each person using the console can customize the page to display only the gadgets they desire and in the specific order they desire. Each individual user can make specific customizations that will apply only to them, based on their user login. When a user customizes gadgets on the details page, every transaction they work will offer the details page exactly as they have modified it. Once customized, a user can also return the page to its default settings.

Transaction Details, Continued

Section	Purpose	Details for Settings
1. Gadget List Gears	Allows the gadget list to be displayed or hidden.	Click the "gears" to open the list. To close the list, click the "gears" again.
2. Keywords	Allows the gadget list to be filtered by a keyword or words.	Start typing a word and the list is automatically filtered. Keywords can be all or part of the gadget name or description or a word related to its function. Only gadget items in the list will be filtered.
3. Show all	Allows the gadget list to display all available gadgets, including those already added to the details page.	Select this check box to display all available gadgets. If the check box is selected, you can filter the entire list using the Keywords field. Gadgets are displayed in the list in alphabetical order, with the gadgets not added to the page listed first, then the gadgets already installed.
4. Add Now	Allows a gadget on the gadget list to be added to the details page.	Click **add now** to add the gadget, and then use the positioning arrows to "steer" the gadget to the desired location on the page. If **show all** is selected, gadgets on the list that are already installed will have **installed** displayed in place of the **add now** button.
5. User Default Gadgets	Allows a details page to revert to the default number, type, and arrangement of gadgets.	Click **use default gadgets** and then click **OK** when asked to confirm your decision. The details page will refresh and all of your customizations will have been removed.
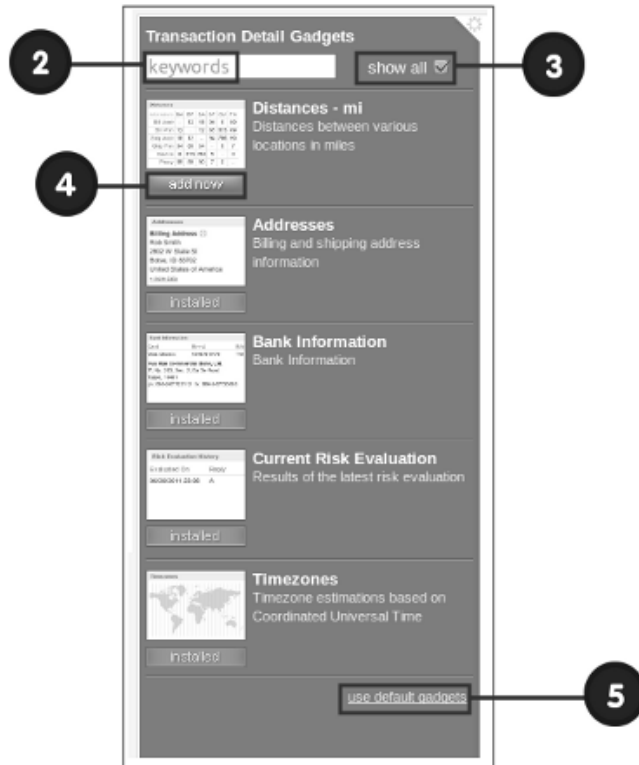
Transaction Details, Continued

Link Analysis

The **Link Analysis** gadget on the **Transaction Details** page allows merchants to search the merchant's system for orders related to the current transaction based on key attributes. This is a critical feature in assisting merchants determine if a transaction possesses a high risk for fraud.

The Link Analysis gadget is located on the transaction details page in the sidebar. The merchant can select from one or more of the following attributes of a transaction:

- **Status:** This is the Kount status for the transaction.
- **Email:** This is the email address supplied by the customer.
- **IP Address:** This is the IP address for the device being using for the transaction.
- **Card:** This is the card number being used for the transaction.
- **Cust. ID:** This is the unique value assigned to the customer.
- **Device ID:** This is the unique value assigned to the customer's device.

Transaction Details, Continued

- **Bill Phone:** This is the billing phone number supplied by the customer.
- **Ship Phone:** This is the shipping phone number supplied by the customer.
- **Bill Address:** This is the billing address supplied by the customer.
- **Ship Address:** This is the shipping address supplied by the customer.

Device Layers

Layer 1: Gathers data from a computer regarding network, OS, and SSL.
Layer 2: Gathers data from a computer regarding Flash.
Layer 3: Gathers data from a computer regarding JavaScript.
Layer 4: Gathers data from a computer regarding the HTTP header.
Layer 5: Gathers data from a computer regarding the Web browser.

You can select one or more of these items in any combination. A minimum of one check box must be selected. Then click the Find Linked button to see a list of results.

Selections:

When you select attributes, Link Analysis will locate all related transactions that match any of those attributes, but the Link Analysis results don't have to match all selections. For example, if you select Email,

IP Address, and Billing Phone, specific transactions in the results may match Email, or IP Address, or Billing Phone, but they don't have to match all selections.

When you select Device Layers, Link Analysis will locate all related transactions that match your selections, but the results must possess all of your selections. For example, if you select Layer 1, Layer 3, and Layer 5, specific transactions in the results must match Layer 1, and Layer 3, and Layer 5. The more Device Layer selections you make, the more restricted will be the search results.

Addresses:

Link Analysis treats attributes such as Email, IP Address, and Card as individual tokens or items, but Billing and Shipping Addresses are made up of multiple items. Addresses are made up of Line 1, which is typically a street address, Line 2 which can contain an apartment or suite number, a City line, State line, a postal code line and a Country line. Link Analysis does not perform a search based on all of these items in the address.

Link Analysis performs a search of an address specifically as Line 1, Postal Code, and Country Code. These are the elements in a Billing or Shipping Address that return the most useful data relative to assessing a transaction for fraud.

Continued on next page

Transaction Details, Continued

Results:

Link Analysis results are returned in a standard table. The columns presented are the default settings but the merchant can customize the table so that only the desired columns appear by adding and removing column selections and then dragging the desired columns into any order.

Elements in different columns of the results table are highlighted to indicate that they match those same elements in the original transaction.

Extended Variables (XTV) Definitions

The following information provides more details about the output of the Extended Variables gadget.

Variable Name	Purpose	Details
CARDS	Displays the number of credit cards associated with the customer's purchasing behavior.	Information is displayed as an integer.
COOKIES	Indicates if the customer's web browser is cookie-enabled.	Possible values are Y and N.
COUNTRY	Indicates if the device's country of origin.	Expressed as a two-character country code.
DEVICE_LAYERS	Displays a value that represents numerous system identifiers considered basically constant on a device.	Expressed as a 32-character hexadecimal hash value.
DEVICES	Displays the number of computer devices associated with the customer's purchasing behavior.	Information is displayed as an integer.

Continued on next page

Transaction Details, Continued

Variable Name	Purpose	Details
EMAILS	Displays the number of email addresses associated with the customer's purchasing behavior.	Information is displayed as an integer.
FINGERPRINT	Displays five values, each separated by a period, representing five general queries to the device to identify different properties or characteristics of the computer.	Each variable is expressed as a 10-character hexadecimal hash, with five period-delimited values.
FLASH	Indicates if the customer's web browser is Flash-enabled.	Possible values are **Y** and **N**.
HTTP_COUNTRY	Indicates if the device's country of origin.	Retrieves country information from a different source and displays it as a two-character country code.
JAVASCRIPT	Indicates if the customer's web browser is JavaScript-enabled.	Possible values are **Y** and **N**.
LANGUAGE	Indicates if the language set on the customer's device.	Expressed as a two-character language code.
LOCALTIME	Indicates if the time set on the customer's device.	Expressed as **YYYY-MM-DD HH:MM:SS**.
MOBILE_DEVICE	Indicates if the customer is using a mobile device for purchasing.	Possible values are **Y** and **N**.
MOBILE_FORWARDER	Indicates if the customer's mobile device is using a wireless protocol.	Possible values are **Y** and **N**.
MOBILE_TYPE	If the customer is using a mobile device, indicates what type of mobile device.	The device name is expressed in a string up to 32-characters long.
REMOTE_PC	Indicates if the device being used for the purchase is being remotely - controlled.	Possible values are **Y** and **N**.
PROXY	Indicates if the customer's device is making the purchase through a proxy device.	Possible values are **Y** and **N**.
TIMEZONE	Indicates the time zone set on the customer's device.	Expressed as a three-digit integer, indicating the offset in minutes from **GMT**.
VOICE_DEVICE	Indicates if the customer's device is voice-controlled.	Possible values are **Y** and **N**.

Transaction Details, Continued

Variable Name	Purpose	Details
RULES	Indicates which rule or rules (if any) were triggered when the purchase was re-evaluated.	Displays the specific conditions that triggered the autodecision, such as sending an order into **Review** if an order is determined to originate within a specific type of network as shown in the following image.

See the Technical Specifications Guide: Risk Inquiry System (RIS) and the Rules Creation section in this document for additional details on Extended Variables.

Transaction Status Definitions

The Transaction Summary gadget on the Transaction Details page sidebar has a Status field that can be populated by various values. The following table defines each transaction status in more detail.

STAT	Transaction Status Definitions
Changed	A transaction with this status has changed enough to cross any **Risk Threshold** including a **Review** or **Decline** threshold for **Risk Score** or **Sale Amount**.
Escalate	A transaction with this status has been escalated by an **Agent** to a **Lead Agent** due to extraordinary circumstances associated with the transaction. Because of these circumstances, the transaction requires an expert review beyond the capacities of an Agent.
Confirmed	A transaction with this status is a **Special Alerts** case that was initially automatically or manually approved and later declined. This change will not be acted on, usually because the item has already shipped. The **F** status means that the change in score has been observed.
Review	A transaction with this status has been automatically or manually designated for review due to significant risk factors.
Expired	A transaction with this status has been in the **Workflow** queue beyond the time out threshold and can have any status except **Declined**, including no status. The job will no longer be worked in the system and the data is preserved for statistical purposes.
Expired and Declined Credit Card Auth	A transaction with this status has been in the **Workflow** queue beyond the time out threshold and has also been declined for credit card authorization. The job will no longer be worked in the system and the data is preserved for statistical purposes.

Transaction Details, Continued

In addition to the standard status codes for transactions, a number of customized values can appear. Customized reasons can be created and added to the standard status codes by clicking **Workflow** -> **Settings** -> **Reason Codes**. See that section of the documentation for more details.

TARGUSinfo®

The **TARGUSinfo** service is available by subscription only, and is not available in the system by default. When you subscribe to this service, in the **External Services** gadget on the **Transaction Details** page, both the **Billing Address** and **Shipping Address** links appear. Clicking either link allows you to connect to TARGUSinfo and obtain the latest information on the validity of the address and phone number information associated with the customer name.

Targus Services	
Billing Address	Shipping Address
▪TARGUSinfo	▪TARGUSinfo
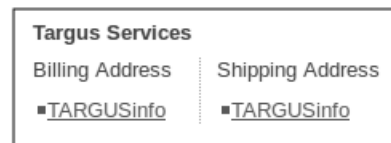
The TARGUSinfo link can be enabled or disabled. If disabled, the links for TARGUSinfo in External Services will not appear.

When TARGUS information is called or updated for either link, the data is cached and can be viewed again without an additional call to TARGUSinfo. Information, such as the Shipping CQR value and a mismatch between addresses will appear directly beneath the links.

Targus Services	
Billing Address	Shipping Address
▪TARGUSinfo	▪TARGUSinfo
Shipping CQR: 12 Name and phone DO NOT go together.	
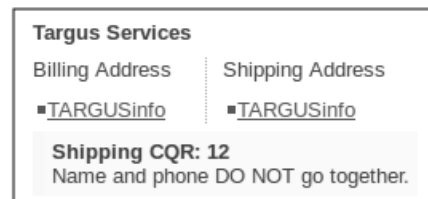
TARGUSinfo®Information Page

When you click on the **TARGUSinfo** link for either the Mailing or Billing address in the **External Services** gadget, you are taken to the Targusinfo page for that transaction. This page provides information on the validity of the address and phone number data for the customer.

This page is constructed in the same way that most other pages are in the system, possessing a **Sidebar** and a main information **Table**.

Continued on next page

TARGUSinfo®, Continued

Section	Purpose	Details for Settings
1. Sidebar	The Sidebar contains three sections:	• Transaction id: Contains basic data about the suspect order. • Customer Name: Name of the customer. • Phone: Phone number of the customer • Address Type: Indicates billing or shipping address. • Last update: The date and time of the last update in the format YYYY-MM-DD HH:MM:SS • Updated by: The email address of the agent who requested the last update. • Options: Contains the link that will take you back to the transaction details page. • Update Targusinfo: Click the Update button to get the latest information from TARGUSinfo.

Continued on next page

TARGUSinfo®, Continued

Section	Purpose	Details for Settings
2. Contact Quality Rating	The Contact Quality Rating section displays a series of criteria that measures the validity of the address and phone number passed to TARGUSinfo based on the ability and type of contacts available (specific information will be provided in the Response Structure section on page 86).	• CQR: This is a 17 point scale that indicates the quality of contact with the address and phone number listed. • Phone Verify: Indicates how well the customer name matches the phone number provided. • Phone Type: The type of phone associated with the number, including landline and wireless. • Listing Type: The type of listing associated with the phone, including business, customer, and pay phone. • Valid Address: Indicates if the address provided can be standardized against US Postal Service (USPS) valid address ranges. • Valid Phone: Indicates if the phone number provided can be validated against the North American Numbering Plan (NANP). • In Service 6M: Indicates if the phone number has been in service 6 months or longer. • On Do Not Call: Indicates if the phone number has been listed on the FTC or DMA national Do Not Call lists or any state Do Not Call list. • Near Address: Indicates if the phone switch is within 6 miles of the address provided. • Recent Change: Indicates if the phone number was a removed from phone company listings within the past 18 months. • Phone Provider: Indicates the name and type of the phone provider.
3. Transaction Standardized Address	This section presents the standardized address information.	Standardized address information is presented in two lines and includes street name, city, state, and ZIP+4.
4. Based on	This section contains two lists that compares data **Based on Address** and **Based on Phone**. If there is a mismatch, the section will highlight in yellow.	• Name • Street Address • City • State • ZIP Code • Phone (This is TARGUSinfo®)

Response Structure

The first section of the **TARGUSinfo Information Page** contains several categories that provide multiple output codes.

Contact Quality Rating Details

The **Contact Quality Rating (CQR)** output result is a scale from 0 to 16 that provides validity information regarding the address and phone number submitted.

- **0 No Result Available:** The information submitted does not meet the CQR match criteria.
- **1 Invalid Address and Phone:** The address cannot be standardized against USPS records and the phone cannot be dialed.
- **2 Match:** The name, address, and phone number all go together.
- **3 Name and Phone Match, No Address:** Although the name and phone number go together, there is no address information available.
- **4 Name and Phone Match, Different Address:** Although the name and phone number go together, the address result is not linked to the other two pieces of data.
- **5 Address and Phone Match, No Name:** Although the address and phone number go together, there is no name available.
- **6 Address and Phone Match, Different Name:** Although the address and phone number go together, the name result is not linked to the other two pieces of data.
- **7 Address and Phone Match, Different Business Name:** Although the address and phone number go together, the business name result is not linked to the other two pieces of data.
- **8 Name and Address Match, Phone Invalid:** Although the name and address go together, the phone number cannot be dialed.
- **9 Name and Address Match, Phone is Business Phone:** Although the name and address go together, they belong to a residence, while the phone submitted goes to a business.
- **10 Name and Address Match, Phone is Wireless:** Although the name and address go together, the phone submitted is wireless.
- **11 Name and Address Match:** The name and address go together.
- **12 Customer Name and Phone Do Not Match:** The person's name and phone do not go together.
- **13 Business Name and Phone Do Not Match:** The business name and the phone do not go together.

Continued on next page

Response Structure, Continued

- **14 Wireless Phone Does Not Match Name and Address:** The phone submitted is wireless and does not go with the name and address.
- **15 Valid Address and Invalid Phone:** The address can be validated against USPS records but the phone cannot be dialed.
- **16 No Information Available:** No information is available for the name, address, and phone number submitted.

Phone Verify

The output for this data type can be one of the following.
- **Y:** Name matches phone number
- **N:** Name does not match phone number
- **I:** No name submitted
- **U:** No data available
- **X:** Data missing from either the input record or the TARGUSinfo repository

Phone Type

The output for this data type can be one of the following.
- **L:** Landline
- **W:** Wireless
- **U:** No data available
- **X:** Data missing from either the input record or the TARGUSinfo repository

Listing Type

The output for this data type can be one of the following.
- **B:** Business
- **C:** Customer
- **P:** Pay Phone
- **F:** Fax
- **O:** Other
- **U:** No data available
- **X:** Data missing from either the input record or the TARGUSinfo repository

Response Structure, Continued

Valid Address

The output for this data type can be one of the following.
- **Y:** Address standardized against USPS valid address ranges.
- **N:** Address cannot be standardized against USPS valid address ranges.
- **X:** Data missing from either the input record or the TARGUSinfo repository.

Valid Phone

The output for this data type can be one of the following.
- **Y:** Area Code and Exchange can be validated against NANP records.
- **N:** Area Code and Exchange cannot be validated against NANP records.
- **X:** Data missing from either the input record or the TARGUSinfo repository.

In Service 6M

The output for this data type can be one of the following.
- **Y:** The phone number has been active at the current address for 6 months or more.
- **N:** The phone number has not been active at the current address for 6 months or more.
- **X:** Data missing from either the input record or the TARGUSinfo repository.

On Do Not Call

The output for this data type can be one of the following.
- **Y:** The phone number is listed on FTC or DMA national Do Not Call lists or any Do Not Call state list.
- **N:** The phone number is not listed on FTC or DMA national Do Not Call lists or any Do Not Call state list.
- **X:** Data missing from either the input record or the TARGUSinfo repository.

Near Address

The output for this data type can be one of the following.
- **Y:** The address of the phone switch is within 6 miles of the submitted address.
- **N:** The address of the phone switch is not within 6 miles of the submitted address.
- **X:** Data missing from either the input record or the TARGUSinfo repository.

Response Structure, Continued

Recent Change

The output for this data type can be one of the following.
- **Y:** Directory Assistance records indicate that the phone was removed from phone company listings within the past 18 months.
- **N:** Directory Assistance records indicate that the phone was not removed from phone company listings within the past 18 months.
- **X:** Data missing from either the input record or the TARGUSinfo repository.

Phone Provider

The output for this data type can be one of the following.
- **OCN:** The Operating Company Name
- **S:** This is a Switched Provider, indicating the input phone is valid and has been ported.
- **U:** The input phone is valid and has been ported but no OCN information is available.
- **X:** Data missing from either the input record or the TARGUSinfo repository.

192.com

192.com is a service that is available by subscription only and is not available with system by default. This service is primarily useful in verifying data for European customers, although the exact results yielded from a 192.com check will vary, depending on the customer's country of residence.

In the **External Services** gadget under **192.com Services**, you can click the links under either Billing Address or Shipping Address to acquire information from 192.com about the current transaction. If this service is disabled, this section of the gadget will not appear.

192.com Services	
Billing Address	Shipping Address
▪CheckId	▪CheckId
▪ProveId	▪ProveId
▪ProveId KYC	▪ProveId KYC

If 192.com information has previously been called, clicking on this link will take you to a page where the information will be displayed, and if not, you will go to a page where you must call the data.

Continued on next page

192.com, Continued

192.com Page

Depending on the nation of residence for the customer, some combination of the **CheckID**, **ProveID**, and **CheckID KYC** links will be present in the **External Services** gadget, but all three links will only be present if the customer's residence is in Germany, the United Kingdom, or in the United States of America.

CheckID Data

Section	Purpose	Details for Settings
1. Transaction Info	The information being passed from the system to 192.com for verification.	The information includes the Transaction ID, the customer's name, and full address as displayed in the Sidebar of this page.
2. Options	Provides links to perform different tasks:	**CheckID:** Checks for matches or mismatches to the name and address provided against telephone, electoral role, and directors. **ProveID KYC**: Checks against all records including telephone, credit reference, electoral roll, directors, and death records, and is compliance – based, specifically checking against lists of known fraudsters. **Back to Details Page:** Click this link to return to the transaction details page.
3. Update 192.com	Displays when the data was last updated and who called for the update.	This information only changes when the Update CheckID button is pressed.
4. Update CheckID	Lets you update the information on this page. *This button changes depending on which link you have clicked in the Sidebar, so it will update ProveID or ProveID KYC (and the appropriate text will be displayed on the button) if you are on those pages.*	Press the button to initiate the update.

192.com, Continued

Update CheckID Data

The detailed information you receive when you click the **Update CheckID** button, is based on telephone records, credit records, the electoral roll, director's records, and death records. A summary table is rendered first, followed by detailed information from each information source, indicating matches or mismatches. If an entry is underlined, you can click on it to receive more information about the entry. Hover your cursor over each row title to get more information.

Section	Purpose	Details for Settings
1. Telephony	Provides a detailed list of results to the verification request based on telephone records.	Information returned includes: • Intl Dialing Code • Area Code • Phone Number • Country Code • Customer Type • Listing Type • Do Not Call • Provider • Phone Type If the result is clickable, it will produce more information.

192.com, Continued

Section	Purpose	Details for Settings
2. Credit Reference	Provides detailed results based on credit history.	The table returns detailed information regarding the person's credit history across time.
3. Electoral Roll	Provides detailed results based on electoral roll information.	The table returns both detailed information such as name, DOB, and occupation as well as match and mismatch information, with some data being specific to the information source, such as electoral years.
4. Directors	Provides detailed results based on directors information.	The table returns both detailed information such as name, DOB, and occupation as well as match and mismatch information, with most data mirroring the specific rows in the electoral roll table.
5. Deceased	Provides information regarding death records.	The table returns match and mismatch information regarding the identity of the customer in relation to death certificates indicating the name of a deceased person is being used.

ProveID Data

The results on the ProveID page validate information specifically related to credit check information.

Section	Purpose	Details for Settings
1. Report Summary	Provides a brief summary of the information checked.	This check verifies specifically credit information and offers a match or no match for that row in this table.

Continued on next page

192.com, Continued

Section	Purpose	Details for Settings
2. Credit Reference	The majority of information provided by the request is displayed in this table and is specific to credit and financial checks.	The results provided include: • Credit Reference Decision • Credit Reference Score • Total Number of Verifications • Open Accounts Match • Date of Birth Match • Electoral Roll Match • Electoral Roll DOB Match • Telephone Directory Match • Phone Number Match • Drivers License Match • Passport Match • DFAT Match: Department of Foreign Affairs • BOE Match: Match to the MH Treasury Sanctions List, formerly Bank of England. • PEP Match: Politically Exposed Persons List. • OFAC Match: Office of Foreign Asset Control Sanctions List (US Treasury). • Deceased Match • COA Match: Linked or forwarding address. • CIFAS Match: UK's Fraud Prevention Service (membership required). • Gone Away Match • High Risk Address Match • Commercial EaA Match: Commercial Entities at Address. • No Commercial EaA: Number of Commercial Entities at Address. • No of CCJ • No Open Accounts Lenders ID Verified: Confirms identity documents of applicant verified by banking or credit institution (Germany only).
3. Address	Provides detailed address information based on credit and financial checks.	Check the address information against other address checks on the other available 193.com tabs.

Continued on next page

192.com, Continued

ProveID KYC Data

The results on the ProveID KYC page validate information against all five information sources.

Section	Purpose	Details for Settings
1. Report Summary	Provides a brief summary of the information checked.	This check verifies that all of the information sources were checked.
2. KYC Summary	Provides a brief summary of the KYC information checked.	This check verifies that all of the information sources were checked.
3. Telephony	Provides a detailed list of results to the verification request based on telephone records.	Information returned includes: • Intl Dialing Code • Area Code • Phone Number • Country Code • Customer Type • Listing Type • Do Not Call • Provider • Phone Type If the result is clickable, it will produce more information.
4. Credit Reference	The information provided by the request is displayed in this table and is specific to credit and financial checks.	See **row 2** of the ProveID Tab table for details.
5. Electoral Roll	Provides detailed results based on electoral roll information.	The table returns both detailed information such as name, DOB, and occupation as well as match and mismatch information, with some data being specific to the information source, such as electoral years.
6. Directors	Provides detailed results based on directors information.	The table returns both detailed information such as name, DOB, and occupation as well as match and mismatch information, with most data mirroring the specific rows in the electoral roll table.

192.com, Continued

Section	Purpose	Details for Settings
7. Deceased Record	Provides detailed results based on death records information.	The majority of information in the Deceased table is relatively self-explanatory except for the Deceased Record area: • **Source:** The source of the death record information: o HALO o READ o Other o Unknown • **Confidence Level:** A range from 1 (least accurate) to 10 (most accurate) • **Date of Death:** Formatted as YYYY-MM

LexisNexis®

LexisNexis is a service that is available by subscription only. All of the links for LexisNexis are available under Billing Address and Shipping Address. Click on any link to land on the desired page and find relevant information about the current transaction.

Regardless of which link you click on, the **LexisNexis** page that appears does not contain any data when you first land on it. If data has not been previously called and stored in the system, this page will display a *"There is no data yet"* message. You will need to click the **Update** button (which will be different depending on the **LexisNexis** page you are on) for the information type you want to retrieve from **LexisNexis**.

Like most other pages in the system, this page is divided into two sections: the **Sidebar**, and the main information pane.

Lexis Nexis Services

Billing Address	Shipping Address
▪Find A Person	▪Find A Person
▪InstantId	▪InstantId
▪Phones Plus	▪Phones Plus
▪Chargeback Defender	▪Chargeback Defender

The Sidebar

Section	Purpose	Details for Settings
1. Transaction Info	The information being passed from the application to LexisNexis for verification.	The information includes the customer's **Transaction ID**, **Name**, and **Address**.

Continued on next page

Last Revised: 4/15/2013

LexisNexis®, Continued

Section	Purpose	Details for Settings
2. Options	Provides links to the various LexisNexis features.	• Find a Person • InstantId • PhonesPlus • Chargeback Defender Identity • Back to Details Page
3. Update LexisNexis	Displays when data on the current page has been updated or if it hasn't been updated.	Shows the date of the last update and who performed the update.
4. Update	Lets you update the data for the current page.	The text on this button will vary depending on which page you are visiting in LexisNexis (in the current case, it updates the **Find a Person** page).

Transaction Info

Transaction Id: **1NSW0Y2R760J**

Name: **JOHN DOE**

Address: **123 BILL ST. SUITE 13 BEVERLY HILLS CA US 90210 2083459876**

1

Options
- Find a Person
- InstantId®
- PhonesPlus
- Chargeback Defender Identity
- Back to Details Page

2

Update LexisNexis®

Last Update: **Never retrieved**

Updated By:

Update Find a Person

3

4

LexisNexis®, Continued

Find a Person Data

Find a Person lets you perform "person-centric" searches designed to identify a customer and return data relevant to that person. Both **Find a Person** and **InstantID** use the same input data but generate different output. **Find a Person** performs a basic person search, passing in no flags and producing a maximum of 50 results.

Section	Purpose	Details for Settings
1. Report Summary	General data about the person.	The information can include: • Name • Gender • Type • Verified • SSN Valid • SSN Issued • DoB • Age • First Seen • Last Seen
2. Address Details	Provides address-specific details about the person.	The information can include: • Street • Unit • Location
3. Telephone Details	Displays telephone-centric data about the person.	The information can include: • Street • Unit • Location • Reverse Location: City and State for the Reverse Address. • Reverse Name: Name of address resident if different. • Reverse Street: Street address based on customer name rather than customer input. • Reverse Unit: Unit or apartment number for the Reverse Street, if any. • Reverse Location: City and State for the Reverse Address.

The results may not be limited to what is listed or may not produce all of the listed details if they are not available. Record types searched include but are not limited to neighbor reports, employment records, death records, and email search.

LexisNexis®, Continued

InstantID Tab

Once you click the LexisNexis InstantId link, you can click the Update InstantId button and a large amount of information will appear.

Section	Purpose	Details for Settings

1. InstantID Summary	This section returns a summary of the identity information about the customer.	The information includes:
		• Personal Information
		  o Verified Name
		  o Verified DOB
		  o SSN Valid: Returns a code indicating how the SSN was validated or if it was validated.
		  o SSN Location: Where issued.
		  o Current Name
		  o Last Names: Any last names different than the current and when they were last used.
		• Contact Information
		  o Verified Street: Street address verified for customer.
		  o Verified Unit: Unit or apartment number for the address, if any.
		  o Verified Location: City and State for the customer.
		  o Verified Phone: Phone number for the customer.
		  o Phone of address: Phone number for the listed address, if different.
		  o Reverse Name: Name of address resident if different.
		  o Reverse Street: Street address based on customer name rather than customer input.
		  o Reverse Unit: Unit or apartment number for the Reverse Street, if any.
		  o Reverse Location: City and State for the Reverse Address.
		  o Reverse Name: Name of address resident if different.
		  o Reverse Street: Street address based on customer name rather than customer input.
		  o Reverse Unit: Unit or apartment number for the Reverse Street, if any.
		  o Reverse Location: City and State for the Reverse Address.

LexisNexis®, Continued

Section	Purpose	Details for Settings
2. Chronological History	This section returns a summary of the residence history for the customer.	The information includes for each residence under **History**: • Street • Unit • Location • First Seen: When the customer first was detected residing at this address. • Last Seen: When the customer was last detected residing at this address.
3. Risk Messages	This section returns a series of risk messages and codes based on the analysis of the customer's identity data.	The information categories include: • Comprehensive Verification Index (CVI) • Name Address SSN (NAS) Summary • Name Address Phone (NAP) Type • Name Address Phone (NAP) Status • Risk Indicator • Red Flag • Follow Up

The Comprehensive Verification Index (CVI), Name Address SSN (NAS) Summary, and Name Address Phone (NAP) Summary all return a wide variety for codes indicating the results.

- **CVI:** This index returns values from 00 to 50 with the former indicating that nothing was verified and the latter meaning all information was verified. Under Risk Messages in the Message column, you can see both the code and the description of what was returned.
- **NAS Summary:** This summary returns codes from 0 to 12 with 0 meaning nothing was found for the input criteria and 12 meaning that all criteria matched. Under Risk Messages in the Message column, you can see both the code and the description of what was returned.
- **NAP Summary:** This summary returns codes from 0 to 12 with 0 meaning nothing was found for the input criteria and 12 meaning that all criteria matched. Under Risk Messages in the Message column, you can see both the code and the description of what was returned.
- **NAP Type:** This indicates the information type of the NAP Summary source.
- **NAP Status:** This indicates the status of the NAP Type.

LexisNexis®, Continued

Under **NAP Status**, each risk element is listed and prioritized as more to less "risky", with **Risk Indicator** items being the highest risk, **Red Flag** items being of a lesser risk, and **Follow Up** items being of the least risk while still posing a risk. Some elements can appear in more than one category.

PhonesPlus Data

Clicking the **PhonesPlus** link allows you to view telephone information related to the order.

Section	Purpose	Details for Settings

1. PhonesPlus Result	This section returns a summary of the search result. Click the Update PhonesPlus button toward the right of the screen to generate results.	• The information under **Address Details** can include:
		  o Name
		  o Street
		  o Unit
		  o Location
		• The information under **Telephone Details** can include:
		  o Number
		  o Time Zone
		  o Dial Indicator
		  o Phone Region City
		  o Phone Region State
		  o Carrier
		  o Type
		  o Central Office Code
		  o Special Service Code

Chargeback Defender Identity Result Data

Clicking this link allows you to view all of the data output including the **Chargeback Defender Identity Score** and associated **Billing and Shipping Risk Indicators** as well as the **Chargeback Defender Attribute** and **Response Descriptions**.

LexisNexis®, Continued

Section	Purpose	Details for Settings
1. Chargeback Defender Identity Result	This section returns a summary of the search result when data is available. There is no update button for this data.	• The **Chargeback Defender Identity** is the overall score produced. Beneath this section are the results of **Billing Risk Indicators** and **Shipping Risk Indicators**. • **Billing Risk Indicators:** This section produces a numerical code for each item as well as items such as Unable to Verify Address and the input phone was missing or incomplete. • **Shipping Risk Indicators:** This section produces a numerical code for each item as well as items such as the input phone number may be disconnected and The input name was missing. • **Chargeback Defender Attribute:** This section can contain an extremely long list of attributes such as BillToAgeOldestRecord and ShipToAgeNewestRecord. For each attribute, a numerical Response score is produced, if available as well as a Description of the attribute. For example, the description of the BillToAgeOldestRecord attribute is Time since the oldest recorded event for subject.

Special Alerts

Overview

Orders that enter the **Special Alerts** queue were originally manually approved, but changed because the application's automatic review process determined that a threshold was passed. Based on that determination, the system sent the order to the Special Alerts queue to undergo an additional Manual Review *by the Agent or Lead Agent who originally approved the order*. The original approver will be notified when a relevant order has been placed in this alert elevated risk queue. Both the assigned Agent and any Lead Agent can disposition the order on the Transaction Detail page. The default disposition is **Confirm**.

The following list will outline the features of the **Special Alerts** page.

Section	Purpose	Details for Settings
1. Select	You can select one or multiple check boxes and then apply changes such as assigning an **Agent** or changing **Status**.	Click the top check box to select all items in the table or select individual check boxes for the desired rows.
2. Details	This link directs you to the **Transaction Details** page for a specific order.	Click the **Details** link to view a particular order's **Transaction Details** page.
3. AGEO	Identifies the age of the order in minutes.	This is static information and cannot be changed.
4. TRAN	Agents use the Transaction identification number to identify the merchant.	This is static information and cannot be changed, but clicking on a particular **TRAN** number will take you to the **Transaction Detail** page for that
5. SCOR	This is the current customer risk score.	This score is calculated by clicking **Reevaluate Risk** on the **Transaction Detail** page.
6. XSCR	This is the original customer score.	This is static information and cannot be changed.

Overview, Continued

Section	Purpose	Details for Settings
7. SITE	This identifies the merchant-owned site from which the item was purchased.	This is static information and cannot be changed.
8. ORDR	Agents use the Order Number to associate the customer to their purchase.	This is static information and cannot be changed.
9. AMNT	Identifies the purchase amount of the order.	This is static information and cannot be changed.
10. AGES	Represents the elapsed time in minutes since the score was first generated.	This information changes by the minute automatically. Updated information will become visible when you refresh the page.
11. Changes bar	Once you have selected one or more transactions, use the available tools to apply changes to the transactions and then click the **Apply Changes** button.	• **Status:** Use this menu to select the desired standard or custom status to assign to the transaction. • **Agent:** Use this menu to select the desired Agent you want to assign to the transaction. • **Note:** Type an informative note in the available field. • **Apply Changes:** Click this button to apply your settings to the selected transaction or transactions.

Advanced Search

The **Advanced Search** feature in **Workflow** allows both simple and advanced searches of information using the same search utility. Simple searches can be performed from the Advanced Search page or from the Quick Search box in the upper-right of the console screen. Advanced data queries must be conducted on the Advanced Search page.

Simple Search

To perform a simple search, either enter the search term in the **Quick Search** box and press **Enter**, or enter the search term in the **Query Box** on the Advanced Search page and then press the **Search** button.

1. **Order Search Filter Sidebar:** When search results are available, filters for the results are displayed in the sidebar.
2. **Quick Search Box:** This is present on all pages in the console.
3. **Query Box:** The search box available on the Advanced Search page.
4. **Search:** Click this button once you've entered the search term in the Query Box.
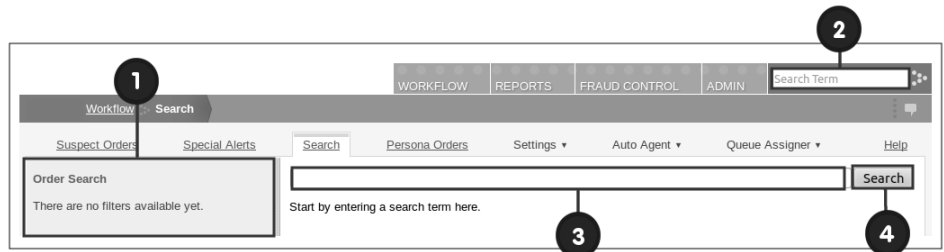
In a simple search, once a search term such as "price" is put in the Query Box and the Search button is pressed, a default data set of five columns is automatically searched. This default list is used when the search string does not include a specified column or columns.

For example, typing "price" in the Query Box and pressing the Search button would return search results on all of the transactions containing the word "price" in the Name, Email, Address, and other fields available in the default list. The search term is case insensitive, so the search term can be "price," "Price," or "PRICE," and the same results will still be returned. Searches are always restricted to the current merchant.

Continued on next page

Simple Search, Continued

Default List

These are the columns that are automatically searched when a simple search is conducted.

Column Name	Column Abbrev (syntax)	Column Type
Transaction Id	transaction_id	string
Website Name	site_id	string
Score	score	short
Browser Session Id	session_id	string
Transaction ID	transaction_id	string
First and Last Name	name	string
Hashed Card Value	card	string
Reason Code	reason_code	string
Ship to Full Name	ship_to_name	string
Ship to Email Address	ship_to_email	string
IP Address	ipad	ip
Email Address	email	string
Unique ID	uniq	string
Automatic Number Identification(ANID)	anid	string
Bank Address verification of Street Address (AVST)	avst	string
Bank Address verification of Postal Code (AVSZ)	avsz	string
CVV Number Match (CVVR)	cvvr	string
Billing Phone Number	billing_phone	string
Shipping Phone Number	shipping_phone	string

Simple Search, Continued

Column Name	Column Abbrev (syntax)	Column Type
BIN plus four	bin_plus_four	string
Address Line 1 (Both Billing and Shipping)	address.address1	string
Address Line 2 (Both Billing and Shipping)	address.address2	string
Address City (Both Billing and Shipping)	address.city	string
Address State (Both Billing and Shipping)	address.state	string
Address Country Code (Both Billing and Shipping)	address.country_code	string
Address Postal Code (Both Billing and Shipping)	address.postal_code	string
Targus CQR Billing	targus_cqr_billing	string
Targus CQR Shipping	targus_cqr_shipping	string
Distance in miles	dist_*_mi	long
Distance in kilometers	dist_*_km	long

A unique index is created for each UDF (type, label) combination. If multiple merchants have a UDF with the same type and label they will be stored in the same index.

There are numerous distance values available. Each distance field follows the naming convention: dist_**start**2**end unit**.

Start and **end** can be any of the following:
- px (proxy)
- dev (device)
- ba (bill address)
- sa (ship address)
- bp (bill phone)
- sp (ship phone)

Unit can be any of the following:
- mi (miles)
- km (kilometers)

Simple Search, Continued

The full list of valid distance fields is as follows:

dist_ba2bp_km	dist_ba2bp_mi	dist_ba2dev_km	dist_ba2dev_mi
dist_ba2px_km	dist_ba2px_mi	dist_ba2sa_km	dist_ba2sa_mi
dist_ba2sp_km	dist_ba2sp_mi	dist_bp2ba_km	dist_bp2ba_mi
dist_bp2dev_km	dist_bp2dev_mi	dist_bp2px_km	dist_bp2px_mi
dist_bp2sa_km	dist_bp2sa_mi	dist_bp2sp_km	dist_bp2sp_mi
dist_dev2ba_km	dist_dev2ba_mi	dist_dev2bp_km	dist_dev2bp_mi

dist_dev2px_km	dist_dev2px_mi	dist_dev2sa_km	dist_dev2sa_mi
dist_dev2sp_km	dist_dev2sp_mi	dist_px2ba_km	dist_px2ba_mi
dist_px2bp_km	dist_px2bp_mi	dist_px2dev_km	dist_px2dev_mi
dist_px2sa_km	dist_px2sa_mi	dist_px2sp_km	dist_px2sp_mi
dist_sa2ba_km	dist_sa2ba_mi	dist_sa2bp_km	dist_sa2bp_mi
dist_sa2dev_km	dist_sa2dev_mi	dist_sa2px_km	dist_sa2px_mi
dist_sa2sp_km	dist_sa2sp_mi	dist_sp2ba_km	dist_sp2ba_mi
dist_sp2bp_km	dist_sp2bp_mi	dist_sp2dev_km	dist_sp2dev_mi
dist_sp2px_km	dist_sp2px_mi	dist_sp2sa_km	dist_sp2sa_mi

Simple Search, Continued

Search Results Page

Once a search term has been entered into the **Quick Search Box** and **Enter** is pressed or in the **Query Box** and the **Search** button is pressed, the Search page presents the results.
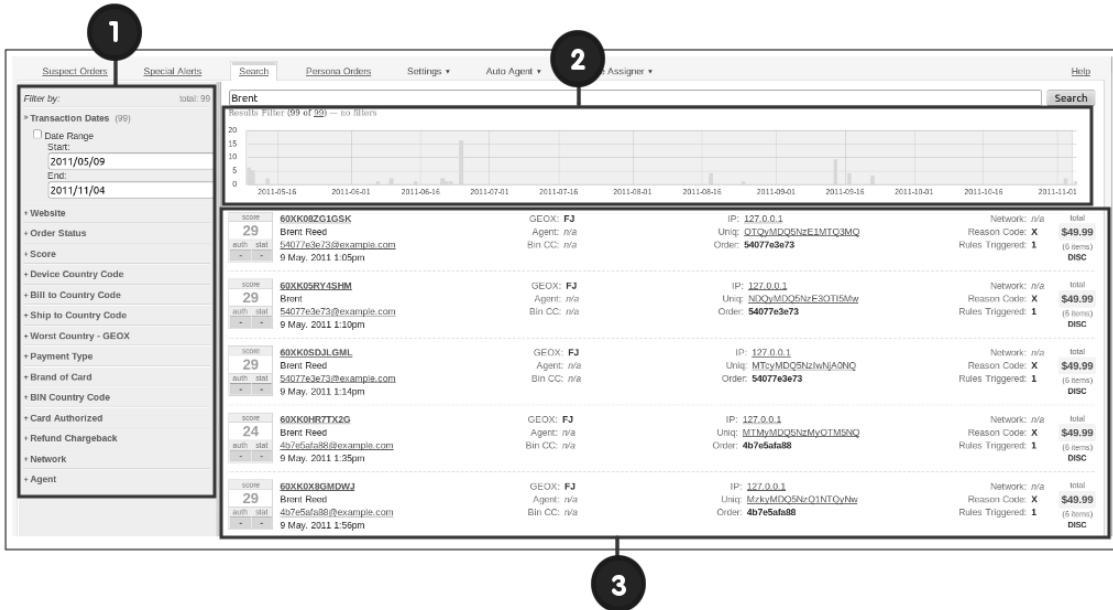
1. **Filter by Sidebar:** The sidebar is populated with different elements by which the search results can be filtered, with the Transaction Dates filter opened by default.
2. **Filter by Graph:** This graph allows the Agent to drag the computer cursor across a Transaction Date range and filter the results.
3. **Search Results:** Search results displaying sore, customer name, and a variety of other factors.

When the cursor hovers over any title item on the Search Results page, a tool tip will appear displaying a brief description of the item. This includes column headings, data element descriptions, and data value helps. Some names or values may be shortened in the Search Results such as "BIN CC." Hover over the element to see the full name such as "BIN Country Code."

Since the search results page is feature-rich, each area of this page will be examined in detail.

Simple Search, Continued

Filter By Sidebar

The sidebar contains a large number of filters that can be used individually or in combination. When filters are applied, the search results are modified without refreshing the page.

Transaction Dates

When the search results first appear, Transaction Dates is active by default, even though the Date Range box is unselected. A default date range is displayed. Once the Date Range box is selected, changing the dates in the available fields will filter the results by the selected date range. Removing the selection from the Date Range box deactivates the feature and the range present is fixed.

1. **Search Results Total:** Total number of results returned (In addition to the total number of results being displayed here, each filter displays the number of results available when filtered by a specific item).
2. **Date Range:** Select this box to activate the filter.
3. **Start:** Click this field and use the calendar to select the starting date for the desired range.
4. **End:** Click this field and use the calendar to select the ending date for the desired range.

Simple Search, Continued

Website

1. To filter by one or more websites, select the boxes for the desired websites. If the merchant has not created additional websites, you can only filter by the **DEFAULT** website.

Order Status

2. Orders can be filtered by one or more order status types by selecting the available box or boxes. Notice that the number of results available for each status type is already displayed.

Score

3. Results can be filtered by a score range. Select the box or boxes for the desired range(s) to apply the filter.

Device Country Code

1. To filter by the device's country code, select the available box.

Bill to Country Code

2. To filter by the "bill to" country code, select the available box.

Ship to Country Code

3. To filter by the "ship to" country code, select the available box.

Worst Country - GEOX

4. To filter by one or more GEOX countries, select the desired box(es). Selections are limited by those transactions that were returned in response to the search query.

Continued on next page

Simple Search, Continued

Payment Type

1. To filter by payment type, select the desired box or boxes available.

Brand of Card

2. To filter by brand of card, select the desired box or boxes available. This option is only available if the payment type is CARD.

BIN Country Code

3. To filter by BIN country code, select the desired box or boxes available. This option is only available if the payment type is CARD.

Card Authorized

4. To filter by card authorized status, select the desired box or boxes available. This option is only available if the payment type is CARD.

Refund Chargeback

5. To filter by refund chargeback status, select the desired box or boxes available. This option is only available if the any search results have refund, return, or chargeback data available.

Network

1. To filter by network type, select the desired box or boxes available.

Agent

2. To filter by a specific agent or agents, select the desired box or boxes available.

Simple Search, Continued

Filter by Graph

When unfiltered, the graph at the head of the search results presents a bar graph of the number of transactions relative to date. Toward the top-left of the graph, it indicates that no filters have been applied.
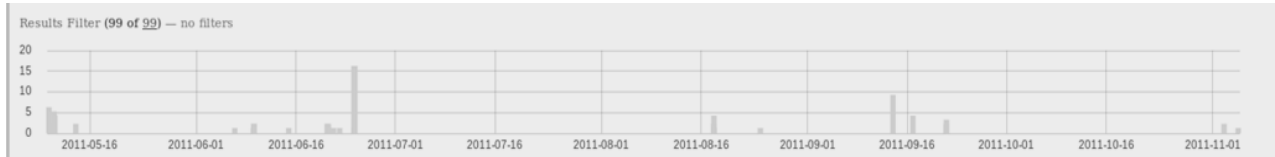
When a single filter is applied, such as the Score filter, that is indicated at the top-left of the graph and the search results are displayed using that filter.
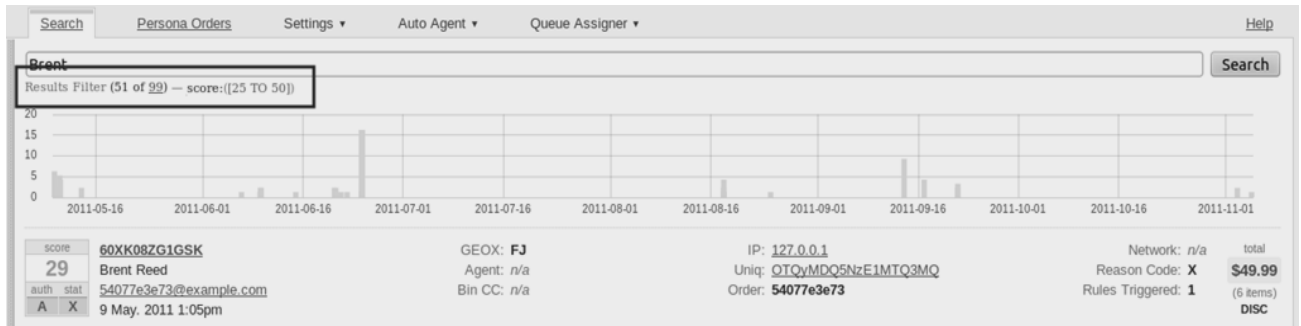
As more filters are applied, they are indicated at the top-left of the graph and the number of search results displayed becomes more narrow.

Continued on next page

Simple Search, Continued

You can also click and drag across the graph to filter your results by the selected date range. In this case, the range selected by dragging was from June 1st to September 16th. This is shown in the Transaction Dates filter on the left, which was automatically changed once the click and drag operation was complete, as well as the Results Filter indicator at the top-right of the graph. The date range is indicated on the graph itself by the darker color.
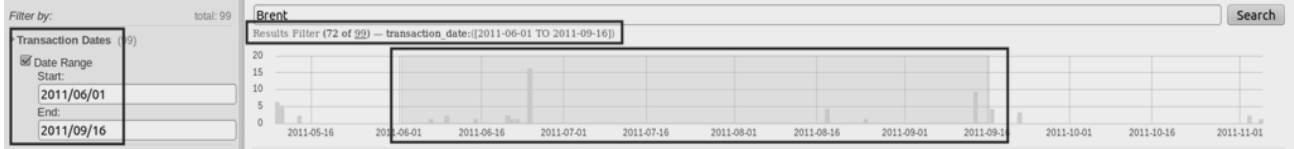
Click in the middle of the graph to remove the filter.

Search Results

In the main area of the Search Results page are the search results themselves. They are displayed in rows and some of the information displayed is "clickable" to allow access to additional information.

1. **Score:** The risk assessment score for the transaction
2. **Auth:** The authorization status of the transaction, such as Approve or Decline.
3. **Stat:** The disposition status for the transaction.
4. **Transaction ID:** The unique number used by the merchant to identify the transaction. Click the link to be taken to the transaction.
5. **Name:** The customer name associated with the transaction.
6. **Email Address:** The customer email address associated with the transaction. Click the link to filter search results by this email address.

Continued on next page

Simple Search, Continued

7. **Date:** The initial date and time for the transaction.
8. **GEOX:** The geographic area of highest risk for the transaction.
9. **Agent:** The initials for the agent assigned to the case if available.
10. **BIN CC:** The BIN Country Code associated with the payment type for the transaction if available.
11. **IP:** The IP address for the device used by the customer for the transaction. Click the link to filter the search results by this IP address
12. **Uniq:** Cookie customer values used by the merchant for tracking. Click the link to filter the search results by this value.

13. **Order:** The unique order number used by risk assessment staff to identify the transaction.
14. **Network:** The network type associated with the transaction if available.
15. **Reason Code:** The custom reason code for the disposition if available.
16. **Rules Triggered:** The number of rules triggered by the transaction.
17. **Total:** The total cost for all items in the transaction (highlighted).
18. **Items:** Number of items in the shopping cart making up the transaction.
19. **Card Name:** If the payment type is CARD, the name of the card such as VISA or DISC
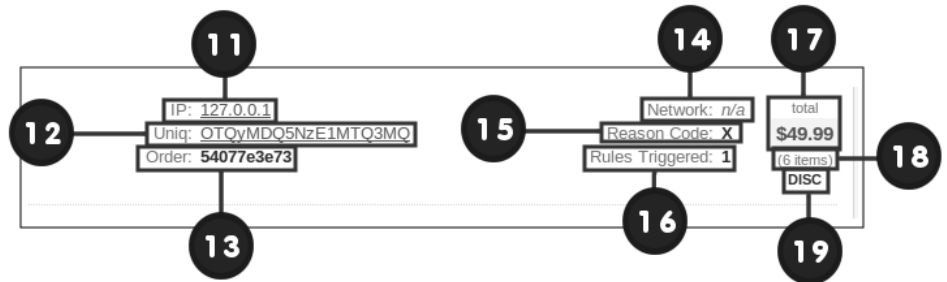
A large number of results can be produced by a search query. Rather than having the results paginated, the page scrolls "infinitely" down through the full length of the results. The bottom of the page displays the message, *there are no more matches.*

Previous versions of the console used another tool to provide search abilities. That tool is still available under the Reports menu.

Refining Basic Search

Even using the basic search capacities of this utility can provide a great deal of insight into the data that is available to a merchant, and there are a number of ways to continue to enhance how search queries are written to reveal this important data.

Continued on next page

Simple Search, Continued

Column Types

The search tool uses column types to perform searches. To improve the accuracy of search results, knowledge of these column types is helpful. There are X columns types used for search. These column types are:

- String: Most commonly used. All text separated by white space are considered words or "terms".
- Sometimes quotes work (single or double).
- Integer/Long: Integral Numbers (i.e. 4, or 123456789) Longs are large integers. Single quotes results in an error and using a decimal results in an error.
- Double: Floating point numbers (i.e. 45.32345 or 0.4567) Single quotes results in an error
- Date: Date/Time value. MUST be in YYYY-MM-DD. Using this search method makes getting an exact match difficult.
- IP: IP Address (4 octets separated by periods, i.e. 127.0.0.1). Any quoting (single or double) results in an error.
- Boolean: True/False or Yes/No. In the system the values ('true' or anything else) and ('false' OR 0) are used. Single quotes results in an always "true" response. Using double quotes will be effective.

Each of these column types will assist in refining both basic and advanced search queries.

Email Searches: If an email address is entered into the Query Box and Search is pressed, the search will look for the username **OR** the domain name. So if the email address is james@domainname.com, the search results will include any transaction with the name "james," whether it's part of an email address or not, **AND** any transaction containing "domainname.com." To specifically search for an email address, enclose the address in double-quotes, such as "james@domainname.com".

To further refine your email search, you can access a special "raw" column that will produce an exact match. You can also use the asterik (*) wildcard with this raw column.

For instance, to get an exact match in your results, search for:
email.raw:jamesdoe@domainname.com.

To use a wildcard, enter: email.raw:james*@domainname.com

You CANNOT enclose these queries in single or double quotes. If you do, they will produce no results.

Continued on next page

Simple Search, Continued

Range Value Searches: There may be data that you want to search for as a range such as a Score between zero and twenty-five, or 0-25. To run a search on a range, the upper and lower bounds are included so if you search for a range of score from 0 to 25, the values 0 and 25 are included in the search.

To search for a fraud score between zero and twenty-five for example, format the query as: score: [0 TO 25}.

The square brackets and the capitalized TO are required. The results for this example query would NOT include values above 25 (including fractional ones like 25.00001).

IP Address Range Searches: To search for a range of IP (IPv4) addresses, the search utility understands that addresses are 4 decimal values separated by periods and that the value range is 0-255, so a generic IP address search query for an IP address range is formatted: ipad:[X.X.X.0 TO X.X.X.255]

The "class" of IPv4 addresses is also understood. So to search for the entire class D network the query would be formatted: [127.0.0.0 TO 127.0.0.255].

To match the class A network of 127.0.0.0 you could use: ipad: [127.255.255.255].

Order Number Searches: To search for a specific order number, enter the order number in the Query Box and press Search.
- If the number matches a specific transaction, you will be taken to the Transaction Detail page for that order.
- If there is more than one search result, the results will be displayed on the Advanced Search page.
- If there are no matches, the message: "No Results. Try broadening your search criteria" will appear.

When searching by order number, you may receive a larger number of results than you expected. This may be due to the number matching other data about orders in the common index. To narrow your search to results that only appear in the Order Number field, format the number like the following example: order_number: MIL-12345-Q.

You can also widen search results to match the order number prefix and keep the focus on the Order Number field, using a wildcard. To do so, format the number like the following example: order_number:MIL-*.

The query will return all matching transactions with an order number beginning with MIL-.

Continued on next page

Simple Search, Continued

Transaction ID Searches: The process of searching by transaction ID number is the same as searching by order number. Enter the exact transaction ID in the Query Box and press Search.

- If the number matches a specific transaction, you will be taken to the Transaction Detail page for that order.
- If there is more than one search result, the results will be displayed on the Advanced Search page.
- If there are no matches, the message: "No Results. Try broadening your search criteria" will appear.

To search for a specific transaction ID number and receive results that match transaction IDs, use the following example: order_number:123456789.

Payment Brand Searches: You may want to conduct a search for transactions by payment brand name such as Visa or MasterCard. Each payment brand name has a recognized abbreviation and the search must be conducted using that abbreviation in all caps such as in the example: brand:VISA

The following table contains the full list of recognized payment brand names and their abbreviations.

Abbreviation	Brand Name
AMEX	American Express
AUBC	Australian Bankcard
BMLR	Bill Me Later
CHEK	Check
CHIN	China Union Pay
DISC	Discover
DNRS	Diners Club
GIFT	Gift Card
GOOG	Google

Abbreviation	Brand Name
JCB	JCB
MSRO	Maestro
MSTR	MasterCard
NONE or (empty)	None
PYPL	PayPal
SOLO	Solo
SWCH	Switch
VISA	Visa

Highly Advanced Search

In addition to the previous information about how to define and refine searches, the search utility is extremely powerful and can perform many other search types if the proper techniques are used.

Searching on Multiple Terms: You can search using more than one search term in a single query, such as by Brand and Geox.

If you want to search by two terms and have the results match BOTH terms, use an **AND** statement such as: BRAND: VISA AND GEOX:US.

If you want to search by two terms and have the results match either one or the other, use an **OR** statement such as BRAND:VISA OR GEOX:US.

You can also search by more than two terms. For instance, if you want to search for all transactions paid by Visa and that have a Geox of US or CA, use the following example: BRAND:VISA AND (GEOX:US OR GEOX:CA).

The parenthesis are required to group an add precedence.

Searching Tokenized Values: When String values are tokenized in the search indexes, it means the strings are broken into searchable pieces. The delimiter for those pieces is any whitespace such as tabs, spaces, carriage returns or some special characters, such as @ in an email address. When the data is tokenized it is lowercased, as are all search values, so searches for these values are <u>case sensitive</u>.

For instance, an email address string such as james@domainname.com without being surrounded by double-quotes is tokenized and searched as "james" and "domainname.com".

A street address string such as 123 Main St is tokenized and searched as "123", "main", and "st".

Continued on next page

Highly Advanced Search, Continued

Managing Column Types

Depending on the column type employed in a search query, it must be used in a specific manner in order to produce valid results. Generally speaking:

- Single quotes should be avoided.
- Use double quotes when trying to match on an exact phrase.
- Most numbers searched for are whole numbers, such as order numbers or transaction IDs. Exceptions are cart prices and UDF numbers.
- When searching for prices, use only the decimal point but not other characters such as the dollar sign ($) or commas (,).

The following table provides a detailed description of each column type and how it is to be used and managed.

Columns	Column Type	No Quotes	Single Quotes	Double Quotes	Case Sensitive	Notes
Emails, Names, address.city, cart.product_type, cart.item_name, cart.description	String-Tokenizing	Tokenized matching	Tokenized Matching	Exact Matching	N	
agent_names, notes.reason_code, *.raw, address.state, note.status, geox, netw, region, payment_type, brand, status, reason_code, rule.*, shipping_type, refund_chargeback, device_id	String-Case Sensitive	Yes	No	No	No	
order_number	String-Something Else	Yes	No	Yes	Yes	
postal_code	String-Something Else	Yes	No	Yes	No	

Highly Advanced Search, Continued

Columns	Column Type	No Quotes	Single Quotes	Double Quotes	Case Sensitive	Notes
rule.rule_id, cart.quantity, instid_cvi_score*	Long	Yes	Throws a Number Format Exception	Yes	No	If decimals are used, a Number Format Exception is thrown
vmax, velo, kount_score	Short	Yes	Throws a Number Format Exception	Yes	No	If decimals are used, a NumberFormatException is thrown
cart.price, udf_number_*	Double	Yes	Throws a Number Format Exception	Yes	No	Only used by two* fields
agent_number	Integer	Yes	Throws a Number Format Exception	Yes	No	agent_number it the only column with an integer type
ipad	IP	Yes	Throws a Number Format Exception	Yes	No	ipad is the only column. Must be in dotted Decimal format
transaction_date	Date	Yes*	No*	No*	Format Sensitive (YYYY-MM-DD)	Must be in the YYYY-MM-DD *Results inconsistent, i.e. hard to get an exact match, ranges work better
transaction_date	Date	Yes (Ranged)*	Throws an Illegal Argument Exception	Yes (Range)	Format Sensitive (YYYY-MM-DD)	Must be in the YYYY-MM-DD *ranges work better
flash, cookies, mobile_device, mobile_type, mobile_forwarder, voice, pc_remote, proxy	Boolean	Yes*	Always true	Yes*	Yes	Will match "true" unless "false" or "0" (case sensitive on false)

Persona Orders

Overview

The **Persona Orders** page is made up of two basic areas:
1. **Sidebar:** Contains the selectors required to search by either Transaction ID or Order Number.
2. **Persona Orders Search Results table:** Presents the results of a linked order search.

Before you enter any search criteria, the **Persona Orders** search results table displays the message **Enter Search Criteria**. If you conduct a search and no results are found, the table displays the message **No Data For Search Criteria**.

In the **Sidebar**, search by selecting either the **Transaction ID** or the **Order Number** radio buttons, then entering the relevant value in the available field. Start the search by clicking on the **Search** button.
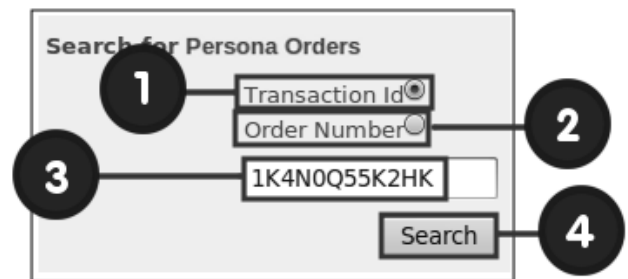
Section	Purpose	Details for Settings
1. Transaction ID Radio Button	Allows you to choose to search by Transaction ID.	Select this radio button if you want to search for persona orders by Transaction ID.
2. Order Number Radio Button	Allows you to choose to search by Order Number.	Select this radio button if you want to search for persona orders by Order Number.
3. Entry Field	Allows you to enter either a **Transaction ID** or **Order Number**.	Depending on the radio button selected, enter any valid transaction ID or order number to determine if the order is linked with any other orders.
4. Search Button	Triggers a search for persona orders once a valid transaction ID or order number is entered into the **Entry Field**.	Click the **Search** button to initiate a search for persona orders.

The columns that appear on the Persona Orders search results page can be assigned dynamically by an Admin or Manager user. Your Persona Orders search results page may appear differently than the example documented here. Also, custom column headers created in User Defined Fields may be configured to appear, along with their associated data. Mouse over the custom column title to see the type of data it contains.

Overview, Continued

Section	Purpose	Details for Settings
1. Check boxes	You can select an individual or several orders using its check box, or bulk select all orders in the table by using the check box at the top of the column.	Use the individual or bulk select check boxes that fit your requirements.
2. Details	This link allows you to view the **Transaction Details** page for a specific order.	Click the **Details** link to view a particular order's **Transaction Details** page.
3. ORDER	This column shows the Order numbers for the items listed in the search results.	The items in this column can be sorted but the values are static and cannot be edited or deleted.
4. STAT	This column shows the current status of an order, whether it is under review, has been escalated or the status has changed.	See **Transaction Status Definitions** for details on the definitions of the status codes. The values in this column are static and cannot be edited or deleted.
5. TRAN	This column shows the Transaction Detail numbers for items listed in the search results.	The items in this column can be sorted but the values are static and cannot be edited or deleted.
6. DATE	This column lists the dates for the transactions listed in the search results.	This column list dates in **MM/DD/YYYY HH:MM** format and can be sorted by oldest or newest transaction. The values are static and cannot be edited or deleted.

Overview, Continued

Section	Purpose	Details for Settings
7. SITE	This column shows the merchant-owned sites used to purchase items listed in the search results.	The items in this column can be sorted.
8. UNIQ	This column shows the unique Customer ID numbers associated with items in the search results.	The items in this list can be sorted. Clicking on a specific value will take you to a search results page listing all orders associated with the specific Customer ID. If the previous results page was generated by a search by Customer ID, the page will refresh but no new results will be listed.
9. Status	Lets you choose the Status you want to give to selected transactions in the table.	Use the drop down menu to make select the status of your choice.
10. Agent	You can assign an agent for selected persona orders	Use the drop down menu to make the desired selection.
11. Note	The available field lets you enter a note for the assigned agent.	Type the desired message in the available field.
12. Apply Changes	Once you have made your selections, this allows you to save your changes.	Click the **Apply Changes** button to apply your selections.

Settings

This tab in **Local Navigation** contains pages that let you configure scoring options and create custom reason codes and custom web links.

Queue Options

The **Queue Options** page allows you to customize how the **Transaction Age**, and **Rescore Settings** features work. For instance, you can adjust the length of time a transaction will remain in the **Workflow** queue, and determine if a transaction will be rescored depending on various circumstances. You can also enable or disable the **Auto Agent** feature and enable **Queue Assignment**, including setting the **Queue Escalation age** in hours and selecting the **Queue Sorting Date Field**.

To reach the **Queue Options** page from Global Navigation, on the **Workflow** tab, go to **Settings** -> **Queue Options**. In **Local Navigation**, click **Settings** and then **Queue Options**.

Section	Purpose	Details for Settings
1. Suspect Orders Rescore Threshold	Auto-approved orders will be sent to the **Suspect Orders** page if they cross this threshold.	Set the numeric value between 1 and 99 depending on the level of risk you want to be present to route an auto-approved order to **Suspect Orders**.
2. Special Alerts Rescore Threshold	Auto-approved orders will be sent to the **Special Alerts** page if they cross this threshold.	Set the numeric value between 1 and 99 depending on the level of risk you want to be present to route an auto-approved order to **Special Alerts**.
3. Rescore if Auth Declined	Prevent items from being rescored when Auth is declined.	When authorization for a transaction has been declined, you can select this check box to remove the option to re-score the item. For some merchants, once authorization of the customer's credit card has been denied, there is no further reason to continue to assess risk.
4. Rescore if Shipped *	Prevent items from being rescored once they are shipped.	For items that have been shipped, you can select this check box to remove the option to rescore such items. For some merchants, once an item has been shipped, there is no method of recalling the shipment should the risk change for the purchase and so, no further reason to continue to assess that risk.

Queue Options, Continued

Section	Purpose	Details for Settings
5. Transaction Agent	Set transactions to age out of the queue between **1** and **14** days.	You can determine how long a transaction will remain visible in the Workflow queue between **1** and **14** days by entering the desired value in the available field. After an item ages out, it will no longer be observed within **30** minutes of aging out.
6. Enable Auto Agent	Allows you to turn on or off the **Auto Agent** feature.	Select the check box to activate **Auto Agent** or remove the selection to deactivate the feature.
7. Enable Queue Assignment	Allows you to enable or disable the **Workflow Queue Assignment (WQA)** feature.	Select **Enable Queue Assignment** to activate this feature and allow suspect orders to be queued according to the **Agent Profiles** that have been created and configured. This feature is disabled by default.
8. Queue Escalation Age	Allows you to set the frequency, in hours, of how often suspect orders will be escalated in the queue.	Set this value between **1** and **336** hours. If, for example, you set the value to **6**, every **6** hours an order is unworked in the queue, it will receive an escalated priority and move higher in the queue.
9. Queue Priority Field	Allows you to set the **Date** field for suspect orders by a specific event so that any two transactions that are tied in priority, can be further sorted by which one is oldest.	Use the drop down menu to select the **Date** field type, such as **Transaction Date**.
10. Save	Allows you to save your changes.	Click this button to save any configuration changes you've made on the **Settings** page.

Queue Options, Continued

Only Admin and Manager users have access to, and can make modifications on, any of the Settings pages.

Now, when WQA is enabled, Agents cannot manually reassign orders and must request a Lead Agent perform the reassign function.

Reason Codes

Both on the **Suspect Orders** page and on the **Transaction Details** pages for individual orders, an **Agent** and **Lead Agent** can select a system-defined **Status** for an order (**Review**, **Escalate** and so on). Some merchants require their own, pre-defined, customized **Status** selections that come with a specific reason for the status change. These are then intended to be added to the **Notes** section of the relevant page, along with an internal code or identifier associated with said-reason. These features can be created and modified on the **Reason Codes** page in **Workflow**.

To reach this page from **Global Navigation**, on the **Workflow** tab, go to **Settings** -> **Manage Reasons**. From Local Navigation, click **Settings** and then **Reason Codes**.

Like most other pages in the system, this page is made up of two parts:
1. **Sidebar:** Contains the Filter Reasons tool. Type all or part of a custom reason in the available field and then click Filter to see the results in the Reason Codes table.
2. **Reason Codes Table:** Displays all of the customized reason codes you have created. This area also allows you to add and delete reason codes.

Reason Codes, Continued

Section	Purpose	Details for Settings
1. Code	This column shows the customized codes currently configured in the system. This will appear in the **STAT** fields on the **Transaction Details** page for a transaction.	This information is static and cannot be edited.
2. Reason	This column shows the customized reasons currently configured in the system. This will appear in the **NOTE** field on the **Transaction Details** page for a transaction.	This information is static and cannot be edited.
3. Status	This column shows the status associated with each customized reason and code.	This information is static and cannot be edited.
4. Delete	Lets you delete a customized reason.	Click the Gears and then the **Delete** link appears, click it and follow the instructions to delete the custom reason. Once you do so, the customized reason will not be available to use by **Agents** and **Lead Agents** when dispositioning transactions.
5. Add Reason	Lets you add a new, customized reason.	Click the **Add Reason** button and then follow the instructions to create a new, customized reason.

Custom Web Links

Custom Web Links is a new feature that is displayed as a gadget on the **Transaction Details** page but which must be configured on the **Custom Web Links** page under **Settings**. See the Gadgets section of the Transaction Details page documentation for how Custom Web Links appear in the Custom Web Link's gadget.

Often merchants want to create a custom link that can then be passed into an order. For example, a company may want to pass in the link of a specific order into the merchant's custom order management tool. Rather than having to copy and paste the URL from the order as it enters the merchant's system into their custom management service, an administrator can create a custom web link that, once an order comes in, the agent processing the order can click. This process can also be used to call out to other third party vendors as the merchant desires (411.com; whitepages.com, etc.)

Web links are created using both "human friendly" text and the actual URL of the link. Order parameters can be used as part of the text and the link in order to produce a specific result when the link is clicked, such as searching all orders for a specific IP address or displaying the billing address of the customer in Google maps.

The Custom Web Links page has two main sections: a **sidebar** and a **primary pane**. **Sidebar**

Custom Web Links, Continued

Section	Purpose	Details for Settings
1. Available Parameters	This section displays the available valid parameters that can be used in the link text and in the URL of a custom web link.	This information is static and cannot be edited.
2. Parameters in Weblinks	This section shows the correct syntax for using a parameter in link text and in a URL.	This information is static and cannot be edited.

Custom Web Links, Continued

Custom Web Links Primary Pane
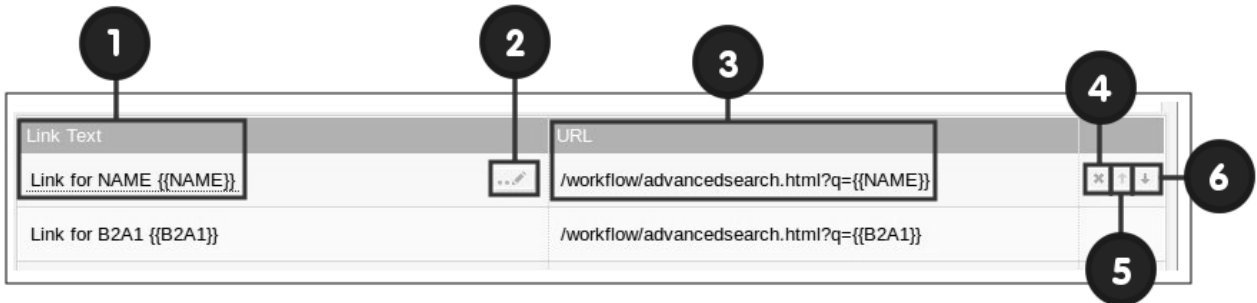
Section	Purpose	Details for Settings
1. Link Text	This field contains the human-readable link text including the parameter.	This text can be edited using the Edit button.
2. Edit Button	This button makes the link text editable. There is a corresponding button for the URL.	Click the button to make the text editable.
3. URL	This field contains the actual URL string including the parameter.	The URL can be edited using the Edit button.
4. Delete	Lets you delete a custom web link.	Click the "X" in the row for the web link to be deleted.
5. Move Up	Moves the web link up in the list.	Moving the web link up in the list causes it to also be moved up in the list of web links in the custom web links gadget on the **Transaction Details** page.
6. Move Down	Moves the web link down in the list.	Moving the web link down in the list causes it to also be moved down in the list of web links in the custom web links gadget on the **Transaction Details** page.

Auto Agent

This section addresses the different pages found under the **Auto Agent** tab in **Local Administration** under **Workflow**.

Auto Agent Rules

A significant number of suspect transaction decisions made by Agents in the Workflow are actually transactions that Agents treat the same way each time. These transactions present a set of conditions resulting in Agents always looking up third-party data. Agents then make decisions about those transactions based on what data is returned from the cited sources.

The **Automated Agent** feature in the application lets you automate this process, allowing you to write rules and rule actions telling the system to autodecision such transactions without involving a human Agent. To find the **Auto Agent Rules List**, under **Auto Agent** on the **Workflow** tab, click **Rules**.

The **Auto Agent Rules List** lets you write rules in almost the same way as you do in the **Fraud Control Rules Engine**. Unlike the Fraud Control Rules Engine, the Auto Agent Rules Engine contains no default rule sets. For a description of the basic requirements and functionality of a rules list, see the introduction to the **Fraud Control Rules**. The **Auto Agent Rules List** section of this chapter first describes the features of the Auto Agent Rules List interface, and then tells you how to write rules and rule actions that get additional data when a rule triggers, then makes a decision based on that data.

Like the **Fraud Control Rules** page, the **Auto Agent** page contains two basic sections: the **Sidebar** and the **Auto Agent Rules Table**.

Section	Purpose	Details for Settings
1. Filter Rules	Enter the name or part of the name of the rule you want to search for in the available field and then click the Filter button.	Use this feature to search for a rule in the *currently displayed snapshot*. Search will query the characters on either side of the operators in the Condition column and the text in the Description column. After you press Filter, a list of the rules matching your search string will appear. You can then click on the name of the rule to review and edit the conditions of the rule.

Auto Agent Rules, Continued

Section	Purpose	Details for Settings
2. Rule Set Details	This box contains a summary of information about the Rules Set you are currently viewing. If you are viewing a snapshot with unsaved changes, a message stating this will appear here.	The Rule Set Details box contains the unique identifying number of the snapshot, the date and time the snapshot was first created, and whether or not the snapshot is currently active. *Although you can create multiple rule set, only one Rules Set can be active and applied to the system at any given point in time.*
3. Rule Set Actions	This box contains a set of links that allow you to perform further actions on Auto Agent Rule Sets.	The following is a list of all of the options that can appear in this box. Some may not appear, depending on the condition of the snapshot: • Compare to parent: Click this link if you want to view the difference in rules between the current snapshot and its parent snapshot. • Printer-friendly page: Click this link to see a printer-friendly version of the rules and conditions in the snapshot.
4. More Options	This box contains additional links of options you are able to act upon within rule sets.	The following is a list of all of the options that can appear in this box. Some may not appear, depending on the condition of the snapshot: • Switch rule sets: Click this link to switch from this snapshot to any other available snapshot. • Manage groups: Create, edit, and delete groups of rules for a rule set. • Rule Set History: Click this link to go to a page listing the history of rule sets for Auto Agent.

Auto Agent Rules, Continued

Section	Purpose	Details for Settings
1. Rule Set Name	The name of the currently active rule set.	This is static information and cannot be selected or changed.
2. Bulk Action Check Boxes	Lets you select one, multiple, or all rules in the **Rules Set** and apply changes to those rules.	Select the top check box to select all rules or select many but not all rules, by selecting the specific check boxes for the desired rules, and then you can apply changes to all the selected rules in one action.
3. Action	This column shows the action a rule will take if the rule is invoked by a transaction.	Each rule, when activated by a transaction that may be fraud, will result in a particular action applied to the transaction. The Actions are presented in order of importance, first to last, or the order by which they are executed when invoked: • **Approve** • **Decline** • **Escalate** • **Review**
4. Condition	This column shows the rules ex- pressed as conditionals, and you can click the link for any rule to review the conditions associated with the rule, and to edit those conditions.	Clicking the links to one or more rules and editing them and their conditions, will result in creating a new **Rules Snapshot** if you save the changes to each rule and then save the snapshot. *The Rules Creation section of this chapter will describe the details involved in creating rules.*
5. Description	This column shows the rules expressed in *human readable* terms.	This description is static. More details on rule descriptions can be found in the **Rules Creation** section of this chapter.
6. Rule ID	This column shows the Rule ID number for each rule row.	This information is static.
7. Group	This column shows Rule Editor the groups to which rules belong. Groups are organizational containers only and adding rules to groups does not change the behavior of the rules. Groups are not created by default and so this column may be empty.	The content in this column is static and is only changed when groups are added or removed or when rules are added to groups.

Auto Agent Rules, Continued

Section	Purpose	Details for Settings
8. Rule Indicators	The four symbols (plus, star, no, and exclamation) indicate the characteristics of the rule. You can hover your cursor over each symbol in the column header to see what it indicates.	• **Plus Sign:** Indicates that the rule is new. • **Star:** Indicates that the rule has changed, meaning that a condition has been added, removed, or edited. • **No Sign:** Indicates that the rule is disabled and does not have any effect on the Rules Set. • **Exclamation:** Indicates the rule is **Important** and is at the top of the list of **Actions**, or the order of how rules are processed when they are invoked by a suspicious transaction. **Actions** in this table. More about **Important** rules will be presented in the **Rules Creation** section of this chapter.
9. Add Rule	Lets you create a completely new rule in the current rule set. Once the new rule is saved and then the rule set is saved, a completely new rule set will be created containing all of the original rules of the parent rule set, plus the newly created rule. *See the Rules Creation section of this chapter for details on how to create a rule using the Rule Editor.*	Click the **Create New Rule** button to be taken to a blank **Rule Editor** where you can create the new rule and the conditions associated with the rule.
10. Choose	Click the desired link in this section to apply bulk changes to the rules selected with the **Bulk Action Check Boxes**.	Once you have selected the check boxes of the desired rules, click one of the following links to apply that change to all of the rules: • **Delete:** Removes the rule from the **Rules Set**. • **Enable:** Enables a disabled rule, applying the rule in the **Rules Set**. • **Disable:** Disables an enabled rule, preventing it from applying in the **Rules Set**. • **Change Action:** Lets you change the action of the rule to **Approve**, **Decline**, **Escalate**, or **Review**. • **Move to Group:** When one or more Groups have been created, this option lets you move specific rules to a group. The check boxes for the rules to be moved must be selected.

Auto Agent Rules, Continued

Transaction Flow and Rules

Since both the **Fraud Control Rules Editor** and the **Workflow Auto Agent Rules Editor** work in almost the same way, it can sometimes be difficult to understand which editor to use and why you'd want to use one or the other. The following diagram shows the general path of transactions entering a merchant's system and how the transactions are managed. The diagram assumes that **Auto Agent** has been activated by the merchant.
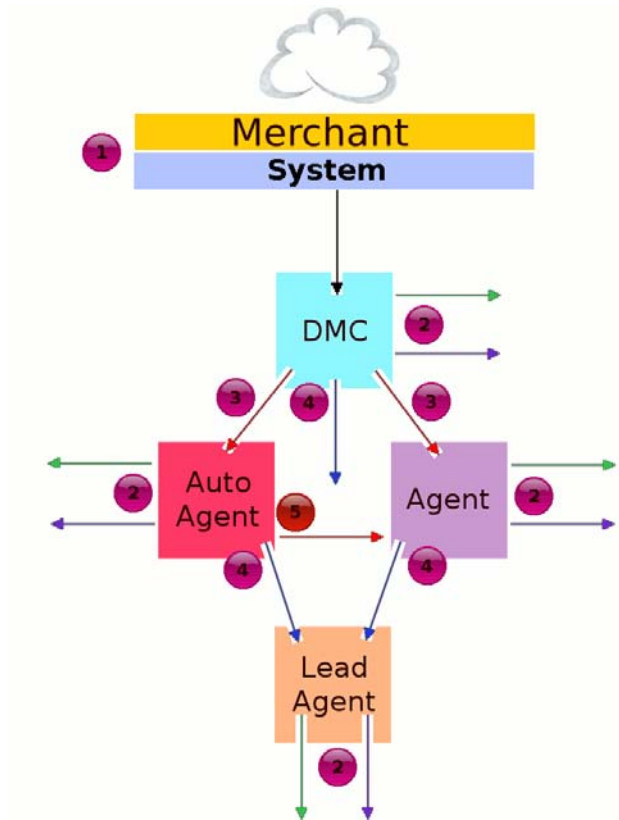
Transaction Flow and Rules, Continued

General Transaction Management

1. Transactions enter the merchant's system and into the anti-fraud application and are evaluated by the **Fraud Control Rules Engine**.
2. Transactions are either approved or denied (green and purple arrows).
   - In the **Fraud Control**, rules set in the rules snapshot evaluate the transactions and either approve or deny them.
   - In **Auto Agent**, after third-party information is gathered and evaluated, transactions are either approved or evaluated.
   - **Agents** in the Workflow evaluate transactions and either approve or deny them.
   - After transactions are escalated, the **Lead Agent** in the Workflow evaluates them and either approves or denies the transactions.
3. Transactions are marked for review (red arrows).
   - In the **Fraud Control**, rules set in the rules snapshot evaluate the transactions and mark them for review.
   - In the **Fraud Control**, rules set in the rules snapshot evaluate the transactions and mark them for review while additional rules in the **Auto Agent** determine that the evaluation can be automated and decisioned after a third-party has been called.
4. Transactions are marked for escalation (blue arrows).
   - In the **Fraud Control**, rules set in the rules snapshot evaluate the transactions and mark them for escalation to the **Lead Agent**.
   - In **Auto Agent**, after third-party information is gathered and evaluated, transactions are marked for escalation to the **Lead Agent**.
   - **Agents** in the Workflow evaluate transactions and mark them for escalation to the **Lead Agent**.
5. **Auto Agent** marks transactions for review by an **Agent** (red arrows).
   - The **Auto Agent** evaluates a transaction after calling third-party data and marks the transaction for review by an **Agent**.
   - The transaction that has been routed to the **Auto Agent** does not trigger any of its rules and cannot be evaluated and is marked for review by an **Agent**.
   - An error occurs while **Auto Agent** is evaluating a transaction and the default behavior in case of error is for the transaction to be marked for review by an **Agent**.

Continued on next page

Transaction Flow and Rules, Continued

The **Admin** or **Risk Editor** user writes the majority of the rules affecting how transactions are evaluated in the **Fraud Control Rules Editor**, and a large number of transactions are evaluated and dispositioned by those rules. If you choose to use **Auto Agent**, you can write a smaller set of rules in Auto Agent that apply just to those transactions that possess specific issues that always result in third-party being called. Only in those cases would the Auto Agent rules be applied and Auto Agent rule actions be executed as a result.

Transaction Management in Auto Agent
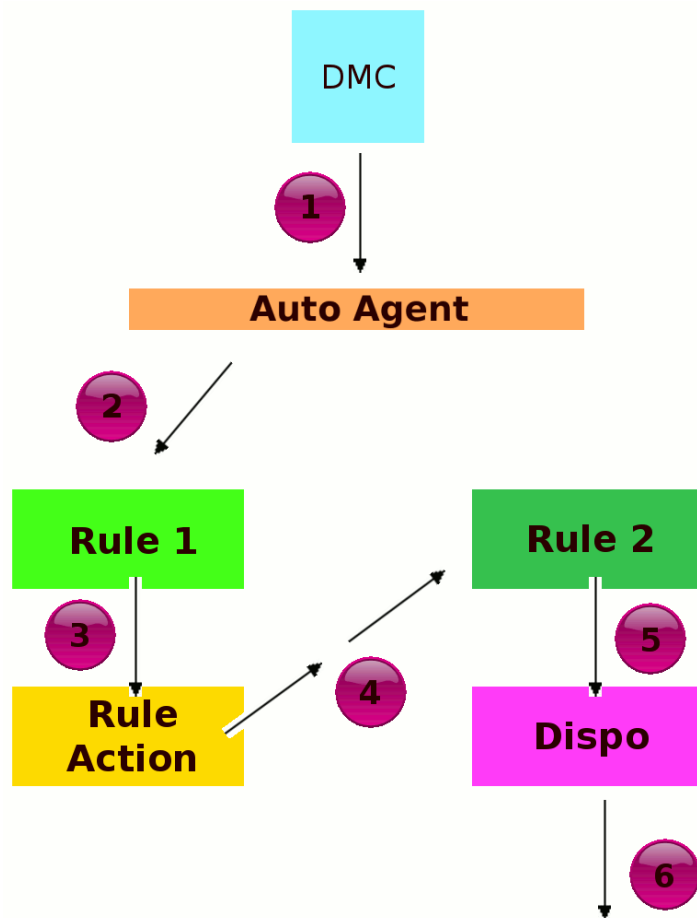
The following diagram illustrates the flow of transactions once they've entered the Auto Agent from the Fraud Control Rules Engine.

1.   A transaction enters **Auto Agent**.
2.   The transaction triggers a rule.
3.   A rule action associated with the rule is triggered which calls third-party data.
4.   The result of the rule action evaluating the called information triggers another rule.
5.   The result of the rule evaluating the transaction plus the evaluation of the additional data the transaction being dispositioned.
6.   The transaction exits **Auto Agent** marked as either **Approved**, **Declined**, **Review**, or **Escalate** and is routed accordingly.

Writing Rules and Rule Actions

To begin to create a rule and rule action for the Auto Agent, on the Auto Agent Rules List page, click **Create New Rule**. You'll be taken to the **Auto Agent Rule Editor** page. There are three parts to creating a successful Auto Agent Rule. You must create the rule that will trigger the Rule Action when transactions meet a certain condition. Then you must write the Rule Action that will respond when triggered by the rule. Finally, there must be a separate rule that, depending on what results come back as a result of the rule action, will trigger and disposition the transaction.

Creating the initial rule

Start on the **Auto Agent Rules** page and click **Add Rule**.

Section	Purpose	Details for Settings
1. Select a Rule	Lets you select one, multiple, or all rules in the **Rules Snapshot**.	Expand the desired rule category and then select the specific rule you want to add.
2. Configure the Rule	Lets you configure the specific conditions of the rule, including properties, operands, and values.	Use the available drop-down menus, check boxes, and text and number fields to set the conditions for the rule.
3. No Change	Lets you select **No Change** as a disposition. This option is used only with a **Rules Action**.	*Use the drop-down menu and select No Change. Although there are other disposition choices available, you must make the No Change selection to allow Auto Agent to run the Rule Action calling for third-party data.*
4. Expand Rule Actions	Lets you select an action that the rule will trigger.	Expand Rule Actions to create an action for the rule (see the next section: **Creating a rule action**).

Writing Rules and Rule Actions, Continued

Creating a rule action

After you expand **Rule Actions** in the Rule Editor, expand **Actions**.

Section	Purpose	Details for Settings
1.Select an Action	Lets you select an action to be associated with a rule.	Select the specific action you want the rule to trigger when the rule is triggered by a transaction.
2. Configure the Rule Action	Lets you configure the specific conditions of the rule action as related to calling data from a third-party.	Use the available check boxes to select the information that will be requested.
3. Disabled and Important	Lets you select optional properties for the rule.	You can choose Disabled if you want the rule to not be active in Auto Agent when it is created, and/or choose Important if you want the result selection to be set at a higher priority than other rules.
4. Rule Description	Lets you create a text description for the rule.	Use the available field to type a description for the rule.
5. Create Rule	Lets you save your configuration and create the rule and rule action.	Click Save Rule to create the rule and associated rule action.

Continued on next page

Writing Rules and Rule Actions, Continued

Create a separate rule to be triggered by the rule action

Once the Rule Action has called the requested data from a third-party, you must create one or more rules that will trigger, depending on the information that was retrieved. This rule is not directly linked to the previous rule and must be configured with a disposition other than No Change so that transactions that have triggered the previous rule and rule action can be dispositioned and routed.

Section	Purpose	Details for Settings
1.Select a Rule	Lets you select one, multiple, or all rules in the **Rules Set**.	Expand the desired rule category and then select the specific rule you want to add.
2. Configure the Rule	Lets you configure the specific conditions of the rule, including properties, operands, and values.	Use the available drop-down menus, check boxes, and text and number fields to set the conditions for the rule.
3. Disposition	Lets you select a disposition for events that trigger the rule.	Select the disposition you want applied to transactions that meet the conditions of the rule action that triggered the rule.
4. No Rule Action	Do <u>not</u> associate a rule action to this rule.	***The action taken by this rule when triggered is the disposition you set in Step 3. <u>DO NOT</u> create a rule action.***
5. Disabled and Important	Lets you select optional properties for the rule.	You can choose **Disabled** if you want the rule to not be active in Auto Agent when it is created, and/or choose **Important** *if you want this rule to be run before other rules in the snapshot.*
6. Rule Description	Lets you create a text description for the rule.	Use the available field to type a description for the rule.
7. Create Rule	Lets you save your configuration and create the rule.	Click **Create Rule** to create the rule.

Continued on next page

Writing Rules and Rule Actions, Continued

The Rule Counter Rules Action

You've seen in the previous sections of **Writing Rules and Rule Actions** how to create an **Auto Agent** rule, associate a **Rule Action** with that rule, and then create one or more separate rules that are triggered, depending on the results returned by the rule action, dispositioning transactions. The only rule action option not documented for Auto Agent so far is the **Rule Counter**.

Section	Purpose	Details for Settings
1. Rule Counter	One of the Rule Actions options under Actions.	Select the **Rule Counter** check box under **Actions**.
2. Counter Name	Provides a name for your custom counter.	Give the custom counter a descriptive name.
3. Delta value	Provides the increment value for the counter.	Enter an increment number in the field, which can be either a positive or negative number.

The details about how to configure a custom counter and how counters work with rules and rule actions can be found under **How a Rule Counter Works**.

Rule Set History

The Rule Set History page for the Auto Agent feature in Workflow is similar to the Rule Set Scheduling feature in the Fraud Control Rules Engine, except that you cannot schedule an Auto Agent Rules Snapshot to go into effect for a particular date or date range. You can select the current date and select a snapshot that you want to be effective from the current date forward. The rule set will be in effect until change your selection. A rule set can only be applied at the current date.

Like most other pages in the system, this one is made up of a Sidebar and a main information display pane.

Section	Purpose	Details for Settings
1. Navigate Past	View calendars for past months.	Click the link to the past month and continue clicking to navigate to prior months. This is for information only.
2. Navigate Future	View calendars for future months.	Click the link to the future month and continue clicking to navigate to months further into the future. This is for information only, since you can only apply a snapshot to the current date.
3. Snapshot ID	In the Sidebar, this displays the snapshot ID information for the date selected in the calendar. If more than one snapshot is applied for the date selected, multiple snapshot ID boxes will appear.	Click on a date in the calendar to view the snapshot ID information applied to that date.

Continued on next page

Rule Set History, Continued

Section	Purpose	Details for Settings
4. Options	Allows you to select the rules snapshot you want to apply to the current date forward and then activate it.	Use the drop down menu to select the desired snapshot and then click **Activate Now** to apply the snapshot.
5. Date	Allows you to see the details of the snapshot or snapshots applied to the current date or any date you select.	Click the specific date you want in the calendar to see the snapshot ID details applied to that date in one or more snapshot ID boxes.

The Past and Future month links described in items 1 and 2 of the previous table are also available at the bottom of the calendar. The timezone applied to the calendar is shown near the bottom right of the page, but you cannot modify the timezone here.

Rule Sets and Compare Rule Sets

On the Workflow tab under **Auto Agent**, you can click the **Rule Sets** and **Compare Rule Sets** links to access those pages. Those pages function in the same way as do their counterparts in **Fraud Control**. See **Rule Set List** information and **Compare Rule Sets** information.

	Description	Id	Author	Date Created	Last Active Date	
☐	AA: Review when Brent	11162	James	2012-04-20 13:37:23		view
☐	AA: Review when Brent	11122	James	2012-04-20 13:29:55		view
☐	AA: Review when Brent	10714	Greg	2012-02-28 16:31:29		view
☐	AA: Review when Brent	10730	Greg	2012-02-28 16:29:04		view
☐	AA: Review when Brent	10712	Greg	2012-02-28 15:06:31		view
☐	AA: Review when Brent	10362	James	2011-10-04 10:41:01		view
☐	AA: Review when Brent	9888	James	2011-09-09 14:44:28	2012-04-23 08:12:07	view
☐	AA: Review when Brent	9322	Brent Reed	2011-07-01 15:03:50	2011-10-14 07:54:15	view
☐	testing save	7878	Chris Galli	2011-03-29 08:20:11		view
☐	kount-3315	7480	Chris Galli	2011-02-28 08:42:50	2011-03-29 10:32:58	view
☐	One rule call LN	6838	Makho	2010-12-22 14:03:46	2011-02-28 08:43:04	view
☐	Disable all AA rules	6716	Makho	2010-12-22 14:00:53	2010-12-22 14:04:06	view
☐	1.1	6824	John	2010-12-22 13:47:54	2010-12-22 14:01:22	view
☐	1.1	6822	John	2010-12-22 13:46:13	2010-12-22 13:48:09	view
☐	1.1	6820	John	2010-12-22 13:44:47	2010-12-22 13:46:41	view
☐	1.1	6818	John	2010-12-22 13:43:20	2010-12-22 13:45:01	view
☐	1.1	6714	John	2010-12-22 13:41:45	2010-12-22 13:43:34	view
☐	1.1	6816	John	2010-12-22 13:40:02	2010-12-22 13:42:00	view
☐	1.1	6814	John	2010-12-22 13:38:34	2010-12-22 13:40:24	view
☐	1.1	6812	John	2010-12-22 13:37:06	2010-12-22 13:38:49	view

Find Active Rule Set For a Date [ ] Find

Displaying **1** - **20** of **82** total results.　　1 2 3 4 5 ⚙

Compare

Queue Assigner

The **Queue Assigner** (**QA**) functionality in **Workflow** allows risk management staff to be organized into groups called **Profiles**. Transactions in the Workflow queue can be filtered and assigned to different Profile groups based on how transactions are prioritized. Transactions are prioritized based on the level of importance the merchant assigned to different types of transactions.

There are three key groups involved in the Queue Assignment process:

- **Agent:** This is a member of the risk management staff responsible for working the Workflow queue.
- **Agent Manager:** This is the person responsible for managing Queue Assignment Profiles and Rules.
- **Manager:** This is the person responsible for managing Agent assignment to a Profile.

Each group has a distinct collection of permissions in the Queue Assignment tool, as described above. As a merchant, if you want one person to be able to both create QA Profiles as well as assign Agents to those profiles, that person will need to be a member of both the Agent Manager and the Manager groups.

The following sections of this chapter will describe how the different features in **QA** can be accessed and configured.

Profile Management

Opening the **Queue Assigner** menu lets you select the **Profile Management** option which opens the **Profile Management** screen opens. The screen shows a list of the **Queue Assignment Profiles** that have been created. When an Agent is assigned a profile, all of the rules applied to that profile will be applied to the Agent. **Suspect Orders** will then automatically be assigned to the Agent based on the rules in the profile.

To reach this page, in **Local Navigation**, click **Queue Assigner** -> **Profile Management**. The Profile Management page is made up of two parts:

- The **Sidebar** which contains the Profile Management Summary and link to **unassigned agents**.
- The **Profile Management list table**, which shows which agents are assigned to which profiles and lets you create a new profile.

When you click the **unassigned agents** link in the **Sidebar**, you are taken to the **Agent Assignment** page, which will be described immediately after the **Profile Management** section.

Profile Management, Continued

Section	Purpose	Details for Settings
1. Profile Name	Lists the names of the available profiles.	Click the link for a specific profile to go to the **Edit Profile** page for that profile.
2. Description	Shows a brief, text description of the purpose or characteristics of the profile.	This is static information and can only be changed on the Edit Profile page for the specific profile.
3. Agents Assigned	Shows a list of the agents assigned to each profile.	Click the link for the agents assigned to a specific profile to go to the **Agents Assigned** page. This will show a list of just the agents assigned to the specific profile and all unassigned agents.
4. Backlog	Allows you to see how many suspect orders are unassigned for a specific profile.	Click the number of backlog orders for a specific profile to be taken to the **Suspect Orders** page with a view filtered for just the specific profile you selected.
5. Gears	Allows you to edit a specific profile.	Click the **Gears** for the row you want to edit, click **Edit**, and then follow the instructions.
6. Create New Profile	Allows you to create a brand new profile.	Click the **Create New Profile** link to be taken to a blank **Edit Profile** box that lets you create a new profile.

Agent Assignments

The **Agent Assignments** screen lets you assign a specific profile to an agent. You can either assign different profiles to agents on an individual basis or assign a single profile to a group of agents in a bulk assignment process.

To get to the **Agent Assignments** page, in **Local Navigation**, click **Queue Assigner** -> **Agent Assignments**.

You can also go to the **Agent Assignments** page for a particular profile from the **Profile Management** page by clicking a specific profile name in the **Agents Assigned** column.

The Agent Assignments page is made up of two areas:
- **Sidebar:** Contains the **Agent Assignments Filter** that lets you view agents assigned to a particular Profile**.**
- **Agent Assignments list table:** Lets you see which agents are assigned to which profiles. You can also change an agent's assignment here.

Agent Assignments Filter

> To filter the **Agent Assignments** list, in the **Sidebar**:
> - Open the **WQA Profile** menu and select a particular profile.
> - If you want to include all unassigned agents in the filter, select the **Include Unassigned** check box,
> - Click **Filter**.
>
> The list table will show a filtered list of agents by the profile you selected.

Agent Assignments list table

Section	Purpose	Details for Settings
1. Selection Boxes	Allows you to select one, more than one, or all agents in the list table.	Select the top box to bulk select all agents, otherwise, select one or more individual check boxes for the agents to want to choose.
2. Agent Name	Shows the names of the Agents in the system.	This information is static and cannot be selected or changed unless an agent is added to or removed from the system.
3. Profile Assignment	Allows you to see the profiles to which agents are assigned and to change an agent's profile assignment.	Use the drop-down menu next to the name of the desired agent to make a profile selection.

Agent Assignments, Continued

Section	Purpose	Details for Settings
4. Gears	Allows you to edit the assignment for an agent.	Click the Gears for the desired row, click Edit, and follow the instructions to edit the profile assignment for an agent.
5. Unassigned Menu	Allows you to select a profile when you want to change an agent's assignment.	Select one or more agents using the selection check boxes and then open this menu and select a specific profile.
6. Apply Changes	Allows you to save your changes.	Once you've made all of your profile assignment selections, click the Apply Changes button.
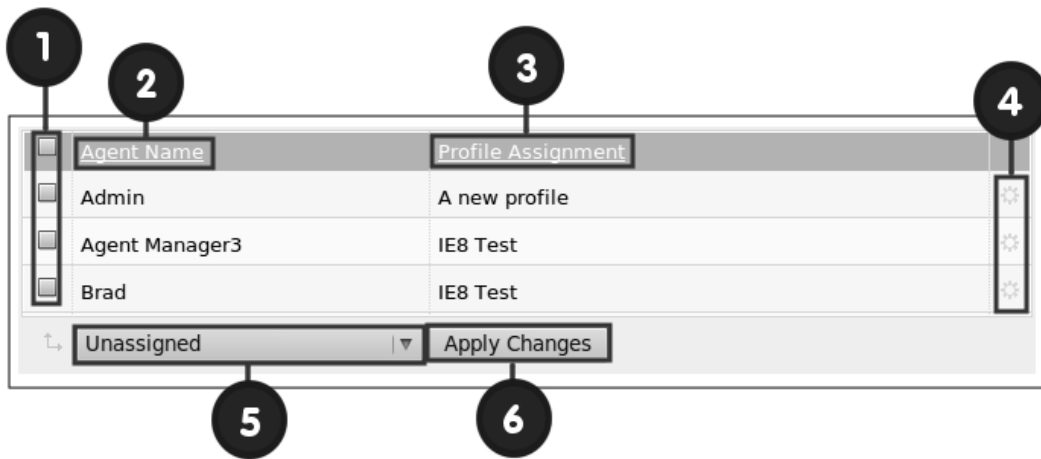
Rule Sets List

The **Rule Sets List** page functions very similarly to the **Fraud Control Rules Manager** that governs the rules applied to **Suspect Orders** entering the risk management system. The rules created in the **Queue Assigner** system are applied to a particular profile that is used to direct suspect orders possessing specific characteristics to agent assigned to that profile. For instance, you may want to direct all suspect orders from a regional office in Europe to a group of **Agents** who are familiar with the payment methods used in that area of the world. You can create a set of rules to perform that function, apply them to a profile, and then assign that profile to the agents in the regional risk assessment group.

To get to the Rules Sets page, in **Local Navigation**, go to **Queue Assigner** -> **Rules Sets**.

Rule Sets List, Continued

The Rule Set page is made up of two parts: The **Sidebar**, where you can click **Create New Rule Set** to begin the rule set creation process, and the **Rule Sets list table**, where you can view the currently created rule sets and compare the rules between any two rule sets.

Section	Purpose	Details for Settings
1. Selection Check Boxes	Allows you to select two rules.	Select the two check boxes for the rules you want to select. To be used with the **compare selection** feature.
2. Description	Provides the name of the rules in the rule set.	Click on the name of the specific rule to load and edit it.
3. ID	The identification number of the rule.	This is static information that cannot be selected or edited.
4. Author	This displays the initials of the person who created the rule.	This is static information that cannot be selected or edited.
5. Created Date	Displays the date and time the rule was created	This is static information that cannot be selected or edited.
6. Assigned Profiles	Displays the name of the profiles to which the rule is assigned, if any.	Clicking on the name of the profile will take you to the **Edit Profile** page.
7. View	Allows you see a printer-friendly page for the rule.	Click **View** to go to the printer-friendly page for this rule.
8. Compare	Allows you to compare any two rules.	Once you've selected two rules, click the **Compare** button to see the differences between the two rules.

Click on View in the row for any rules set to view the rules list for that rules set.

Rule Sets List, Continued

The **Rules** page for a specific snapshot is almost, but not quite the same as a **Rules List** for the Rules engine in **Fraud Control**.

The following screenshot is of the WQA rules list and is presented here for comparison.

Compared to the **Rules List** for the **Fraud Control Rules Engine**, the primary differences are the presence of a **Weight** column in the table and the absence of an **Important (!)** indicator for a rule at the end of each of the rule's rows. All of the other features are the same for both **Rules Lists** (See the **Fraud Control Rules** for details).
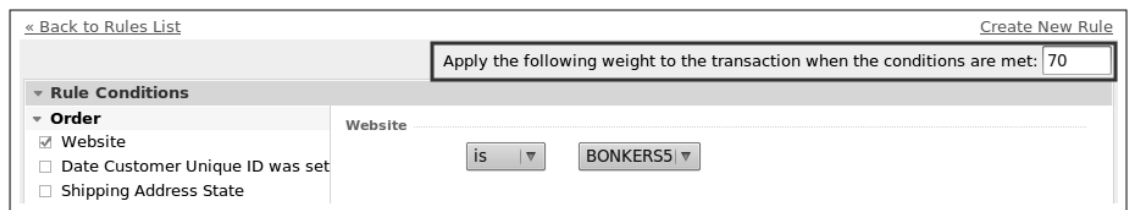
Weight is a specific value assigned to a rule that indicates how Important it is (as opposed to turning **Important** on or off for a rule in the **Fraud Control Rules Engine**). The higher the value, the more important a rule is considered by the rules engine. You can assign a weight for a rule during creation or when you edit the rule. To edit the weight of a rule, click the condition name in the **Condition** column to open the rule for editing, and then change the value in the **Add the following weight to the matching transaction** field. For a new rule, add the value in the same field after clicking **Create New Rule** on the **Rules List**.

When two orders are in the queue waiting to be manually reviewed, the order that triggers the rule with the greater weight is assigned first when the "Get Next" function is invoked. If, for example, you have a higher weight attributed to a rule that assigns orders from a region to agents in the profile that speak the language of that region, those orders will be assigned before orders with a lesser weight, such as those that have no specific language requirements.

See **How a Rule Counter Works** and **Writing Rules and Rule Actions** for information about creating and editing rules and rule sets. Additional information about how **Queue Assigner Rule Actions** differ from **Fraud Control** and **Auto Agent Rule Actions** can be found in the following section.

Rule Sets List Creation

On the **WQA Rule Set** page, when you click **Create New Rule Set**, you are taken to a **Rules Editor** page with one default rule.

	Weight	Condition	Description	Group	+	*	○
☐	20	1: (([persona.score] > [0]))	Our rule				

Filter Rules

Rule Set Details
Rule Set Id: **9178**
Created On: **06/23/2011 15:49**
Last Active: **never active**

Rule Set Actions
- Switch Rule Set
- Printer-friendly page

Groups Actions
- Manage groups

Score > 0
Displaying **1** - **1** of **1** total results.

-- Choose -- ▼   Add Rule

Displaying **1** - **1** of **1** total results.
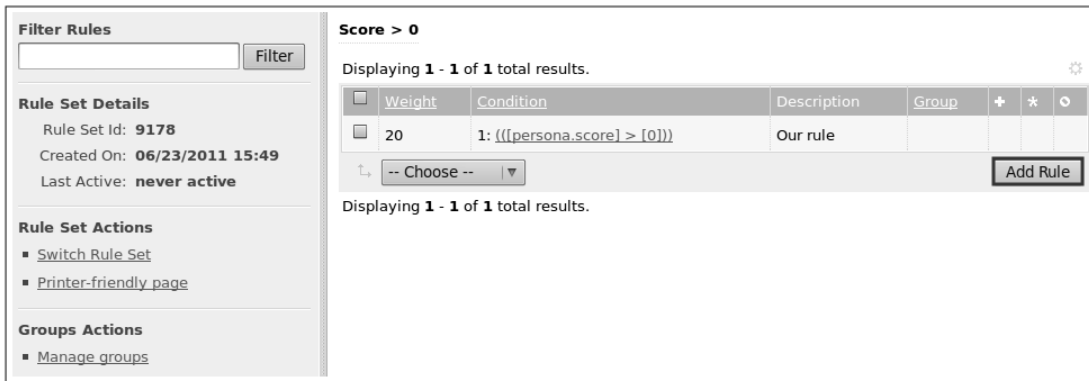
Click the **Add Rule** button to access the WQA Rules Editor. The rules you can create in the **WQA Rules Editor** differ from the other rules editors in the interface. They fall under the categories:

- **Order:** These are qualities or attributes regarding the order itself, such as the merchant website used to place the order, the stated name of the customer, or the first line in the billing address.
- **Extended Variables:** These are the qualities regarding the customer that are detected by examining variables about the customer's computer or a proxy server the customer is using to mask his or her identity. They can include **User Language**, information gathered from the computer's browser if enabled for **JavaScript**, and the country or state in which the customer's computer appears to be located.
- **Persona:** These are qualities or attributes that are associated with an attempt by the customer to mask their true identity and location, and methods used by the application to pierce that mask. Examples are the number of credit cards or email addresses the system determines are associated with the person making the purchase. To provide this data, the system gathers information from the purchases the customer has made from all of the merchants within the system's "awareness".
- **User Defined Fields:** This feature allows you to create rules associated with customized fields you have created in **Fraud Control**.

The following screenshot shows the four categories in the left pane of the **Rules Editor** with the **Order** category expanded:

Continued on next page

Rule Sets List Creation, Continued

The following tables describe each of the rules that you can create in each of the categories. The process is substantially similar, but not identical to the other rules editors available in the interface.

Order

Locator	Description	Validation
Website	Merchant Website used by the customer to make the purchase.	Merchant website names can be selected in a drop-down menu, but only if they were previously created on the Websites page in Fraud Control.
Date Customer Unique ID was set	The relative date, before or after in number of days, the customer's unique ID was assigned.	Use the drop-down list to select before or after, and then enter the desired numeric value in the available field.
Shipping Address State:	Acts on a quality possessed by the state shipping address such as what it does or doesn't contain.	Use the drop-down menu to select a quality such as contains, doesn't contain, starts with, and so on, and then use the available field to enter the desired values, such as all or part of a state name.
Shipping Address Postal Code:	Acts on a quality possessed by the shipping address postal code such as what it does or doesn't contain.	Use the drop-down menu to select a quality such as contains, doesn't contain, starts with, and so on, and then use the available field to enter the desired values, such as all or part of a postal code.

Continued on next page

Rule Sets List Creation, Continued

Locator	Description	Validation
Shipping Address Country:	Acts on whether the order does or doesn't originate from a particular country.	Use the first drop-down menu to select is or is not, and then open the second drop-down menu and select one or more countries.
Order Total Amount:	Acts on a quality of the total monetary amount of the order such as equals, does not equal, is greater than, or is less than the total amount.	Use the drop-down menu to select a specific quality such as equals or does not equal, and enter the total order amount in USD in the format 0.00.
Order Fencible Value:	Acts on a quality of the order's fencible value such as equals, does not equal, is greater than, or is less than the value.	Use the drop-down menu to select a specific quality such as equals or does not equal, and enter the fencible value in USD in the format 0.00.
Payment Type:	Acts on whether or not the payment type is a one or more specified payment methods, such as **Credit Card**, **PayPal**, **Check**, and so on.	Use the menu to select is or is not, and then select one or more check boxes for the desired payment types.
Status:	Acts on whether or not the order status is a one or more status types such as **Change**, **Escalate**, and **Review**.	Use the drop-down menu to select is or is not and then select one or more check boxes for the desired status types.
Decision Reason:	Acts on the type of decision reason associated with an order.	Use the first drop-down menu to select is or is not, and then use second drop-down menu to select a customized reason.

Extended Variables

Locator	Description	Validation
User Language:	Acts on whether or not the device user's language is or isn't a specific language.	Use the first drop-down menu to select **is** or **is not**, and the use the second drop-down menu to select the desired language.
Device Country:	Triggered by whether or not the device's country is one or more specific geolocations.	Use the first drop-down list to select **is** or **is not**, and then open the second list and select one or more nation check boxes.
Device Mobile:	Lets you set the rule to be triggered or not triggered if the device being used is a mobile.	Select either **Yes** if you want the rule triggered by a mobile device or **No** if you want the rule triggered when the user's device is not specifically a mobile.
User Country:	Triggered by whether or not the user's country is one or more specific geolocations.	Use the first drop-down list to select **is** or **is not**, and then open the second list and select one or more nation check boxes.
Device Region:	Triggered by whether or not the device region is a specific geolocation.	Use the first drop-down menu to select is or is not, and then open the second drop-down menu to select a specific region.

Rule Sets List Creation, Continued

Persona

Locator	Description	Validation
Chase Paymentech Score:	Acts on qualities applied to the **Safetech Fraud Tools Score** such as **equals**, **does not equal**, **less than** or **greater than**.	Use the drop-down menu to make a selection such as **equal** or **does not equal** and then enter a score value in the available field.
Persona Country:	Triggered by whether or not the persona country is one or more specific geolocations.	Use the first drop-down list to select **is** or **is not**, and then open the second list and select one or more nation check boxes.
Persona Region:	Triggered by whether or not the persona region is a specific geolocation.	Use the first drop-down menu to select is or is not, and then open the second drop-down menu to select a specific region.
Persona Network Type:	Allows you to select one or more network types to either trigger the rule or specifically not trigger the rule.	Use the first drop-down list to select **is** or **is not**, and then select one or more network type check boxes.
Kaptcha Present:	Triggered by whether or not kaptcha is present.	Select **Yes** if you want the presence of kaptcha to trigger the rule or **No** if you want the absence of kaptcha to trigger the rule.
Order Velocity (2 week):	Acts on qualities applied to the **Order Velocity (2 week)** value such as **equals**, **does not equal**, **less than** or **greater than**.	Use the drop-down menu to make a selection such as **equal** or **does not equal** and then enter a value in the available field.
Order Velocity (6 hour max):	Acts on qualities applied to the **Order Velocity (6 hour max)** value such as **equals**, **does not equal**, **less than** or **greater than**.	Use the drop-down menu to make a selection such as **equal** or **does not equal** and then enter a value in the available field.

A subset of Persona rules are VIP rules. Expand VIP to view the Persona: VIP rules.

Persona: VIP

Locator	Description	Validation
Total VIP Reviews:	Acts on qualities applied to the total number of VIP reviews, such as **equals**, **does not equal**, **less than** or **greater than**.	Use the drop-down menu to make a selection such as **equal** or **does not equal** and then enter a value in the available field.
Total VIP Escalates:	Acts on qualities applied to the total number of VIP escalates, such as **equals**, **does not equal**, **less than** or **greater than**.	Use the drop-down menu to make a selection such as **equal** or **does not equal** and then enter a value in the available field.

Rule Sets List Creation, Continued

User Defined Fields

The default **User Defined Fields** (**UDFs**) are **CAT1** and **CAT2**, but you may create any number of customized UDFs. The following table will only provide a generic description of how to configure a rule for any given **UDF**.

Locator	Description	Validation
AN5:	Acts on qualities of the UDF you specify that will trigger the rule such as contains, doesn't contain, starts with, and so on.	Use the drop-down menu to make a selection such as contains or does not contain and then enter the desired string or value in the available field.
CAT1:	Acts on qualities of the UDF you specify that will trigger the rule such as contains, doesn't contain, starts with, and so on.	Use the drop-down menu to make a selection such as contains or does not contain and then enter the desired string or value in the available field.
CAT2:	Acts on qualities of the UDF you specify that will trigger the rule such as contains, doesn't contain, starts with, and so on.	Use the drop-down menu to make a selection such as contains or does not contain and then enter the desired string or value in the available field.
DATE:	Acts on qualities of the UDF in relation to the date, either before or after a relative date or an absolute date.	Use the drop-down menu to select before or after, then either enter a relative date of plus or minus the desired value, or clear the Relative date check box and use the calendar to select an absolute date.
NUMBER:	Acts on qualities of the UDF in relation to a number	Use the drop-down menu to select equals, does not equal, greater than, or less than, and then enter the desired value in the available field.

Rule Sets List Creation, Continued

Queue Assigner Rule Actions

Using Queue Assigner Rule Actions differs somewhat from Rule Actions for **Fraud Control** or **Auto Agent**.

1. In the **Rule Actions** sidebar, there are only three choices.

- **Checklist Item:** Select this check box to associate a Custom Checklist with the rule set you are creating.
- **Order Notice:** Select this check box to associate an Order Notice with the rule set you are creating.
- **Queue Assigner Weight:** Select this check box to assign the rule set a "weight" (this was previously done in a field in the upper-right of the rule set creation box on this page).
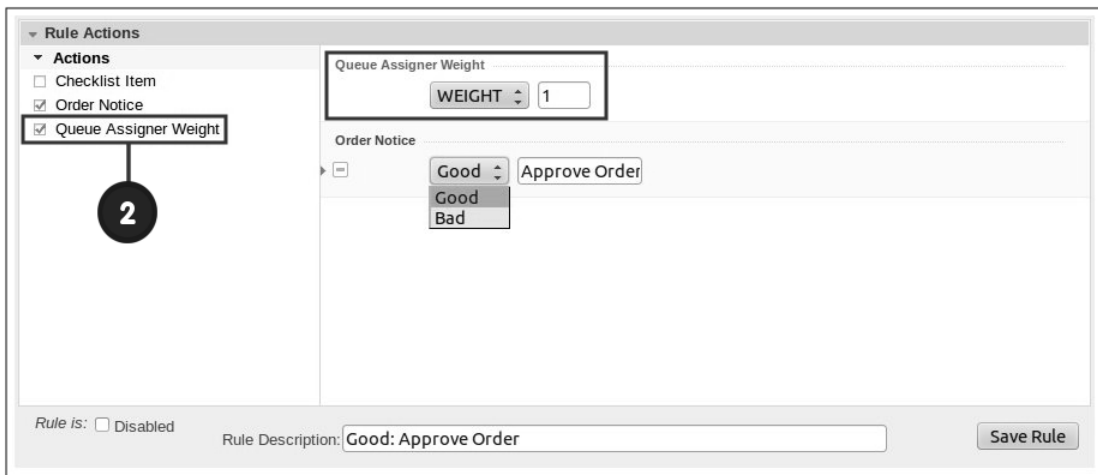
2. **Queue Assigner Weight:** Select this check box. When the Queue Assigner Weight tools appear in the primary pane, select **Weight** from the menu (it is the only selection) and then type a numeric value for the weight in the available field.

Continued on next page

Rule Sets List Creation, Continued

3. **Order Notice:**
   Select this
   check box if
   you want
   either a "good"
   or "bad" notice
   to appear in a
   **Transaction
   Details** page
   gadget for any
   transaction that

triggers this rule. When the **Order Notice** tools appear in the primary pane, select either **Good**
or **Bad** from the list, depending on if you want orders that trigger this rule to be considered low
risk or high risk, and then type a brief message in the available field to accompany the notice.
Under **Rule Description**, add a description to this rule.

*In order for this notice to appear in the Order Notice gadget, this rule must be associated
with one or more Queue Assigner Profiles and only agents belonging to the associated
profiles will see the notice once the rule has been triggered by a transaction. The
process of creating a Queue Assigner Profile and then assigning agents to a Profile was
documented previously in this chapter.*

Checklist Action Items

Checklist Action Items is a new feature that is tied to an agent's Queue Assigner profile
and triggered by one or more Queue Assigner rules that results in specific checklist items
being displayed on a tab in the sidebar on the transaction details page. The checklist is
then used as a guide to assist the agent in working the order. There are a number of steps
required to make the desired checklist appear on the details page, the first being that the
Queue Assigner feature must be enabled and that one or more profiles populated with
agents must be created.

To see how to create a checklist and the outcome items, go to the **Checklist** portion of
this section of the chapter which immediately follows.

*The checklist items and their outcomes must be configured first before enabling a
checklist for a rule here.*

Rule Sets List Creation, Continued
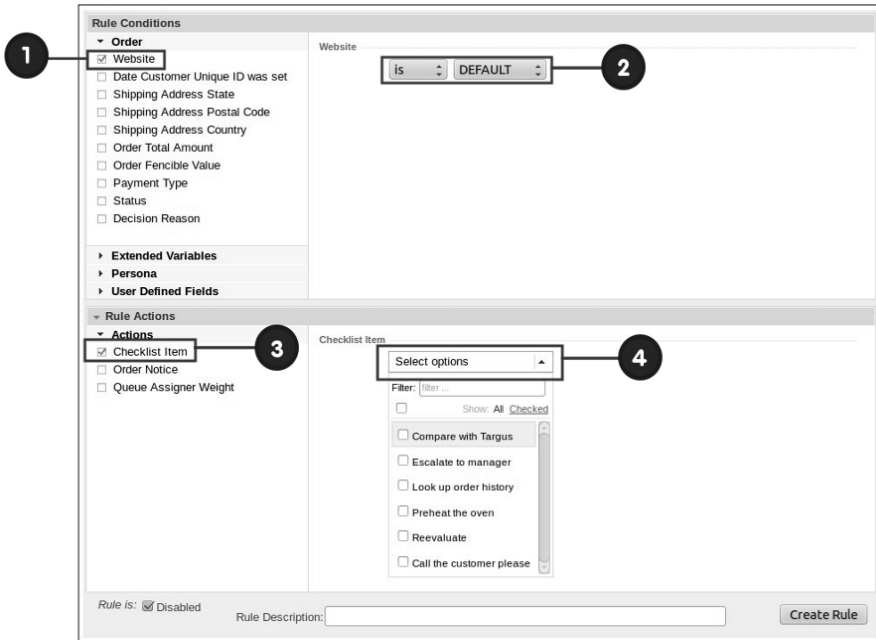
Once a checklist and accompanying outcome items are created, create a rule and then create a checklist that will appear in a Queue Assignment Profile once the rule is triggered. To create the rule and associate the ruleset:

1. Under **Rule Conditions**, select a rule such as **Website**.
2. Use the available tools to configure the rule condition.
3. Under **Rule Actions** and under **Actions**, select the **Checklist Item** check box.
4. Open the **Select Options** menu to reveal the outcomes list.

5. Select one or more items in the list.
6. If you want the rule to be enabled, clear the **Rule is Disabled** check box.
7. Create a description of the rule in the **Rule Description** field.
8. Click **Create Rule**.
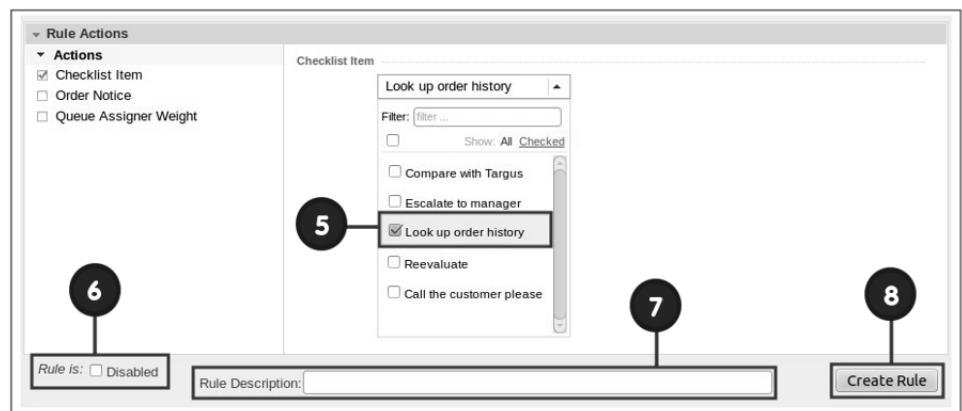
After this, give the rule set a distinctive name. Then

create a queue assigner profile. When creating the profile, use the **Assigned Queue Assigner Ruleset** menu to select the ruleset you created with the checklist action items feature enabled. Once the profile is created, add agents to the profile. Then, when a transaction enters the system and triggers the rule in the ruleset, any agent assigned to the transaction to is a member of the associated profile will see the checklist gadget on the transaction details page for the order.

Checklists

As previously stated, **Checklist Action Items** is a new feature that is tied to an agent's Queue Assigner profile and triggered by one or more Queue Assigner rules that results in specific checklist items being displayed on a tab in the sidebar on the transaction details page. The checklist is then used as a guide to assist the agent in working the order. There are a number of steps required to make the desired checklist appear on the details page, the first being that the Queue Assigner feature must be enabled and that one or more profiles populated with agents must be created.

The first step in creating a checklist that will appear on the transaction details page for agents assigned to review the transaction, who are members of a correct queue assigner profile, is to go to the Checklist page. To do that, click the **Workflow** tab and under **Queue Assigner**, click **Checklists**.

1. **Managed Outcomes field:** Type the text for an outcome item in this field.
2. **Outcomes Add button:** Once you've entered the text in the field, click **Add**.
3. **Outcomes list:** Once an outcome has been created, it will be added to this list.
4. **Checklist Items field:** Type the text for the checklist item in this field.
5. **Checklist Items Add button:** Once you've entered the text in the field, click **Add**.
6. **CheckList Items list:** Once a checklist item has been created, it will be added to this list.

Outcome items must be created first. Once created, then they can be shared among more than one action item checklist. The checklist that appears will offer a sequential list of tasks an agent is supposed to perform in order to "work a case." Once the first item is worked, the agent will open a menu next to that item and select from one of a list of outcomes. The outcomes list that is created here populates that menu for each action item, but all desired outcomes must be created before an action item list can be created.

Creating an outcomes list is straightforward. In the available field, type an outcome such as Escalated or Done. Then click the Add button to add it to the outcomes list. Repeat this process until all of the required outcomes have been created.

Then the first action item checklist list can be created.

Checklists, Continued

1. Type the name of the checklist item in the available field.
2. Click **Add**.
3. Click **Save**.
4. Once the item has been added to the bottom of the list, click the **Edit** button to open the item for editing (The "X" to the right of the edit button is the **Delete** button and is used to remove the item from the list).
5. Select one or more outcome items for the checklist item.
6. To move the checklist item up in the list, use the up arrow.
7. When you're finished, click **done editing**.
8. Click **Save** to save the list.
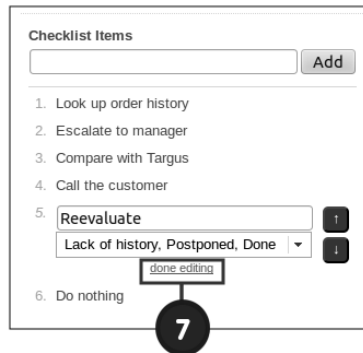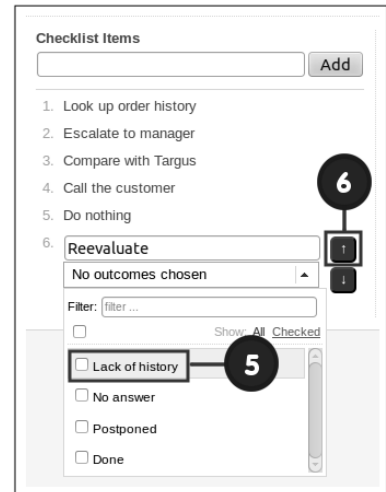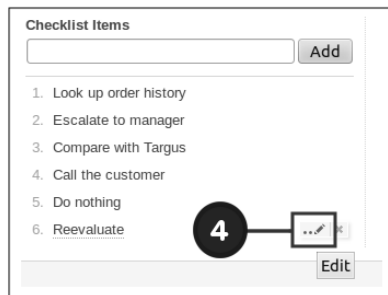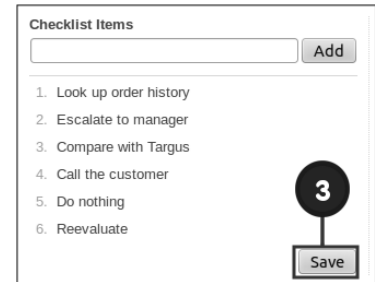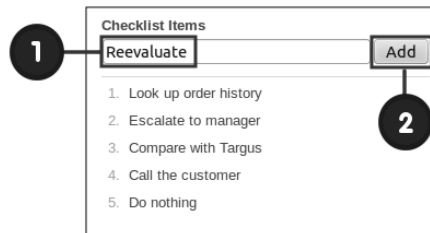
Once this process is completed, then the list is ready for the next step in the process, which is to enable the Checklist Item feature under **Rule Actions** for a rule in a **Queue Assigner rule set**. Then name the rule set, create a **Queue Assigner profile** naming the desired ruleset, and add agents to the profile. Then, when a transaction enters the system and triggers the rule in the ruleset, any agent assigned to the transaction to is a member of the associated profile will see the checklist gadget on the transaction details page for the order.

See the **Queue Assigner Rule Sets** section above and the **Transaction Details Page Gadgets Sidebar** section near the beginning of this chapter for additional details on this feature.

Reports

Reporting Overview

Reporting is a tool the Manager uses to generate financial and other statistical reports. These reports help a merchant:

- Identify customer order activity on a daily or monthly basis.
- Generate an order summary for a specified timeframe.
- Create workflow information for a specific day.
- Issue a statistical report for any agent during a specified time period.
- Gather daily or overall billing data.
- Monitor security access information.

In **Global Navigation**, click the **Reports** tab to expand the menu of all **Reports** pages. Once on a **Reports** tab, use **Local Navigation** to access the same pages and their subpages.

1. **Datamart** is an application that allows you to generate and analyze reports using a suite of utilities which provide a wide range of information regarding business organization within the context of the **Chase Paymentech Safetech Fraud Tools**.

2. **Orders** allows you to create reports based either on a monthly summary or on a period summary, as well as issuing a generalized summary of orders of specific time periods, and providing statistical data on items listed in categories. The pages that perform these functions are **Order List**, **Order Summary**, and **Categories**. You can also use **Order Search** to search for specific orders.

3. **Workflow** lets you select a particular day and generate a detailed set of workflow metrics for that day, as well as review any Agent's work statistics, and create a list of transactions with conflicting or inconsistent dispositions. Pages performing these functions are **Workflow Metrics**, **Agent Metrics**, and **Mismatched Transactions**.

4. **Billing** gives you the ability to generate reports based on your billing relationship with Chase Paymentech, as well as creating reports that display daily billing statistics. The pages that perform these functions are **Billing Account** and **Daily Billing**.

5. **Security Audits** performs a wide variety of checks in the system to make sure no unauthorized person or automatic intruder has logged into the system or made any harmful changes. The pages that perform these operations are **User Logins**, **Fraud Control Changes**, **Rule Changes**, **Workflow Settings Changes**, and **Active Users**.

Reporting Overview, Continued

6. **Ad Hoc Reports** is a page allows you to generate a new Adhoc report based on the search criteria in the existing **Order Search** functionality and to download existing reports in CSV format.
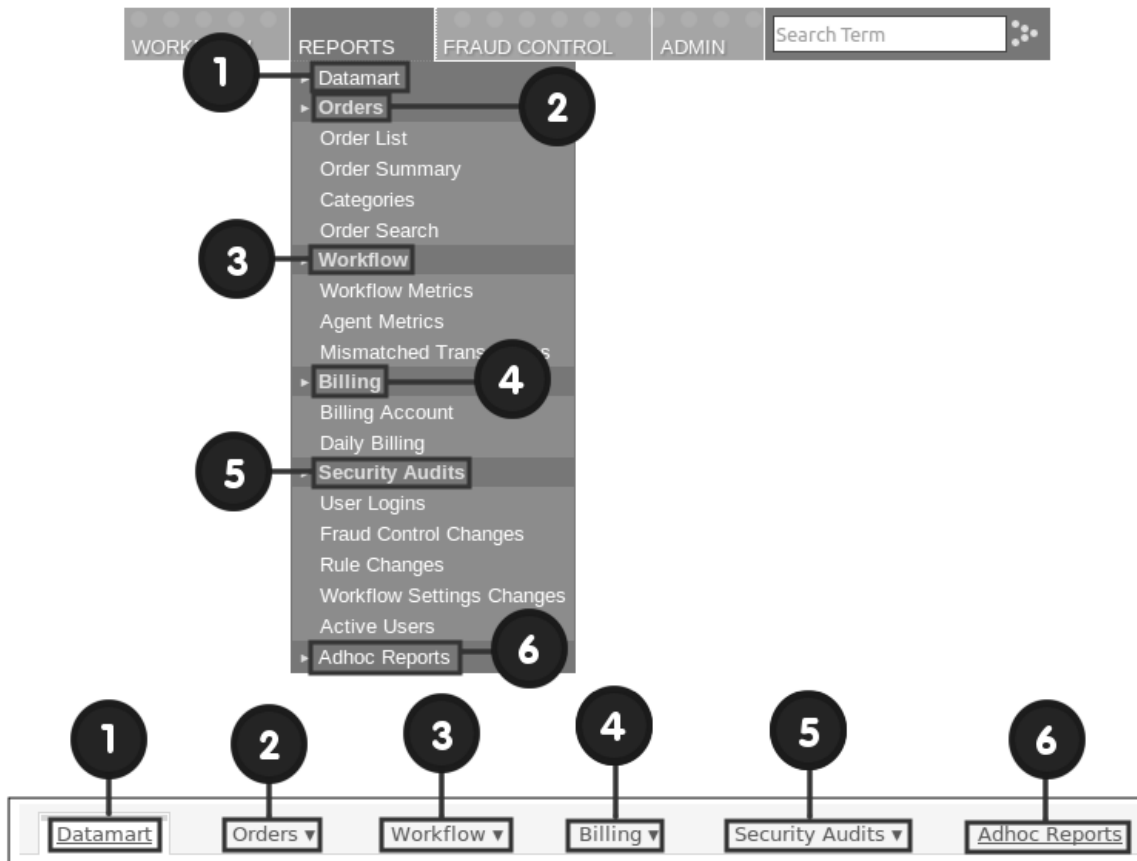
In **Global Navigation**, selections for each page or subpage are available, but in **Local Navigation**, you must click on the items **Orders**, **Workflow**, **Billing**, and **Security Audits** to expand the menu displaying the subpages.

Datamart

Datamart is a Business Intelligence application suite that uses integrated dashboard, data mining, reporting, and workflow tools to re-structure raw data into a comprehensive presentation of merchant-relevant information. Datamart reports can help the merchant plan and manage risk management staff workload, transaction queue organization, and other aspects of analyzing data gathered in **Safetech Fraud Tools.**.
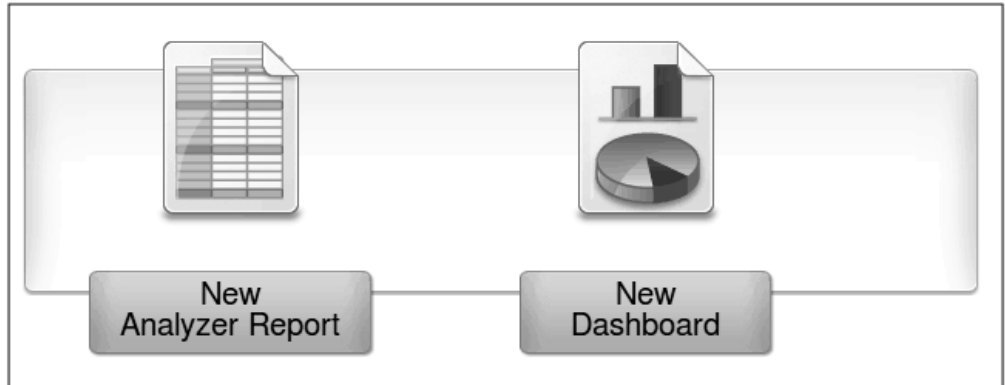
To open Datamart, click **Reporting** and then click **Datamart**.

Clicking **New Analyzer Report** opens a new Analyzer Report screen where you are prompted to select a data source or "cube" for the report.

Clicking on **New Dashboard** opens a new, blank Datamart dashboard screen. Dashboards allow you to view more than one report at the same time. A dashboard is the main interface by which reports are viewed over the course of time as data is added and updated.

In addition to the content in the main Datamart screen, there are **File** and **View** items in the top navigation bar at the upper-left of the screen. These menu items are available regardless of what screen or feature you are using in Datamart, but not all options are available on all screens (unavailable options are shown as "grayed out").

The sidebar menu is hidden by default. To make if visible, use your cursor to grab and pull the handle from left to right.

Reporting Overview, Continued
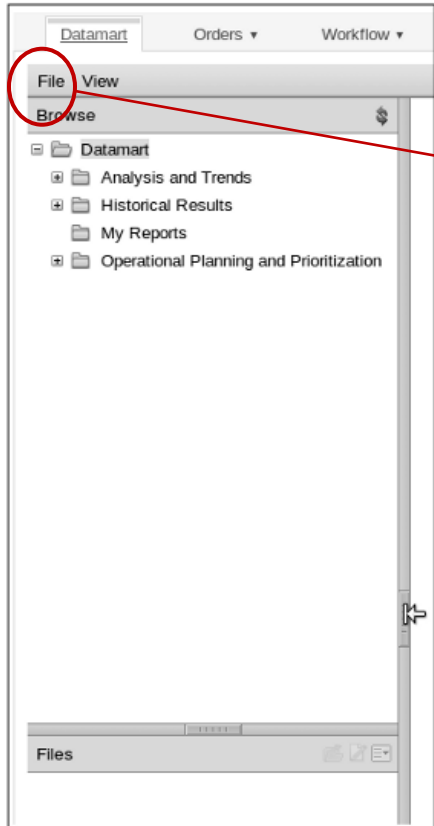
Click File to manage the following selections:

File Section	Purpose	Details
1. New	Click this selection to open a new Datamart feature.	• **Dashboard:** Opens a new Dashboard. • **Analyzer Report:** Opens a blank Report screen and prompts you to select a data source. • You can choose to open a Dashboard and a Report and both will appear in the Datamart screen as tabs, allowing you to navigate between them. Closing all tabs will return you to the main Datamart screen.
2. Open your reports	Click this selection to open a preexisting report.	When the Open dialog box appears, navigate to the location of the desired report, select it, and then click Open.

Reporting Overview, Continued

File Section	Purpose	Details
3. Manage my reports	Click this selection perform some management action on a report.	• **Edit:** Allows you to navigate to a report and edit the contents. • **Share:** Allows you to navigate to a report and share the contents. • **Schedule:** Allows you to navigate to a report and schedule it to be run at a specific date and time.

Click **View** to manage the following selections:

File Section	Purpose	Details
1. Browser	Click this selection to open Datamart in "Explorer" mode.	Opens a left navigation pane that lets you browse Datamart files and folders.
2. Workspace	Opens a workspace view of your pending and completed tasks and schedules and allows you to view and edit the contents.	• **Waiting:** Opens any pending tasks. • **Complete:** Opens completed tasks. • **My Schedules:** Opens any report schedules you previously created. • **Public Schedules:** Opens any shared report schedules.
3. Use Descriptions for Tooltips	Enables descriptive text in tooltips within reports.	When enabled, this feature allows text descriptions to appear in Datamart tooltips within open reports.
4. Refresh	Updates data in an open report or dashboard to the currently available information.	Click this option to refresh data on an open page.

Datamart: New Analyzer Report

When you click on the **New Analyzer Report** button on the main Datamart screen, you are taken to the **Analyzer Report** tab where you are prompted to create a new report by selecting a data source.

A data source is also known as a *"cube"* and is made up of a schema and a cube in the schema, which will determine the fields that will be available in the new report.

1. **Cube Selections:** Click on a cube to select it.
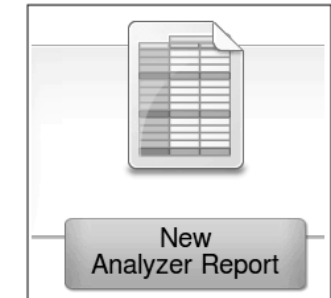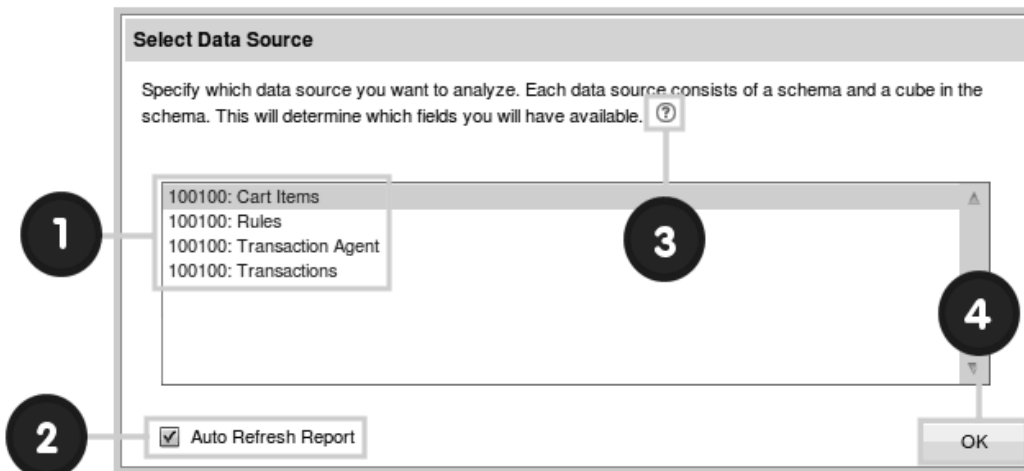
2. **Auto Refresh Report:** Selected by default. Clear the check box if you don't want the report to automatically refresh.
3. **Help:** Click the question mark button to open help for this section.
4. **OK:** Click this button once you are ready to apply your cube selection.

Once the **Unsaved Report** screen opens, you can begin building your report by dragging selected data fields on the right into the primary pane on the screen. The report will be most useful if you include at least one number field. Number fields are indicated by blue icons next to their names and text fields are indicated by yellow icons next to their names. There are several other features available in this screen that you can use to modify the report.

Reporting Overview, Continued
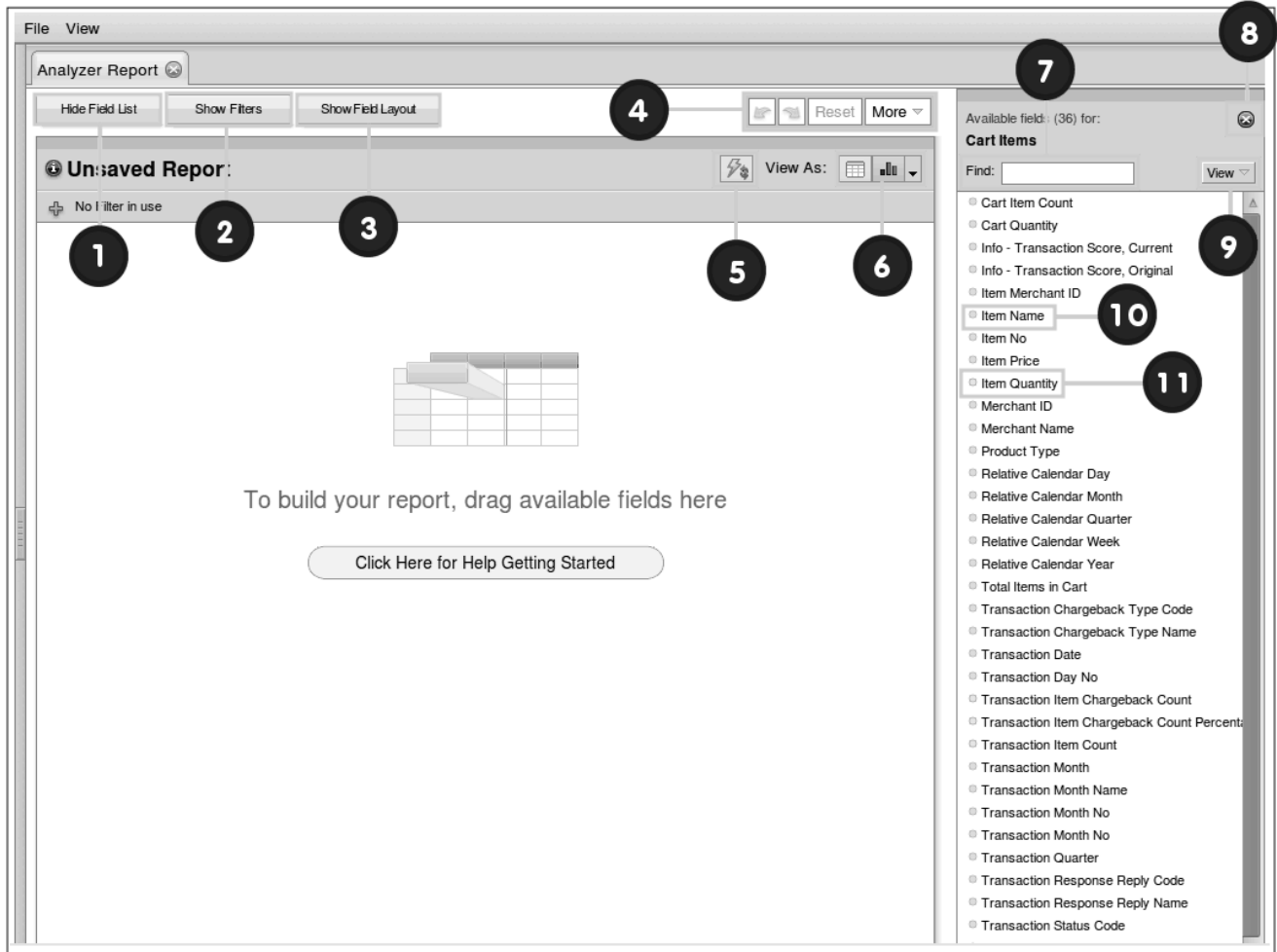
1. **Hide Field List:** Click to hide the available field list on the right. Click the **Show Field List** button to open the list again.
2. **Show Filters:** Click to open the **Filters** area on the screen, and then to add a field, drag a field into the **Filters** area.
3. **Show Field Layout:** Click to open the field layout. Click the **Hide Field Layout** button to remove the field layouts from the screen. Field layouts are made up of:
   - Row Labels
   - **Col Headers**
   - **Numbers**

Reporting Overview, Continued

4. **Edit Options:** Edit options available from left to right are:
   - **Undo:** Remove your last change to the report.
   - **Redo:** Reapply the last removed change to the report.
   - **Reset:** Return to the last saved version of the report.
   - **More:** Select additional options:
     - **Export Report:** Export your report as a PDF, Excel, or CSV document.
     - **About this Report:** Displays basic properties information about the report.
     - **Set Report Options:** Opens a box that lets you set display options for the report page,
       such as showing grand totals for rows or columns.
     - **Reset Column Sizes:** Lets you reset the size of columns in the report.
5. **Disable Auto Refresh:** Turns off the auto-refresh option for the report so it won't be updated with new data.
6. **View as:** Lets you change the view of the report. Options from left to right are:
   - Switch to Table Format
   - **Switch to Chart Format**
   - **More: Select additional format options:**
     - **Column**
     - **Stacked Column**
     - **100% Column**
     - **Bar**
     - **Stacked Bar**
     - **100% Bar**
     - **Line**
     - **Pie**
     - **Area**
7. **Find:** Type the name of the desired field to locate it.
8. **Hide Field List:** Click to hide the available field list on the right. Click the **Show Field List** button to open the list again.
9. **View:** Changes the way the field list is displayed:
   - **by Category:** Lists all fields in the cube by their categories.
   - **A-Z (default):** Lists all fields in the cube in alphabetical order.
   - **Number-Text-Timeline:** Lists fields by number fields, text fields, and then schema.
   - **Schema:** Lists all fields by their schema.
10. **Text Field:** Drag a field with a yellow icon to add a text field.
11. **Number Field:** Drag a field with a blue icon to add a number field.

Hover over any field in the field list to see a tool tip and click the **Tell me more** link in the tool tip to see a more detailed description.

Reporting Overview, Continued

Click Here for Help Getting Started

To open the Help page for using Analyzer Reports, click the yellow **Click Here for Help Getting Started** button in the center of the screen.

Once you create a report, click **File**, click **Save**, navigate to the **My Reports** directory, give the report a descriptive name, and then click **Save**.

To open an already existing report, click **View**, and then click **Browser**. In the Browser pane on the left under **Browse**, click **My Reports**, and then under **Files**, double-click on the name of the report to open it in the **Analyzer Report** screen.
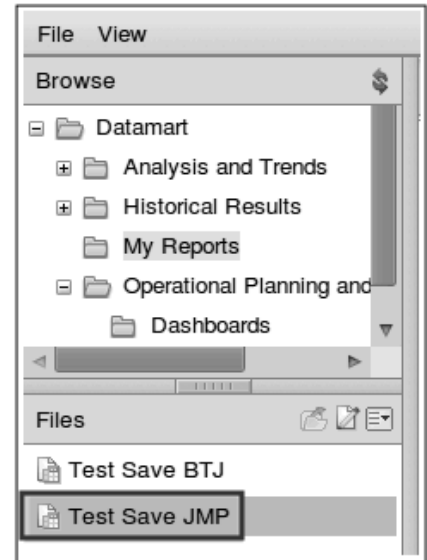
Datamart: New Dashboard

When you click on the **New Dashboard** button, a new, blank Dashboard screen appears. While you may open and close various reports throughout the workday, if you are responsible for tracking reporting data, you will likely keep one or more dashboards open at all times, adding and updating different reports.

When you open a Dashboard, no data is available, but in Browser view, you can click **My Reports** under **Browse**, and then click and drag a report under **Files** into one of the dashboard panels.

Datamart: New Dashboard, Continued

There are a number of features available that let you manipulate the presentation of the Dashboard.
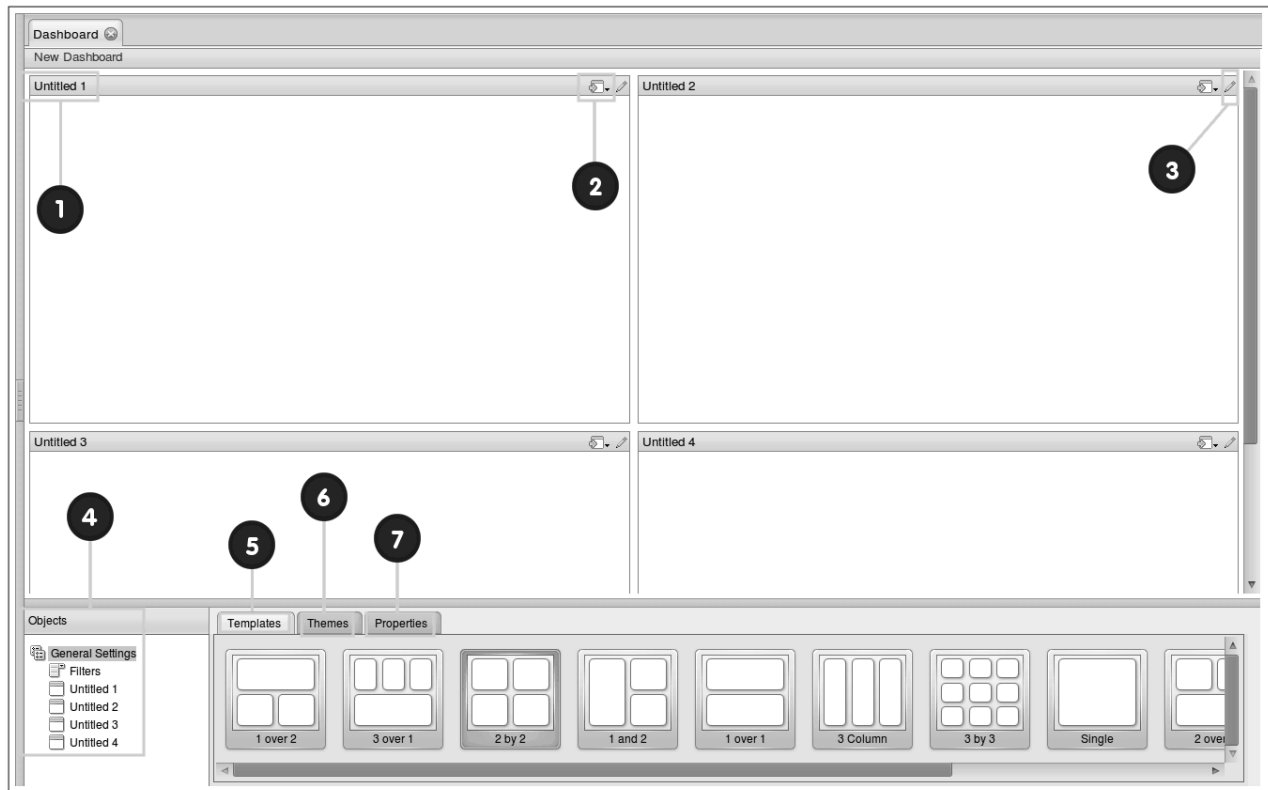
1. **Dashboard Panels:** The name of a specific dashboard panel containing a report. In this example, there are four dashboard panels visible
2. **Insert Content:** Click on this button to insert a **Chart**, **Data Table**, or **File**. Available for each Dashboard Panel
3. **Edit Content:** Click on this button to edit the content of the **Dashboard Panel**. Available for each available panel.
4. **Objects:** Allows you to select any of the available Dashboard objects such as a **Dashboard Panel** for editing.
5. **Templates:** Allows you to choose the layout of the Dashboard you desire. The default template is 2 by 2.
6. **Themes:** Click this tab to select the desired theme for the Dashboard. The default theme is "Slate".

Continued on next page

Datamart: New Dashboard, Continued

7. **Properties:** Click this tab to edit the page title for the Dashboard, resize panels, and change the refresh rate.

Once a report has been inserted into a **Dashboard Panel**, there are additional options available when you click on **Actions**.

1. **Show Report as Table/Chart:** Clicking on this option opens a sub-menu with the following selections:
   - Column
      - **Stacked Column**
      - **100% Column**
      - **Bar**
      - **Stacked Bar**
      - **100% Bar**
      - **Line**
      - **Pie**
      - **Area**
2. Show Grand Totals for Rows
3. Show Grand Totals for Columns
   - Export to Excel
   - Export to PDF

Continued on next page

Datamart: New Dashboard, Continued

Under **Objects**, you can click on the name of the panel to make editing options available.
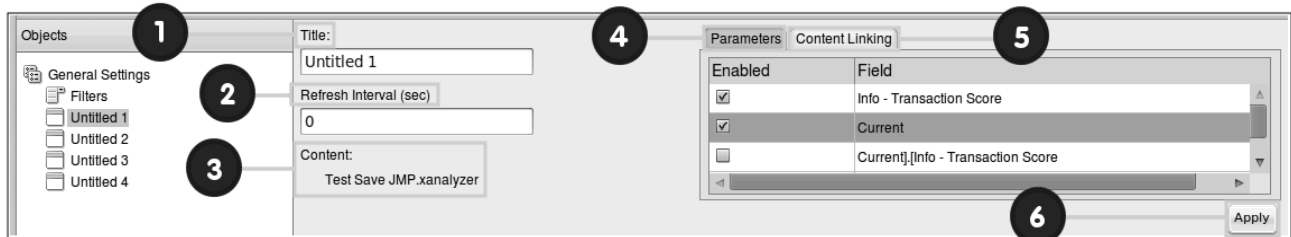
1. **Title:** The name of the selected **Dashboard Panel**. You can edit this field.
2. **Refresh Interval (sec):** The number of seconds that will elapse between auto-refresh of data. You can edit this field.
3. **Content:** Displays the name of the content of the **Dashboard Panel**.
4. **Parameters:** Allows you to manipulate the parameters of the **Dashboard Panel** report content.
5. **Content Linking:** Allows you to link two or more content fields in the **Dashboard Panel** report content.
6. **Apply:** Press this button to apply the selections you made. The content in the **Dashboard Panel**
7. Will refresh and show you the results of your selections.

Datamart: New Dashboard, Continued

Once your dashboard is fully configured it will look something like the following image.

Orders

In **Local Navigation**, click **Orders** to expand the menu and then click on **Order List**.

Order List

The Order List page has two basic areas:
1. **Sidebar:** Under Report Filter, enter a date range to search for the statics on the orders that have passed through the system for during that time period. Click the Monthly Summary check box to have the data returned as summaries for each month rather than daily events.
2. **Order List Table:** The filtered report data is displayed in tabular format in this list.

The **Order List Sidebar** has the following features:
1. **Start Date:** Enter the start date of the date range for which you want to filter.
2. **End Date:** Enter the end date of the date range for which you want to filter.
3. **Monthly Summary:** Optionally select this check box if you want data for the date range presented as a monthly summary rather than by daily summary.
4. **Create Report:** Click the button to generate the report.

If you left the **Monthly Summary** check box blank, the list returns the following data in the results table.

Section	Purpose	Details for Settings
1. Date	Open a summary page for a particular date.	In the Date column, click on the link for a date where you want to see summarized customer activity.
2. Approved	Daily transaction activity key values columns.	Each of these general columns is comprised of the following three columns: • **Orders:** Number of orders • **Amount:** Total cost for all orders • **Average:** Total cost of the orders divided by the number of orders
3. Reviewed	Daily transaction activity key values columns.	Each of these general columns is comprised of the following the same three columns found in **Approved**.
4. Escalated	Daily activity of transactions that were escalated.	Each of these general columns is comprised of the following the same three columns found in **Approved**.
5. Declined	Daily activity of transactions that were declined.	Each of these general columns is comprised of the following the same three columns found in **Approved**.
6. Totals	Totals of all daily transaction activity.	Each of these general columns is comprised of the following the same three columns found in **Approved**.

Order List, Continued

Section	Purpose	Details for Settings
7. Total	Identify the total for each vertical column for all days in the date range.	These totals apply to the Orders, Amount and Average for each section.

		Approved			Reviewed			Escalated			Declined			Totals	
Date	Orders	Amount	Average	Orders	Amount	Average	Orders	Amount	Average	Orders	Amount	Average	Orders	Amount	Average
2009-01-19	7	349.93	49.99	20	20,688.81	1,034.44	3	20,279.98	6,759.99	0	0.00	0.00	30	41,318.72	1,377.29
2009-03-17	5	656.38	131.28	6	45,521.34	7,586.89	2	4,553.23	2,276.62	0	0.00	0.00	13	50,730.95	3,902.38
2009-03-18	2	305.98	152.99	6	1,595.94	265.99	0	0.00	0.00	0	0.00	0.00	8	1,901.92	237.74
2009-03-24	4	299.96	74.99	4	199.96	49.99	0	0.00	0.00	0	0.00	0.00	8	499.92	62.49
2009-03-25	4	199.96	49.99	3	149.97	49.99	0	0.00	0.00	0	0.00	0.00	7	349.93	49.99
2009-03-30	14	5,537.02	395.50	15	35,461.78	2,364.12	5	252,273.05	50,454.61	0	0.00	0.00	34	293,271.85	8,625.64
2009-04-06	2	531.98	265.99	26	38,949.76	1,498.07	4	40,027.98	10,007.00	0	0.00	0.00	32	79,509.72	2,484.68
2009-11-10	103	889.00	8.63	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	103	889.00	8.63
2010-03-18	28	392.00	14.00	0	0.00	0.00	0	0.00	0.00	45	248.00	5.51	73	640.00	8.77
2010-03-23	13	100.00	7.69	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	13	100.00	7.69
Total		9,262.21	50.89	80	142,567.56	1,782.09	14	317,134.24	22,652.45	45	248.00	5.51	321	469,212.01	1,461.72

Setting a Date Range for Generating a Period Report: You can generate a period report within a single month or encompassing multiple months. The output will display information on orders for each day work was processed within the selected date range. Clicking on any individual date in the **Date** column of the results, will take you to the **Summary of Orders** page for that date. Clicking on **Total** at the bottom of the **Date** column will take you to the **Summary of Orders** page for all orders within the date range.

Sorting on the Total Amount Field now results in the correct value appearing above the highest number record rather than $0 record.

Monthly Summary

If you selected the **Monthly Summary** check box, the list returns the following data in the results table.

Section	Purpose	Details for Settings
1. Date	Open a summary page for a particular date. If the date range spans several months, each month shall be displayed in its own row.	In the **Date** column, click on the link for a date where you want to see summarized customer activity. If you click on a date for any individual month, a monthly summary page will display with each day of the month represented in individual rows.
2. Approved	Daily transaction activity key values columns of approved transactions.	These general columns each contain the following columns of values: • **Orders:** Number of orders • **Amount:** Total cost for all orders • **Average:** Total cost of the orders divided by the number of orders
3. Reviewed	Daily transaction activity key values columns of reviewed transactions.	Each of these general columns is comprised of the following the same three columns found in **Approved**.
4. Escalated	Daily transaction activity key values columns of escalated transactions.	Each of these general columns is comprised of the following the same three columns found in **Approved**.
5. Declined	Daily transaction activity key values columns of declined transactions.	Each of these general columns is comprised of the following the same three columns found in **Approved**.
6. Totals	Daily transaction activity key values columns of all transactions.	Each of these general columns is comprised of the following the same three columns found in **Approved**.
7. Total	Identify the total for each vertical column for all days in the date range.	These totals apply to the Orders, Amount, and Average for each section.

		Approved			Reviewed			Escalated			Declined			Totals	
Date	Orders	Amount	Average	Orders	Amount	Average	Orders	Amount	Average	Orders	Amount	Average	Orders	Amount	Average
2009-01	7	349.93	49.99	20	20,688.81	1,034.44	3	20,279.98	6,759.99	0	0.00	0.00	30	41,318.72	1,377.29
2009-03	29	6,999.30	241.36	34	82,928.99	2,439.09	7	256,826.28	36,689.47	0	0.00	0.00	70	346,754.57	4,953.64
2009-04	2	531.98	265.99	26	38,949.76	1,498.07	4	40,027.98	10,007.00	0	0.00	0.00	32	79,509.72	2,484.68
2009-11	103	889.00	8.63	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	103	889.00	8.63
2010-03	41	492.00	12.00	0	0.00	0.00	0	0.00	0.00	45	248.00	5.51	86	740.00	8.60
Total		9,262.21	50.89	80	142,567.56	1,782.09	14	317,134.24	22,652.45	45	248.00	5.51	321	469,212.01	1,461.72

Continued on next page

Monthly Summary, Continued

Selecting a Date Range over Several Months: If you use the **Start Date** and **End Date** fields to select a date range encompassing multiple months, select the **Monthly Summary** check box and then click **Create Report**, the output will display a monthly summary for each month encompassed within the date range. Each row in the output table will represent a single month. Clicking on any individual month in the **Date** column will take you to a detailed summary page for that month. Summary information for individual days within that month are displayed in each row of the results table.

Selecting a Date Range within a Single Month: If you select a date range within a single month, even if the range doesn't encompass the entire month, select the **Monthly Summary** check box and then click **Create Report**, the output will show a result summary for the entire month. If you clear the dates from the **Start Date** and **End Date** fields and run a **Monthly Summary** report, the results will display a summary for the current month up to the current date.

Orders Summary

In **Local Navigation**, click **Orders** to expand the menu and then click on **Order Summary**. You can also create an **Order Summary** and arrive on this page by generating a report on the **Order List** page and then clicking the **Total** link.

You can choose a range of dates and create a summary of all the orders that occurred within that range. In the **Sidebar**, type the **Start Date** and **End Date** of the desired date range in the available fields, and then click **Create Summary**.

Orders Summary, Continued

Section	Purpose	Details for Settings
1. Rows Data	The rows for which summary results are generated. Rows in this table are:	• **Orders:** For the date range, this row displays the number of orders Approved, Reviewed, Escalated, Declined, and the Total number of orders. • **Amount:** For the date range, this row displays the monetary amounts Approved, Reviewed, Escalated, Declined, and the Total monetary amounts. • **Average:** For the date range, this row displays the average monetary amounts Approved, Reviewed, Escalated, Declined, and the Total for all columns. • **Total Orders:** For the date range, this row displays the percent of total orders Approved, Reviewed, Escalated, Declined, and the Total of percents for all columns. • **Total Amount:** For the date range, this row displays the percent of total amounts Approved, Reviewed, Escalated, Declined, and the Total of percents for all columns.
2. Approved	Daily transaction activity key values rows of approved transactions.	This column displays a list of all values for Approved transactions for each row listed above.
3. Reviewed	Daily transaction activity key values rows of reviewed transactions.	This column displays a list of all values for Reviewed transactions for each row listed above.
4. Escalated	Daily transaction activity key values rows of escalated transactions.	This column displays a list of all values for Escalated transactions for each row listed above.
5. Declined	Daily transaction activity key values rows of declined transactions.	This column displays a list of all values for Declined transactions for each row listed above.
6. Total	Total daily transaction activity key values rows.	This column displays a list of Totals for each row listed above..

Categories

In **Local Navigation**, click **Orders** and then click **Categories**.

By choosing the **Categories** link, you can see a report of Category items (**CAT1** and **CAT2**), so you can track those items specific to their sales. Often fraudulent purchases of fencible items can be detected when a large number of items are purchased by relatively few online customers. The table on this page specifically shows the relationship between total number of items purchased and the number of online customers purchasing those items. Items in the table either can be filtered by a specific category, or you can view all items in all categories in the report.

The Categories page contains two basic areas:
1. **Sidebar:** Under **Viewing CAT1 and CAT2**, click **CAT1** to view all items in this category, **CAT2** to view all items in this category, or **Both** to view all items in both categories.
2. **Categories Table:** This area displays the results of your selection in the Sidebar.

Section	Purpose	Details for Settings
1. Category	This column lists the categories available in this view.	The categories available to view depend on the **View** selection. This information is static and cannot be selected or edited.
2. Category Name	This column lists the specific names of each category item.	This information is static and cannot be selected or edited.
3. Factor	The values in this column are the number of online sources making purchases of the specific item in each row.	This information is static and cannot be selected or edited.
4. Sales	This column lists the total number of sales associated with the items in each row.	This information is static and cannot be selected or edited.

Continued on next page

Categories, Continued

To use this tool to detect fraud, you must compare the values in the **Factor** and **Sales** columns. If the values are equal or nearly equal, this indicates a high probability of fraud.

The scores in row one of the following figure, show a wide degree of difference between the values in the Factor column, illustrating the number of online customers, and number of total purchases in the Sales column. This indicates a low probability of fraud. Row two displays a one to one relationship between the values in Factor and Sales, indicating fraudulent activity is very likely occurring.

Category	Category Name	Factor	Sales ▼
CAT1	VPSOUND	6.17	37
CAT1	EFFDATA	21	21

The Category Report feature cannot be configured or generated from within **Safetech Fraud Tools**. In order to include category data that will appear on this page, you must submit the information to the Risk Inquiry System (RIS), using the Customer/Product Tracking codes. See the **Technical Specifications Guide Data Collector and Risk Inquiry System** for full details.

Order Search

This **Search** interface is best used when entering one variable, such as the order number or payment information. The most common search item is the email address. The following list will outline the features of the **Order Search** page.

The primary search tool for the console is Advanced Search located under the Workflow menu. The Order Search page is made up of two general areas:

1. **Sidebar:** This contains all of the Order Search fields and selectors that allow you to choose by what information you want to search.
2. **Order Search Results Table:** This table displays a list of search results based on your search criteria. The **Order Search Sidebar** offers a wide variety of search criteria to choose from when initiating a search.

Continued on next page

Order Search, Continued

Section	Purpose	Details for Settings
1. Start Date	Specify the start date for the timeframe by which you want to search for a transaction.	Click the empty field to create a starting date.
2. End Date	Specify the end date for the timeframe by which you want to search for a transaction.	Click the empty field to create an ending date.
3. Transaction ID	Identify a customer using the merchant transaction number. This value is in the **TRAN** row of the **Transaction** section on the **Transaction Detail** page.	Enter the Transaction Id number and click **Search**.
4. Order Number	Identify a customer using their order number. This value is in the **ORDR** row of the **Transaction** section on the **Transaction Detail** page.	Enter the customer Order Number and click **Search**.
5. Customer ID	Identify a customer using their unique customer ID. This value is in the **UNIQ** row of the **Customer Tracking** section on the **Transaction Detail** page.	Enter the customer's unique ID number and click **Search**.

Continued on next page

Order Search, Continued

Section	Purpose	Details for Settings
6. Email	Identify a customer using their email address. This value is in the **EMAL** row of the **Customer** section on the **Transaction Detail** page.	Enter the customer Email address and click **Search**.
7. IP Address	Identify a customer using their computer's IP address. This value is in the **IPAD** row of the **Customer Tracking** section on the **Transaction Detail** page.	Enter the IP address of the customer's computer and click **Search**.
8. Payment	Identify a customer using their payment type. This value is in the **PTYP** row of the **Payment Credentials** section on the **Transaction Detail** page.	Enter the customer **Payment** type.
9. Pay Token	Once you've entered the **Payment** type, select the **Pay Token** type:	• **Hashed:** Select this radio button to search for payment information after it has been encrypted. • **Plain:** Select this radio button to search for payment information as it was originally entered by the customer.
10. Status	Select the order status by which you want to search.	Use the drop down menu and select one of the following: • **A-Approve** • **R-Review** • **C-Change** • **E-Escalate** • **D-Decline** • **X-Aged Out** • **Y-Aged Out Auth Declined** • **A-Approve with Reason** • **R-Review with Reason** • **E-Escalate with Reason** • **D-Decline with Reason**
11. Refund / Chargeback	Use this option to search by refund or chargeback status. Options are:	• ANY • R - Refund • C – Chargeback • Neither
12. Website ID	Select the specific merchant website against which you want to search.	Use the drop-down menu to select the desired website ID.
13. Agent	Select the name of the agent who handled the order to search by agent.	Use the drop down menu and select the initials of the desired agent.

Order Search, Continued

Section	Purpose	Details for Settings
14. Missing Email	Allows you to search for transactions with blank or no email addresses.	Select this check box to search for blank emails. *You cannot use this option if you also are searching by an email address.*
15. Missing IP	Allows you to search for transactions with blank or no IP addresses.	Select this check box to search for blank IP addresses. *You cannot use this option if you also are searching by an IP address.*
16. Min Score	Enter the minimum score for the risk score range by which you want to search for orders.	Enter the minimum value of the score range in the available field.
17. Max Score	Enter the maximum score for the risk score range by which you want to search for orders.	Enter the maximum value of the score range in the available field.
18. Search	Execute the search for entered information.	You must select the Search button to execute the search.

Once you click the **Search** button, you'll see a set of search results formatted as seen on the following page.

Search Results

The columns that appear on the **Order Search Results** page can be assigned dynamically by an **Admin** or **Manager** user. Your **Order Search Results** page may appear differently than the example documented here. When no search criteria have been entered, the table contains the message, **Enter Search Criteria**.

Order Search, Continued

Section	Purpose	Details for Settings
1. Select	You can select one or multiple check boxes and then apply changes such as assigning an Agent or changing Status.	Click the top check box to select all items in the table or select individual check boxes for the desired rows.
2. Details	This link allows you to view the Transaction Details page for a particular order.	Click the Details link to view the order's Transaction Details page.
3. DATE	This column lists the dates for the transactions listed in the search results.	This column list dates in MM/DD/YYYY HH:MM format and can be sorted by oldest or newest transaction. The values are static and cannot be edited or deleted.
4. TRAN	This column shows the Transaction Detail numbers for items listed in the search results.	The items in this column can be sorted. Clicking on a specific value in this column will take you to the item's Transaction Details page.
5. SITE	This column shows the merchant-owned websites used to purchase the items listed in the search results.	The items in this column can be sorted but the values are static and cannot be edited or deleted.
6. UNIQ	This column shows the unique Customer ID numbers associated with items in the search results.	The items in this list can be sorted. Clicking on a specific value will take you to a search results page listing all orders associated with the specific Customer ID. If the previous results page was generated by a search by Customer ID, the page will refresh but no new results will be listed.

Continued on next page

Order Search, Continued

Section	Purpose	Details for Settings
7. STAT	This column shows the current status of an order, whether it is under review, has been escalated or the status has changed.	See Transaction Status Definitions for details on the definitions of the status codes. The values in this column are static and cannot be edited or deleted.
8. Changes Bar	Once you have selected one or more transactions, use the available tools to apply changes to the transactions and then click the Apply Changes button.	**Status:** Use this menu to select the desired standard or custom status to assign to the transaction. **Agent:** Use this menu to select the desired Agent you want to assign to the transaction. **Note:** Type an informative note in the available field. **Apply Changes:** Click this button to apply your settings to the selected transaction or transactions.

Workflow

On **Local Navigation**, click **Workflow** and then select the desired Workflow page, such as **Workflow Metrics**.

Workflow Metrics

When you select the **Workflow Metrics** link, you are presented with a series of metrics for the transactions that have occurred on the current day.

The Workflow Metrics page contains two general areas:

1. Sidebar:
   - **Totals:** The total values for the generated report for the date selected are displayed here (values are zero if no report has been generated).
   - **Report Filter:** Click the **Date** field and use the calendar to navigate to the desired date, then click **Create Report** to generate the daily summary for the **Workflow** queue.
2. **Daily Summary Table:** Contains the details for the daily summary of the **Workflow** queue for the selected date.

Section	Purpose	Details for Settings
1. User	This column lists the names of the Agents, including Auto Agent, generating the Workflow statistics for the selected date.	Click on the Agent's name to be taken to the Agent Metrics page for that Agent and view the Agent's statistics for the month containing the date you selected in the Workflow Metrics Sidebar.
2. Assigned	This column lists the total number of transactions assigned to an agent on the selected date.	These are the total number of jobs assigned to the agent, regardless of their status or any other factor. The value is static and cannot be selected or edited.
3. Approved	This column lists the total number of transactions approved by an agent on the selected date.	These are the total number of jobs that were reviewed and approved by the agent on the specified date. The value is static and cannot be selected or edited.
4. Declined	This column lists the total number of transactions declined by an agent on the selected date.	These are the total number of jobs that were reviewed and declined by the agent on the specified date. The value is static and cannot be selected or edited.

Workflow Metrics, Continued

Section	Purpose	Details for Settings
5. Escalated	This column lists the total number of transactions that were escalated by an agent on the selected date.	These are the total number of jobs that were reviewed and escalated by the agent on the specified date. The value is static and cannot be selected or edited.
6. Expired	This column lists the total number of transactions that expired for an agent on the specified date.	These are the total number of jobs that expired or "aged out" of the system due to inactivity. The value is static and cannot be selected or edited.
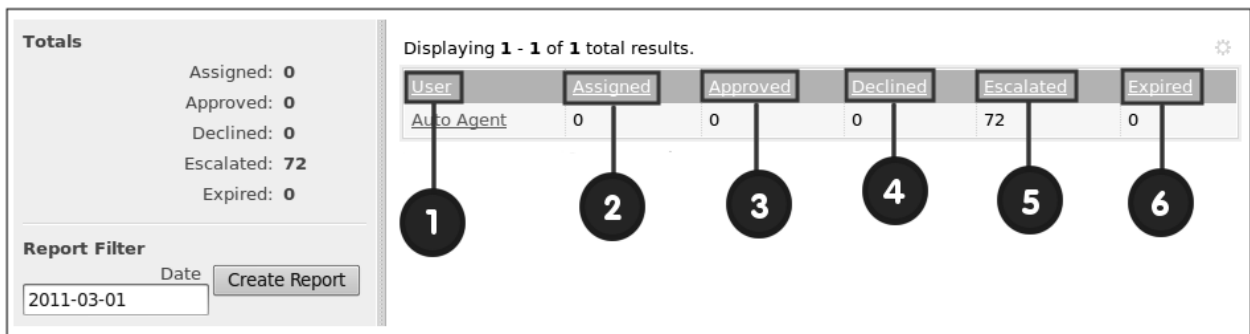
Agent Metrics

On **Local Navigation**, click **Workflow** and then select the desired Workflow page, such as **Agent Metrics**.

The **Reporting** utilities in the system let you monitor the performance metrics of any agent working jobs in the system. The Agent Metrics page has two general areas:

1. Sidebar:
   - **Totals:** The total values for the generated report for the date range selected are displayed here (values are zero if no report has been generated).
   - **Report Filter:** Allows you to select a date range and either **Auto Agent** or a specific **Agent** from your risk management team, then click **Create Report** to produce the desired information (**NOTE:** To find metrics for a single date, enter that date in the first field only).
2. **Agent Metrics Table:** Contains the Agent Metrics data for the selected Agent and date range in tabular format.

Agent Metrics, Continued

Section	Purpose	Details for Settings
1. Date	List of all dates worked by the agent in the selected date range.	This column lists all of the individual dates the agent worked jobs in the date range. Click on any individual date to be taken to the Workflow Summary for that date and see which other agents worked jobs on that date.
2. Assigned	List of all cases assigned to the agent during the date range, regardless of status.	This column lists the number of cases assigned to the agent on a day-by-day basis. The values are static and cannot be selected or edited.
3. Approved	List of all cases approved by the agent during the date range.	This column lists the number of cases approved by the agent on a day-by-day basis. The values are static and cannot be selected or edited.
4. Declined	List of all cases declined by the agent during the date range.	This column lists the number of cases declined by the agent on a day-by-day basis. The values are static and cannot be selected or edited.
5. Escalated	List of all cases escalated by the agent during the date range.	This column lists the number of cases escalated by the agent on a day-by-day basis. The values are static and cannot be selected or edited.
6. Expired	List of all cases assigned to the agent that expired during the date range.	This column lists the number of cases assigned to the agent that expired or "aged out" of the system during the selected time frame. The values are static and cannot be selected or edited.

	1	2	3	4	5	6

Totals

Assigned: **0**
Approved: **0**
Declined: **0**
Escalated: **405**
Expired: **0**

Report Filter

Start Date 2011-03-01

End Date 2011-03-09

User Auto Agent ▼

Create Report

Displaying **1** - **7** of **7** total results.

Date	Assigned	Approved	Declined	Escalated	Expired
2011-03-01	0	0	0	72	0
2011-03-02	0	0	0	159	0
2011-03-03	0	0	0	25	0
2011-03-04	0	0	0	24	0
2011-03-07	0	0	0	49	0
2011-03-08	0	0	0	23	0
2011-03-09	0	0	0	53	0

Displaying **1** - **7** of **7** total results.

Mismatched Transactions

There are occasionally transactions in the system that have a mismatched or inconsistent disposition, being recorded as both a denied and approved transaction. The **Mismatched Transaction** reporting feature allows you to search for such transactions by date and then select the particular transaction you want. The following provides you with information about the different aspects of this feature.

In **Local Navigation**, click **Workflow** and then **Mismatched Transactions**.

Like the other pages in Reports, the Mismatched Transactions page has two major areas:
1. **Sidebar:** Under **Report Filter**, enter a **Start Date** and an **End Date** and then click **Create Report** to view a list of all mismatched transactions for that date range.
2. **Mismatched Transactions Table:** The tabular list of mismatched transactions for the desired date range.

Section	Purpose	Details for Settings
1. Transaction ID	This column displays the list of transaction ID numbers for orders with mismatched dispositions.	You can click on an individual Transaction ID to be taken to Transaction Details page for the specific transaction, where more detailed information is displayed.
2. RIS Declined Date	This column lists the dates the corresponding transactions were denied.	The values in the column are static and cannot be edited or deleted.
3. Payment Authorization Approved Date	This column lists the dates the corresponding transactions were approved.	The values in the column are static and cannot be edited or deleted.

Billing

In **Local Navigation**, click **Billing** and then select the desired Billing page such as **Billing Account**.

Billing Account

This page has two general areas:

1. Sidebar:
- **Summary:** This presents the most recent billing statement including your current balance, your last statement date, and the last payment date.
- **Report Filter:** By selecting a date range and clicking **Search**, you can generate a **Billing Event Summary**, containing your billing cycle activity for the specified time period.

2. **Daily Billing Table:** The grid near the right of the page will display your **Current Balance** as well as the dates of your **Last Statement** and **Last Payment**.

Summary	
Current Balance:	**4,260.89**
Last Statement Date:	**2009-10-01**
Last Statement Amount:	**4,260.89**
Last Payment Date:	**2008-07-02**
Last Payment Amount:	**250.00**

Report Filter	
Start Date	2008-07-22
End Date	2009-10-01
	Search

Billing Account, Continued

Section	Purpose	Details for Settings
1. Date	This column in the output lists the dates of each account item.	These values are static and cannot be selected or modified.
2. Description	This column in the output lists the unique identifiers of each account item.	Click on the name of an individual identifier to see a detailed description of the account item.
3. Type	This column in the output lists the different categories of account items.	There are three different account items available: • Cash Receipt • Credit Memo • Invoice
4. Amount	This column in the output lists the monetary amounts associated with each of the account items.	These values are static and cannot be selected or modified.

Account Item Detail

When you click on the unique identifier link of an account item in the **Description** column, you are taken to a separate page listing the details for that item. The detail options presented are the same, regardless of the type (**Cash Receipt**, **Credit Memo**, **Invoice**) of the item.

Continued on next page

Billing Account, Continued

Section	Purpose	Details for Settings
1. Summary	Provides summary information about the selected invoice.	Information includes Date, Type, Doc ID, and Total Price.
2. Quantity	This is the amount of items for which you are being noticed.	This value is static and cannot be selected or modified.
3. Item	This is the name of the item or service for which you are being noticed.	This value is static and cannot be selected or modified.
4. Description	This is the description of the item or service for which you are being noticed.	This value is static and cannot be selected or modified.
5. Price	This is the price per unit for the item or service for which you are being noticed.	This value is static and cannot be selected or modified.
6. SubTotal	This is the cost of the amount of items listed in this row of the account detail.	This value is static and cannot be selected or modified.

Daily Billing

In **Local Navigation**, click **Billing** and then click **Daily Billing**.

This feature allows you to view how many of each item in your inventory you have sold on any particular date. For example, let's say you want to find out how many Terminal brand T-101 laptops you sold each day between June 23rd and 27th. Use Daily Billing to search that date range and receive a result that lists all items sold day-by-day during that time period, including T-101s. The following will show you the available items that comprise Daily Billing.

The page has two major sections:
1. **Sidebar:** In **Report Filter**, enter a start and end date by clicking in the available fields and using the calendars to navigate to the desired dates. Then click **Search** to generate the report.
2. **Daily Billing Table:** Presents each item in your inventory in tabular format.

Daily Billing, Continued

Section	Purpose	Details for Settings
1. Date	This column displays the individual dates when items were sold in the date range.	The values in the column are static and cannot be edited or deleted.
2. Item	This column displays the item name or inventory number of each item sold on each day within the date range.	The values in the column are static and cannot be edited or deleted.
3. Quantity	This column displays the number of each item that was sold on each day during the date range.	The values in the column are static and cannot be edited or deleted.

Locating a Specific Item Sold on a Specific Day: If you are looking for how many T-101 laptops you sold on June 23rd, first locate the row or rows for that date in the search results. Then review the **Item** column for those rows until you locate the entry for the T-101 item. Once located, look to the far right in that row to see how many T-101s where sold. The value will be in the **Quantity** column entry for that row.

Security Audits

On **Local Navigation**, click the **Security Audits** tab to see a list of pages related to checks the system performs to verify that unauthorized users have not logged into the system or unauthorized changes have not been made.

User Logins

This utility allows you to monitor user access to the application. This is particularly useful in letting security staff track user access to the system in terms of when users log in, log out, the duration of their sessions, and the pattern of their system access over any period of time.

The User Logins page has two basic areas:
1. **Sidebar:** Under **Login History Filter**, select a specific user or **All Users** with the drop down menu, define a time frame using the **Start Date** and **End Date** fields, and then click **Get Login History**.
2. **Login History Table:** Displays the results of your search.

Section	Purpose	Details for Settings
1. Name	Lists the search results by user name.	Once you have generated search results, user names will be listed in this column of the list. This is static information and cannot be selected or edited.
2. Email	Lists the search results by the user email address.	Once you have generated search results, users' email addresses will be listed in this column of the list. When you click on an individual email, you are taken to the user's **Edit User** page.
3. Login Time	Lists the date and time the user logged into the system.	Once you have generated search results, this column will contain the precise time the user logged in and began their session. This is static information that cannot be selected or edited.
4. Logout Time	Lists the date and time the user logged out of the system.	Once you have generated search results, this column will contain the precise time the user logged out and ended their session. This is static information that cannot be selected or edited.
5. Elapsed	Lists the total amount of time the user's session was active.	Once you have generated search results, this column will contain the amount of time in **HH:MM** format, that the user was logged into the system. For instance, if the display in this column reads "01:23", it means your session lasted for 1 hour and 23 minutes. It does **NOT** denote a time such as 1:23 a.m. or p.m. This is static information that cannot be selected or edited.

Section	Purpose	Details for Settings
6. Reason	Lists the reason the user's session ended.	The following lists the reasons a user session can end: • **Duplicate Login:** The current session ended because the user logged into the interface from a different computer. The right edge of this row is color coded red. • **Logged Out:** The current session ended because the user logged out. The right edge of this row is color coded green. • **Timed Out:** The current session ended because the session timed out. The right edge of this row is color coded yellow.

Fraud Control Changes

Ensuring the integrity of your Fraud Control configuration settings is very important. How rules are set up can be extremely specific to the needs of any individual company. To be effective for you, those rules must adhere to the overall plan developed and maintained for your organization by your **Risk Editor**. The Risk Editor, or other staff responsible for system security, has the ability to monitor any changes in Fraud Control configuration using the **Fraud Control Changes** console.

The **Fraud Control Changes** page has two basic areas:
1. **Sidebar:** Under **Fraud Control Changes Filter**, use the **Audit Type** drop-down menu to choose the type of audit you want to generate, and then create a date range using the **Start Date** and **End Date** fields and click **Create Audit Report** to see the results.
2. **Fraud Control Changes Table:** Shows the results of the audit you ran, displaying the email address of the person who made the change, the name of the person, and the date the change was made. Specific columns will differ depending on the type of audit you run.

Fraud Control Changes, Continued

The **Fraud Control Changes Filter** lets you perform audits for:
- User Defined Fields
    - **Users**
    - **VIP Lists**
    - **Websites**

When you select **User Defined Fields** and define a date range, the following information is presented.

Section	Purpose	Details for Settings
1. Email	The Email address of the user who changed the feature.	Displays the email address of the user making the change. This information is static and cannot be selected or changed. This column will appear on all report types you generate in **Fraud Control Changes**.
2. Name	Displays the name of the user who made the feature change.	Displays the actual name of the user making the change. This information is static and cannot be selected or changed. This column will appear on all report types you generate in **Fraud Control Changes**.
3. Change Date	This displays the date and time the change was made to the feature.	This is static information and cannot be selected or edited. This column will appear on all report types you generate in **Fraud Control Changes**.
4. Label	Displays the name of the Label of the User Defined Field that was added or deleted.	This is static information that cannot be selected or edited.
5. Attribute	Displays the attribute of the Label that was added or deleted.	This is static information that cannot be selected or edited. Shows one of the following value types: • **Label:** The actual name of the Label. • **Type:** The type of attribute assigned to the Label. • **Description:** The description given to the Label.
6. Action	Displays the type of change that was made.	This column shows you if the change was adding a Label or deleting a Label. No other actions are available. This is static information that cannot be selected or edited.
7. Old Value	Displays the previous value of the Label.	This column will only be occupied if the Label was deleted. The Old Value will be the value of the now deleted Label. This is static information that cannot be selected or edited.
8. New Value	Displays the current value of the Label.	This column will only be occupied if the Label was created. This is static information that cannot be selected or edited.

Fraud Control Changes, Continued

When you select **Users** and define a date range, the following information is presented.

Email	Name	Change Date	Label	Attribute	Action	Old Value	New Value
dwm1@keynetics.com	Dean	2012-02-03 12:06:53	JIM	LABEL	ADDED		JIM
dwm1@keynetics.com	Dean	2012-02-03 12:06:53	JIM	TYPE	ADDED		AMOUNT
dwm1@keynetics.com	Dean	2012-02-03 12:06:53	JIM	DESCRIPTION	ADDED		total jim
dwm1@keynetics.com	Dean	2012-02-03 09:05:22	JIM	LABEL	DELETED	JIM	
dwm1@keynetics.com	Dean	2012-02-03 09:03:14	JIM	LABEL	ADDED		JIM
dwm1@keynetics.com	Dean	2012-02-03 09:03:14	JIM	TYPE	ADDED		AMOUNT
dwm1@keynetics.com	Dean	2012-02-03 09:03:14	JIM	DESCRIPTION	ADDED		total jim

Section markers: 1 (Email), 2 (Name), 3 (Change Date), 4 (Label), 5 (Attribute), 6 (Action), 7 (Old Value), 8 (New Value)

Section	Purpose	Details for Settings
1. Name of Changer	Shows the email address and name of the person who has changed the target user account's properties.	• **Email:** The email address of the person who has changed the target user account's properties. • **Name:** The name of the person who has changed the target user account's properties.
2. Target User Account	Shows the email address and name of the user account whose properties have been changed.	• **Email1:** Email address of the user account whose properties have been changed. • **Name1:** Name of the user account whose properties have been changed.
3. Action	Shows you the type of change that occurred to the user account.	Actions can include: • **Added:** When a user is added to the system. • **Updated:** Any change to a user account. • **Deleted:** When a user is deleted from the system.
4. Column Name	Shows you the type of change that occurred when **Added** or **Updated** is displayed in the **Action** column.	Changes can include: • **Email:** When the email of the user has been added (email addresses cannot be changed in **Safetech Fraud Tools** once added). • **Initials:** When the initials of the user have been changed. • **Name:** When the name of the user has been changed. • **Password:** When the user's password has been changed. • **Phone:** When the user's phone number has been changed. • **Status:** When a user's roles and access permissions have been changed.

Fraud Control Changes, Continued

Section	Purpose	Details for Settings
5. Old Value	Displays the prior value of the attribute of the user's account before it was changed.	The value related to the attribute listed in the **Column Name** column (if a password, the value is expressed in asterisks).
6. New Value	Displays the current value of the attribute of the user's account now that it has been changed.	The value related to the attribute listed in the **Column Name** column (if a password, the value is expressed in asterisks).

Email	Name	Change Date	Email 1	Name 1	Action	Column Name	Old Value	New Value
jmp@keynetics.com	James	2012-03-26 13:17:23	delete@delete.com	Delete	UPDATED	STATUS	E	D1
jmp@keynetics.com	James	2012-03-26 13:15:38	delete@delete.com	Delete	ADDED	EMAIL		delete@delete.com
jmp@keynetics.com	James	2012-03-26 13:15:38	delete@delete.com	Delete	ADDED	STATUS		E
jmp@keynetics.com	James	2012-03-26 13:15:38	delete@delete.com	Delete	ADDED	NAME		Delete
jmp@keynetics.com	James	2012-03-26 13:15:38	delete@delete.com	Delete	ADDED	INITIALS		DDD
jmp@keynetics.com	James	2012-03-23 12:28:20	jmp_api@100100	jmp_api	ADDED	EMAIL		jmp_api@100100
jmp@keynetics.com	James	2012-03-23 12:28:20	jmp_api@100100	jmp_api	ADDED	STATUS		API
jmp@keynetics.com	James	2012-03-23 12:28:20	jmp_api@100100	jmp_api	ADDED	NAME		jmp_api
jmp@keynetics.com	James	2012-03-23 12:28:20	jmp_api@100100	jmp_api	ADDED	INITIALS		JMP

When a new user is added for the first time, the change isn't displayed on the **Fraud Control Changes: Users** page. When a user is deleted, the change is noted in the Action column as **UPDATED** and in the Column Name column as **STATUS**. The Old Value is **E** and the New Value is **D1**. If you make two separate changes to a user account at the same time, such as Name and Phone Number, the changes appear on separate rows in the table.

When you select **VIP Lists** and define a date range, the following information is presented.

Fraud Control Changes, Continued

Email	Name	Change Date	Vip Type	Action	Vip Value	Old Value	New Value
dwm1@keynetics.com	Dean	2012-03-23 08:31:39	ADDRESS	DELETED	917 S LUSK ST BOISE ID 83706 1 TJ	Decline	
jdm@keynetics.com	Joey	2012-03-20 15:06:02	EMAIL	UPDATED	APITEST3@EMAIL.COM	Approve	Decline
jdm@keynetics.com	Joey	2012-03-20 15:05:52	EMAIL	UPDATED	APITEST3@EMAIL.COM	Review	Approve

Section	Purpose	Details for Settings
1. VIP Type	Displays the type of VIP list that has been changed.	Types of lists that appear are: • **Card** • **Email**
2. Action	This column indicates the type of change that has happened to the VIP list.	Types of actions that can occur are: • **Added:** An item has been added to a VIP list. • **Updated:** An item on a VIP list has been modified. • **Deleted:** An item on a VIP list has been removed.
3. VIP Value	This is the attribute of the list item that has been changed.	List item attributes can be varied, depending on the nature of the item and on what list it is contained. See **Email Lists** and **Card Lists** for more details.
4. Old Value	This is the previous value of the list item attribute before being changed.	Possible values are: • **Allow:** The purchase request associated with the list item is automatically approved. • **Decline:** The purchase request associated with the list item is automatically denied. • **Watch:** The purchase request associated with the list item is routed for manual review.
5. New Value	This is the value of the list item attribute after being changed.	Possible values are: • **Allow:** The purchase request associated with the list item is automatically approved. • **Decline:** The purchase request associated with the list item is automatically denied. • **Watch:** The purchase request associated with the list item is routed for manual review.

When you select **Websites** and define a date range, the following information is presented.

Fraud Control Changes, Continued

Section	Purpose	Details for Settings
1. Name of Changer	Shows the email address and name of the person who has changed the target user account's properties.	• **Email:** The email address of the person who has changed the website's properties. • **Name:** The name of the person who has changed the website's properties.
2. Action	This column indicates the type of change that has happened to the Website.	Types of actions that can occur are: • **Added:** An item has been added to a Website configuration. • **Updated:** An item on a Website configuration has been modified. • **Deleted:** An item on a Website configuration has been removed.
3. Website ID	This is the name of the website that has been added or modified.	This column contains the names of the websites that have been modified in Fraud Control.
4. Field	This is the attribute of the website that has been changed.	Possible values that can be listed in this column are: • **Description:** The text string that briefly describes the website. • **Enabled:** Indicates the enabled/disabled status of the website has changed.
5. Old Value	This is the previous value of the website attribute before being changed.	Possible values are: • **Description Text String:** When the Description has been changed, this value will contain the old value of the actual text string of the description. • **Y/N:** When the website has been enabled or disabled, this value will indicate **Y**, the old value of the site was **enabled** or **N**, the old value of the site was **disabled**.

Continued on next page

Fraud Control Changes, Continued

Section	Purpose	Details for Settings
6. New Value	This is the value of the website attribute after being changed.	Possible values are: • **Description Text String:** When the Description has been changed, this value will contain the new value of the actual text string of the description. • **Y/N:** When the website has been enabled or disabled, this value will indicate **Y**, the new value of the site is **enabled** or **N**, the new value of the site is **disabled**.

Rule Changes

Just as you can generate change reports in **Fraud Control Changes**, you can also create audit reports for any changes in rules snapshots in your rules engines. This includes changes in both the **Fraud Control Rules Engine** and the **Auto Agent Rules Engine**. The functionality of the audit report generator is identical.

In the **Sidebar**, under **Rules Changes Filter**, use the drop-down menu to select either **Rules** or **Auto Agent**, select the desired date range, and then click **Create Audit Report**.

The results will appear in the **Rules Changes Table**. **Auto Agent Rules** was selected to generate the image you see after this table, but the table is essentially the same regardless of which rules type you select.

Email	Name	Change Date	Old Auto Agent Rule Set Id	New Auto Agent Rule Set Id	Action
gjd1@keynetics.com	Greg	2012-02-28 16:31:29		10714	ADDED
gjd1@keynetics.com	Greg	2012-02-28 16:29:04		10730	ADDED
gjd1@keynetics.com	Greg	2012-02-28 15:06:31		10712	ADDED

Section	Purpose	Details for Settings
1. Email	Displays the email address of the person who made the rules engine changes.	This is static information that cannot be selected or changed.
2. Name	Displays the name of the person who made the rules engine changes.	This is static information that cannot be selected or changed.

Rule Changes, Continued

Section	Purpose	Details for Settings
3. Change Date	Displays the date and time on which the rules engine was changed.	This is static information that cannot be selected or changed.
4. Old Rule Set ID	Displays the ID number of the original rule set that was selected to be changed.	This is static information that cannot be selected or changed.
5. New Rule Set ID	Displays the ID number of the rule set after the change.	This is static information that cannot be selected or changed.
6. Action	Displays the actual change that occurred.	This is static information that cannot be selected or changed.

In the **Email** and **Name** columns, if a change was scheduled for the **Fraud Control Rules Engine** in the scheduler, the email and name of the system account will be indicated. Also, in the entry in the Action column may indicate **SCHEDULED**. This will only occur for Fraud Control Rules Engine changes. The application of Auto Agent Rules Engine snapshots cannot be automated.

Workflow Settings Changes

You can generate reports on changes that have been made to Workflow related pages such as **Queue Options** and **Reasons**. Like any other similar page, in the **Sidebar**, under **Workflow Settings Changes Filter**, use the **Filter by** drop-down menu to select the page, choose a date range, and then click **Create Audit Report**.

The report results will appear in the **Workflow Settings Changes Table**.

① Email	② Name	③ Change Date	④ Field	⑤ Old Value	⑥ New Value
dwm1@keynetics.com	Dean	2012-02-23 09:38:26	Enabled/Disabled WQA	N	Y
dwm1@keynetics.com	Dean	2012-02-22 14:31:09	Enabled/Disabled WQA	Y	N
dwm1@keynetics.com	Dean	2012-02-22 14:30:40	Enabled/Disabled WQA	N	Y
dwm1@keynetics.com	Dean	2012-02-22 11:53:09	Enabled/Disabled WQA	Y	N
dwm1@keynetics.com	Dean	2012-02-20 14:09:55	Enabled/Disabled WQA	N	Y
dwm1@keynetics.com	Dean	2012-02-20 14:09:55	Enabled Auto Agent	N	Y

Workflow Settings Changes, Continued

Section	Purpose	Details for Settings
1. Email	Displays the email address of the person who made the rules engine changes.	This is static information that cannot be selected or changed.
2. Name	Displays the name of the person who made the rules engine changes.	This is static information that cannot be selected or changed.
3. Change Date	Displays the date and time on which the settings were changed.	This is static information that cannot be selected or changed.
4. Field	Displays the settings field that was changed.	This is static information that cannot be selected or changed.
5. Old Value	Displays the original value of the field that was changed.	This is static information that cannot be selected or changed.
6. New Value	Displays the new value of the field that was changed.	This is static information that cannot be selected or changed.

Active Users

If you want to see who is currently logged into the system, in **Local Navigation** under **Security Audits**, click on **Active Users**. You will see information about users currently logged into the system.

User	Remote IP	Since (America/Boise)	Duration
kac@keynetics.com	10.100.6.229	9:55 am, 04/02	53 hours 49 minutes
cjg1@keynetics.com	10.100.6.101	2:27 pm, 04/04	1 hour 17 minutes
jmp@keynetics.com	10.100.4.64	7:37 am, 04/04	8 hours 7 minutes
gjd1@keynetics.com	10.100.6.33	11:28 am, 04/03	28 hours 16 minutes

Item	Details for Settings and Features
1. User	This identifies the logged in users by their email addresses.
2. Remote IP	This identifies the IP address of the computer the user is employing to log into the system.
3. Since	This displays the local time and date when the user initiated the current session.
4. Duration	This gives the duration in hours and minutes that the user has been logged into the system for the current session.

The only item in this table that you can manipulate is the email address in the User column. Clicking on an email address will take you to the Manage Users page under the Users and Groups tab, for the selected user where you can modify the available fields

Ad Hoc Reports

The **Ad Hoc** reporting feature gives you the ability to generate ad hoc reports, based on the search criteria in the existing **Order Search** functionality.

In **Local Navigation**, when you click the **Ad Hoc** tab, you are taken to a page where you can see a
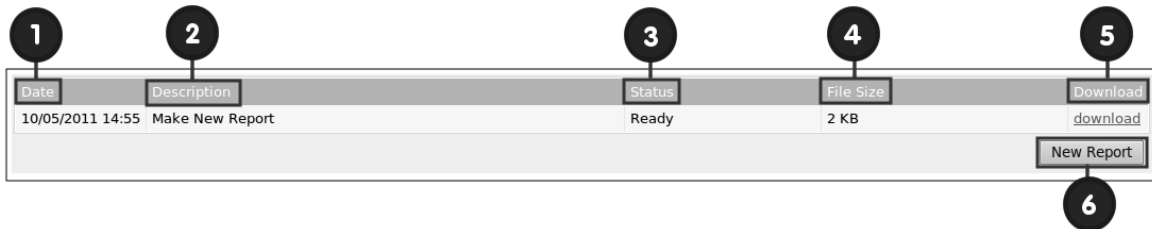
tabular list of any **Ad Hoc Reports** already created.

Changes VIP Lists	Purpose	Details for Settings
1. Date	This is the date and time the report was originally run.	This data is static and cannot be selected or edited.
2. Description	This is the name or description given to the report when it was run.	This data is static and cannot be selected or edited.
3. Status	This is the status and size of the report. **Ready** indicates that it is available and can be read.	This data is static and cannot be selected or edited.
4. File Size	Displays the file size of the Ad Hoc report.	Click the spreadsheet applet to open and read the report.
5. Download	Allows you to download the Ad Hoc report in CSV format.	Click the available link to download the report.
6. New Report	This allows you to create a brand new report on any transaction in the RDM system.	Click the **New Report** button to be taken to the **New Ad Hoc Report** page where you can create a new report.

Downloading a Report

When you click the download link, depending on what web browser you use, you will be given the option to save or open the report.
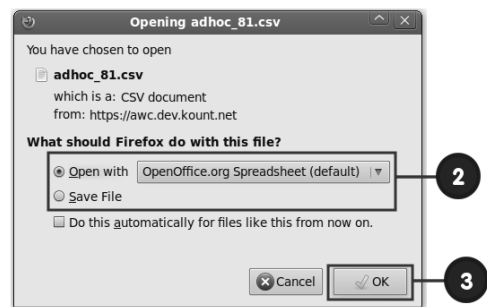
Continued on next page

Ad Hoc Reports, Continued
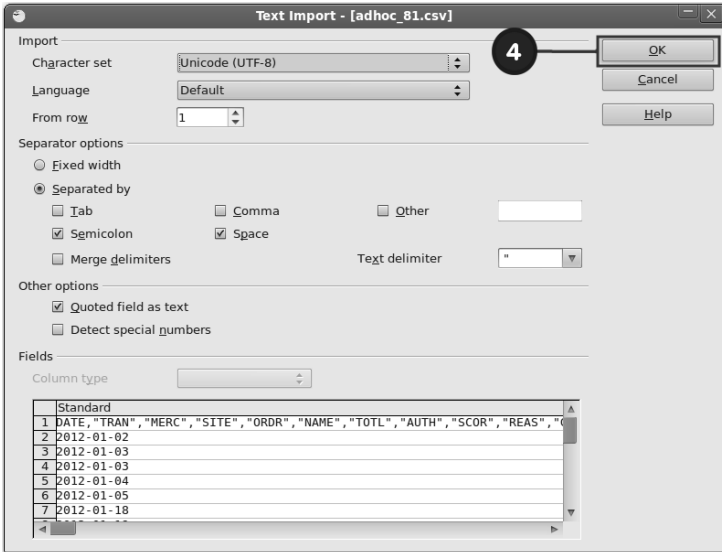
Once you open the report, you will be prompted to perform a text import. Configure any of the available options as you desire and then click **OK**.

Once imported, the report opens in read only format for your review.
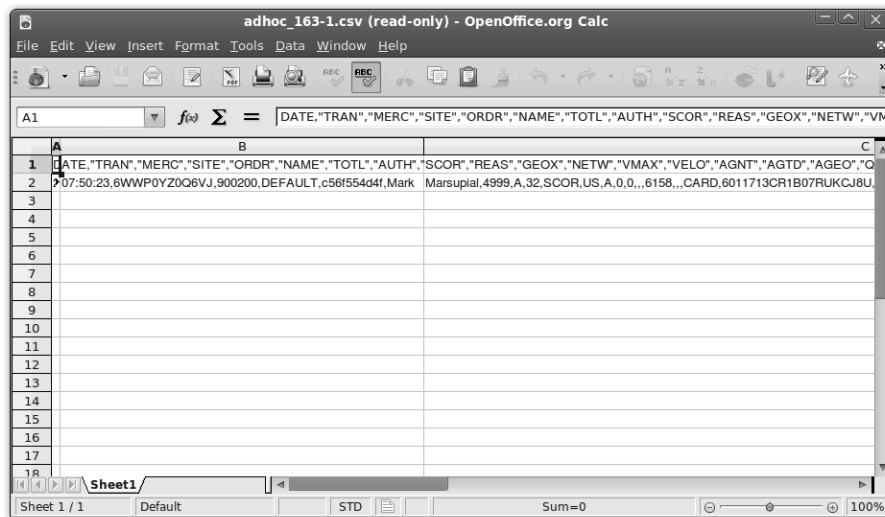
New Report

The **New Report** page lets you generate a report on any transaction in the system using an interface similar to the Order Search form in the Workflow section of the RDM.

Ad Hoc Reports, Continued

Section	Purpose	Details for Settings
1. Description	Allows you to add a descriptive name to the new report.	Type the desired description in the available field.
2. Order Date	Specify a timeframe for a transaction with a specific customer.	• **Start date**: Click the empty field or the calendar icon to create a starting date. • **End date**: Click the empty field or the calendar icon to create an ending date.
3. Score Range	Enter the risk score range by which you want to search for orders.	Enter the minimum value of the score range in the **Min** field, and enter the maximum value in the score range in the **Max** field.
4. Transaction ID	Identify a customer using the merchant transaction number. This value is in the **TRAN** row of the **Transaction** section on the **Transaction Detail** page.	Enter the Transaction Id number and click **Search**.

Ad Hoc Reports, Continued

Section	Purpose	Details for Settings
5. Order Number	Identify a customer using their order number. This value is in the **ORDR** row of the **Transaction** section on the **Transaction Detail** page.	Enter the customer Order Number and click **Search**.
6. Customer ID	Identify a customer using their unique customer ID. This value is in the **UNIQ** row of the **Customer Tracking** section on the **Transaction Detail** page.	Enter the customer's unique ID number and click **Search**.
7. Email	Identify a customer using their email address. This value is in the **EMAL** row of the **Customer** section on the **Transaction Detail** page.	Enter the customer Email address and click **Search**.
8. Search for blank emails	Allows you to search for transactions with blank or no email addresses.	Select this check box to search for blank emails. ***You cannot use this option if you also are searching by an email address.***
9. IP Address	Identify a customer using their computer's IP address. This value is in the **IPAD** row of the **Customer Tracking** section on the **Transaction Detail** page.	Enter the IP address of the customer's computer and click **Search**.
10. Search for blank IP address	Allows you to search for transactions with blank or no IP addresses.	Select this check box to search for blank IP addresses. ***You cannot use this option if you also are searching by an IP address.***
11. Payment	Identify a customer using their payment type. This value is in the **PTYP** row of the **Payment Credentials** section on the **Transaction Detail** page.	Enter the customer Payment type, select one of the following, and then click **Search**. • **Hashed:** Select this radio button to search for payment information after it has been encrypted. • **Plain:** Select this radio button to search for payment information as it was originally entered by the customer.
12. Status	Select the order status by which you want to search.	Use the drop down menu and select one of the following: • **Approved** • **Reviewed** • **Declined** • **Escalated**

Ad Hoc Reports, Continued

Section	Purpose	Details for Settings
13. Refund / Chargeback	Use this option to search by refund or chargeback status. Options are:	• **ANY** • **R - Refund** • **C - Chargeback** • **Neither**
14. Website ID	Select the specific merchant website against which you want to search.	Use the drop-down menu to select the desired website ID.
15. Agent	Select the name of the agent who handled the order to search by agent.	Use the drop down menu and select the initials of the desired agent.

16. Transaction Data and CBD Data	Select the specific data types you want included in the report.	Select any combination of the following check boxes for **Transaction Data**:
		• **User Defined Fields**
		• **Original Reply**
		• **Extended Variables**
		• **Fraud Control Rule IDs**
		• **Auto Agent Rule IDs**
		Select any combination of the following check boxes for **CBD Data**:
		    • **Score**
		    • **IP**
		    • **Billing/Shipping Relationship**
		    • **Billing Address Related**
		    • **Shipping Address Related**

17. Run Report	Once you've configured the desired parameters, use this button to run the report.	Click on the Run Report button to generate the report. It will become available on the **My Reports** page.

Once you click **Run Report**, a success message appears and the **Status** for the new report is shown as **Submitted**. Click the **Dismiss** button to remove the success message. You may have to refresh the web page to change the **Status** of the new report from **Submitted** to **Ready**.

Fraud Control

Fraud Control Overview

The **Fraud Control Console** is the heart of the system because it contains all of the rules and information that the rest of the application uses. This is where, as the **Admin** or **Risk Editor** user, you can:

- Review the default set of rules in the default rules snapshot that are used to autodecision transactions which potentially could be fraud.
- Create a new rule with the conditions associated with that rule, constructing and activating a new rules snapshot based on your needs.
- Compare the rules contained in two or more Rules Snapshots and determine which one fulfills your current fraud detection requirements.
- Sort Email addresses, card numbers, and addresses by level of risk.
- Clearly identify Product Categories to help you keep a closer eye on items that you consider fencible.
- Track potentially fraudulent transactions based on the website used to make the purchase.

In **Global Navigation**, click the **Fraud Control** tab to show all of the pages and subpages that allow you to configure the Fraud Control system. Once on any Fraud Control page, in **Local Navigation** to access the same pages and subpages, you will have to expand **Rules Management** and **VIP Lists** to see all of the subpages available.

1. **Rules Management:** Under Rules Management, there are several pages that give you access to the WQA Rules Engine:
   - **Rules:** This gives you access to the current rules set and allows you to enter the Rules Engine configuration and create a new rules set.
   - **Rule Sets:** This offers you a list of the currently existing rules set where you can see which snapshot is currently active, view the rules of any rules snapshot, and compare the rules configured in any two rule set
   - **Rule Set Scheduler:** This page lets you select any rules set and schedule it to become active and inactive on specific dates where you can see which snapshot is currently active, view the rules of any rules snapshot, and compare the rules configured in any two rule set.

Fraud Control Overview, Continued

2. **VIP Lists:** Under VIP Lists, there are several pages that allow you to create and modify lists:
    - **Email List:** A merchant can flag email addresses within customer orders and add them to a list.
    - **Card List:** A merchant can flag credit card numbers within customer orders and add them to a list.
    - **Gift Card List:** A merchant can flag gift card numbers within customer orders and add them to a list.
    - **Address List:** A merchant can flag a shipping and/or billing address associated with transactions and flag them for review or decline.
    - **UDF List:** A merchant can designate and define specific UDF lists and the values they contain for review and escalation, making sure that any fencible inventory is accounted for during the customer purchasing process.
    - **Device ID List:** A merchant can assign a particular unique identifier of a computing device so that, when the system detects the ID associated with a transaction, that transaction is automatically approved, declined, or sent for manual review.

3. **Websites:** A merchant can create one or more websites associated with the company, assign a website ID, a description, and either enable or disable the website in the application.

4. **User Defined Fields:** Allows the merchant to create up to 99 customized fields that can be accessed to make rules, displayed for transactions on their detail page, and be used to create a VIP List.
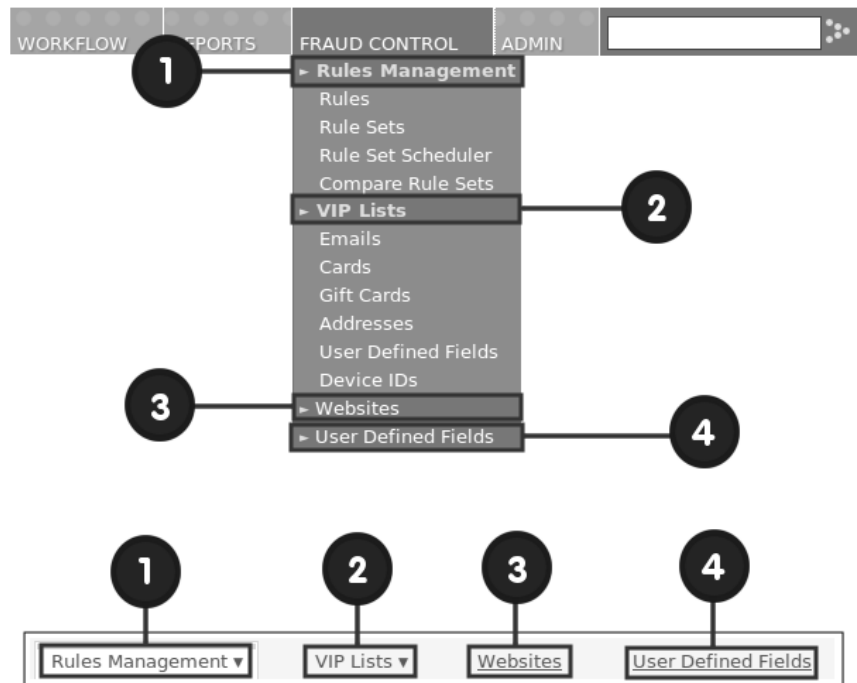
Rules Management

The pages organized under this heading allow you to create, configure, schedule, and apply different rules and rule sets to you risk management environment.

Rules

In Local Navigation, click Rules Management and then click Rules.

The Rules page is the core of the Rules Engine configuration interface. From here, you can access the default Rules Set that comes pre-configured when you first begin to use the application, as well as any subsequent Rule Sets that you create, based on the parent/default snapshot.

A Rules Set is a collection of different rules designed to autodecision transactions. Based on the rules in the snapshot, transactions with certain characteristics are either automatically approved, sent to the Workflow for manual review, or automatically declined. A Rule within a snapshot is created with one or more conditions that test transactions for characteristics that may indicate fraud.

JavaScript must be enabled in your browser for the Rules Engine to properly function. If JavaScript is not enabled, you will not be able to use any of the Rules Engine functionality!

There are two basic sections of the Rules page:
1. **Sidebar:** You can filter rules, view the characteristics of the current rule set, and manipulate rule sets using the utilities located here.
2. **Rule Set Table:** This table shows you the specific rules organized in the current Rules Set and lets you manipulate individual rules or the entire Rules Set.
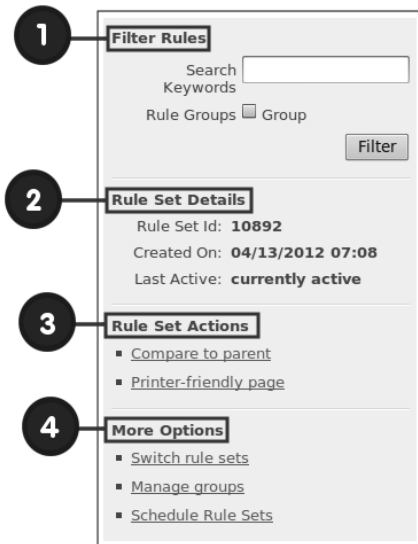
Rules, Continued

Rules Sidebar

Section	Purpose	Details for Settings
1. Filter Rules	Enter the name or part of the name of the rule or a group you want to search for in the available field and then click the **Filter** button.	Use this feature to search for a rule in the *currently displayed rules set.* Search will query the characters on either side of the operators in the **Condition** column and the text in the **Description** column. Select the **Rule Groups** check box if you want to search for a group of rules.
2. Rule Set Details	This box contains a summary of information about the **Rule Set** you are currently viewing.	The current Rule Set is identified by the Rule Set ID number, the date on which it was created, and the last time it was active.
3. Rule Set Actions	This box contains links to all of the options you are able to act upon within the Rule Set. In a new, default Rule Set, the only available option is **Switch rule sets**. *If you have just the default rule set, clicking the Switch rule set link will only give you the default selection.*	The following is a list of all of the options that can appear in this box. Some may not appear, depending on the condition of the rule set: • **Compare to parent:** Click this link if you want to view the difference in rules between the current rule set and its parent rule set. • **Printer-friendly page:** Click this link to switch from the current view to a printer-friendly page for the rule set.
4. More Options	This box contains additional links to all of the options you are able to act upon within the rule set.	• **Switch rule sets:** Allows you to make a different rule set active and applied to your risk management environment. • **Manage groups:** Allows you to manage groups to which rules belong. If rules are not in groups, you will receive a message saying that no groups exist for the ruleset. • **Schedule Rule Sets:** Allows you to schedule different rule sets to be applied to your risk management environment on specific dates and to stop the application on a specific dates.

Rule Set Table

Any changes you make to a Rules Set will create a new Rules Set with a unique numerical identifier. The original or parent snapshot will still exist. If you create and save a new rule, you must still save the new snapshot before the new rule is final. Otherwise, the rule and the snapshot will be lost when you navigate away from the page. Only one snapshot can be active at any given point in time. All other existing Rule Sets are inactive. Also, when you click on the Rules link, you are always taken to the Rules Set.

Rules, Continued

To see how to create a rule in the **Fraud Control Rules Engine**, visit **Rules Creation**. When you create a rule, you can also optionally associate a **Rule Action** and **Rule Counter** with the rule.

Section	Purpose	Details for Settings
1. Rule Set Name	The name of the currently active rule set.	This is static information and cannot be selected or changed.
2. Bulk Action Check Boxes	Lets you select one, multiple, or all rules in the **Rules Set** and apply changes to those rules.	Select the top check box to select all rules or select many but not all rules, by selecting the specific check boxes for the desired rules, and then you can apply changes to all the selected rules in one action.
3. Action	This column shows the action a rule will take if the rule is invoked by a transaction.	Each rule, when activated by a trans- action that may be fraud, will result in a particular action applied to the transaction. The Actions are presented in order of importance, first to last, or the order by which they are executed when invoked: • **Approve** • **Decline** • **Escalate** • **Review**
4. Condition	This column shows the rules ex- pressed as conditionals, and you can click the link for any rule to review the conditions associated with the rule, and to edit those conditions.	Clicking the links to one or more rules and editing them and their conditions, will result in creating a new **Rules Snapshot** if you save the changes to each rule and then save the snapshot. The **Rules Creation** section will describe the details involved in creating rules.

Rules, Continued

Section	Purpose	Details for Settings
5. Description	This column shows the rules expressed in *human readable* terms.	This description is static. More details on rule descriptions can be found in the **Rules Creation** section.
6. Rule ID	This column shows the Rule ID number for each rule row.	This information is static.
7. Group	This column shows Rule Editor the groups to which rules belong. Groups are organizational containers only and adding rules to groups does not change the behavior of the rules. Groups are not created by default and so this column may be empty.	The content in this column is static and is only changed when groups are added or removed or when rules are added to groups.
8. Rule Indicators	The four symbols (plus, star, no, and exclamation) indicate the characteristics of the rule. You can hover your cursor over each symbol in the column header to see what it indicates.	• **Plus Sign:** Indicates that the rule is new. • **Star:** Indicates that the rule has changed, meaning that a condition has been added, removed, or edited. • **No Sign:** Indicates that the rule is disabled and does not have any effect on the Rules Set. • **Exclamation:** Indicates the rule is **Important** and is at the top of the list of **Actions**, or the order of how rules are processed when they are invoked by a suspicious trans- action. **Actions** in this table. More about **Important** rules will be presented in the **Rules Creation** section.
9. Add Rule	Lets you create a completely new rule in the current rule set. Once the new rule is saved and then the rule set is saved, a completely new rule set will be created containing all of the original rules of the parent rule set, plus the newly created rule. See the **Rules Creation** section for details on how to create a rule using the **Rule Editor**.	Click the **Create New Rule** button to be taken to a blank **Rule Editor** where you can create the new rule and the conditions associated with the rule.

Rules, Continued

Section	Purpose	Details for Settings
10. Choose	Click the desired link in this section to apply bulk changes to the rules selected with the **Bulk Action Check Boxes**.	Once you have selected the check boxes of the desired rules, click one of the following links to apply that change to all of the rules: • **Delete:** Removes the rule from the **Rules Set**. • **Enable:** Enables a disabled rule, applying the rule in the **Rules Set**. • **Disable:** Disables an enabled rule, preventing it from applying in the **Rules Set**. • **Change Action:** Lets you change the action of the rule to **Approve**, **Decline**, **Escalate**, or **Review**. • **Move to Group:** When one or more Groups have been created, this option lets you move specific rules to a group. The check boxes for the rules to be moved must be selected.

Rule Sets

In **Local Navigation**, click **Rules Management** and then **Rule Sets**. When you click on the **Rule Sets** link, you are taken to a page where you can view a list of all the different Rule Sets that have been created in the system, see which snapshot is active, and where you can select which rule set page to visit and edit.

This page is composed of both a **Sidebar**, which allows you to choose a date and find which **Rule Set** was active for that date, and a **Rule Set List** table, which lists all of the available **Rule Sets** that have been created in the system.

Section	Purpose	Details for Settings
1. Find Active Rule Set for Date	This feature allows you to locate the rule set that was active on a specific date.	Click in the available field, use the calendar to navigate to the desired date, and then click **Find**.
2. Selection Check Boxes	This feature lets select two rule sets when you want to compare the differences in the rules each one contains.	Select the check boxes in the rows of the two rule sets you wish to compare. You will not be able to select more than two check boxes.
3. Description	This column lists the descriptions for each of the available rule sets.	Click the name of the description of the desired rule set to be taken to the rules list page for the rule set.
4. ID	This column lists the ID numbers for each of the available rule sets.	This column cannot be selected or edited.

Rule Sets, Continued

Section	Purpose	Details for Settings
5. Author	Lists the name of the user who created the rule set.	Only **Admin** and **Risk Editor** users are able to create and edit rule sets. If the rule set was converted, it will not list an author.
6. Created Date	Lists the date on which the rule set was created.	Time and date are formatted as **MM/DD/YYYY HH/MM**.
7. Last Active Date	Lists the rule set that is currently active, and the most recent date and time any other rule set was active. Dates and times for rule sets that have never been active will not appear.	Time and date are formatted as **MM/DD/YYYY HH/MM**.
8. View	This feature lets you view the details for all of the rules configured for a specific rule set in a printer-friendly format.	Click **View** in the row for the desired rule set to examine the rules and conditions contained in the rule set.
9. Compare	Once you have selected two snapshots, this feature begins the operation of comparing the rules they contain.	Click **Compare** to see a comparison of the rules and conditions between the two selected rule sets.

Only one snapshot can be active at any time.

Continued on next page

Rule Sets, Continued

To make a currently inactive rule set active, click the name of the rule set in the **Description** column, and then on the **Rules** page for the rule set, in the **Sidebar** under **Rule Set Actions**, click **Activate Rule Set**.

Rule Set Scheduler

In **Local Navigation**, click **Rules Management** and then **Rule Set Scheduler**.

Each rules set applies a specific set of conditions on the autodecisions the application makes on the transactions being processed through the merchant system. However no one set of rules can be applied to all purchase activity universally. Holidays, sales, and other date-related purchasing behavior can require different rules snapshots be applied on different calendar dates. The **Rule Set Scheduling** tool lets merchants configure, in advance, the snapshot to be applied for a date or set of dates, much in the same way you would set an appointment in a web-based calendar system.
The Rule Set Scheduler page is made up of to basic parts:
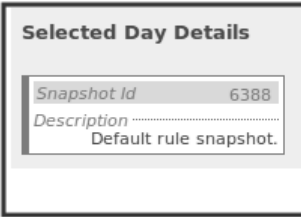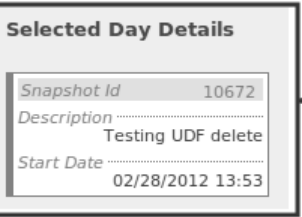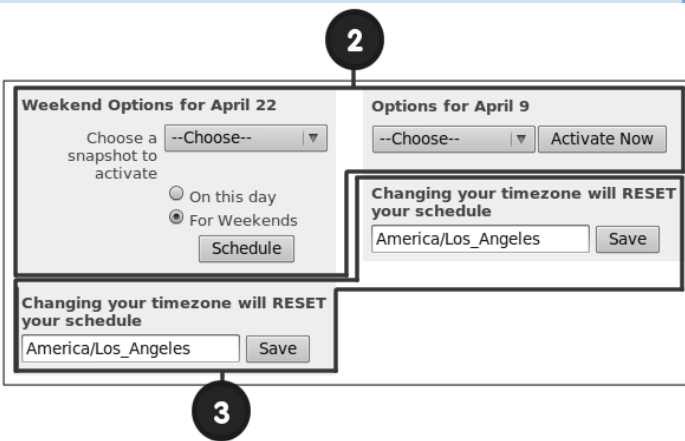
1. **Sidebar:** This contains **The Selected Day Details** box which provides details about whatever day is selected on the calendar, the **Options for the Selected Day** area, which lets you perform different actions depending on what activity is set for that day, and the **Changing your time zone** field, which will reset your entire schedule if the time zone is changed.
2. **The Rule Set Scheduling Calendar:** This lets you navigate to and select a date and then schedule a snapshot for that date, which can include a range of dates.

Rule Set Scheduler, Continued

Rule Set Scheduler Sidebar

Section	Purpose		Details for Settings
1. Selected Day Details	Displays information about the specific rule set including the description, start date and end date of the schedule.		The information in this area cannot be directly selected or modified. More than one Snapshot ID box may appear if one schedule stops and another starts on the selected date.
2. Options	The available options in this area will appear different depending on what date is chosen and what is scheduled for that date.	• If a date is chosen where the default rule set is applied. You can use the **Choose a snapshot** to activate drop-down menu to select the desired rule set, then choose either the **On this day** or **For Weekdays/Weekends** (depending on whether or not the selected date is on a weekday or weekend) radio button, and then click **Schedule** to apply your choices. • If a date is chosen where a specific rule set has been scheduled, you can open the **Choose** drop-down menu and select the desired rule set and then click **Activate Now** to apply it for the selected date.	
3. Changing your time zone	This field allows you to change the time zone that is applied to the scheduler, but if you change the time zone, the entire schedule will be **reset** and you will need to reconstruct your entire schedule again.	Click in the field and start typing the name of the desired time zone. The specific time zone name will auto-complete as you type.	

Continued on next page

Rule Set Scheduler, Continued

Section	Purpose	Details for Settings
1. Previous Months	Click this link to navigate to months in the calendar prior to the current month.	Click the link repeatedly until you arrive at the desired month. ***Once a month has passed, you can- not schedule a rules snapshot to be applied. This feature only allows you to review prior schedules.***
2. Future Months	Click this link to navigate to future months beyond the current month.	Click the link repeatedly until you arrive at the desired month, and then select the desired snapshot and schedule it to be applied for the required day or days in that month.
3. Click a Previous Date	Select any date prior to the current date to see the Selected Day Details in the Sidebar.	Selecting any date prior to the current date does not offer you any con- figuration options.
4. Click the Current Date	Clicking on the current date allows you to see the Selected Day Details, select a specific rule set, and then click Activate Now to apply it to the current date.	You can change the rule set applied to the current date by performing these actions.

Continued on next page

Rule Set Scheduler, Continued

Section	Purpose	Details for Settings
5. Click a Future Date	Selecting a future date lets you choose a rule set, offers you the option of applying it only to the selected date or to the entire week or weekend (depending on whether you clicked on a date between Monday and Friday or on the weekend), and then click Schedule to apply your choices.	You can apply a rule set to an individual date or to a week or weekend by performing these actions.

If you select a future date and choose to apply the rule set to weekdays or weekends, the rule set will be applied to all future weekdays or weekends. To apply a different rule set to weekdays, weekends, or a specific date in the future, you will need to navigate to the desired dates and make your changes.

Compare Rule Sets

In **Local Navigation**, click **Rules Management**, and then click **Compare Rule Sets**. You will be taken to the **Compare Rule Sets** page where you can select any two rule sets and compare them based on the rules they contain.

The **Compare Rule Sets** page is made up of two parts:

1. **Sidebar:** Under **Compare Rule Sets**, use the **First Rule Set** drop-down menu to select one rule set and then the **Second Rule Set** menu to select another rule set. Click **Compare** to run the comparison.
2. **Compare Snapshots Screen:** Displays the results of the comparison.

Section	Purpose	Details for Settings
1. First Rule Set	Lets you choose a rule set by ID number and description for comparison with another rule set.	Use the drop-down list to choose the ID number and description of the desired rule set.
2. Second Rule Set	Lets you choose the second rule set by ID and description for comparison with the first.	Use the drop-down list to choose the ID number and description of the desired rule set. It must be a different rule set than the one you selected in the **First Rule Set** list to generate the comparison.
3. Compare	Use this feature to produce a list of the differences between the two selected rule sets.	Click the **Compare** button to produce a comparison of the differences in rules between the two selected snapshots.

Compare Rule Sets, Continued

Section	Purpose	Details for Settings
4. Rules for First Rule Set	Displays the rules that are contained within the first rule set.	This is static information. Areas may state that a rule does not exist in the rule set where the second rule set contains the rule but the first rule set does not.
5. Rules for Second Rule Set	Displays the rules that are contained within the second rule set.	This is static information. Areas may state that a rule does not exist in the rule set where the first rule set contains the rule but the second rule set does not.

The display is a one-to-one comparison between each rule that exists between both rule sets. If a rule exists in one rule set but not the other, the cell in the row for that rule will display a message to that effect. Depending on the number of rules in each rule set and how many rules can be compared between rule sets, the output on this page can be extensive.

Rules Creation

Overview

This section is focused on the **4.x Rules Engine** and the process of creating rules with the **Rules Editor**. The heart of the system's ability to autodecision the large number of transactions entering a merchant's online shopping area and detecting fraud is the **Rules Engine**. The rules determine which orders are automatically routed for approval, which ones are routed for manual review by **Agents** and **Lead Agents**, and which transactions are considered so risky, that they are immediately declined by the system.

The **Rules Editor** utility in Safetech Fraud Tools is the tool employed by the **Risk Editor** user to create a collection of rules in a **Rules Set**, which then is applied to all transactions entering the merchant's system. Each individual rule in a rule set is composed of one or more conditions. The Rules Editor was introduced in the **Rules** section, and the basic operation of the editor is shown in the online help. While the basic process of creating a rule is straightforward, the large variety of rules and conditions available per rule can be complex. The Rules Editor is an extremely powerful and scalable tool and there is a virtually limitless number of combinations of rules and conditions that can be created and enabled in a rule set.

When a merchant first integrates the anti-fraud application into the purchasing system, the application comes with a single default **Rules Snapshot**, containing a set of rules created with one or more pre-set conditions per rule. If the merchant was using a version of the application that was pre-Rules Engine, once they upgrade to **version 4.0 or higher**, all pre-existing rules are converted to a single snapshot where the rules behave exactly as they did in the previous rules system.

A merchant can elect to use the default or converted snapshot to manage fraud detection, but can also choose to modify the existing rules in the rules set or to create entirely new rules. Each time a rule is modified or created, both the rule and the snapshot must be saved. Once the original or *"parent"* snapshot is saved, rather than overwriting the original snapshot, the first snapshot remains the same and a *"child"* snapshot, with a new ID number, is created. Once any snapshot is created, it cannot be deleted. Modifying any snapshot and saving it, creates a brand new snapshot.

Overview, Continued

Only one snapshot can be active in the system at a time and the rules in the active snapshot are the ones used to make autodecisions regarding how transactions are routed and dispositioned. Individual rules within any rule set can be enabled or disabled, changing the behavior of the rule set. If a merchant wants to change how transaction autodecisioning is performed in the company based on changing conditions, a **Rules Snapshot** can be created for each of those decisions. Also, within a single snapshot, different rules can be enabled, disabled, or have the Action changed, to change the behavior of the snapshot.

You can create or make multiple edits to rules in a snapshot, but they do not become final until both the rules and the snapshot are saved.

The Default Rules Set

Default rule snapshot.

Displaying **1** - **20** of **26** total results.   1 2 ⚙

	Action	Condition	Description	Rule Id	Group	+	*	○	!
☐	Decline	01: ((([persona.geox] in [CU|EG|GH|IR|IQ|LY|MY|NG|KP|PK|TR|VN]) &&	GEOX Decline	67934				○	
☐	Decline	02: (([xtv.country] in [CU|EG|GH|IR|IQ|LY|MY|NG|KP|PK|TR|VN]) &&	Device Location	67936				○	
☐	Review	03: ((([persona.geox] !in	GEOX Review	67938					
☐	Review	04: ((([persona.network_type] in [O|A|S]))	Review Network	67940					
☐	Decline	05: ((([persona.network_type] in [P]))	Decline Prison	67942				○	
☐	Review	06: ((([persona.cards] > [3]))	More than 3 unique	67944					
☐	Review	07: ((([persona.emails] > [4]))	More than 4 unique	67946					
☐	Review	08: ((([persona.velo] > [7]))	Order Velocity >7	67948					
☐	Review	09: ((([persona.vmax] > [4]))	Order Velocity >4	67950					
☐	Review	10: ((([persona.score] > [50]))	Score > 50	67952					
☐	Review	11: ((([persona.kaptcha] == [N]))	Kaptcha Missing	67954				○	
☐	Review	12: (([xtv.proxy] == [Y]))	Device Proxy	67956				○	
☐	Review	13: ((([distance.device_to_billing] > [500]) &&	Distance from	67958					
☐	Review	14: ((([distance.device_to_billing] > [1000]))	Distance from	67960					
☐	Review	15: ((([order.total] > [15000]))	Order Amount >	67962				○	
☐	Approve	16: ((([vip.approve] in [email]))	Email Whitelist	67964				○	
☐	Review	17: ((([vip.review] in [email|card|bill_address|ship_address]))	VIP List Review	67966					
☐	Decline	18: ((([vip.decline] in [email|card|bill_address|ship_address]))	VIP List Decline	67968					
☐	Review	19: (([xtv.country] !in	Device Location	67970					
☐	Review	20: ((([order.site] == [BONKERS5]))	test	68808				○	

↳ | -- Choose -- ▼ | | Add Rule |

The Default Rules Set, Continued

As described in the **Rules** section, the default snapshot, and all rule sets, contain a list or collection of rules, each with its own associated conditions. An individual rule can be reviewed or modified by clicking on the name of the rule in the **Condition** column to open the **Rules Editor**. To create an entirely new rule, you can click on the **Add Rule** button. The following sections describe how to edit and create rules in the Rules Editor.

Rules Editor Basics

The following screen capture shows a rule in a rules snapshot opened in the editor.

Each rule has certain conditions associated with it but many of the options depend on which type of rule you are editing or creating. All rules give you the ability to configure:
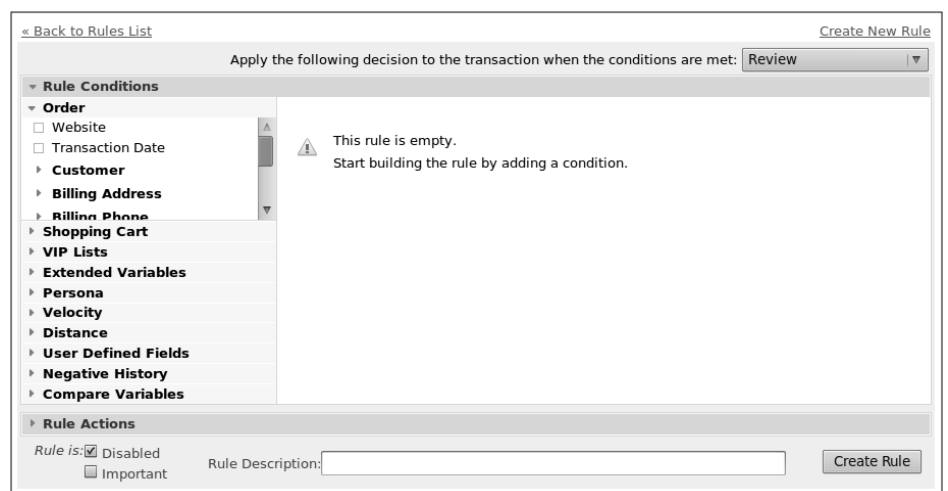
- **Action:** You can set a rule to apply a disposition when invoked, such as **Approve**, **Review**, **Escalate**, or **Decline**.
- **Condition:** Each rule must have at least one condition associated with it. The currently open **Persona Country** rule can have only one **Relational Condition** with the options **is** or **is not** associated with the countries selected. Most rules display a plus (**+**) sign to the right of the condition that, when clicked, lets you add another operator to the condition.
- **Add a new condition:** You can create other conditions in this rule by hovering your cursor to the left of the current condition until the plus sign appears, and then clicking the plus sign to add another condition.
- **Rule is:** You can enable or disable a rule or mark a rule to be **Important**.
- **Rule Description:** You can add or modify a rule's description, which appears in the **Description** column of the snapshot.
- **Create Rule:** This button lets you save the edits you made to the rule.

Continued on next page

Rules Editor Basics, Continued

While options in configuring a pre-existing rule are taken from the conditions available for that type of rule, on the **Rules List** page, for a particular Rules Snapshot, you can click the **Create New Rule** link and have a clean slate by creating a rule "from scratch".

A new rule is completely devoid of conditions and at least one condition must be created for the rule to be considered valid. To start creating a rule, open one of the expandable menus under **Rule Conditions** on the left of the rule pane and choose both the type of rule you want and the specific conditions you want associated with that rule.

Rules Conditions Basics
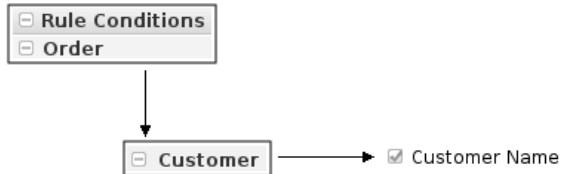
The list presented in the menu displays each general category of rule available for creation, however each category is expandable and when you open any particular category in the list, a sub-menu of options with all of the selections available for that rule is displayed.

The following screen capture displays what the first three rules categories, **Order**, **Shopping Cart**, and **VIP Lists**, look like when expanded.

Notice that within the **Order** menu, **Customer**, **Billing Address**, **Shipping Address**, **Payment Amounts**, **Payment Credentials**, and **Order Status** are all expandable as well, each containing sub-menus with additional rule conditionals available. Of the other conditions categories in the list, only **Extended Variables** has sub-menus that add to the complexities of rules creation.
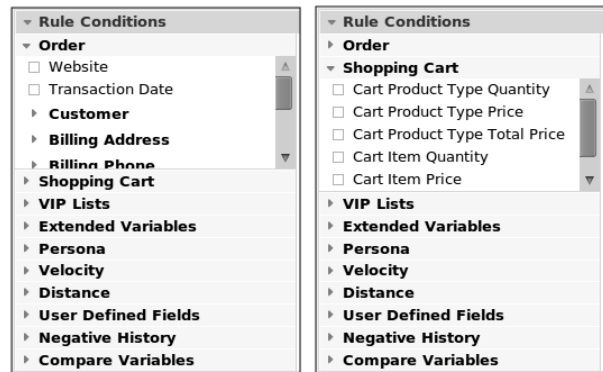
The rules categories displayed when you click on the **Create New Rule** or **Add a new condition** links are collectively known as **Locators**. Each condition you can add to a rule is made up of three parts:

Continued on next page

Rules Conditions Basics, Continued

1. **Subject Locator:** This identifies some quality of the transaction that triggers the rule, such as order.bill.state or vip.approve. This value exists to the left of the **Operation**.
2. **Operation:** This is the relational or equality operator that provides the rules for comparison between the **Locator** and **Predictive Value** (Not all operators are available for all rules and rule types.):
   - Greater than
   - **Less than**
   - **Greater than or equal to**
   - **Less than or equal to**
   - **Equal to**
   - **Not equal to**
   - **is**
   - **is not**
   - **or**
   - **and**
3. **Predictive Value:** This is the value being compared with the **Locator** by the **Operation**. It can be numerical such as the amount of items being ordered in a transaction or the number of kilometers between the customer's detected location and the mailing address. The value can also be text or be set using a drop-down menu. This value is to the right of the **Operation**.
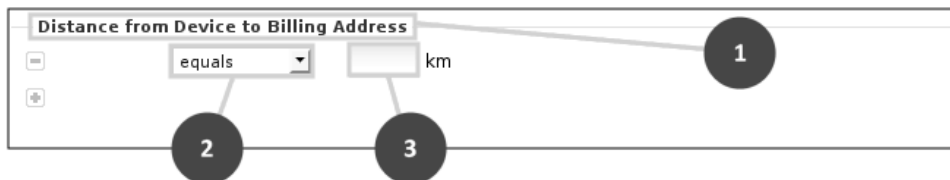
In the previous example, the **Subject Locator** is **Distance from Device to Billing Address**, the **Operation** is **equals**, but it could be set to **less than** or **greater than**, and the **Predictive Value** is any numeric value that represents distance in kilometers between the computer being used by the purchaser and the billing address the purchaser entered into the merchant's system.

Rules Conditions Operator Issues

You can also add multiple operators to the same condition using the plus sign shown the previous screen capture. You can also use the minus sign to remove an operator.

1. **Minus:** Click the minus sign to remove a condition. Removing the last condition from a rule invalidates the rule.
2. **Plus:** Click the plus sign to add a condition to a rule and then configure the condition.
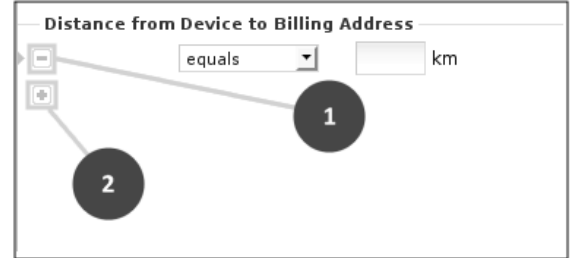
As you can see from the following screen capture, adding multiple operators to the same condition, while possible, can result in unpredictable and even contradictory behavior from the rule. Chase Paymentech recommends that you limit the number of operators in a condition to one or to the least number required to accomplish your goals.

To add an operator to a condition, click the plus (**+**) sign to the right of the **Predictive Value**. To remove an operator, click the minus (**-**) sign to the right of the **Predictive Value**. If you have only one operator in the rule and you click on the minus (**-**) sign, the result will be an empty rule.

Multiuser Access

Only the **Admin** and **Risk Editor** users can create and modify rules and **Rules Snapshots**, however, if two or more users have this authority, it's possible for both users to be creating or modifying rules in the same snapshot at the same time. Snapshots are not locked when an authorized user begins an edit, so a user who is editing a snapshot will be unaware that any other user is making edits in the snapshot as well.

Continued on next page

Multiuser Access, Continued

When this circumstance occurs, the changes that are successfully applied are those made by the last user to save their modifications and create the new child snapshot from the parent. This is also true if two users attempt to make different snapshots the active snapshot. For this reason, even if the merchant grants permission in Safetech Fraud Tools to more than one user to make **Rules Snapshot** changes, Chase Paymentech recommends that the merchant authorize only one person to *implement* such changes in order to avoid confusion.

Important

In the **Rule is:** box, if you select the **Important!** check box, you can change the priority by which rules are processed by the system when multiple rules are triggered by a transaction. Normally, when a transaction triggers multiple rules in a snapshot, the rules are prioritized by **Action**, with the rule at the top of the list having the highest priority: **1. Approve**, **2. Decline**, **3. Escalate**, and **4. Review**.

The rule with the **Approve** disposition will be applied above all of the others. However, when you create a rule and set it to **Important**, regardless of the **Action** set for that rule, it will be configured as the highest priority when processed, even ahead of rules with the **Approve** disposition. Set a rule as **Important** only if you want it to *"win"* in situations when multiple rules are triggered by a transaction.

Rules Conditions Details

As previously mentioned, there are a wide variety of rules you can create, and a large number of conditions to apply to each individual rule. While there are many operators that can be assigned between the **Subject Locator** and the **Predictive Value**, as previously mentioned, not all of them are available for every rule. Specific operators become available depending on the type of rule that is being created. Also, the type and value of the **Predictive Value** can vary widely, depending on what the rule requires, and be selected from check boxes, radio buttons or be alphanumeric values entered into a field.

The remainder of the **Rules Creation** document will focus on the specific characteristics of **Locators** and how they can be assigned. This information is considered a reference, although initially, the users responsible for using the **Rules Editor** may wish to review all of the content to become aware of the full body of possible variables.

Rules Conditions Details, Continued

There are several general categories of **Locators**:

- **Order:** These are qualities or attributes regarding the order itself, such as the merchant website used to place the order, the stated name of the customer, or the first line in the billing address.
- **Shopping Cart:** These are qualities or attributes possessed by the merchant's shopping cart and the items placed within the cart due to the customer's order, such as the type of the item being purchased or the purchase price.
- **VIP Lists:** These are qualities of any item in a **VIP List** that triggers a rule as a result of the transaction, such as an email on the **Email List** set to **Review** or a credit card number on the **Card List** that is set to **Denial**.
- **Extended Variables:** These are the qualities regarding the customer that are detected by examining variables about the customer's computer or a proxy server the customer is using to mask his or her identity. They can include **User Language**, information gathered from the computer's browser if enabled for **JavaScript**, and the country or state in which the customer's computer appears to be located.
- **Persona:** These are qualities or attributes that are associated with an attempt by the customer to mask their true identity and location, and methods used by the application to pierce that mask. Examples are the number of credit cards or email addresses the system determines are associated with the person making the purchase. To provide this data, the system gathers information from the purchases the customer has made from all of the merchants within the system's "awareness".
- **Velocity:** In general, this is the amount of purchasing activity generated by the customer within a specific time frame, such as 2 weeks. Examples of conditions that can be set are **CAT1 Velocity**, **Item Velocity**, and **Item Price Velocity**.
- **Distance:** This is the relationship between two locations, such as between the apparent true location of the customer and the proxy server used to mask the customer's location, or between the shipping address and the billing address.
- **User Defined Fields:** This feature allows you to create rules associated with customized fields you have created in the **DMC**.
- **Negative History:** Enables you to create a rule around negative chargeback history associated with the customer's persona and/or the order.
- **Compare Variables:** Lets you create a rule by selecting any two related variables and then comparing those variables. Examples are comparing two different variables for **Velocity** or two different variables for **Distance**.

Rules Conditions Locator Details

The following tables provide a mapping of the various **Locators**, including the Locator name, the description, and the options that can be set for the validation values, such as number of characters. In the **Locator** column of the following tables, if the Locator contains a sub-menu, the menu name will be bolded and followed by a colon, and then the locator sub-menu name will appear as a bullet point.

Order

Locator	Description	Validation
Website	Merchant Website used by the customer to make the purchase	Merchant website names can be selected in a drop-down menu, but only if they were previously created on the Websites page in the DMC.
Transaction Date	The date of the suspect transaction	Use the drop-down menu to select either before or after the date or select the relative date check box and enter the desired value for plus or minus so many days.
Customer: Customer Name	The stated name of the customer.	This is a text field that can take up to 64 characters.
Customer: Customer Name Validation	The validity of the name or, is it a real name.	Select **is** or **is not** and then one or more check boxes such as if the name seems invalid, seems suspicious, or contains a vulgarity.
Customer: Customer Gender	Sets the rule for whether the customer is male, female, neutral by name, or unknown	Use the **is** or **is not** menu and then the gender options menu.
Customer: Customer Email	The stated email address of the customer.	Enter any of the standard text and symbols that can be used in an email.
Customer: Customer Email Validation	The validity of the stated email address.	Select **is** or **is not** and then select one or more of the available check boxes such as valid email domain or unverified email domain.
Customer: Ship-to Name	The name of the person to whom the item is to be shipped.	Select a drop-down list qualifier and text in the field, which can take up to 64 characters.
Customer: Ship-to Name Validation	The validity of the ship-to name or, is it a real ship-to name.	Select **is** or **is not** and then one or more check boxes such as if the name seems invalid, seems suspicious, or contains a vulgarity.
Customer: Ship-to Email	The email address of the person to whom the item is to be shipped.	Select a drop-down list qualifier and enter any of the standard text and symbols that can be used in an email.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Customer: Ship-to Email Validation	Validity of the Ship-to Email address.	Select **is** or **is not** and then select one or more of the available check boxes such as valid email domain or unverified email domain.
Customer: Customer Phone	The stated phone number of the customer	Can contain up to 32 characters.
Customer: Customer Unique ID	The unique ID number representing the customer.	Can contain up to 32 characters.
Customer: Date Customer ID was set	The date the customer's unique ID number was created. Can be set as a relative date using + or -	Use the menu to select a condition and either select the check box and enter a value for a relative date, or clear the check box and use the calendar applet.

For Date Customer ID was set, you can select before or after in the drop-down menu and, if you want to enter a date to indicate, for example, a person who has been a customer before or after a certain number of days, leave select the check box and enter the value in the available field. If you want to enter an absolute date, clear the check box and use the calendar applet to select a date. Allows the merchant to create a "prior to 30 days from now" or "within some qty of days from now" setting.

Locator	Description	Validation
Customer: Customer IP Address	The customer's IP address.	Can contain all of the characters typically found in an IP address.
Billing Address: Billing Address Line 1	The first line in the Billing address, which is usually the street address.	Can contain a maximum of 256 characters.
Billing Address: Billing Address Line 2	The second line in the Billing address, which is usually a suite or apartment number.	Can contain a maximum of 256 characters.
Billing Address: Billing Address City	The name of the city.	Can contain a maximum of 256 characters.
Billing Address: Billing Address State	The name of the state.	Can contain a maximum of 256 characters.
Billing Address: Billing Address Postal Code	The postal code.	Can contain a maximum of 20 characters.
Billing Address: Billing Address Country	The name of the country.	Selected from a drop-down menu.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Billing Address: Billing Address Type	The type of billing address.	Select is or is not from a drop-down menu and then select the type of address.
Billing Address: Billing Address Deliverable	Is the billing address a deliverable address.	Answer yes or no.
Billing Address: Billing Address Carrier Route	Characteristics of the carrier route name	Select from a list of options for the carrier route, such as contains, does not contain, and so on.
Billing Address: Billing Address Delivery Point	Characteristics of the delivery point	Select from a list of options for the delivery point, such as contains, does not contain, and so on.
Billing Address: Billing Address Delivery Point Validation	Validity of the delivery point	Select is or is not and then select from a list of options such as Matched to ZIP+4 or Present but invalid.
Billing Address: Billing Address County Name	Set a rule by a characteristic of the country name.	Select from a list of options such as contains or does not contain and then add the desired string in the available field.
Billing Address: Billing Address Company Name	Set a rule by a characteristic of the company name.	Select from a list of options such as contains or does not contain and then add the desired string in the available field.
Billing Address: Billing Address Time Zone	Set a rule by the time zone for the billing address.	Select is or is not and then select the specific time zone from a list.
Billing Address: Billing Address Zip Code Type	Set a rule by the type of zip code	Select is or is not and then select the specific zip code such as Standard, Military, PO Box, or Unique.
Billing Address: Billing Address is Commercial Mail Receiving Agency	Is the Billing Address a Commercial Mail Receiving Agency?	Answer Yes or No.
Billing Address: Billing Address Delivery Facility Classification	Is the billing address a type of delivery facility?	Select is or is not and then select the type of facility such as Airport Mail Facility or Bulk Mail Facility.
Billing Address: Billing Address Validation	Is the billing address valid?	Select is or is not and then select a validation option.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Billing Phone: Billing Phone Number	The phone number.	Make a selection from the menu and then enter the phone number in the available field. Can contain a maximum of 32 characters.
Billing Phone: Billing Phone Area Code	The area code.	Make a selection from the menu and then enter the phone number in the available field.
Billing Phone: Billing Phone City	The city for the phone number.	Make a selection from the menu and then enter the city in the available field.
Billing Phone: Billing Phone State	The state for the phone number.	Make a selection from the menu and then enter the state in the available field.
Billing Phone: Billing Phone County	The county for the phone number.	Make a selection from the menu and then enter the county in the available field.
Billing Phone: Billing Phone Country	The country for the phone number.	Select is or is not and then select one or more countries.
Billing Phone: Billing Phone Time Zone	The time zone for the phone number.	Select is or is not and then select the desired time zone from the menu.
Billing Phone: Billing Phone Validation	Determine the validity of the billing phone number.	Select is or is not and then select one or more validation options.
Shipping Address: Shipping Address Line 1	The first line in the Shipping address, which is usually the street address.	Can contain a maximum of 256 characters.
Shipping Address: Shipping Address Line 2	The second line in the Shipping address, which is usually a suite or apartment number.	Can contain a maximum of 256 characters.
Shipping Address: Shipping Address City	The name of the city.	Can contain a maximum of 256 characters.
Shipping Address: Shipping Address State	The name of the state.	Can contain a maximum of 256 characters.
Shipping Address: Shipping Address Postal Code	The postal code.	Can contain a maximum of 20 characters.
Shipping Address: Shipping Address Country	The name of the country.	Selected from a drop-down menu.
Shipping Address: Shipping Address Type	The type of shipping address.	Select is or is not from a drop-down menu and then select the type of address.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Shipping Address: Shipping Address Deliverable	Is the shipping address a deliverable address.	Answer yes or no.
Shipping Address: Shipping Address Carrier Route	Characteristics of the carrier route name	Select from a list of options for the carrier route, such as contains, does not contain, and so on.
Shipping Address: Shipping Address Delivery Point	Characteristics of the delivery point	Select from a list of options for the delivery point, such as contains, does not contain, and so on.
Shipping Address: Shipping Address Delivery Point Validation	Validity of the delivery point	Select is or is not and then select from a list of options such as Matched to ZIP+4 or Present but invalid.
Shipping Address: Shipping Address County Name	Set a rule by a characteristic of the country name.	Select from a list of options such as contains or does not contain and then add the desired string in the available field.
Shipping Address: Shipping Address Company Name	Set a rule by a characteristic of the company name.	Select from a list of options such as contains or does not contain and then add the desired string in the available field.
Shipping Address: Shipping Address Time Zone	Set a rule by the time zone for the billing address.	Select is or is not and then select the specific time zone from a list.
Shipping Address: Shipping Address Zip Code Type	Set a rule by the type of zip code	Select is or is not and then select the specific zip code such as Standard, Military, PO Box, or Unique.
Shipping Address: Shipping Address is Commercial Mail Receiving Agency	Is the Shipping Address a Commercial Mail Receiving Agency?	Answer Yes or No.
Shipping Address: Shipping Address Delivery Facility Classification	Is the shipping address a type of delivery facility?	Select is or is not and then select the type of facility such as Airport Mail Facility or Bulk Mail Facility.
Shipping Address: Shipping Address Validation	Is the shipping address valid?	Select is or is not and then select a validation option.
Shipping Phone: Shipping Phone Number	The phone number.	Make a selection from the menu and then enter the phone number in the available field. Can contain a maximum of 32 characters.

Continued on next page

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Shipping Phone: Shipping Phone Area Code	The area code.	Make a selection from the menu and then enter the phone number in the available field.
Shipping Phone: Shipping Phone City	The city for the phone number.	Make a selection from the menu and then enter the city in the available field.
Shipping Phone: Shipping Phone State	The state for the phone number.	Make a selection from the menu and then enter the state in the available field.
Shipping Phone: Shipping Phone County	The county for the phone number.	Make a selection from the menu and then enter the county in the available field.
Shipping Phone: Shipping Phone Country	The country for the phone number.	Select is or is not and then select one or more countries.
Shipping Phone: Shipping Phone Time Zone	The time zone for the phone number.	Select is or is not and then select the desired time zone from the menu.
Shipping Phone: Shipping Phone Validation	Determine the validity of the shipping phone number.	Select is or is not and then select one or more validation options.
Billing and Shipping Addresses Match	Determine if billing and shipping ad- dresses match	Select is or is not and then one or more address matching options.
Billing and Shipping Postal Codes Match	Determine if billing and shipping postal codes match	Select is or is not and then one or more postal code matching options.
Order Shipping Type	Determine the shipping type.	Select is or is not and then select one or more shipping type options such as Same Day or Next Day.
Payment Amounts: Order Currency	The type of currency used to pay for the transaction.	Can contain the text, numerical and symbol values required to enter a currency type.
Payment Amounts: Order Total Amount	The total amount paid for the transaction.	Can contain any numerical value
Payment Amounts: Order Fencible Value	The value of the item purchased if fenced.	Can contain any numerical value.
Payment Credentials: Payment Brand	If payment is through a credit card, the specific credit card brand.	Choose multiple credit card brands by selecting one or more check boxes.
Payment Credentials: Payment Card Number	The prefix for a credit card number.	Can contain the numerical and symbol values to represent a credit card number prefix.
Payment Credentials: Payment Country	Create a rule in relation to the payment credentials country	Select is or is not and then select one or more countries.
Payment Credentials: Payment Driver's License	The customer's driver's license number	Can contain up to 32 characters.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Payment Credentials: Payment Type	Type payment method used.	Valid choices are: CARD, PYPL, CHEK, GOOG, BLML, NONE.
Payment Credentials: Card Type	Type of CARD used.	Select is or is not and then choose a card from the menu.
Payment Credentials: Card Indicator	Type of CARD indicator used.	Select is or is not and then choose a card indicator from the menu, such as no PIN or PIN capable.
Payment Credentials: Card Issuing Bank Name	Name of the institution issuing the CARD.	Select an option such as contains, doesn't contain, or starts with and then enter all or part of the institution's name in the available field.
Order Status: Order Status Will Ship	Will the order ship, yes or no?	Select the desired value using a radio button.
Order Status: Order Status Payment Authorized	Is the order status payment authorized, yes or no?	Select the desired values using drop-down menus.
Order Status: Order Status AVS Zip	Is the Order Status AVS Zip a match, not a match, or unavailable/unsupported?	Make choices using one or more check boxes.
Order Status: Order Status AVS Street	Is the Order Status AVS Street Address a match, not a match, or unavailable/unsupported?	Make choices using one or more check boxes.
Order Status: Order Status CVV/CVC/CVV2	Is the Order Status CVV/CVC/CVV2 a match, not a match, or unavailable/unsupported?	Make choices using one or more check boxes.
RIS Mode: Initial RIS Mode	What is the initial RIS mode?	Select is or is not and then select either Phone, Internet, or both.
RIS Mode: Current RIS Mode	What is the current RIS mode?	Select is or is not and then select one or more options including Phone, Internet, Update, or Rescore.

Rules Conditions Locator Details, Continued

Shopping Cart

Locator	Description	Validation
Cart Product Type Quantity	Cart Product Type Quantity describes the general type of a product that triggers this rule such as laptops or shoes.	Enter the numerical value that represents the number of such product types that need to be ordered in one transaction that will trigger the rule.
Cart Product Type Price	Cart Product Type Price describes the cost of the general types of a products purchased that triggers the rule.	Enter the numerical value that represents the cost.
Cart Product Type Total Price	Describes the total of the cost of the general types of a products purchased that triggers the rule.	Enter the numerical value that represents the total cost.
Cart Item Quantity	Cart Item Quantity describes the number of specific items that fit a type, such as the specific make and model of a laptop or the manufacturer and model of running shoe.	Enter the numerical value that represents the number of such items that need to be ordered in one transaction that will trigger the rule.
Cart Item Price	Cart Item Price describes the cost of the specific items in the shopping cart that triggers the rule.	Enter the numerical value that represents the cost.
Cart Item Price Total	Describes the total of the cost of the specific items in the shopping cart that triggers the rule.	Enter the numerical value that represents the cost.

VIP Lists

Locator	Description	Validation
VIP List Approve	An item on a **VIP list** set to **Approve** status triggers this rule.	Choose one or more check boxes to select **Email**, **CAT1**, and/or **CAT2**.
VIP List Review	An item on a **VIP list** set to **Review** status triggers this rule.	Choose one or more check boxes to select **Email**, **Card**, **Billing Address**, **Shipping Address**, **CAT1**, and/or **CAT2**.
VIP List Escalate	An item on a **VIP list** set to **Escalate** status triggers this rule.	Choose one or both check boxes to select **CAT1**, and/or **CAT2**.
VIP List Decline	An item on a **VIP list** set to **Decline** status triggers this rule.	Choose one or more check boxes to select **Email**, **Card**, **Billing Address**, and/or **Shipping Address**.

Rules Conditions Locator Details, Continued

Extended Variables

Locator	Description	Validation
User Language	The apparent language used by the customer triggers the rule.	Use drop-down menus to select if a specific language is or is not a match to the customer's language.
Device Country	The apparent country of the customer triggers the rule.	Use check boxes to select if a specific countries which do or do not match to the customer's country.
User Time Zone	The apparent time zone of the customer triggers the rule.	Use drop-down menus to select if a specific time zone is or is not a match to the customer's time zone.
User Localtime	The apparent local time used by the customer triggers the rule.	Use drop-down menus to select if a specific time in hours and minutes set on the customer's computer is before or after the customer's actual local time.
Device Fingerprint	The Device Fingerprint is a 32 character hash that represents numerous system identifiers considered basically constant on a device.	Can contain all of the characters and symbols that represent a device fingerprint. See the **Extended Variables** table in the **Technical Specifications Guide** or the **XTV Technical Specifications Guide** for details.
Device Layers: Device Layer 1	Device Layer 1 gathers information from a computer regarding Network/OS/SSL data.	Can contain all of the characters and symbols that represent a device fingerprint. See the **Extended Variables** table in the **Technical Specifications Guide** or the **XTV Technical Specifications Guide** for details.
Device Layers: Device Layer 2	Device Layer 2 gathers information from a computer regarding Flash data.	Can contain all of the characters and symbols that represent a device fingerprint. See the **Extended Variables** table in the **Technical Specifications Guide** or the **XTV Technical Specifications Guide** for details.
Device Layers: Device Layer 3	Device Layer 3 gathers information from a computer regarding JavaScript data.	Can contain all of the characters and symbols that represent a device fingerprint. See the **Extended Variables** table in the **Technical Specifications Guide** or the **XTV Technical Specifications Guide** for details.
Device Layers: Device Layer 4	Device Layer 4 gathers information from a computer regarding HTTP header data.	Can contain all of the characters and symbols that represent a device fingerprint. See the **Extended Variables** table in the **Technical Specifications Guide** or the **XTV Technical Specifications Guide** for details.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Device Layers: Device Layer 5	Device Layer 5 gathers information from a computer regarding Web Browser data.	Can contain all of the characters and symbols that represent a device fingerprint. See the **Extended Variables** table in the **Technical Specifications Guide** or the **XTV Technical Specifications Guide** for details.
Device JavaScript	Is JavaScript enabled on the customer's device?	Use radio buttons to select **Yes** or **No**.
Device Flash	Is Flash enabled on the customer's device?	Use radio buttons to select **Yes** or **No**.
Device Cookies	Are cookies enabled on the customer's device?	Use radio buttons to select **Yes** or **No**.
Mobile: Device Mobile	Is the device being used by the customer a mobile device such as a PDA?	Use radio buttons to select **Yes** or **No**.
Mobile: Device Mobile Forwarder	Is a device mobile forwarder being used by the customer?	Use radio buttons to select **Yes** or **No**.
Mobile: Device Voice Controlled	Is the mobile device being used by the customer voice controlled?	Use radio buttons to select **Yes** or **No**.
Mobile: Device Mobile Type	The specific make of the mobile device.	Use a drop-down menu to select a mobile device type that either does or does not match the customer's mobile device.
Device PC Remote	Is the apparent customer's computer being controlled remotely?	Use radio buttons to select **Yes** or **No**.
Device Proxy	Is the customer's device using a proxy server to disguise its true location?	Use radio buttons to select **Yes** or **No**.
User Country	The apparent country of the customer triggers the rule.	Select is or is not and then select one or more countries.
Device Region	Region within country locations to trigger the rule based on HTTP header data.	Select is or is not and then use the menu to select a region.

Rules Conditions Locator Details, Continued

Persona

Locator	Description	Validation
Fraud Score	The score returned by the system indicating the risk of a transaction being fraud.	The score can be from 0 to 99. Use the drop-down arrow to trigger the rule if the score is equal to, higher, or lower than a specific value.
Persona Country	The country of origin for the customer based on the system's geox detection.	Use the check boxes to select one or more countries that will trigger the rule if a country either does or doesn't match the customer's country.
Persona Region	The regions within national boundaries that match or don't match the customer's location.	Use the drop-down menu to select a region.
Persona Network Type	The type of network, such as library, prison, or school where the customer is operating.	Use the check boxes to select one or more network types that do or do not match the customer's network.
Kaptcha Present	Is Data Collector data present?	Use radio buttons to select **Yes** or **No**.
Order Velocity (2 week)	The number of customer purchases within the 2 week velocity	Enter the number of purchases within the 2 week velocity that, when equal to, are less than, or are more than the number used by the customer, should trigger the rule.
Order Velocity (6 hour max)	The number of customer purchases within a 6 hour velocity period.	Enter the number of purchases within the 6 hour velocity period that, when equal to, are less than, or are more than the number used by the customer, should trigger the rule.
Custom Order Velocity	Create a custom velocity rule to specify the number of purchases that must occur within a specific time period that will trigger the rule.	Enter the number of purchases within the any desirable velocity period between 1 and 336 hours that, when equal to, are less than, or are more than the number used by the customer, should trigger the rule.
Agent Status: Review Count	Assigns decisions if Agents have marked any linked orders for **Review**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, such as, if so many linked orders have been marked for **Review**, mark the current order for **Review**.
Agent Status: Escalate Count	Assigns decisions if Agents have marked any linked orders for **Escalate**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, such as, if so many linked orders have been marked for **Escalate**, mark the current order for **Review**.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Agent Status: Decline Count	Assigns decisions if Agents have marked any linked orders for **Decline**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, such as, if so many linked orders have been marked for **Decline**, mark the current order for **Review**.
Agent Status: Approve Count	Assigns decisions if Agents have marked any linked orders for **Approve**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, such as, if so many linked orders have been marked for **Approve**, mark the current order for **Approve**.
VIP: Total VIP Reviews	Assigns decisions if any item related to the transaction was put on a **Review VIP list**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, <u>such as</u>, if so many items in linked orders have been placed on a **VIP Review list**, mark the current order for **Review**.
VIP: Total VIP Escalates	Assigns decisions if any item related to the transaction was put on an **Escalate VIP list**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, <u>such as</u>, if so many items in linked orders have been placed on a **VIP Escalate list**, mark the current order for **Review**.
VIP: Total VIP Declines	Assigns decisions if any item related to the transaction was put on a **Decline VIP list**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, <u>such as</u>, if so many items in linked orders have been placed on a **VIP Decline list**, mark the current order for **Decline**.
VIP: Total VIP Approves	Assigns decisions if any item related to the transaction was put on an **Approve VIP list**.	Use the menu to select an operator, enter a value in the field and then select the desired disposition, <u>such as</u>, if so many items in linked orders have been placed on a **VIP Approve list**, mark the current order for **Approve**.
VIP: Total VIP Reviews by VIP Type	Assigns decisions if any particular item related to the transaction was put on a **Review VIP list**.	Use the menu to select a VIP list type, use the next menu to select an operator, enter a value in the field and then select the desired disposition, <u>for instance</u>, if so many Emails in linked orders have been placed on the **Email VIP Review list**, mark the current order for **Review**.

Continued on next page

Rules Conditions Locator Details, Continued

Locator	Description	Validation
VIP: **Total VIP Escalates** **by VIP Type**	Assigns decisions if any particular item related to the transaction was put on an **Escalate VIP list**.	Use the menu to select a VIP list type, use the next menu to select an operator, enter a value in the field and then select the desired disposition, <u>for instance</u>, if so many Emails in linked orders have been placed on the **Email VIP Escalate list**, mark the current order for **Review**.
VIP: **Total VIP Declines** **by VIP Type**	Assigns decisions if any particular item related to the transaction was put on a **Decline VIP list**.	Use the menu to select a VIP list type, use the next menu to select an operator, enter a value in the field and then select the desired disposition, <u>for instance</u>, if so many Emails in linked orders have been placed on the **Email VIP Decline list**, mark the current order for **Review**.
VIP: **Total VIP Approves** **by VIP Type**	Assigns decisions if any particular item related to the transaction was put on an **Approve VIP list**.	Use the menu to select a VIP list type, use the next menu to select an operator, enter a value in the field and then select the desired disposition, <u>for instance</u>, if so many Emails in linked orders have been placed on the **Email VIP Approve list**, mark the current order for **Approve**.
Unique Counts: **Unique Email Count**	The number of email addresses the system has detected that are associated with the customer's purchasing behavior.	Enter the number of email addresses that, when equal to, are less than, or are more than the number used by the customer, should trigger the rule.
Unique Counts: **Unique Card Count**	The number of credit cards the system has detected that are associated with the customer's purchasing behavior.	Enter the number of credit cards that, when equal to, are less than, or are more than the number used by the customer, should trigger the rule.
Unique Counts: **Unique Device Count**	The number of devices the system has detected that are associated with the customer's purchasing behavior.	Enter the number of devices that, when equal to, are less than, or are more than the number used by the customer, should trigger the rule.
Unique Counts: **User Defined Fields**	Allows you to select among three unique UDFs: Unique AN5 Count, Unique CAT1 Count, Unique CAT2 Count.	Select one or more unique counts and for each count select the menu to select options such as equals, does not equal, and so on, and then enter a value in the available field.

Rules Conditions Locator Details, Continued

Velocity

Locator	Description	Validation
Product Type Velocity	The velocity as applied to the amount or quantity of a product type purchased, such as shoes or laptops.	Enter the product type in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric velocity value in the right-hand field.
Product Type Price Velocity	The velocity as applied to the price of a product type purchased, such as shoes or laptops.	Enter the product type in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric price value in the right-hand field.
Item Velocity	The velocity as applied to the amount or quantity or a specific item purchased, such as a particular make and model of laptop.	Enter the specific item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric velocity value in the right-hand field.
Item Price Velocity	The velocity as applied to the price of a specific item purchased, such as a particular make and model of laptop.	Enter the specific item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric price value in the right-hand field.
User Defined Fields: AN5 Velocity	The velocity as applied to the amount or quantity of products purchased for AN5.	Enter the AN5 item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric velocity value in the right-hand field.
User Defined Fields: AN5 Price Velocity	The velocity as applied to the price of items purchased for AN5.	Enter the AN5 item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric price value in the right-hand field.
User Defined Fields: CAT1 Velocity	The velocity as applied to the amount or quantity of products purchased in the CAT1 category.	Enter the CAT1 item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric velocity value in the right-hand field.
User Defined Fields: CAT1 Price Velocity	The velocity as applied to the price of items purchased in the CAT1 category.	Enter the CAT1 item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric price value in the right-hand field.
User Defined Fields: CAT2 Velocity	The velocity as applied to the amount or quantity of products purchased in the CAT2 category.	Enter the CAT2 item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric velocity value in the right-hand field.
User Defined Fields: CAT2 Price Velocity	The velocity as applied to the price of items purchased in the CAT2 category.	Enter the CAT2 item in the left-hand field, use the drop-down menu to select an operator, and then enter the numeric price value in the right-hand field.

Rules Conditions Locator Details, Continued

Distance

Locator	Description	Validation
Distance from Proxy to Device	The distance between the proxy server being used to hide the customer's location and the actual location of the customer's computer.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Device to Billing Address	The distance between the customer's location and the billing address.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Device to Shipping Address	The distance between the customer's location and the shipping address.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Billing Address to Shipping Address	The distance between the customer's stated billing address and shipping address.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Billing Phone to Shipping Phone	The distance between the location of the billing and shipping phone numbers.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Billing Phone to Billing Address	The distance between the location of the billing phone and the stated billing address.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Billing Phone to Shipping Address	The distance between the location of the billing phone and the stated shipping address.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Billing Phone to Device	The distance between the location of the billing phone and the location of the device used to make the purchase.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Shipping Phone to Billing Address	The distance between the location of the shipping phone and the billing address.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Shipping Phone to Shipping Address	The distance between the location of the shipping phone and the shipping address.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.
Distance from Shipping Phone to Device	The distance between the location of the shipping phone and the location of the device used to make the purchase.	Use the drop-down box to choose an operator and enter the distance in kilometers in the available field.

Rules Conditions Locator Details, Continued

User Defined Fields

Locator	Description	Validation
AN5	Defines a rule for the **AN5** User Defined field that is triggered in relation to the value contained in the field.	Use the drop-down menu to select an operand and then enter a value in the available field.
CAT1	Defines a rule for the **CAT1** User Defined field that is triggered in relation to the value contained in the field.	Use the drop-down menu to select an operand and then enter a value in the available field.
CAT2	Defines a rule for the **CAT2** User Defined field that is triggered in relation to the value contained in the field.	Use the drop-down menu to select an operand and then enter a value in the available field.
DATE	Allows you to define a rule in relation to before or after a relative or absolute date.	Use the drop-down menu to select before or after. For relative dates, leave the check box selected and enter a value in days in the available field. For an absolute date, clear the check box and use the calendar applet to select a specific month and day.
NUMBER	Defines a rule for the **NUMBER** User Defined field that is triggered in relation to the value contained in the field.	Use the drop-down menu to select an operand and then enter a value in the available field.

Negative History

| Locator	Description	Validation
Order Merchant Card Chargebacks	Allows you to create a rule related to **Merchant Card Chargebacks**.	Use the first drop-down menu to select a card attribute, use the second drop-down menu to select an operand, and enter the desired value in the available field.
Order Network Card Chargebacks	Allows you to create a rule related to **Network Card Chargebacks**.	Use the first drop-down menu to select a card attribute, use the second drop-down menu to select an operand, and enter the desired value in the available field.
Order Universal Card Chargebacks	Allows you to create a rule related to **Universal Card Chargebacks**.	Use the first drop-down menu to select a card attribute, use the second drop-down menu to select an operand, and enter the desired value in the available field.
Order Universal Suspect IP	Allows you to create a rule that will match or not match an IP address blacklist.	Under Negative History Order: Universal - Suspect IP, select **Yes** to create a rule for IP addresses matching the IP address blacklist or **No** to create a rule for IP addresses not matching addresses on the blacklist.

Rules Conditions Locator Details, Continued

Locator	Description	Validation
Order Merchant Suspect Device	Allows you to create a rule that will match or not match one or more device layers on a device layer blacklist.	Under Negative History Order: Merchant - Suspect Device Layers, select **Yes** to create a rule for one or more device layers matching the device layers blacklist or **No** to create a rule for device layers not matching not on the blacklist.
Persona Merchant Card Chargebacks	Allows you to create a rule related to **Merchant Card Chargebacks**.	Use the first drop-down menu to select a card attribute, use the second drop-down menu to select an operand, and enter the desired value in the available field.
Persona Network Card Chargebacks	Allows you to create a rule related to **Network Card Chargebacks**.	Use the first drop-down menu to select a card attribute, use the second drop-down menu to select an operand, and enter the desired value in the available field.
Persona Universal Card Chargebacks	Allows you to create a rule related to **Universal Card Chargebacks**.	Use the first drop-down menu to select a card attribute, use the second drop-down menu to select an operand, and enter the desired value in the available field.
Persona Universal Suspect IP	Allows you to create a rule that will match or not match an IP address blacklist.	Under Negative History Persona: Universal - Suspect IP, select **Yes** to create a rule for IP addresses matching the IP address blacklist or **No** to create a rule for IP addresses not matching addresses on the blacklist.
Persona Merchant Suspect Device	Allows you to create a rule that will match or not match one or more device layers on a device layer black- list.	Under Negative History Persona: Merchant - Suspect Device Layers, select **Yes** to create a rule for one or more device layers matching the de- vice layers blacklist or **No** to create a rule for device layers not matching not on the blacklist.

Compare Variables

Locator	Description	Validation
Compare two different variables	The compare variable rule allows you to create a rule that will com- pare two related variables in the rules snapshot such as a Billing Address rule and a Billing Postal Code rule.	Click the choose a variable link to select a left-hand-side variable, select a variable from the list and click Continue, select an operand if necessary, and then select another variable for comparison.

Finding Rule Actions

Instead of creating a disposition for a rule, you can associate a rule with a rule action. To find **Rule Actions**, at the bottom of the **Rule Conditions** pane, click the plus sign to the right of **Rule Actions** to expand it. The next section will discuss how to configure a rule action.
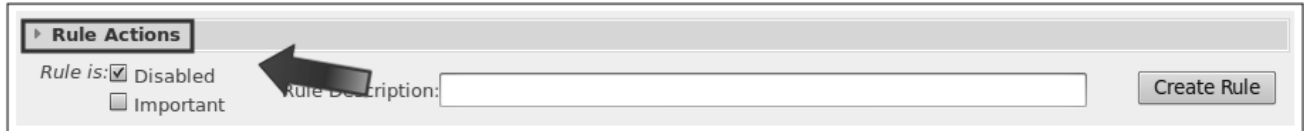
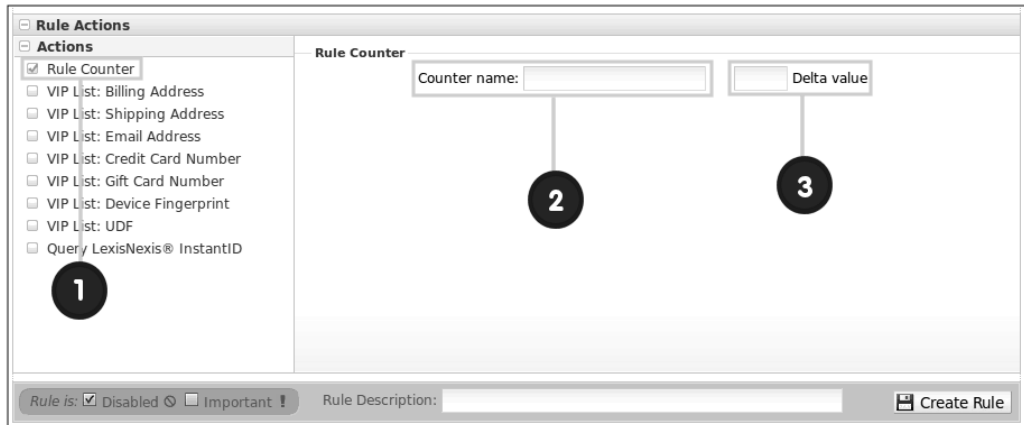# Rule Actions

After the rule creation process, you have the option of creating a Rule Action. In the **Fraud Control Rules Editor**, you can create is a **Rule Counter**.

Rule Counter

On the **Rule Editor** page under the **Rule Conditions** section, expand **Rule Actions** and then **Actions** to see the **Rule Counter** user interface.

Continued on next page

Rule Actions, Continued

Section	Purpose	Details for Settings
1. Rule Counter	Select the **Rule Counter** option.	This is one of the two check box options you can select in the **Actions** pane.
2. Counter Name	Provides a name for your custom counter.	Give the custom counter a descriptive name.
3. Delta value	Provides the increment value for the counter.	Enter an increment number in the field, which can be either a positive or negative number.

If you intend to associate a rule action with a rule, you must select **No Change** as the disposition for the rule.

VIP List Rule Actions

You can create rule actions for the different VIP lists that are set up in the system. The configuration for each of the VIP list options under **Actions** are similar but not identical. The options are:

- **VIP List: Billing Address**
- **VIP List: Shipping Address**
- **VIP List: Credit Card Number**
- **VIP List: Gift Card Number**

In each of these, the drop down menu will only allow you to select **Add to Review VIP list** or **Add to Decline VIP list**.

For **VIP List: Email Address** and **VIP List Device Fingerprint** options, from the drop down menu, you can choose **Add to Review VIP list**, **Add to Decline VIP list** or **Add to Approve VIP list**.

Continued on next page

Rule Actions, Continued

For the **VIP List: UDF** option, you must make selections from two drop down menus. The first lets you choose the desired UDF which can include **CAT1**, **CAT2**, or any *alphanumeric* custom UDF you have created. The second drop down menu allows you to select:

- **Add to Review VIP list**
- **Add to Escalate VIP list**
- **Add to Decline VIP list**
- **Add to Approve VIP list**

The VIP List rule action options are also available for the **Auto Agent** rules engine configuration.

Query LexisNexis®Instant ID

In the same **Actions** pane, you can also select **Query LexisNexis®Instant ID**.

When creating a rule in the Rules Editor for Persona -> Chargeback Defender Device Score, you must perform the following configuration. Otherwise, the LexisNexis rule will not be applied when you save the new rule.

This rule action allows you to access the output of **LexisNexis InstantID** data for billing address, shipping address, or both. To configure the LexisNexis rule action, click **Query LexisNexis®Instant ID** and then select **Check Billing Address**, select **Check Shipping Address**, or select both options. For more details about **LexisNexis InstantID**, see in the **Workflow**.


Continued on next page

Rule Actions, Continued

How a Rule Counter Works

In the **Fraud Control Rule Engine**, when you create a rule, you have the option to not create a disposition for the transaction that meets the rule's conditions but instead, you can associate a rule action with the rule. While the Fraud Control Rules Engine only allows you the option of creating a rule counter as a rule action, the **Workflow Auto Agent Rules Engine** lets you create different kinds of rule actions. To see the complete process of how a rule action works with rules, see **Writing Rules and Rule Actions** in the **Workflow**.

When a transaction enters the merchant's system and the Chase Paymentech application, it is evaluated by the Fraud Control Rules Engine. Usually, if the transaction possesses properties that trigger one or more rules in the rules engine, the transaction will be dispositioned as **Approve**, **Decline**, **Review**, or **Escalate**. If you want to apply a Rules Counter as a Rules Action, the following general actions will occur.
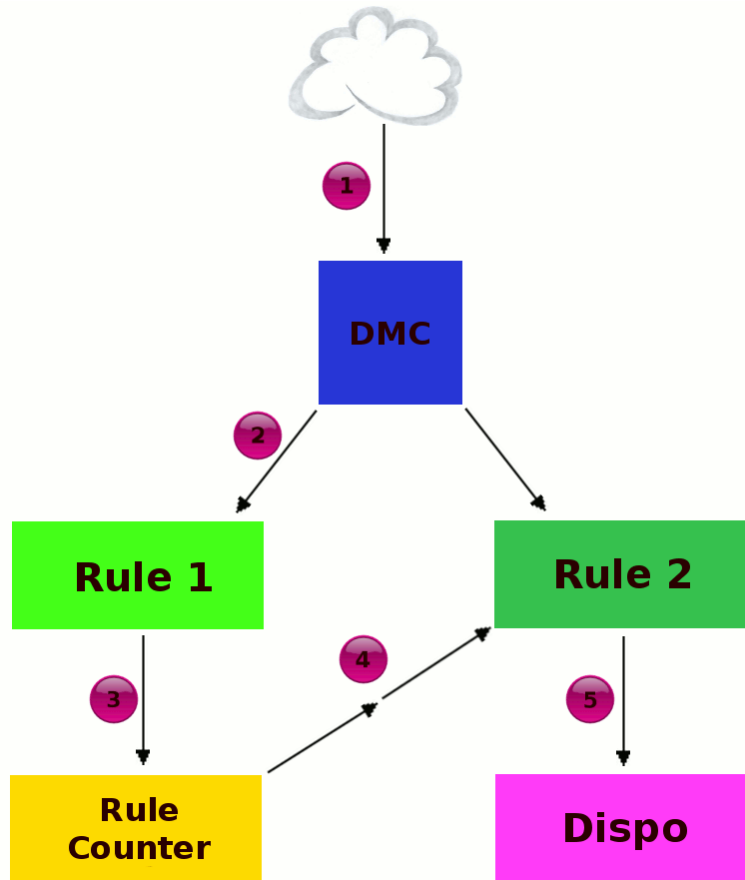
1. A transaction enters the merchant's system and the anti-fraud system.
2. The transaction triggers a rule in the **Fraud Control Rules Engine**.
3. The rule action associated with that rule triggers the **Rule Counter** which increments or decrements the counter, depending on the relevant properties of the transaction.
4. A separate rule is triggered based on the action of the **Rule Counter**.
5. The transaction is dispositioned and routed, depending on the specific rule that was triggered by the counter's action.
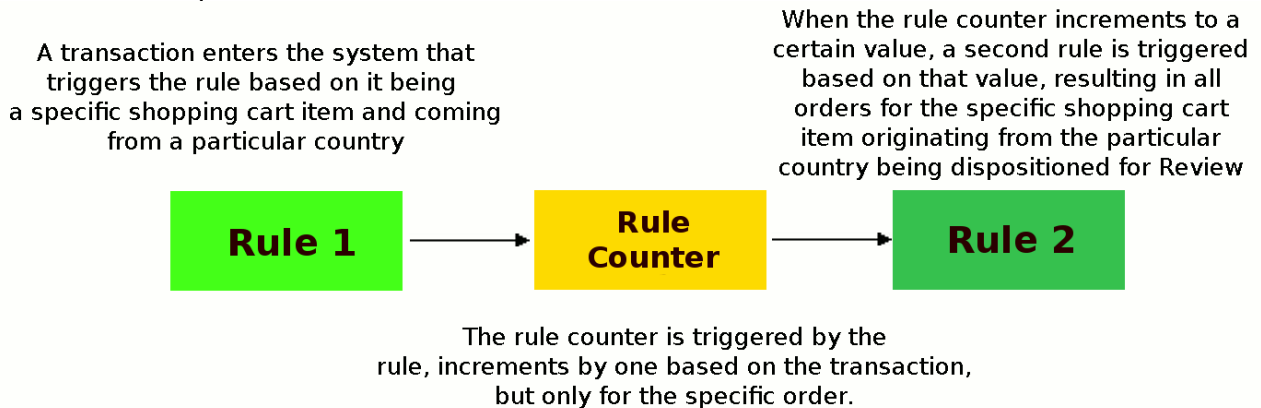
Rule Actions, Continued

Inside the Rule Counter

Like any other rule action, a rule counter must be related to a rule and is only triggered if a transaction triggers the rule.

When a rule is triggered and has an associated rule counter, depending on how it's configured, the counter will either increment (count up by a particular number) or decrement (count down by a particular number). Let's say you want to count each time an order is placed for a particular shopping cart item such as an expensive laptop **and** comes from a specific country, is dispositioned as **Review**. You set up a counter with a **Counter Name** of **Laptop** and give it a **Delta value** of **1**, meaning that each time the shopping cart rule is triggered for a specific order, the counter will increment by one.

You then have to write a separate rule that states if the **Laptop** rule counter has a value of 10 or greater, **all** shopping cart orders containing the shopping cart item and coming from the specified country will be marked for Review. The incrementing will be applied for a specific transaction rather than incrementing for all transactions.

Here's the process illustrated.

When the rule counter increments to a certain value, a second rule is triggered based on that value, resulting in all orders for the specific shopping cart item originating from the particular country being dispositioned for Review

A transaction enters the system that triggers the rule based on it being a specific shopping cart item and coming from a particular country

Rule 1 → **Rule Counter** → **Rule 2**

The rule counter is triggered by the rule, increments by one based on the transaction, but only for the specific order.

Rule Actions, Continued

Here's another way of looking at the previous illustration.

When **Rule 1** is triggered, its response is to trigger the rule counter when then increments by one for each transaction meeting the specific requirements triggering the rule. Then its job is done.
All the **Rule Counter** does is increment or in some cases decrement. It makes no decisions by itself.
Rule 2 is completely unaware of **Rule 1** and how **Rule 1** is configured to trigger. **Rule 2** is only triggered when the rule counter reaches a certain value and then it dispositions all orders with the same characteristics that trigger Rule 1.

Without **Rule 2** to respond when the rule counter reaches a particular value, all the rule counter would do is count.
A **Rule Counter** can be associated with any rule in the **Fraud Control Rules Engine** and as previously mentioned, you can also set rule counters in **Auto Agent Rule Engine** as well.

See **Workflow** section under the section **Using a Rule Counter to Create a Custom Score** to learn how to use a **Rule Counter** to create a customer score that will appear on a suspect order's **Transaction Details** page.

VIP Lists

This section covers all of the pages under **Fraud Control** that manage VIP Lists.

Email List

On **Local Navigation**, click **VIP Lists** and then click **Emails**.

The Emails page allows you to set email rules to automatically **Approve**, **Review**, or **Decline** any purchase transaction based on the purchaser's email address. There may be certain customers who are known to be reliable and, based on their email address, their purchases can be automatically approved. Also, there may be email addresses which are known to be high risk purchasers and those addresses can either be set for a Manual Review or to be automatically declined.

The Emails page is made up to two parts:
1. **Sidebar:** Allows you to filter emails and to review a summary of VIP Emails.
2. **Emails List Table:** Shows you the actual emails on the list and lets you add, edit, or delete VIP emails.

To filter the Emails List Table:
1. Type all or part of the email address you want to find in the list in the available field.
2. Click **Filter**.
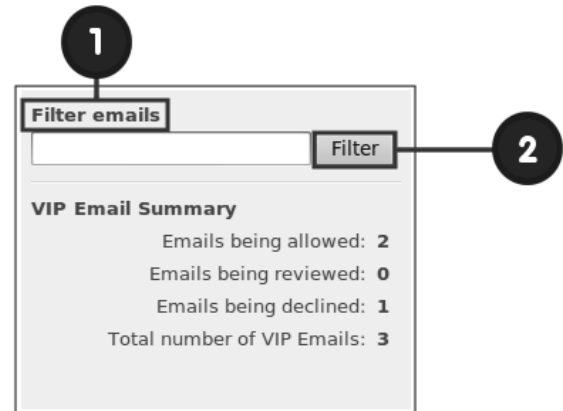
To see the full list again, clear the **Filter emails field** and click **Filter** again.

Section	Purpose	Details for Settings
1. Email	This column displays the names of the emails on the list.	This is static information and cannot be changed in this column.
2. Status	This column displays the status of the emails on the list.	This is static information and cannot be changed in this column.
3. Date Entered	This column displays the date and time emails were entered into the list in YYYY-MM-DD HH:MM:SS format.	This is static information and cannot be changed in this column.
4. Gears	Click the Gears image next to the row for any email you want to edit or delete.	After clicking the Gears, click either **Edit** or **Delete** and then follow the instructions to accomplish your desired task.

Email List, Continued

Section	Purpose	Details for Settings
5. Add Email to VIP List	Allows you to add a new email address to the list.	Click the button and when the **Add Email to VIP List** box appears, add the email address in the available field, select the disposition type, and then click **Save VIP Email** to add the address.

Credit Card List

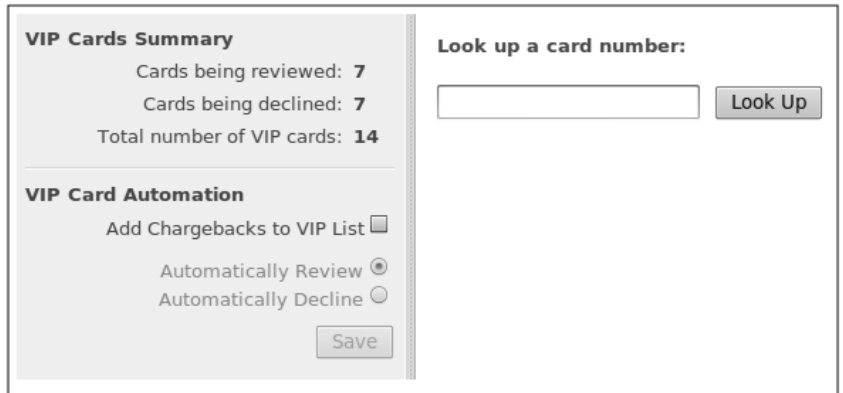On **Local Navigation**, click **VIP Lists** and then click **Cards**.

The **VIP Credit Card List** feature allows you to set card rules that will automatically **Review** or **Decline**, any purchase transaction based on the purchaser's credit card number. Specific credit card numbers may be associated with suspicious or fraudulent purchases and using the **Card List** function, you can have those numbers flagged by the system. While this function is similar to the **Email List**, the actual credit card numbers are never displayed in a tabular format. The following will show you the basics of this feature.

Credit Card List, Continued

The **Cards** page is made up of two areas:

1. **Sidebar:** view a summary of the cards on the list in the **VIP Cards Summary**. Under **VIP Cards Automation**, to add chargebacks to this list, select the **Add Chargebacks to VIP List** check box, select either **Automatically Review** or **Automatically Decline**, and then click **Save**.

2. **Look up a card number:** In the available field, type the card number and then click **Look Up**.

Once you search for a card number, if the number isn't found, you are offered the option to select **Review** or **Decline** and then add the card to the VIP list under one of those two dispositions. If the card number is located, you are offered the option to change the disposition associated with the card or to remove it from the list.

You cannot view card numbers and there are no lists associated with the card list section because the system only stores credit card numbers in an encrypted form. Also, there is no method of setting an automatic Approve based on credit card number, since even the credit card of a very reliable customer can be stolen.

Gift Card List

On **Local Navigation**, click **VIP Lists** and then click **Gift Cards**.

The **VIP Gift Card List** feature works very must like the **VIP Credit Card List**. It allows you to set card rules that will automatically **Review** or **Decline**, any purchase transaction based on the purchaser's gift card number. Specific gift card numbers may be associated with suspicious or fraudulent purchases and using the **Gift Card List** function, you can have those numbers flagged by the system.

Gift Card List, Continued

The **Gift Cards** page is made of two areas:
1. **Sidebar:** Contains the VIP Gift Cards Summary information.

2. **Look up a gift card number:** Lets you lookup and add a gift card number in the same way you would add a credit card number on the Cards page.

VIP Gift Cards Summary	Look up a gift card number:
Gift cards being reviewed: **6**	
Gift cards being declined: **6**	[ ] [Look Up]
Total number of gift cards: **12**	

Once you search for a gift card number, if the number isn't found, you are offered the option to select **Review** or **Decline** and then add the card to the VIP list under one of those two dispositions. If the gift card number is located, you are offered the option to change the disposition associated with the gift card or to remove it from the list.

You cannot view gift card numbers and there are no lists associated with the gift card list section because the system only stores gift card numbers in an encrypted form. Also, there is no method of setting an automatic Approve based on gift card number, since even the gift card of a very reliable customer can be stolen.

Address List

On **Local Navigation**, click **VIP Lists** and then click **Addresses**.

You can configure the system to automatically review or decline a customer's purchase based on a postal address. One of the advantages of being able to do this comes in when a customer specifies a delivery address that is different from the billing address. While a customer's billing address may be known to be acceptable, if the delivery address is different and especially if the delivery address has been changed recently, you may want to flag the new address for review or decline.

The **Addresses** page is made up of two general areas:
1. **Sidebar:** You can filter a postal address by **Billing**, **Shipping**, or both as well as review the summary of addresses on the list.
2. **Addresses List Table:** Allows you to view, **Add**, **Edit**, and **Delete** addresses.

Address List, Continued

Section	Purpose	Details for Settings
1. Filter addresses	Allows you to filter the Addresses list by part or all of an address and specify **Billing**, **Shipping**, or **Any**.	Type all or part of the address in the available field, select the desired **Address Type** radio button, and then click **Filter** to filter the list.
2. Address Summaries	There are three Address list summaries available, each displaying data for **Being reviewed**, **Being declined**, and **Total Addresses**:	**Billing Addresses** **Shipping Addresses** **Total Addresses**

Address List, Continued

Address 1	Address 2	City	State	Postal Code	Country	Type	Status	Date Entered	
123		BOISE	ID	83706	US	Billing	Decline	2012-01-12 13:25:13	
917 S LUSK ST			ID	83706	GB	Shipping	Review	2012-01-12 12:43:58	
917 S LUSK ST		BOISE	ID	83646	AP	Shipping	Decline	2012-01-19 12:27:57	
917 S LUSK ST		BOISE	ID	83646	UK	Shipping	Decline	2012-01-19 12:26:24	
918 S LUSK ST		BOISE	ID	83646	UK	Shipping	Decline	2012-01-19 08:28:51	
		GRASS VALLEY	CA	95945	US	Billing	Decline	2012-01-19 13:41:29	
		MERIDIAN	ID	83646	US	Billing	Decline	2012-01-19 13:41:06	
				83642		Shipping	Review	2012-01-19 13:36:26	

Add Address to VIP List

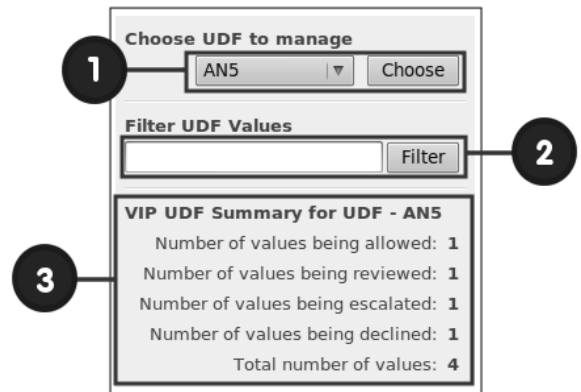| Section	Purpose	Details for Settings
1. Address1	Column displaying primary street addresses or PO Boxes in the VIP list.	This is static information and cannot be edited.
2. Address2	Column displaying secondary addresses such as apartment numbers in the VIP list.	This is static information and cannot be edited.
3. City	Column displaying City information.	This is static information and cannot be edited.
4. State	Column displaying State or Province information.	This is static information and cannot be edited.
5. Postal Code	Column displaying postal code information.	This is static information and cannot be edited.
6. Country	Column displaying the country information.	This is static information and cannot be edited.
7. Type	Column specifying if the address is Billing or Shipping.	This is static information and cannot be edited.
8. Status	Column displaying the disposition status of the address.	Use the drop down menu to change the status of a particular address and then click **Save All**.
9. Date Entered	Column displaying the date the item was entered on the list in YYYY-MM-DD HH:MM:SS format.	This is static information and cannot be edited.
10. Gears	Click the **Gears** tool in the row for the list item you want to edit or delete.	After clicking Gears, select **Edit** or **Delete** and follow the instructions to accomplish your desired task.
11. Add Address to VIP List	Allows you to add a new postal address to the list.	Click the button and when the **Add Address to VIP List** box appears, use the fields, menus, and buttons to add the new address.

User Defined Fields

On **Local Navigation**, click **VIP Lists** and then click **User Defined Fields**

This is a generic, user-defined field (UDF) that can be used to specify anything that a merchant wants to track, such as a specific item, a group of items, a vendor, or an agent. The main concern of the merchant in creating these categories is to keep track of highly fencible items and certain practices that result in fraud.

The UDF page is made up of two general areas:
1. **Sidebar:** Lets you select the specific UDF you want to appear on the VIP list table, such as **AN5**, **CAT1**, or **CAT2**. Make a menu selection and then click **Choose**.
2. **UDF List Table:** Once a UDF type is selected, the table lest you view and add UDFs.

Section	Purpose	Details for Settings
1. Choose UDF to Manage	Lets you select the UDF you want to view and modify.	Use the drop-down menu to select the desired UDF and then click **Choose**.
2. Filter UDF Values	Once you have selected a UDF, you can filter the list by all or part of a UDF name.	Type all or part of the UDF in the available field, and then click **Filter**.
3. VIP UDF Summary	Displays the data summary for only the UDF you have selected.	Information presented includes Number of values for being allowed, review, escalated, and so on.

User Defined Fields, Continued

Section	Purpose	Details for Settings
1. Value	This column shows all of the values associated in this UDF list.	The values in this column cannot be changed.
2. Status	Gives the system the power to make automatic decisions based on the UDF list.	You can change the status by clicking on the drop down menu and selecting: • Review • Approve • Escalate • Decline
3. Date Entered	The date and time the item was added to the list in YYYY-MM-DD HH:MM:SS format.	This information is static and cannot be edited.
4. Gears	Click the Gears for the row of the desired item to edit or delete it.	After clicking Gears, click **Edit** or **Delete** and then follow the instructions to perform the desired task.
5. Add VIP UDF Value	Click this button to add a UDF value to the list.	Click the button and after the **Add VIP UDF Value** box appears, enter a new UDF value in the available field, select a disposition type and then click **Save VIP UDF**.

| Value	Status	Date Entered
ALPHA	Decline	2012-02-13 08:25:32
BETA	Escalate	2012-02-13 08:25:44
DELTA	Approve	2012-02-13 08:26:02
GAMMA	Review	2012-02-13 08:25:53

Add VIP UDF Value

Device ID List

On **Local Navigation**, click **VIP Lists** and then click **Device IDs**

Each computing device connecting to the system for the purpose of making a transaction has a unique device ID that is comprised of numerous characteristics of the machine. Numerous suspicious transactions can come from a single machine and you may want to auto-disposition a device by its ID. Adding a unique device ID to a VIP list is very similar to adding an email address.

The Device ID page is made up of two general areas:
1. **Sidebar:** Lets you filter Device IDs in the Device List Table by all or part of the device's ID, as well as review the Device ID Summary information.
2. **Device List Table:** Lets you view the device ID list data in tabular format, as well as add, edit, and delete items in the list.
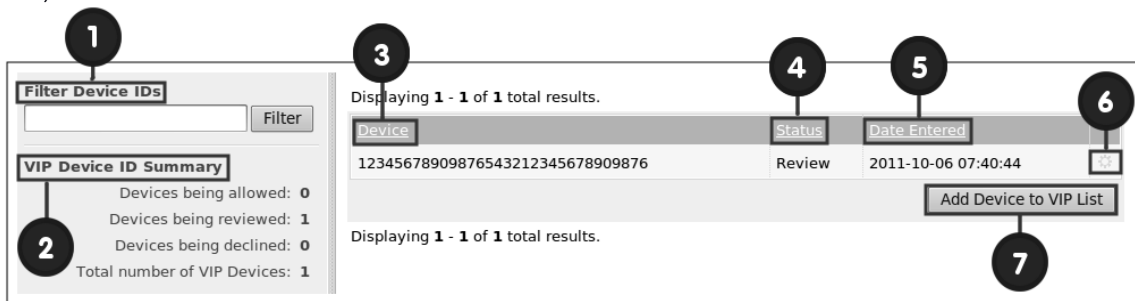
Section	Purpose	Details for Settings
1. Filter Device IDs	Lets you filter the list of device IDs in the Device ID table.	Type all or part of the ID in the avail- able field and then click **Filter**.
2. VIP Device ID Summary	Provides a summary of the information in the Device ID list.	Information presented includes **Devices being allowed**, **Devices being reviewed**, and so on.
3. Device	The column that displays the value of the device IDs.	This is static information that cannot be selected or changed.
4. Status	This column shows the disposition status given to specific device IDs.	This is static information that cannot be selected or changed.
5. Date Entered	Lists the date and time the item was added to the list in **YYYY-MM-DD HH:MM:SS** format.	This is static information that cannot be selected or changed.
6. Gears	Click here to find options for editing and deleting items in this list.	Click the Gears for a specific row, click either **Edit** or **Delete**, and then follow the directions to perform the desired task.

Continued on next page

Device ID List, Continued

Section	Purpose	Details for Settings
7. Add Device to VIP List	Lets you add a device ID to the VIP List.	Click the button and when the Add Device to VIP List box appears, add the device ID in the available field, select the VIP Type such as Approve, Review, or Decline, and then click Save VIP Device to add it to the list.

Websites

On **Local Navigation**, click **Websites**.

Merchants can have more than one website associated with their business. You may have a website for your general merchandise, websites for merchandise targeted to different age groups, or sites separating your products based on level of fraud risk. When you create websites, you can track transactions in your **Workflow** based on the sites used by customers in making purchases. By default, you must have at least one website configured and each transaction must have a website associated with it.

There are two general areas to the **Websites** page:
1. **Sidebar:** Use the Filter Websites function to type all or part of a website name in the available field, and then click **Filter** to locate the specific site in the **Websites Table**.
2. **Websites Table:** Shows you the websites in the list and lets you add and edit websites (websites cannot be deleted).

Websites, Continued

Section	Purpose	Details for Settings
1. Website ID Column	Lists the names of all the websites configured in the system.	This column displays all of the names of the websites you have created. If filtered, it will show only those sites by which you have filtered the list.
2. Description Column	Lists the descriptions of all the websites configured in the system.	This column displays all of the descriptions of the websites you have created. If filtered, it will show only those sites by which you have filtered the list.
3. Enabled	Lists the status of the websites you have created.	Website status is either **Y** for **Enabled** or **N** for **Disabled**. Disabled sites are not tracked in the system.
4. Gears	Allows you to edit the properties of any site you have created in the system.	Click the **Gears** button by the row of the website you want to modify, click Edit, and then follow the instructions to edit the website.
5. Add Website	Lets you add a new website to the list.	Click the button and when the Add Website box appears, type the name of the Website in the available field, add an optional description, and then click Add Website.

To use RIS, you must use one website, either the system-created default website (DEFAULT) or one of the websites you create. If you want to use a merchant-created website for RIS calls, make sure you use the Website ID for the site exactly as it appears in the Website ID column on the Websites page in Fraud Control. See the Header Fields table under RIS Inquiry Fields (MODE = P, Q, and U) in the Risk Inquiry System (RIS) chapter of the Technical Specifications Guide for details.

User Defined Fields

On **Local Navigation**, click **User Defined Fields**.

It may be beneficial to a company if some specific categories related to the organization could be turned into defined fields. The **User Defined Fields** feature lets merchants create any number of customized fields that can be displayed as columns on any Workflow page, including Suspect Orders, Special Alerts, Order Search, Persona Orders, and Transaction Details. These labels can also be used to define VIP lists and to create rules.

Creating a label on this page is the first step in the process. Labels can then be added to columns in related tables in Workflow pages and the label and associated data can then be passed into the RIS system for evaluation and response. The custom label can also be added as a custom field in any merchant created SDK.

Websites, Continued

Note that this page has no Sidebar and only offers a table list.

Label	Description	Type
AN5	AN5	ALPHA-NUMERIC
CAT1	Default user defined field 1.	ALPHA-NUMERIC
CAT2	Default user defined field 2.	ALPHA-NUMERIC
DATE	number	DATE
NUMBER	number	NUMBER

Add UDF

Section	Purpose	Details for Settings
1. Label	Enter the desired string or value in this field to give the Label a name	The field can contain a label of up to 32 characters. The type of characters is defined using the **Type** menu.
2. Description	Give the label a description that will appear when you hover over the column title using this label.	Enter the description in the available field using up to 64 characters.
3. Type	Use the drop-down menu to select the type of label you want to create.	The menu options are: • **Number:** Create a number up to 255 characters long which can include a negative sign and decimal point. • **Alpha-numeric:** Create a label using letters and numbers up to 255 characters long. • **Date:** Create a date in either the format *yyyy-dd-mm* or *yyyy-dd-mm hh:mi:ss.* hh is a 24-hour format. • **Amount:** Create a monetary amount as a whole number. Cannot contain a decimal point or other signs and symbols.
4. Gears	Click the gears for the desired row to delete the UDF	The Gears option only lets you delete the UDF, not edit it. When you select Delete, follow the instructions to complete the task.
5. Add UDF	Lets you create a new UDF.	Click the button and then the **Add UDF** box appears, add a **Label** in the available field, add a **Description**, select a **Type** using the drop-down menu, and then click **Save UDF**.

Websites, Continued

Since any number of rules and other features can be attached to a label, editing a characteristic of the label could create unforeseen problems in Safetech Fraud Tools and with transactions autodecisioning. For that reason, you delete a label but not edit it. If you need to change the characteristics for a label, delete the label and then recreate it. Once you have created a label, it will be available to be used when you create or edit a **Rules Set**, when you create new Categories on the **Category** page and when you create or modify an item in a **VIP List**.