



**DATA CASH**

A MASTERCARD COMPANY

## Datacash Fraud Services

# Risk Management Interface - Retail User Document

**03/05/2012**

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## Version Control Table

| DOCUMENT CONTROL |   |            |  |         |     |
|------------------|---|------------|--|---------|-----|
| Reference        | DCGKR001  | Date       | 01/03/2012                                     | Version | 1.3 |
| File Name        | Risk Management Interface Retail User Doc Version 1 3 |            |  |         |     |
| Author           | Mandy Alexander                                       |            |  |         |     |
| REVISION HISTORY |   |            |  |         |     |
| Revision         | Date  | Changed By | Comments / Reason                              |         |     |
| 1.0              | 13/01/2011  | JF         | Creation                                       |         |     |
| 1.1              | 23/05/2011  | ZJ         | Updated post feedback received                 |         |     |
| 1.2              | 30/01/2012  | MA         | Gatekeeper Enhancements, See key updates below |         |     |
| 1.3              | 01/03/2012  | MA         | Gatekeeper Enhancements, See key updates below |         |     |
| 1.3              | 24/04/2012  | MS         | Overall Updates and Name changes               |         |     |

## KEY UPDATES IN Version 1.3

| Section | Update  |
|---------|---|
| 3.1     | Update to Home Page                                 |
| 4       | Update - Welcome Page                               |
| 4.1.4   | Update to include Time Zones                        |
| 4.1.5   | Update to View Queue Screen                         |
| 5.1.2   | Update Transaction Search and Search Results Screen |
| 5.2     | Update to Transaction Details Screen                |
| 5.3     | Update to Transaction Summary Screen                |
| 6       | Update to Account Summary screens                   |
| 7       | Updated Next Transaction Screen                     |
| 8       | Update to Search and Search Results screens         |
| 9       | Update to Reports Menu and Reports Results Display  |

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## 1. INTRODUCTION

### 1.1 BACKGROUND

The Risk Management Interface is a secure web-based application available to fraud analysts to facilitate the analysis of transactions in order to make more informed decisions relating to both risk and customer service.

Additional functionality has been released to enhance the ability for fraud analysts to make decisions on potentially fraudulent transactions.

### 1.2 PURPOSE

The purpose of this document is to provide RMI users with a guide of all aspects of functionality of this fraud tool

### 1.3 SCOPE

The scope of this document is limited to the functionality of the RMI system; it is not intended to be a training guide for making risk decisions.

### 1.4 AUDIENCE

The intended audience for this document is all retail users of RMI.

### 1.5 GLOSSARY OF TERMS

| Text     |  |
|----------|--|
| RMI      | Risk Management Interface  |
| AVS      | Address Verification Service   |
| BIN      | The first 6 digits of a credit card number are known as the Bank Identification Number (BIN), although now known as Issuer Identification Number (IIN). This identifies the institution that issued the card to the card holder, including the country of the institution.   |
| Client   | A customer of DataCash   |
| Customer | A customer of the Client   |
| CV2      | The three digit number appearing on the back of MasterCard, Visa, Switch and Solo cards, or the four digit number on the front of American Express cards.  |
| PAN      | Primary Account Number found on credit cards, typically 16 digits in length. It consists of a single-digit Major Industry Identifier (MII), a six-digit Issuer Identification Number (IIN), a variable length individual account identifier, and a single check digit calculated using the Luhn algorithm.<br>This can also refer to the Financial Account Number of a wallet account. |
| User     | The person making use of the Risk Management Interface system  |

## 2 RISK MANAGEMENT INTERFACE

### 2.1 BRIEF OVERVIEW

RMI is a secure hosted service available to fraud analysts to assist in the review of transactions to facilitate decisions relating to customer service and risk.

RMI enables users to view reports online, investigate linked transaction details and customer accounts, as well as to perform real-time checks on transaction details.

DataCash Fraud Services' core service is to screen and report on risk factors associated with a client's Card Not Present (CNP) transactions. Each transaction is given a score based on proven risk factors and therefore assessment of any high scoring transactions (referrals) can be made by risk analysts in order to make a decision about the fulfilment of transactions.

- Risk score assigned to all transactions
- High risk transactions can be manually screened
- All transactional data displayed on screen
- Fraud patterns easily identified

RMI provides the reasons behind the screening decisions, and details key rules that are satisfied for each and every order.

Furthermore, a client's data including email addresses, billing and delivery addresses, card numbers, IP addresses and phone number, may be securely searched to determine if any fraud patterns exist by linking these parameters to other transactions. This is dynamically performed with a single mouse click and associated transactions can be viewed in summary or by further displaying the transaction detail.

Details relating to the item/s purchased, including delivery date and delivery name, plus details of the goods and services are visible on screen along with the financial information of the transaction allowing users to compare the details of each.

Card numbers are referenced in many ways, including a look-up of bank and nationality. Details on electoral roll matching and postcode address look-up are also available, providing details of the registered addressee.

IP registration information is also available. Analysts can see where an IP address is registered, i.e. the country from which the IP originates.

All the data a user needs to make a decision can be found within a few clicks.

There is a hierarchy available for a merchant setup i.e. they can be setup with sub-merchants.

## 2.2 WHY USE THE RISK MANAGEMENT INTERFACE?

CNP (Card Not Present) fraudsters continue to find new ways of deceiving retailers. It is vital that when accepting orders over the phone or via the Internet, clients screen all transactions and differentiate between a genuine customer and a fraudster.

RMI allows risk analysts to carry out a risk assessment by comparing the given details against known good and bad details.

- You can use the Risk Management Interface to analyse your risk and make decisions.
- Use it to update us – we continually tune rules around your requirements.
- Enjoy an accurate fraud screening service without upsetting genuine customers.

RMI has recently been extended to include functionality that will make investigations into repeat customers easier: the addition of an account level view.

## 2.3 TRANSACTIONAL vs. ACCOUNT LEVEL

There are two levels of viewing information within RMI: Transaction Level and Account Level.

Transaction Level – all information is viewed as individual transactions; please refer to Section 5 - for more information

Account Level – transactions from the same customer are grouped together and information is displayed as a roll up of transactional history. This view is useful for Clients with repeat customers. Please refer to Section 6 for more information.

Clients will have their information configured to a specific level by the DataCash Fraud Services Admin team.

Please refer to your Account Executive for further details with regards to Client configuration within RMI.

## 2.4 SUPPORT DETAILS

- |                     |  |
|---------------------|--|
| • Technical Support | +44 (0)1276 856 404                            |
| • Analyst Support   | + 44 (0)845 838 5350                           |
| • Other Queries     | Please contact your DataCash Account Executive |

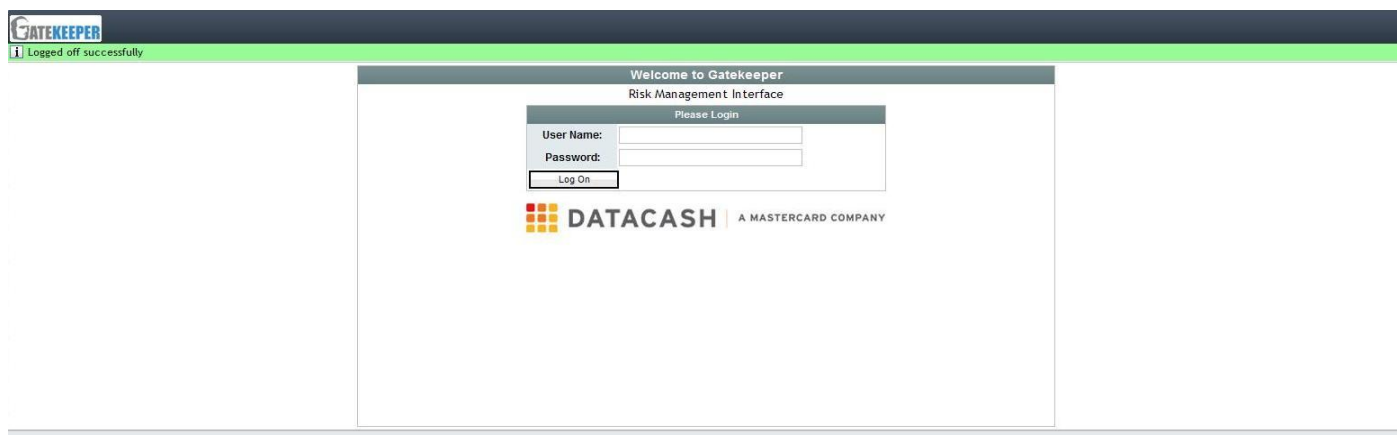


### 3 ACCESSING & NAVIGATING RMI

#### 3.1 LOGGING IN

Browse to <https://cnpanalyst.com/>.

**Figure 1 – RMI Login Page**



- Enter your User Name and Password and click **Log On**.
- User will then be directed to the **Home Page** (please see Section 4 and Figure 2 for more detail).
- Users will be prompted to change their passwords every 90 days for data security reasons.

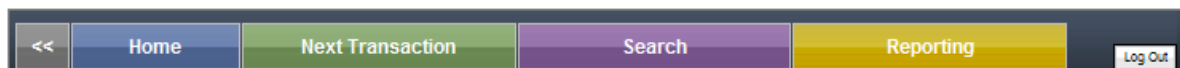
#### 3.2 LOGGING OFF

- To log off, click on the **Log Out** button (available in the top right corner on each page).
- Please ensure you use the proper logging out procedure. Failure to do so will result in RMI barring your login details for 20 minutes.
- If the application is idle for 20 minutes, RMI will log you off automatically.
- If you experience any difficulties, please call the Analyst Support number 0845 838 5350.

### 3.3 NAVIGATION


RMI has been designed to allow easy navigation throughout the system. After logging on, users will be taken to the **Welcome Page (Home Page)**.

At the top of each page are a number of tabs where a user can navigate to different areas of the RMI site, namely:



- [Home](#)
- [Next Transaction](#)
- [Search](#)
- [Reporting](#)



Please also note the **Back** button (  ). This will navigate a user back to the previous screen.

- [Back to Contents](#)

## 4 HOME

Once a user has logged into RMI, the following landing page will appear. This view can also be accessed via the Home tab.

**Figure 2 – RMI Welcome Page**

The screenshot displays the RMI Welcome Page interface. At the top, there is a 'Welcome to RMI' header. Below this is the 'Transaction Queues' section, which contains the 'Client Options' panel. In the 'Client Options' panel, the 'Client' radio button is selected, and a client selection grid is visible. The grid shows letters A through Z, with 'Real-Time Test Retail [30041]' selected in the dropdown. A search bar is also present. Below the 'Client Options' panel is the 'Queue Options' panel. In this panel, the 'Referrals' radio button is selected. To the right, there are dropdown menus for 'Transaction Type' (set to 'All') and 'Order Priority Type' (set to 'Order Date Priority'). There is also a 'Risk Rules Score' range set to '-1000 - 1000' and an 'Include Processor Rejected' checkbox. At the bottom of the 'Queue Options' panel, there are two buttons: 'Enter Queue' and 'View Queue'. Below these panels is the 'Other Options' section, which includes links for 'Change Password', 'Bank Alerts', 'Change your password.', and 'Bank Alerts Home Page'. At the very bottom, there are links to 'View the Airline user guide' and 'View the Retail user guide'.

### 4.1 TRANSACTION QUERIES

The **Transaction Queues** section of the page provides a mechanism that allows users to specify certain criteria to create the Review/Referral view of their choice.

This includes selecting the **Client Options** (4.1.1) and the **Queue Options** (4.1.2) that will create an efficient Referral Queue enabling user to view high risk transactions that demand action.

Once the criteria have been selected, users have the opportunity to click **Enter Queue** or **View Queue** (dependent on the Client's configuration).

Please also note that the Referral Queue will either be generated with Transaction or Account Level information dependent on the Client's configuration (please refer to Section 4.1.3 and 4.1.5 above).

Please refer to Figure 3 below.

**Figure 3 – Transaction Queues Detail**

The screenshot shows the 'Transaction Queues' window. It has two main sections: 'Client Options' and 'Queue Options'.  
**Client Options:** Includes radio buttons for 'Client' (selected) and 'Client Group'. The 'Client' option has a keyboard shortcut grid (All, A, C, E, F, G, K, N, T, V). The 'Client Group' option has a dropdown menu showing 'ShopTest [1234]'.  
**Queue Options:** Includes radio buttons for 'Referrals' (selected), 'Age Verifiable', 'Under Investigation', 'Include Low Risk', 'Pending Purchases', 'Risk Rejected', and 'Refer To Supervisor'. To the right are fields for 'Transaction Type' (All), 'GateKeeper Score' (-1000 to 1000), 'Order Priority Type' (Order Date Priority), and a 'Descending' sort order. There is also an 'Include Processor Rejected' checkbox.  
**Buttons:** 'Enter Queue' and 'View Queue' are at the bottom right.

#### 4.1.1 Client Options

**Client Options** allows users to select transactions for a Client or a Client Group. This functionality is most frequently used by organisations that have more than one brand; there is therefore the opportunity to look at all transactions from a Group perspective or deal with individual Brands separately.

Clients may be selected using the keyboard shortcuts or alternatively straight from the drop down list.

**Figure 4 – Client Options Detail**

This close-up shows the 'Client' radio button selected. Next to it is a keyboard shortcut grid with letters A through X. Below the grid is a dropdown menu currently showing 'All'.

#### 4.1.2 Queue Options

The queue may be run on various criteria.

The default setting for the Transaction Queue is **Referrals** (all high risk transactions) of **All** Transaction Types with a score of between (-) **1000 to 1000** in **Ascending Order Date Priority**.

A referral queue can also be generated using other, specific criteria, namely:

**Age Verifiable** – only for those transactions that have an order for age restricted goods, i.e. where the customer's age needs verification before goods/services will be shipped; this is a client configuration dependent option

**Under Investigation** – those transactions that have a status of Under Investigation

- **Include Low Risk** – transactions returned will include those that are considered Low Risk by the risk system

**Pending Purchases** – only purchase transactions that have been marked as Pending by user/s will be returned; this option may/may not be visible depending on the client configuration

**Auto Reject** – only transactions that have been auto-rejected by the risk system will be returned; this option may/may not be visible depending on the client configuration

**Refer to Supervisor** – only transactions that require a supervisor to review them before the order is released will be returned; this option may/may not be visible depending on the client configuration

In addition, a user can tailor the review queue with the following options:

- **Transaction Type** – There are various types of transactions – a user may select specific transactions that they wish to see returned in the Referral Queue.
- **Score** – The transactional risk score can be adjusted to any value between -1000 and 1000, allowing the user to select a specific score range. The default range is (-)1000 to 1000
- **Order Priority Type** – Users are able to order the queue by:
  - Order Date Priority** – this will return transactions in order of the oldest/newest transaction by transaction date and time depending whether you choose ascending/descending.
  - Departure/Delivery Date Priority** – this will return transactions in order of the nearest /farthest departure date depending whether you choose ascending/descending.
  - Picking Date Priority** – this will return transactions in order of the nearest /farthest picking date depending whether you choose ascending/descending.
  - Risk Priority** – this will return transactions in order of the highest/lowest score depending whether you choose ascending/descending.
- **Include Processor Rejected** – by default only authorised transactions are returned. By selecting this option, those transactions that have already been rejected by the bank or alternative processing institution will be included in the Referral Queue.

A user, based on the Client's configuration, has the option to either **Enter Queue**, i.e. be taken directly to the next available transaction in the Queue (please see section 4.1.3), or to **View Queue**, i.e. be shown a list of all the transactions that make up the Queue.

#### 4.1.3 Enter Queue

If the user has selected **Enter Queue**, the user will be taken directly to the next available transaction/account in the Queue. Please refer to Section 5 for more detail on the **Transactional View** or, if you are an Account Level Client, please refer to Section 6 for more detail on the **Account View**.

#### 4.1.4 Time-Zones

The user is able to change time-zones to reflect their local time zone

The screenshot shows the RMI Search Menu. The top navigation bar includes tabs for Home, Next Transaction, Search, Reporting, Monitoring, and Admin. The Search Menu is open, displaying various search criteria fields. On the right side, there is a vertical list of time zones, with an arrow pointing to it from the text below.

They will do so by selecting the drop down list on the top right hand corner just below the menu bar – see above

Important things to note when changing the time zone:

- RMI can detect the user time zone (from the users' browser), daylight savings time will be considered where appropriate, when the user changes their time zone this will override any default or detected time zone.
- The updated "transaction date" and "delivery date" will be show accordingly wherever it is displayed in RMI in BOLD, when the user hovers over the text they will be able to see the original "transaction date" and "delivery date"

#### 4.1.5 View Queue – Transaction Level

If the user has selected **View Queue**, and the user is from a Client with a Transaction Level view, a list of transactions that comprise the Transactions Queue will be displayed as per Figure 5 below:

**Figure 5 - View Queue - Transaction Level**

Gatekeeper

Home

Next Transaction

Search

Reporting

Monitoring

Admin










RAM

(GMT) Greenwich Mean Time : Dublin, Edinburgh, Lisbon, London

Log Out

43 transactions found

Update

|                          | Unique ID  | Risk Score | Transaction Date    | Email Address                | Credit Card Holder | Card Number | Amount  | Transacting Country   | BIN Country | Processor Result | Txn Age |
|--------------------------|------------|------------|---------------------|------------------------------|--------------------|-------------|---------|---|-------------|------------------|---------|
| <input type="checkbox"/> | 1158610673 | 69         | 24/02/2012 15:32:23 | fpay@datacash.com            | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610674 | 68         | 24/02/2012 15:32:23 | achfunding@datacash.com      | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610675 | 68         | 24/02/2012 15:32:24 | achdirect@datacash.com       | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610676 | 68         | 24/02/2012 15:32:24 | achfunding@datacash.com      | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610677 | 68         | 24/02/2012 15:32:24 | banktransfer@datacash.com    | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610679 | 68         | 24/02/2012 15:32:24 | clicktobuy@datacash.com      | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610681 | 79         | 24/02/2012 15:32:24 | clicktopay@datacash.com      | William James      |             | £700.00 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610682 | 68         | 24/02/2012 15:32:24 | earthport@datacash.com       | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610683 | 68         | 24/02/2012 15:32:24 | ebs@datacash.com             | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610684 | 68         | 24/02/2012 15:32:24 | ecocard@datacash.com         | William James      |             | £136.99 |  |             | None             | 162 hrs |
| <input type="checkbox"/> | 1158610685 | 68         | 24/02/2012 15:32:24 | electroniccheck@datacash.com | William James      |             | £136.99 |  |             | None             | 162 hrs |

- The checkboxes on the left of the screen allow a user to multi-select transactions to perform a bulk update on the statuses of the selected transactions.
- The **Locked Padlock** icon indicates those transactions that are currently under investigation by other user/s. The user is therefore unable to select these transactions for review (i.e. no checkboxes are available next to these transactions)
- **Unique ID** – displays the UNIQUE ID containing a hyperlink to take a user directly to the transaction details screen
- **Email Address** – displays the email address associated with the transaction
- **Transaction Date** – displays the date and time of the transaction
- **Credit Card Holder** – displays the name of the person making payment for the transaction (billing name)
- **Card Number** – displays the masked PAN of the credit card used to make the purchase
- **Txn Age** – displays the age (in hours) of the transaction from when the transaction first entered the risk system; this column is colour coded according to a client's SLA settings (these are configurable according to applicable requirements). Please refer to your Account Executive for further information on SLA settings.
- **Amount** – displays the total purchase amount of the transaction

*Please Note: the fields displayed and mentioned above can be configured per Industry. The above is just an illustration.*

*Please Note: a user is able to re-sort the Queue by any of the columns*

#### Bulk Updates to Transactions

As mentioned above, a user may multi-select transactions from the **View Queue** screen. Once a user has selected specific transactions by clicking the relevant checkboxes and clicked **Update**, the user is taken to a screen similar to Figure 6 below.

A user can update the Status (e.g. "OK", "Rejected", "Under Investigation") of selected transactions, as well as select an Action to be taken on individual transactions (e.g. "Pend", "Process", "Refund", "Void").



Figure 6 - Bulk Updates to Transactions

Decision Status

Status: -- Select --

Reason: No reason available

Comment:

| Unique ID | Order Id                   | Transaction Type | Payment Method | Financial Account No | Name         | Total     |             |
|-----------|----------------------------|------------------|----------------|----------------------|--------------|-----------|-------------|
| 196549441 | ANA-682146682146-68214     | Authorisation    | MCI DEBIT      | 521729****8897       | ms s a blake | £ 1968.49 | Select Item |
| 252480195 | CARLSON-657029657029-65702 | Deferred         |                | ****                 | KRISTWISZELL | £ 2524.89 | Select Item |

Save

Select Item  
 Pending  
 Process  
 Refund  
 Void

Only if the client's processing is through Datacash

#### 4.1.6 View Queue – Account Level

If the user has selected **View Queue**, and the user is from a Client with an Account Level view, a list of accounts that comprise the Referral Queue will be displayed as per Figure 7 below

Figure 7 - View Queue - Account Level

61 accounts found

|  | Client Name | Customer ID            | Name              | Country | Highest Score | Transaction Type | Review Age | Amount    | Review Count |
|--|-------------|------------------------|-------------------|---------|---------------|------------------|------------|-----------|--------------|
|  | ShopTest    | 2DrLbUgu8EtsJg1JkBA    | MATHEW ANDERSON   |         | 939           | Authorisation    | 3770       | £ 9399.71 | 1            |
|  | ShopTest    | 2s6kDJw3GGH1T1PNZIEA   | AIT OMAR HAMID    |         | 970           | Authorisation    | 3866       | £ 9715.35 | 1            |
|  | ShopTest    | 3qBhtW9eBz73XB09Cggb   |                   |         | 222           | Pre-Auth         | 2065       | £ 2223.62 | 1            |
|  | ShopTest    | 6vytqjehGJRmNSdRHMV9   | A MCCOOL          |         | 814           | Authorisation    | 3396       | £ 8152.30 | 1            |
|  | ShopTest    | 9rcYocecVFaZ0vRgs9Lz   | J CANNON          |         | 727           | Pre-Auth         | 3170       | £ 7280.25 | 1            |
|  | ShopTest    | 9VNjnlQyqgwKKnk1f1cBup | VAN EROM          |         | 545           | Authorisation    | 2524       | £ 5463.00 | 1            |
|  | ShopTest    | aSGFASD2wDzIBdIWQRQva  | RICHARD CALDECOTT |         | 118           | Authorisation    | 1706       | £ 1183.95 | 1            |
|  | ShopTest    | bVLzbBefvnslrqvimQ0J   | C D REES          |         | 706           | Authorisation    | 3122       | £ 7072.51 | 1            |
|  | ShopTest    | ChqFPuU3pcM5tdRwMPx2   | Natasha Henkle    |         | 131           | Authorisation    | 1850       | £ 1318.55 | 1            |
|  | ShopTest    | cnBD6NTxDe5RwVFfggd06  | M Dunkow          |         | 208           | Pre-Auth         | 1922       | £ 2089.02 | 1            |
|  | ShopTest    | D2ZbuuWc3luCrO4dyfAN   | FLORIAN GRAUSER   |         | 779           | Authorisation    | 3914       | £ 7803.64 | 1            |
|  | ShopTest    | d34Fb5Tn3OLOLh8uJugP   | AMANDA WILSON     |         | 473           | Authorisation    | 2570       | £ 4738.98 | 1            |

- The **Locked/Unlocked Padlock** icons indicate whether accounts are currently under investigation by other user/s. The hyperlink on Account Number is disabled for any accounts that are locked by other users (please refer to **Account Number** below).
- Client Name** – displays the name of the Client whose Referral Queue is being viewed
- Customer ID** – displays the customer's account number at the Client; this field contains a hyperlink that, if clicked, will take a user directly to the Customer Account View (please refer to Section 6).
- Name** – displays the name of the customer.
- Country** – displays the flag of the transacting country.
- Highest Score** – displays the highest score of all the transactions currently flagged for Review associated with the customer's account.



- **Transaction Type** – displays the type of transaction (e.g. Pre-Auth, Authorisation) that is the oldest of all the transactions flagged for Review
- **Review Age** – displays the age in hours of the oldest Review transaction associated with the Account.
- **Amount** – displays the amount of the oldest Review transaction associated with the account.
- **Review Count** – displays the total number of Review transactions associated with the account.

*Please Note: a user is able to re-sort the Queue by any of the columns*

#### 4.1.7 Other Options

**Figure 8 – Other Options Details**

| Other Options:                  |                       |
|---------------------------------|-----------------------|
| <a href="#">Change Password</a> | Change your password. |

- **Change Password** – users are able to change their password here.

[Back to Contents](#)

## 5 TRANSACTION VIEW

### 5.1 TRANSACTIONS

#### 5.1.1 Transaction from the Referral Queue

Once a user has selected the criteria of the Referral Queue and clicked **Enter Queue**, the user will be taken directly to the **Transaction Details** page.

Please refer to Figure 11 – Transaction Details and Section 5.2

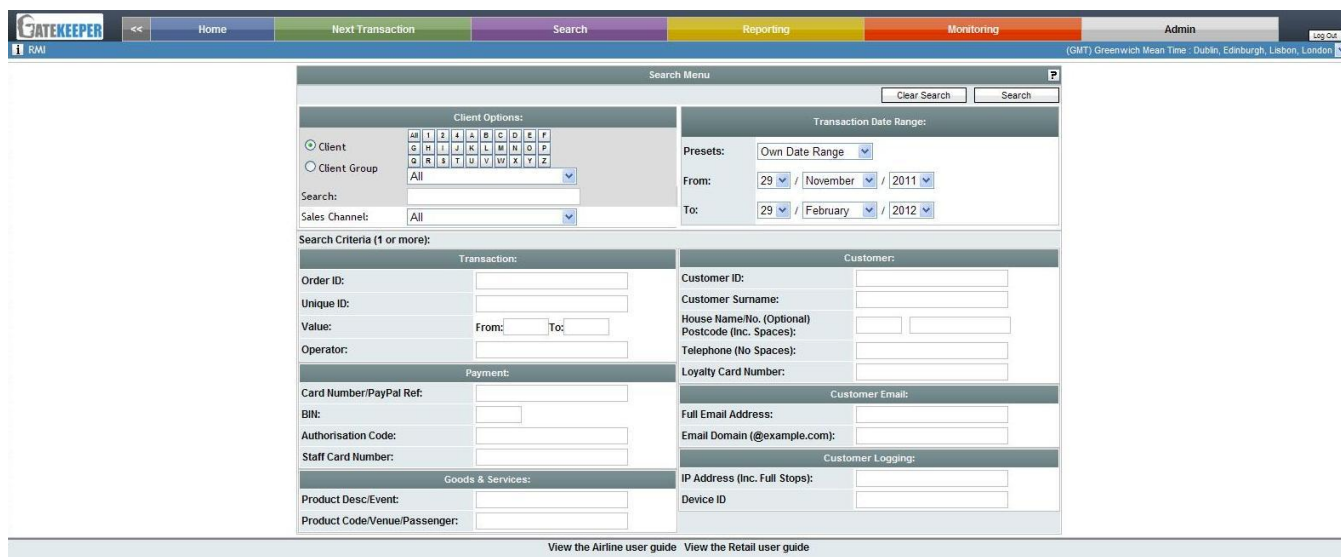
#### 5.1.2 Transaction Search

An alternative way for users to navigate to the **Transaction Details** page is by conducting a search. A user may search for a transaction/s via the **Search** tab. Please refer to Figure 9 below.

- Enter search criteria (e.g. an Order Number) and date range
- Click **Search**

For more information regarding the Search page functionality, please see 8

**Figure 8 – Transaction Search**



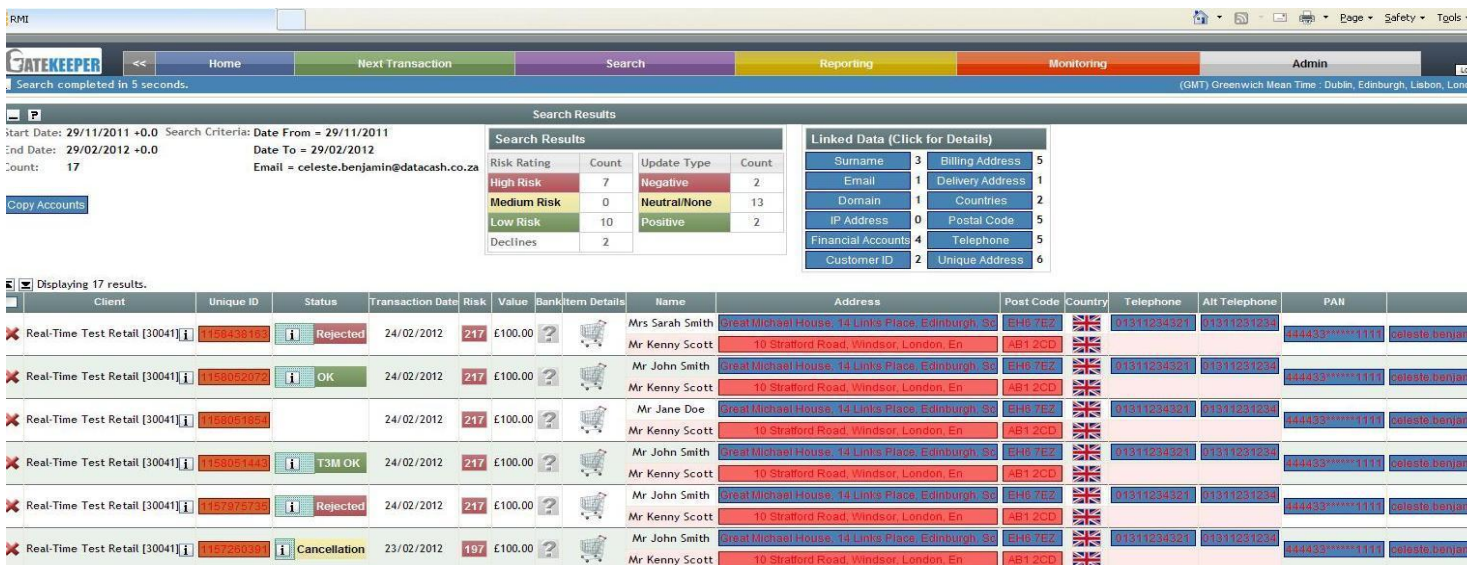
The screenshot displays the 'Search' tab of the DataCash system. The search menu includes the following sections:

- Client Options:**
  - ☒ Client
  - ☐ Client Group
  - Search: [Text Field]
  - Sales Channel: [Dropdown Menu]
- Transaction Date Range:**
  - Presets: [Own Date Range]
  - From: [29] / [November] / [2011]
  - To: [29] / [February] / [2012]
- Search Criteria (1 or more):**
  - Transaction:**
    - Order ID: [Text Field]
    - Unique ID: [Text Field]
    - Value: [Text Field] From: [Text Field] To: [Text Field]
    - Operator: [Text Field]
  - Payment:**
    - Card Number/PayPal Ref: [Text Field]
    - BIN: [Text Field]
    - Authorisation Code: [Text Field]
    - Staff Card Number: [Text Field]
  - Goods & Services:**
    - Product Desc/Event: [Text Field]
    - Product Code/Venue/Passenger: [Text Field]
  - Customer:**
    - Customer ID: [Text Field]
    - Customer Surname: [Text Field]
    - House Name/No. (Optional): [Text Field]
    - Postcode (Inc. Spaces): [Text Field]
    - Telephone (No Spaces): [Text Field]
    - Loyalty Card Number: [Text Field]
    - Customer Email:**
      - Full Email Address: [Text Field]
      - Email Domain (@example.com): [Text Field]
    - Customer Logging:**
      - IP Address (Inc. Full Stops): [Text Field]
      - Device ID: [Text Field]

At the bottom of the search menu, there are links: [View the Airline user guide](#) and [View the Retail user guide](#).

This search will return the following screen, please see Figure 9 below.

Figure 9 – Transaction Search Results



The above page contains not only the results of the search, but also many details related to the search performed.

For full details and explanations of these search summary fields, please refer to Section 8

From the **Search Results** screen, a user is able to navigate to the **Transaction Details** page by clicking on the **UNIQUE ID** (highlighted in the orange box).

The user will then be directed to the **Transaction View** page; this is further described in Section 5.2 below.


## 5.2 TRANSACTION DETAILS

**Figure 11 – Transaction Details**

| Transaction Details                               |  |                  |                                 |                          |                  |                               |         |         |      |              |         |
|---|--|------------------|---------------------------------|--------------------------|------------------|-------------------------------|---------|---------|------|--------------|---------|
| <b>Risk Score</b><br><b>Offline</b><br><b>217</b> | Decision Status:                                   | <b>Rejected</b>  | Unique ID:                      | 1158438163               | Client:          | Real-Time Test Retail [30041] |         |         |      |              |         |
|   | Current Status:                                    | <b>Rejected</b>  | Sales Channel:                  | Internet                 | Merchant:        | 30041                         |         |         |      |              |         |
|   | Order Status:                                      | <b>Processed</b> | Order ID:                       | 6151975c6b7fc652a8       |                  |                               |         |         |      |              |         |
|   | Date Received:                                     | 24/02/2012       |                                 | Amendments:              | No Amendments    |                               |         |         |      |              |         |
| Customer Details                                  |  |                  |                                 |                          |                  |                               |         |         |      |              |         |
| Customer ID                                       | Delivery Name                                      | Card Holder      | Email Address                   |                          | Telephone Number | Alt Telephone Number          |         |         |      |              |         |
| 123456  | Mr Kenny Scott                                     | Mrs Sarah Smith  | celeste.benjamin@datacash.co.za |                          | 01311234321      | 01311231234                   |         |         |      |              |         |
| Address Detail                                    |  |                  |                                 |                          |                  |                               |         |         |      |              |         |
| Address Type                                      | Address  |                  | Post Code                       |                          | Country          | E.R                           | PAF     | Detail  |      |              |         |
| Billing   | Great Michael House, 14 Links Place, Edinburgh, Sc |                  | EH6 7EZ                         |                          |                  |                               |         |         |      |              |         |
| Delivery  | 10 Stratford Road, Windsor, London, En             |                  | AB1 2CD                         |                          |                  |                               |         |         |      |              |         |
| Transaction Details                               |  |                  |                                 |                          |                  |                               |         |         |      |              |         |
| Transaction Date                                  |  |                  |                                 | Transaction Type         |                  |                               |         | Amount  |      |              |         |
| 24/02/2012 13:23 +0.0                             |  |                  |                                 | Authorisation            |                  |                               |         | £100.00 |      |              |         |
| Payment Details                                   |  |                  |                                 |                          |                  |                               |         |         |      |              |         |
| Card Number                                       | Type   | No               | Expires                         | Issuer                   | Country          | CV2                           | AVS Add | AVS PC  | Auth | 3D Secure    | Value   |
| 444433*****1111                                   | Visa Credit  |                  | 0115                            | Bank Test                |                  | ?                             | ?       | ?       | ?    | Not Supplied | £100.00 |
| Order Details                                     |  |                  |                                 |                          |                  |                               |         |         |      |              |         |
| Delivery Date                                     | Proposition Date                                   |                  | Delivery Name                   |                          |                  |                               |         |         |      |              |         |
|   | 27/07/1993 00:00 +0.0                              |                  | Mr Kenny Scott                  |                          |                  |                               |         |         |      |              |         |
| Goods & Services                                  |  |                  |                                 | Total Number of Items: 0 |                  |                               |         |         |      |              |         |
| Transaction Rules                                 |  |                  |                                 |                          |                  |                               |         |         |      |              |         |

The transaction details screen, as seen in Figure 11 above, is broken up into various sections to allow for easier reading and navigation, namely:

- Transaction Details (Summary) – see section 5.3
- Customer Details – see section 5.4
- Loyalty Data – see section 5.5
- Address Details – see section 5.6
- Transaction Details – see section 5.7
- Payment Details – see section 5.8
- Order Details – see section 5.9
- Transaction Rules – see section 5.10
- All of the sections named above are collapsible, i.e. can be minimised or maximised (by clicking on icons on the far right of the header )
- All the fields highlighted in blue blocks, e.g. contain hyperlinks which allow users to perform a search for all transactions with the same detail as that selected, i.e. in the example given, all transactions with the IP 62.160.164.187.

- Some fields may be further highlighted in a red block, with the following additional icon: 

These fields have been highlighted by the risk system as “High Risk”. Hovering over this icon will display a pop up similar to Figure 10 - High Alert Field Pop Up displayed below.

As per the pop up, a user should perform a SuperSearch on the value to gain more information.

**Figure 10 - High Alert Field Pop Up**






### 5.3 TRANSACTION SUMMARY

This section lists the high level details of the transaction being viewed.

**Please see below.**

| Transaction Details                        |                  |  |                |                             |   |   |         |   |   |
|--|------------------|--|----------------|-----------------------------|---|---|---------|---|---|
| <b>Risk Score</b><br>Offline<br><b>340</b> | Decision Status: |   OK | Unique ID:     | 389970340                   |  | Client:   | 6005    |  |  |
|  | Current Status:  |  OK   | Sales Channel: | Internet                    |   | Merchant:   |         |   |   |
|  | Order Status:    |  Processed   | Order ID:      | MARIANNE-478372478372-47836 |   | Operator/Sales Type:  | Premium |   |   |
|  | Date Received:   | 13/02/2012   | Amendments:    | No Amendments               |   |    |         |   |   |

Notice the following icons on the right of the section header:   

- Flag icon – Quick click to request a review from a DataCash fraud specialist
- Question mark icon – displays further information on the type of Review Requests that can be made
- Egg timer icon – displays the processing times for all the details of the transactions

#### 5.3.1 Risk Score

This details the overall score of the transaction as determined by the rules system.

Further details can be viewed in Section 5.10

#### 5.3.2 Decision, Current and Order Status

These statuses indicate the most recent statuses of the transaction. The **Decision Status** will equal the **Current Status** unless, for example, a transaction that has passed review (OK) is charged back at a later date (in this case the Decision Status will be OK and the Current Status Chargeback Fraud). Decision Statuses are locked in with OK and Reject.

If a user hovers over the status, the history of the status and any changes is displayed (i.e. the user that updated the transaction, the time and the reason of the update).



By clicking the  icon, the user is able to update a Status by means of a pop up, as illustrated in Figure 12 below.



Figure 11 – Update Transaction Pop Up

This allows the user to update the transaction status, to view more information on the meaning of the Transaction Statuses (by clicking on the  icon), and to view details of the most recent update to Current Status.

The **Order Status** gives detail of the most recent status of the transaction as per the processing bank/agent.

### 5.3.3 Date Received

This is the date the transaction hit the risk system.

### 5.3.4 Transaction ID


This is the unique ID assigned to the transaction by the risk system. The double screens icon to the right of the Transaction ID  opens a pop up screen which details the transaction flow details of the transaction, as per the example shown in Figure 13 below.

Figure 12 - Transaction Flow Detail

| Transaction Flow Detail |  |
|-------------------------|--|
| Client                  | Shop Test [1234]   |
| Transaction ID          | 19073163   |
| Order Number            | RADOSLAW-345327345327-34532  |
| File Name               | TestShop.txt   |
| Imported                | Wednesday 00:30  |
| Authorisation Code      | 2  |
| Risk                    |  High |
| Score                   | 19   |
| Scored                  | Wednesday 00:30  |
| SLA                     | Thursday 19:00   |
| SLA Type                | SLA [4.0 hrs]  |
| Status                  |  OK   |
| Updated                 | Wednesday 00:30  |

### 5.3.5 Sales Channel

This is the route the customer took to make the transaction, i.e. telephone or internet order.

### 5.3.6 Order ID

This is the ID sent in to the risk system from the client (i.e. the client's reference for the transaction).

### 5.3.7 Client

This will display the details of the client from which the transaction came; further information on the client is available via clicking on the “I” icon. This includes business rules applicable.

### 5.3.8 Merchant


The details of the shop or brand from which the transaction came


### 5.3.9 Operator/Sales Type

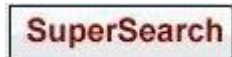
This details the client industry information.


Please also note the following icons:



The first icon  (blue box) allows a user to change the view of the screen, i.e. by clicking this; the **Transaction Details** page will be split out vertically. To convert the view back to the default screen, click on the icon again.

The **192.com** icon  allows a user to send the transaction details to the verification service provider, 192.com, for verification. This is only available to clients signed up for the service.

The **SuperSearch** icon  allows a user to use the SuperSearch facility on the details of the transaction, i.e. determine whether any of the parameters of the transaction are located in the SuperSearch facility. Again, this is only available to clients signed up for the service.

The globe icon  plots the address and IP address details onto a map, allowing the user to view the distance between the two address details (delivery and billing). This will assist in the judgement of whether the transaction is fraudulent or not.

## 5.4 CUSTOMER DETAILS

This section details the specifics with regards to the customer placing the order/making the transaction

**Figure 13 - Customer Details**

| Customer Details |                      |               |                       |                  |
|------------------|----------------------|---------------|-----------------------|------------------|
| Customer ID      | Delivery Name        | Card Holder   | Email Address         | Telephone Number |
| f1jG0mURB7       | Marianne Barriopedro | Mr F Rayegani | Linde_Heyns@yahoo.com | 8786100569       |

The information fields include:

- **Customer ID** – if received, this field will be green if the merchant is configured on account level and will link on account level. If blue then the merchant is not configured on account level. This value is a search value regardless of the configuration.
- **Delivery Name**
- **Card Holder**
- **\*Email**
- **\*Telephone Number**
- **\*Alt Telephone Number**

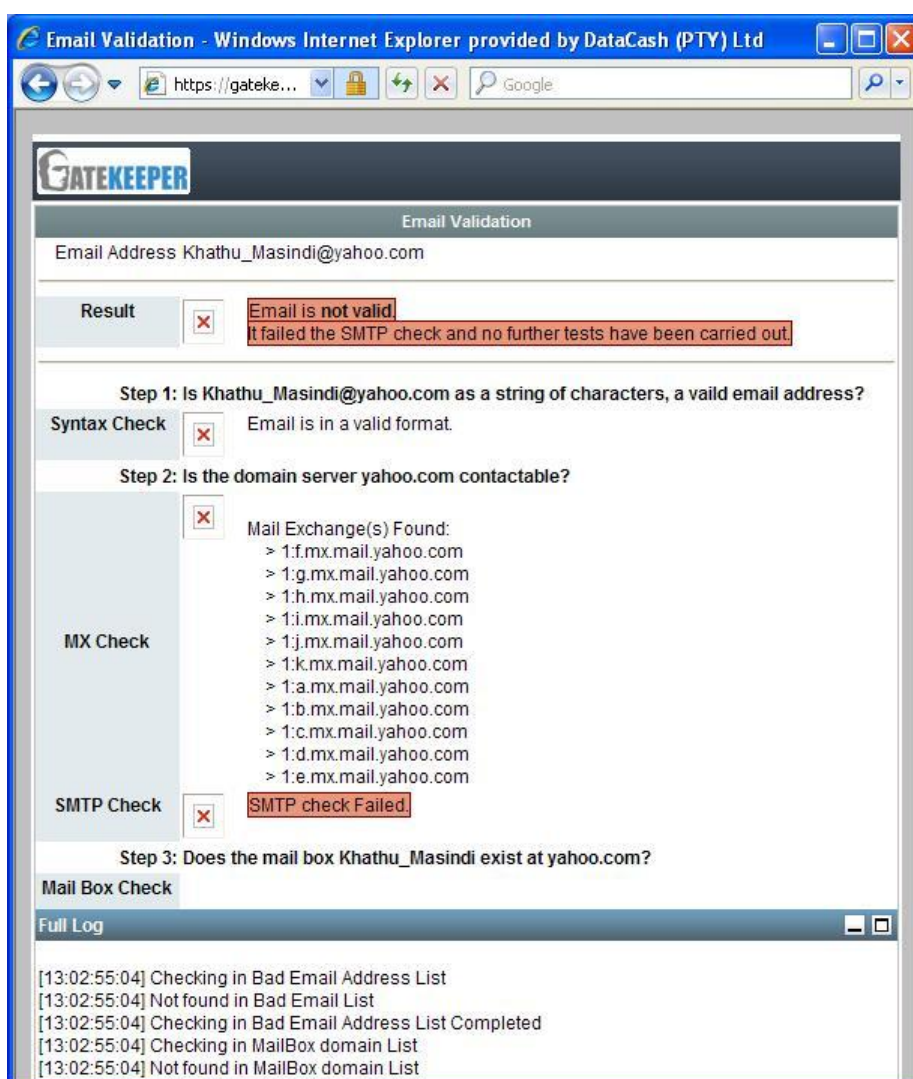
\* These fields are searchable, i.e. by clicking the hyperlink; the system will perform a search for all transactions that match the value selected. For further details on the **Search Results** screen, please refer to Section 8.1.5).

The Email field has further features available:



- The magnifying glass icon allows a user to perform a search on the domain name (e.g. yahoo.com).
- The green tick icon allows a user to perform validation on the email address. Please refer to Figure 14 below.
- The question mark icon opens a pop up window describing how and when to use the first two icons.
- The double screens icon opens a pop up window taking a user to the domain name's site (if available).

**Figure 14 - Email Validation Pop Up**



## 5.5 LOYALTY

This section details the specifics with regards to the customer's loyalty scheme (if applicable – i.e. sent on the transaction).



**Figure 15 - Loyalty Data**

| Loyalty Data    |             |              |              |
|-----------------|-------------|--------------|--------------|
| Loyalty Number  | Base Points | Bonus Points | Total Points |
| 446270*****2158 | 80          | 80           | 80           |





The fields displayed include:

- **Loyalty Number**
- **Base Points**
- **Bonus Points**
- **Total Points**

## 5.6 ADDRESS DETAILS

This section details the specifics with regards to the customer's various addresses

**Figure 16 - Address Details**

| Address Details    |                                     |           |   |   |     |   |
|--------------------|-------------------------------------|-----------|---|---|-----|---|
| Address Type       | Address                             | Post Code | Country   | E.R   | PAF | Detail  |
| Billing & Delivery | Flat 2, 157 Church Walk, 157 Church | CB4 3PD   |  | ?   | ?   |  |
| IP Address         | Service Provider                    | City      | Country   | Further Details   |     |   |
| 90.52.195.2        | France Telecom                      | Annecy    |  |  |     |   |


The information fields include:

- **Address Type** – Billing vs. Delivery Addresses; if different, both addresses will be displayed. For easy comparison these will be displayed in different colours.
- **\*Address** – details of the address
- **\*Postcode**
- **Country** – displays the country flag, hover over the flag to display country name
- **E. R** – Results of a check that is performed on the Electoral Roll database (UK Addresses only); please see 5.6.1
- **PAF** – Results of a check that is performed on the Postcode Address File (UK Addresses only); please see 5.6.1
- **\*IP Address**
- **Internet Service Provider**
- **City**
- **Country** – displays the country flag, hover over the flag to display country name
- **Further Details**

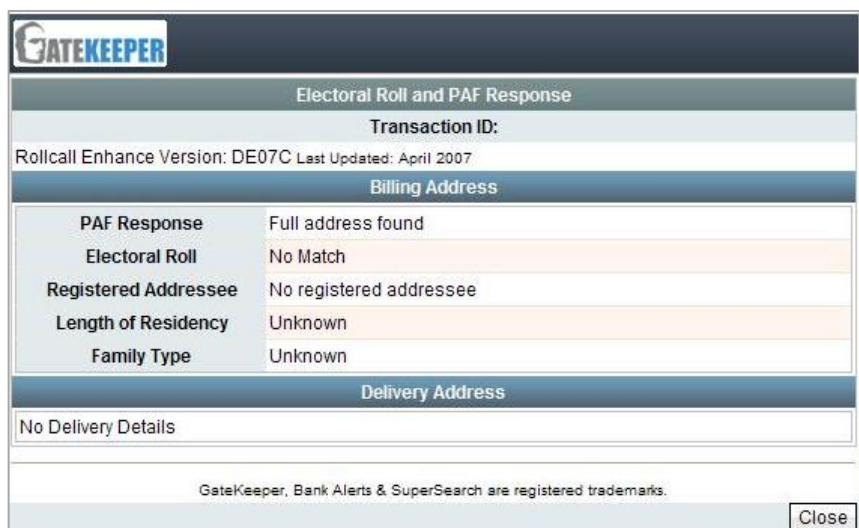
*\* These fields are searchable, i.e. by clicking the hyperlink; the system will perform a search for all transactions that match the value selected*

### 5.6.1 Billing and Delivery Address

Details of the Billing and the Delivery Address (es) can be compared on screen.

For UK addresses, the cardholder (billing) address details and customer (delivery address/es) are checked against the Electoral Roll database and the Postcode Address File (PAF). Clicking on the double screen icon  will display the details of the search performed against the Electoral Roll database and the PAF. Please refer to Figure 20 – E.R and PAF Search Details below.

**Figure 17 - E.R and PAF Search Details**



**GATEKEEPER**

**Electoral Roll and PAF Response**

Transaction ID:

Rollcall Enhance Version: DE07C Last Updated: April 2007

**Billing Address**

|                      |                         |
|----------------------|-------------------------|
| PAF Response         | Full address found      |
| Electoral Roll       | No Match                |
| Registered Addressee | No registered addressee |
| Length of Residency  | Unknown                 |
| Family Type          | Unknown                 |

**Delivery Address**

No Delivery Details

GateKeeper, Bank Alerts & SuperSearch are registered trademarks.

Close

## 5.6.2 IP Address

Details of the IP Address are listed here, including the ISP (Internet Service Provider) and the ISP location details.

By clicking on the “i” icon within Further Details, the user is presented with a pop up with further details of the IP and the IP location of the customer.

## 5.7 TRANSACTION DETAILS

This section details the specifics of the transaction itself.

**Figure 18 - Transaction Details**

| Transaction Details |                  |         |  |
|---------------------|------------------|---------|--|
| Transaction Date    | Transaction Type | Amount  |  |
| 19/01/2012 10:26:00 | Authorisation    | £699.99 |  |


This includes:

- **Transaction Date** – date and time of the transaction
- **Transaction Type** – displays the type of transaction in the referral queue ie. Authorisation, refund or recurring payment.
- **Amount** – the total amount of the transaction
- **RT Risk 1** – a value will only be displayed if the merchant is set up for real time screening.
- **RT Score 1** – a value will be displayed should the merchant pass this onto the system

## 5.8 PAYMENT DETAILS

This section details the financial information of the transaction.

**Figure 19 - Payment Details**

| Payment Details |      |    |         |                            |   |     |         |        |      |              |        |
|-----------------|------|----|---------|----------------------------|---|-----|---------|--------|------|--------------|--------|
| Card Number     | Type | No | Expires | Issuer                     | Country   | CV2 | AVS Add | AVS PC | Auth | 3D Secure    | Value  |
| 487090*****9212 | Visa |    | 1404    | BANK OF AMERICA.N.CAROLINA |  | ✓   | ?       | ?      | ✓    | Unsuccessful | £16.50 |

This includes:

- **Card Number** – the masked credit card number used
- **Type** – the type of credit card (VISA, MasterCard, etc.)
- **No** – the issue number of the credit card (if applicable)
- **Expires** – the expiry date of the credit card
- **Issuer** – the Issuing Bank of the credit card
- **Country** – the country of issue of the credit card (if known), also displayed as a flag, with a hover for the country name
- **CV2** – the result of the CV2 check performed by the issuing bank (i.e. the issuing bank compares the CV2 number against that stored in their own system and returns a result). In the example above, see Figure 19 - Payment Details, the green tick indicates that the CV2 check passed.
- **AVS Add** – the result of the Address Verification Service (AVS) check performed by the issuing bank (i.e. the issuing bank compares the address given against that stored in their own system and returns a result).
- **AVS PC** - the result of the AVS check performed by the issuing bank (i.e. the issuing bank compares the postcode given against that stored in their own system and returns a result).
- **Auth** – indication of whether the transaction was authorised
- **3D Secure** – details of the 3D Secure result (if performed)

| Payment Details |        |    |         |        |         |     |         |        |      |                 |         |
|-----------------|--------|----|---------|--------|---------|-----|---------|--------|------|-----------------|---------|
| Card Number     | Type   | No | Expires | Issuer | Country | CV2 | AVS Add | AVS PC | Auth | 3D Secure       | Value   |
| PPReference123  | PayPal |    | 0112    | PayPal | ?       | ✓   | ✓       | ✓      | ✓    | PayPal Verified | £136.99 |

For Alternate Payment methods this includes:

- **Card Number** – The Reference used by the specific Alternate Payment method
- **Type** – the name of the Alternate Payment method
- **No** – blank
- **Expires** – the expiry date of the method if this is applicable
- **Issuer** – the name of the Alternate Payment method
- **Country** – blank

- **CV2** – the result of the CV2 check performed by the Alternate Payment method if applicable.
- **AVS Add** – the result of the Address Verification Service (AVS) check performed by the Alternate Payment method if applicable.
- **AVS PC** - the result of the AVS check performed by the Alternate Payment method if applicable.
- **Auth** – indication of whether the transaction was authorised
- **3D Secure** – details of the 3D Secure result (if performed)

## 5.9 ORDER DETAILS

The Order Details section details the goods and services purchased by the customer

Figure 20 - Order Details

| Order Details      |             |                          |  |     |        |         |      |  |
|--------------------|-------------|--------------------------|--|-----|--------|---------|------|--|
| Delivery Date      |             | Delivery Name            |  |     |        |         |      |  |
| 2010-11-20         |             | Ana Vuksa                |  |     |        |         |      |  |
| Goods and Services |             | Total number of Items: 1 |  |     |        |         |      |  |
| Reference          | Description |                          |  | Qty | Unit   | Total   | Edit |  |
| ABC_034            | Arbours     |                          |  | 16  | £40.00 | £640.00 |      |  |

- **Delivery Date** – the date on which the goods will be delivered
- **Delivery Name** – the name of the person to which the goods will be delivered
- **Goods and Services** – this sub-section details the actual goods or services that were purchased:
  - **Total Number of Items**
  - **\*Reference** – the Client's reference of the particular item/s ordered
  - **Description** – a description of the item/s ordered
  - **Qty** – the quantity of items ordered
  - **Unit** – the unit price of the item/s ordered
  - **Total** – the total value of the item/s ordered
  - **Edit** – this allows users to edit the details of the item/product, please see section 5.9.1 below.

*\* This field is searchable, i.e. by clicking the hyperlink; the system will perform a search for all transactions that contain that particular item in the order.*

### 5.9.1 PRODUCT TYPES

By clicking on the tool icon under the **Order Details** section (under **Edit**), a user is able to edit the details of an item.

For example, a user is able to class an item as High Risk and/or Age Verifiable.

Please refer to Figure 22 below.

Figure 21 - Product Update Pop Up

The screenshot shows a 'GATEKEEPER' branded 'Product Update' form. It contains the following fields and controls:

- Product Code:** ABC\_034
- Current Description:** Arbours
- New Description:** A text input field containing 'Arbours'.
- High Risk:** An unchecked checkbox.
- Age Verifiable:** An unchecked checkbox.
- Update:** A button at the bottom left.

Instructions at the top state: 'Please use the controls below to update the product details. If you do not wish to update the product description, please leave it blank.'

## 5.10 TRANSACTION RULES

This details the rules that triggered on the transaction. This section is divided into tabs:

- **Summary**
- **Breakdown**
- **Real Time**

### 5.10.1 Summary

Summarises the rules triggered – rule code and rule description.

Please see Figure 23 below.

Figure 22 - Transaction Rules Summary

The screenshot shows a 'Transaction Rules' window with three tabs: 'Summary', 'Breakdown', and 'Real Time'. The 'Summary' tab is active, displaying a table of triggered rules.


| Code  | Rule Description                                   |
|-------|--|
| TC33c | High recent spend at delivery address threshold    |
| TC40a | High average transaction value at delivery address |
| TC40b | High average transaction value at delivery address |
| TC40c | High average transaction value at delivery address |
| TC34d | Highest value of transaction threshold reached     |
| CD21c | Card verification code passed                      |
| CD22c | Bank address check match                           |
| CD23c | Bank Postcode check Match                          |
| TC34g | High risk transaction value level                  |


### 5.10.2 Breakdown

The breakdown of the rules triggered on the transaction including:









- **Score** – the score assigned to the rule
- **Code** – code assigned to the rule
- **Rule Description** – description of the rule

- **Parameters** - parameters related to the rule (only applies to specific rules)
- **Total** – a running total of the scores of the rules triggered

This section is available for download – please refer to the  icon. The rules breakdown will be downloaded to an Excel file.

This section also allows users to request a review of the rule itself, i.e. if the user believes that the rule has triggered incorrectly. Please refer to the  icon.

**Figure 23 - Transaction Rules Breakdown**

| Transaction Rules           |       |  |            |       |   |
|-----------------------------|-------|--|------------|-------|---|
| Summary Breakdown Real Time |       |  |            |       |   |
| Score                       | Code  | Rule Description                                   | Parameters | Total | Flag  |
| 0                           | TC33c | High recent spend at delivery address threshold    |            | 0     |    |
| 0                           | TC40a | High average transaction value at delivery address |            | 0     |    |
| 0                           | TC34a | High value threshold                               |            | 0     |    |
| 0                           | TC40b | High average transaction value at delivery address |            | 0     |    |
| 0                           | TC40c | High average transaction value at delivery address |            | 0     |   |
| 0                           | TC34b | High value transaction - accumulative threshold 2  |            | 0     |  |
| 0                           | TC34c | High value transaction - accumulative threshold 3  |            | 0     |  |
| 0                           | TC34d | Highest value of transaction threshold reached     |            | 0     |  |

### 5.10.3 Real Time

This itemises the real time rules that were triggered for this transaction. This will only be displayed if the merchant is making use of real time rules.

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## 6 ACCOUNT VIEW

Once a user (of an Account Level Client) has selected the criteria of the Referral Queue and clicked **Enter Queue** (please refer to section 4.1.3 above), the user will be taken directly to the **Account Summary** page.

The **Account Summary** screen, as seen in

Figure 24 below, is broken up into various sections to allow for easier reading and navigation, namely:

- **Registration Data** – see 6.2
- **Aggregate Data** – see 6.3
- **Counts** – see 6.3
- Followed by various Account Information tabs, with a Summary tab to the right of the screen

*Please Note: There are minimise/maximise buttons*

**Figure 24 - Account Summary View**

Please also note the information and icons reflected at the top of the screen:



The Customer ID is reflected first, followed by a green man icon – this indicates that the account is open and the customer is able to transact. If the account has been locked, then this icon changes to a red padlock.

The shopping trolley indicates that the account belongs to a Retail Client.

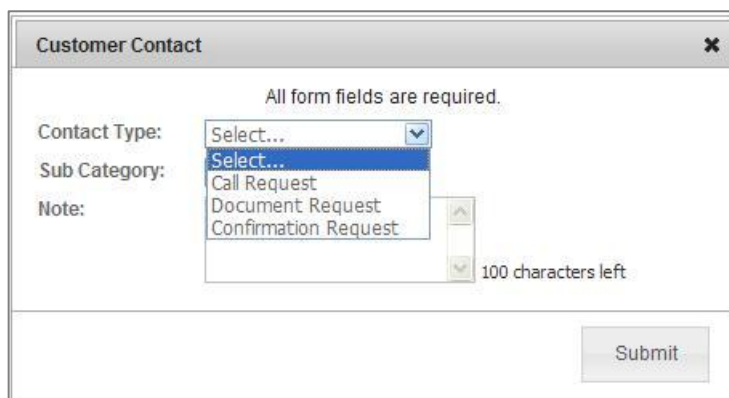
### 6.1 ACTION BUTTONS

The Action buttons allow a user to perform various actions on an account. These actions are tracked and summarised in the Actions (refer to 6.4.4), Notes (refer to 6.4.4), Notes (refer to 6.4.5) and Customer Contact tabs (refer 6.4.6), as applicable.

## Contact Customer

This allows a user to log a Customer Contact; i.e. a log of customer call requests, documentation requests and/or processor confirmation requests. Once clicked, the following pop up appears:

**Figure 25 - Customer Contact Log**

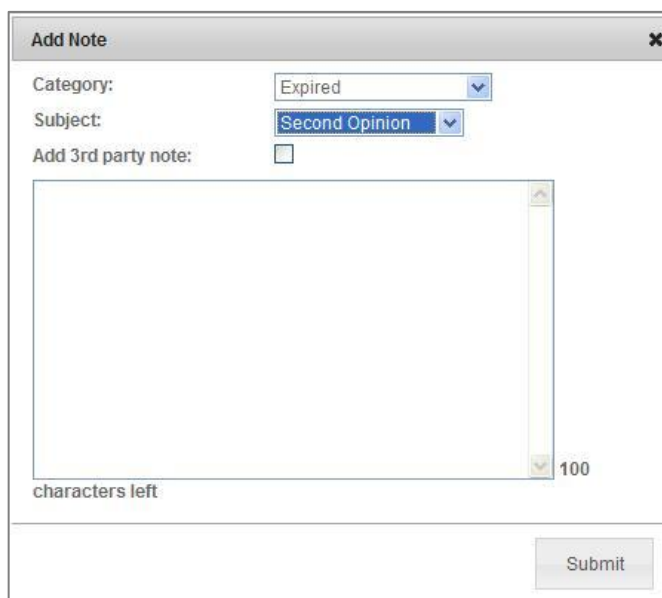


The user must select the Contact Type, Sub Category and there is an option to add some additional information as a Note.

## Add Note

This allows a user to add a note to the account. Once clicked, the following pop up appears:

**Figure 26 - Note Pop Up**



The user must select the Category, Subject and the specifics of the note in the text box.

## Lock/Unlock Account



This allows a user to lock/unlock an account. Once clicked, the following pop up appears:

**Figure 27 - Lock/Unlock Account Pop Up**

*The user must select a Category, Subject and can enter additional information on the action in the text box*



This allows a user to add certain parameters of the account to positive and negative merchant specific lists (please refer to your Account Executives with regards to the setup of lists). Once clicked, the following pop up appears:

**Figure 28 - Add to Lists Pop Up**

The user must select the list/s they wish to make an addition to then add a Reason from the drop down list and then lastly the parameters of the account that they wish to add.

Remove from Lists 

This allows a user to remove parameters of the account from merchant specific lists.

## 6.2 REGISTRATION DATA

This is a summary of the information given by the Customer when the Account was opened at the Client, or alternatively, the information received on the first transaction received from the Customer. Please refer to Figure 32 below.

**Figure 29 - Registration Data**

| Registration Data |                          |           |                                     |           |
|-------------------|--------------------------|-----------|-------------------------------------|-----------|
| Account Holder    | Mrs Firstname Surname    | Address   | 11 Some Street, The District, Town, | AB11 1AB  |
| Alias             |                          | PAN       |                                     |           |
| DOB               | Jun 24 1976              | Email     | test@tradefair.com                  | Telephone |
| Opened            | 30/12/2011 (61 days old) | Unique ID | 315655                              | IP        |
|                   |                          |           |                                     | Device    |

The information recorded here includes:

- **Account Holder** – the name of the Customer holding the account at the Client
- **Alias** – n/a
- **DOB** – the date of birth of the Customer
- **Opened** – the date that the account was opened with the client (plus an indication of the age of the account)
- **\*Address** – the Customer's registration address and Post Code
- **\*PAN** – the masked financial account number used for registration/first purchase
- **\*Telephone** – the Customer's registration telephone number
- **\*Email** – the Customer's registration email address
- **\*IP** – the Customer's registration IP Address
- **Unique ID** – The unique ID assigned to a merchant account
- **Device** – the Customer's registration hardware/computer ID
- *This field is searchable, i.e. by clicking the hyperlink; the system will perform a search for all transactions that contain that particular item in the order.*

## 6.3 AGGREGATE DATA AND COUNTS

The **Aggregate Data** reflects an accumulation of data received for the Customer Account to date.

Please refer to Figure 33 below.

**Figure 30 – Aggregate Data**

| Aggregate Data |   |                    |         |                 |            |                 |            |
|----------------|---|--------------------|---------|-----------------|------------|-----------------|------------|
| <b>Buy</b>     | 4 | <b>Buy Value</b>   | £352.93 | <b>Buy Min</b>  | £0.94      | <b>Buy Max</b>  | £299.99    |
| <b>Sell</b>    | 0 | <b>Sell Value</b>  | £0.00   | <b>Sell Min</b> | £0.00      | <b>Sell Max</b> | £0.00      |
| <b>Total</b>   | 4 | <b>Total Value</b> | £352.93 | <b>First</b>    | 01/01/1900 | <b>Latest</b>   | 01/01/1900 |
| Counts         |   |                    |         |                 |            |                 |            |
| PAN: 2         |   | Address: 4         |         | Phone: 4        | Email: 2   | IP: 1           | Device: 0  |

- **Buy Count** – the total number of purchases
- **Buy Value** – the total value of purchases
- **Buy Min** – the minimum purchase amount
- **Buy Max** – the maximum purchase amount
- **Sell Count** – the total number of sales
- **Sell Value** – the total value of sales
- **Sell Min** – the minimum sale amount
- **Sell Max** – the maximum sale amount
- **Total** – the difference between the total Sell and Buy count
- **Total Value** – the difference between the total Sell and Buy value
- **First** – the date on which the first transaction was received
- **Latest** – the date on which the most recent transaction was received

The **Counts** reflect the number of specific parameters seen over the transaction history of the Customer:

- **PAN** – the number of financial accounts used by the Customer to purchase
- **Address** – the number of addresses (billing and delivery) used by the Customer to transact
- **Phone** – the number of phone numbers entered by the Customer on transaction
- **Email** – the number of email addresses entered by the Customer on transaction
- **IP** – the number of IP Addresses from which the Customer has transacted
- **Device** – the number of Device IDs from which the Customer has transacted

#### 6.4 ACCOUNT TABS

There are a number of tabs that reflect more detailed information on the Customer Account, namely:

- Transaction History
- Linked Accounts
- Profile
- Actions
- Notes
- Customer Contacts
- Account Summary
- Action Item Queue

Please refer to Figure 31 below.

Figure 31 - Account Tabs

|                         |                     |         |             |           |                   |                 |                       |
|-------------------------|---------------------|---------|-------------|-----------|-------------------|-----------------|-----------------------|
| Transaction History [0] | Linked Accounts [0] | Profile | Actions [0] | Notes [0] | Customer Contacts | Account Summary | Action Item Queue [1] |
|-------------------------|---------------------|---------|-------------|-----------|-------------------|-----------------|-----------------------|

#### 6.4.1 Transaction History

The **Transaction History** tab is the default view displayed to users on the Account Summary screen.

This lists certain details of all the transactions that have occurred on the account.

A user is able to multi-select transactions (checkboxes on the far left hand side) in order to bulk update the statuses of transactions.

There are also hyperlinks that take a user to the **Transaction Details** screen (via the UNIQUE ID hyperlink in orange) and to Linked Transactions Details screen (via the PAN and Email hyperlinks in blue).

Figure 32 - Transaction History Tab

| Transaction History      |           |                            |      |           |                      |       |                     |    |         |         |         |      |  |            |
|--------------------------|-----------|----------------------------|------|-----------|----------------------|-------|---------------------|----|---------|---------|---------|------|--|------------|
| <input type="checkbox"/> | Client ID | Unique ID                  | Lock | Order Ref | Txn Type             | Value | Date                | RT | Offline | PAN     | Type    | Resp | Email  | Post Codes |
| <input type="checkbox"/> | 30051     | <a href="#">1097178034</a> |      | 733774137 | Account Registration | £0.00 | 30/12/2011 10:58:00 |    |         | Unknown | Unknown |      | <a href="mailto:test@tradefair.com">test@tradefair.com</a> |            |

Notice the **Transaction History Summary** table on the right hand side (illustrated in Figure 36 below). This summarises data from the transactions in terms of counts of specific parameters seen on the transactions.

For example, in the summary below, the account has transacted with 2 different financial accounts (PANs) since opening the account.

Figure 33 - Transaction History Summary Table

| Transaction History Summary |   |              |   |               |   |
|-----------------------------|---|--------------|---|---------------|---|
| PAN                         | 2 | Emails       | 3 | IPs           | 1 |
| Txn Type                    | 2 | Payment Type | 2 | Bank Response | 1 |
| Real Time Risk              | 1 | Offline Risk | 1 | Status        | 3 |

#### 6.4.2 Linked Accounts

The **Linked Accounts** tab gives the user a view of all accounts that are linked to one/many of the characteristics of the account being viewed. Please refer to Figure 35.

The information is displayed as follows:

- **Link Type** – the type of link will either be a parent or a child link; i.e. a Parent link indicates that the linked account that is older than the account it is linked to and a Child link indicates that the linked account is newer than the account it is linked to
- **Customer ID** – the Customer ID of the linked account
- **Account Holder** – the name of the Account Holder of the linked account (can be compared to that of the main account)

- **Post Code** – the post code of the linked account
- **Opened** – the date on which the linked account was opened
- **Status** – the status of the linked account
- **Parent Links** – the count of parent links to the linked account
- **Child Links** – the count of child links to the linked account
- **Email Link** – a green tick would indicate that there was a link on email address, a red cross indicates that there is no link
- **PAN Link** – a green tick would indicate that there was a link on PAN (financial account number), a red cross indicates that there is no link
- **Address Link** – a green tick would indicate that there was a link on an address, a red cross indicates that there is no link
- **Telephone Link** – a green tick would indicate that there was a link on a telephone number, a red cross indicates that there is no link
- **IP Link** – a green tick would indicate that there was a link on IP address, a red cross indicates that there is no link
- **Device Link** – a green tick would indicate that there was a link on Device ID, a red cross indicates that there is no link
- **Combined 1** – a green tick would indicate that there was a link on a combination of fields (this is defined by a Client and configured accordingly), a red cross indicates that there is no link
- **Combined 2** – a green tick would indicate that there was a link on a different combination of fields (this is defined by a Client and configured accordingly), a red cross indicates that there is no link

Figure 34 - Linked Accounts

| Linked Accounts Summary |            |                       |           |            |        |              |             |            |          |              |                |         |                |            |            |
|-------------------------|------------|-----------------------|-----------|------------|--------|--------------|-------------|------------|----------|--------------|----------------|---------|----------------|------------|------------|
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | Link Type      | 1          |            |
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | Email Link     | 1          |            |
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | PAN Link       | 1          |            |
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | Address Link   | 1          |            |
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | Telephone Link | 1          |            |
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | Device Link    | 1          |            |
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | IP Link        | 2          |            |
|                         |            |                       |           |            |        |              |             |            |          |              |                |         | Status         | 1          |            |
| Linked Accounts         |            |                       |           |            |        |              |             |            |          |              |                |         |                |            |            |
| Link Type               | Account ID | Account Holder        | Post Code | Opened     | Status | Parent Links | Child Links | Email Link | PAN Link | Address Link | Telephone Link | IP Link | Device Link    | Combined 1 | Combined 2 |
|                         | 100010     | Mrs Firstname Surname |           | 24/09/2009 | Active | 1            | 560         | ✗          | ✓        | ✗            | ✗              | ✗       | ✗              | ✗          | ✗          |
|                         | 100011     | Mr geoffrey staging   | blah      | 02/10/2009 | ACTIVE | 1            | 542         | ✗          | ✓        | ✗            | ✗              | ✗       | ✗              | ✗          | ✗          |
|                         | T3M00001   | Mr Gary James         | XX19 0TW  | 08/04/2010 | Active | 0            | 1           | ✗          | ✓        | ✗            | ✗              | ✓       | ✗              | ✗          | ✗          |

Notice the **Linked Accounts Summary** table on the right hand side (illustrated in Figure 36 below).

This summarises the number of linking attributes associated to the account. For example, in the summary below, the account is linked 2 accounts via IP Address.

Figure 35 - Linked Accounts Summary

| Linked Accounts Summary |  |  |   |                |  |  |   |             |  |    |   |
|-------------------------|--|--|---|----------------|--|--|---|-------------|--|---|---|
| Link Type               |  |  | 1 | Email Link     |  |  | 1 | PAN Link    |  |   | 1 |
| Address Link            |  |  | 1 | Telephone Link |  |  | 1 | Device Link |  |   | 1 |
| IP Link                 |  |  | 2 | Status         |  |  | 1 |             |  |   |   |

### 6.4.3 Profile

The **Profile** tab gives a user a graphical representation of the transactions on the account.

### 6.4.4 Actions

The **Actions** tab gives a user a summary of all actions taken on the account, specifically whether the account has been locked/unlocked and whether the account has been added to or removed from any lists.

All actions are audit logged, therefore the user who logged the action as well as the date of the action are displayed.

**Figure 36 - Account Actions Tab**

| Transaction History [0] | Linked Accounts [0] | Profile  | Actions [4] | Notes [4] | Customer Contacts | Account Summary | Action Item Queue [1] | Accounts Actions Summary |                     |
|-------------------------|---------------------|--|-------------|-----------|-------------------|-----------------|-----------------------|--------------------------|---------------------|
|                         |                     |  |             |           |                   |                 |                       | Action Type              | User                |
| Account Actions         |                     |  |             |           |                   |                 |                       |                          |                     |
| ID                      | Action Type         | Action   |             |           |                   |                 |                       | User                     | Added               |
| 68                      | Account Disable     | Dodgy Account  |             |           |                   |                 |                       | ShopJen                  | 13/01/2011 12:01:20 |
| 70                      | Account Enable      | OK   |             |           |                   |                 |                       | ShopJen                  | 13/01/2011 12:03:17 |
| 71                      | Black List          | Added to update list: Address/Email. Reason: Known Fraud |             |           |                   |                 |                       | ShopJen                  | 13/01/2011 12:04:56 |
| 72                      | Account Disable     | OK   |             |           |                   |                 |                       | ShopJen                  | 13/01/2011 12:05:11 |

### 6.4.5 Notes

The **Notes** tab gives a user a summary view of the notes added to the account, including the Note Type, the Note itself, the User who added the note and at what date the note was added.

The user who added the note and the date of the addition are displayed.

**Figure 37 - Notes Tab**

| Transaction History [0] | Linked Accounts [0] | Profile  | Actions [4] | Notes [4] | Customer Contacts | Account Summary | Action Item Queue [1] |               |                     |
|-------------------------|---------------------|--|-------------|-----------|-------------------|-----------------|-----------------------|---------------|---------------------|
|                         |                     |  |             |           |                   |                 |                       | Account Notes |                     |
| ID                      | Note Type           | Note   |             |           |                   |                 |                       | User          | Added               |
| 68                      | Account Disable     | Dodgy Account  |             |           |                   |                 |                       | ShopJen       | 13/01/2011 12:01:20 |
| 69                      | Account Note        | Let's wait and see what the customer says                |             |           |                   |                 |                       | ShopJen       | 13/01/2011 12:01:53 |
| 70                      | Account Enable      | OK   |             |           |                   |                 |                       | ShopJen       | 13/01/2011 12:03:17 |
| 71                      | Black List          | Added to update list: Address/Email. Reason: Known Fraud |             |           |                   |                 |                       | ShopJen       | 13/01/2011 12:04:56 |

### 6.4.6 Customer Contacts

The **Customer Contacts** tab gives a user a summary of all contact points made with the customer or a third party.

The user who initiated the contact and the date of the contact are displayed.

**Figure 38 - Customer Contacts Tab**

| Transaction History [0] | Linked Accounts [0] | Profile | Actions [4] | Notes [4]           | Customer Contacts | Account Summary | Action Item Queue [1] |                      |
|-------------------------|---------------------|---------|-------------|---------------------|-------------------|-----------------|-----------------------|----------------------|
| Customer Contacts       |                     |         |             |                     |                   |                 |                       |                      |
| Status                  |                     |         |             |                     | Date              | User            |                       | Note                 |
| Call Request            |                     |         |             |                     |                   |                 |                       |                      |
| Delivery Confirmation   |                     |         | Requested   | 13/01/2011 11:59:00 |                   | Jen Furter      |                       | When can we deliver? |
| Confirmation Request    |                     |         |             |                     |                   |                 |                       |                      |
| Wallet Confirmation     |                     |         | Requested   | 23/12/2010 21:29:57 |                   | Kakra Blankson  |                       | contact              |



### 6.4.7 Account Summary

The **Account Summary** tab gives a user a full summary of all of the attributes of the account.

The screen is divided into sections to allow for easier reading:

- **Customer Details**
- **Verification Details**
- **Transaction Details**
- **Transaction Status**

Each of these sections can be minimised.

**Figure 39 - Account Summary Tab**

**Account Summary**

Transaction History [0] | Linked Accounts [0] | Profile | Actions [0] | Notes [0] | Customer Contacts | **Account Summary** | Action Item Queue [1]

**Customer Details**

Name (3)  
Bond Højgaard  
Hanna\_Montana@yahoo.com  
s mackrell

Email Address (1)  
Heidi\_Coraizin@yahoo.com

Address (1)  
RTE DE CHENE 42, GENEVE, SWITZERLAND [Update this field](#)

Telephone (1)  
106374580

**Verification Details**

VerifyMe  
192.com  
PAF  
Electoral Role  
3D Secure

**Transaction Details**

Transaction Types (2)  
Processor Results (0)  
Reject Reasons (0)  
Fraud Rules (18)

| Rule                                   | Transactions | Total Amount | Date Range                                |
|--|--------------|--------------|---|
| Average transaction value comparison   | 1            | 780364.00    | 2010-08-29 18:56:03 - 2010-08-29 18:56:03 |
| Business Delivery or Domain            | 1            | 780364.00    | 2010-08-29 18:56:03 - 2010-08-29 18:56:03 |
| Card verification code failed          | 1            | 780364.00    | 2010-08-29 18:56:03 - 2010-08-29 18:56:03 |
| ER Fail, a new customer and high value | 1            | 780364.00    | 2010-08-29 18:56:03 - 2010-08-29 18:56:03 |
| Female, low value on a catalogue       | 1            | 780364.00    | 2010-08-29 18:56:03 - 2010-08-29 18:56:03 |
| Good Confidence                        | 1            | 780364.00    | 2010-08-29 18:56:03 - 2010-08-29 18:56:03 |
| High Risk Goods                        | 1            | 780364.00    | 2010-08-29 18:56:03 - 2010-08-29 18:56:03 |

### 6.4.8 Action Item Queue

The **Action Item Queue** tab lists all the transactions on the account that have not yet been processed, i.e. an action can still be taken on them. For example, an authorisation that hasn't been processed and captured at the bank so can still be cancelled.

In order to make changes on these transactions, the user must click on the **Update** button to the right. Please refer to Figure 41 below.

Figure 40 - Action Items Queue Tab

| Transaction History [5] | Linked Accounts [5]      | Profile          | Actions [4]    | Notes [4]            | Customer Contacts | Account Summary | Action Item Queue [5] |        |
|-------------------------|--------------------------|------------------|----------------|----------------------|-------------------|-----------------|-----------------------|--------|
| Action Item Queue       |                          |                  |                |                      |                   |                 |                       | Update |
| Unique ID               | Order Id                 | Transaction Type | Payment Method | Financial Account No | Name              | Total           |                       |        |
| 701432481               | DAVID-840690840690-84068 | Authorisation    | Mastercard     | 547367****6836       | MR JOHN R DUGLIS  | £ 9514.31       |                       |        |

Once a user has clicked on **Update**, the following screen is presented:

Figure 41 - Update Action Items

Decision Status

Status: -- Select --
☐ Apply to All Actions

Reason: No reason available

Comment:

Transaction Status

| Unique ID | Order Id               | Transaction Type | Payment Method | Financial Account No | Name       | Total     |             |
|-----------|------------------------|------------------|----------------|----------------------|------------|-----------|-------------|
| 701252205 | C D-652808652808-65280 | Authorisation    | Visa           | 411776****2697       | ELSIE GRAY | £ 7072.51 | Select Item |

This screen allows a user to perform multiple tasks to all outstanding transactions. The available tasks are split into sections:

- **Decision Status**
- **Transaction Status**
- **Account Status**
- **Customer Contact**

## Decision Status

This allows a user to change the decision status on all the transactions selected. Once a Status, Reason and Comment have been added, a user may choose to apply the Reason and Comment to all subsequent actions on the account. Please refer to Account Status and Customer Contact below.

Figure 42 - Decision Status

Decision Status

Status: Rejected
☐ Apply to All Actions

Reason: Judgement

Comment: 

dodgy account history



If a user selects a negative status, i.e. Rejected, then an additional section appears on screen: **SuperSearch**. This allows a user to proceed to adding certain parameters to the SuperSearch database that they deem necessary.

**Figure 43 - SuperSearch**

| Super Search   |   |  |   |
|--|---|--|---|
| <b>Customer Id</b><br><input checked="" type="checkbox"/> BLCwQ9KTS6 | <b>Address</b>  | <b>Email</b><br><input checked="" type="checkbox"/> lorty_Rhodes@yahoo.com | <b>Telephone</b><br><input checked="" type="checkbox"/> 44660462441 |
| <b>Device Id</b><br><input type="checkbox"/> Device Id Required      | <b>Alt Telephone</b><br><input checked="" type="checkbox"/> 44660462441 | <b>Card</b><br><input checked="" type="checkbox"/> 453986****3644          | <b>IP</b><br><input type="checkbox"/> 149.254.56.64                 |

### Transaction Status

This allows a user to take specific actions on individual transactions associated to the account. The system will list all transactions that have not been fully processed yet; i.e. those transactions that can be voided/refunded/processed.

If a user does not select an action, the transaction will be processed automatically by the system according to the client's business rules.

**Figure 44 - Transaction Status**

| Transaction Status                  |           |                |                  |                |                      |               |                                       |
|-------------------------------------|-----------|----------------|------------------|----------------|----------------------|---------------|---------------------------------------|
|                                     | Unique ID | Order Id       | Transaction Type | Payment Method | Financial Account No | Name          | Total                                 |
| <input checked="" type="checkbox"/> | 992311218 | J-11531153-115 | Pre-Auth         | Visa           | 453986****3644       | louise yeadon | £ 9923.10                             |
|                                     |           |                |                  |                |                      |               | Void <input type="button" value="v"/> |

### Account Status

This allows a user to Lock or Unlock the account. The Reason and Comment from the Decision Status section may be applied to this action (the user must select the **Apply to All Actions** checkbox),

**Figure 45 - Account Status**

| Account Status  |
|---|
| <input type="button" value="Locked"/> <input type="button" value="Locked"/> <input type="button" value="Unlocked"/> |

### Customer Contact

This allows a user to log all the contact points with regards to the customer's account.

For example, the user may wish for the customer to be called by another user (if the customer is in a different time zone), then a **Call Request** can be logged.

A user may also wish to request documentation from the customer, and would thus log a **Document Request**.

Alternatively, a user may wish to request confirmation of the customer's details from the processor; therefore the user would log a **Confirmation Request**.

Figure 46 - Customer Contact

Customer Contact

Call Request

Risk Call - Night

Comment

Please call this US customer between 10pm and 2am to confirm their delivery address

17 characters left

Document Request

Select...

Comment

100 characters left

Confirmation Request

Processor Confirmation

Comment

Please confirm the customer's details with PayPal

51 characters left

Save

Once all actions have been taken on the account, the user must click on **Save**.

All the actions taken on this screen will appear in the Account Action tabs as described in 6.4.4, 6.4.5, 6.4.6 above.

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## 7 NEXT TRANSACTION

The Next Transaction tab allows users to see the next available transaction in the referral queue.

**Figure 47 – Next Transaction Tab**



If a user is currently in the Referral Queue the Next Transaction tab will navigate a user to the next available transaction in the Queue.

If a user is not in the Queue, the tab will give the user the option to Select Referral Queue, whereby the user will be taken to the Transaction Queues/Home Page to select the criteria for running the Queue.

If a user has actioned a referral, they are able to return to the referral view queue via the Select Referral queue menu option,

If the Locked Referrals option is selected, the system will generate a Locked Referrals Report and display this to the user.

Locked Referrals are transactions that users are currently reviewing and actioning. 2 users may not update the same transaction at the same time.

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## 8 SEARCH

The **Search** tab gives users two search options:

- Search Menu
- SuperSearch Menu

### 8.1 Search Menu

Search allows you to search for a specific transaction/s within RMI. Please refer to the screenshot in Figure 51 below.

**Figure 48 - Search Home Page**

Users can perform searches using various criteria as detailed in the sections on the screen.

*Please note: At least one criterion within Transaction, Payment, Goods and Services, Customer, Customer Email, Customer Logging must be used in conjunction with Client Options and Transaction Date Range*

#### 8.1.1 Client Options

Single or multiple Clients can be selected. Alternatively, a Sales Channel can be selected upon which to base a search.

#### 8.1.2 Date Range

There are a number of pre-set date ranges that can be selected (please refer to the drop down list), or alternatively a user may select their own date range.

*Please note: the date range cannot exceed 2 years*

*Please Note: The date range selected will affect the time zone selected by the user.*

### 8.1.3 Search Criteria

Users must select at least one of the following search fields:

#### Transaction

---

- **Order Number**
- **Transaction ID**
- **Value**
- **Operator**

#### Payment

---

- **Purchase Method**
- **BIN**
- **Authorisation Code**
- **Staff Card Number**

#### Goods and Services

---

- **Product Desc/Event**
- **Product Code/Venue/Passenger**

#### Customer

---

- **Customer ID**
- **Customer Surname**
- **House Name/No (Optional)**
- **Postcode (Inc. Spaces)**
- **Telephone (No spaces)**
- **Loyalty Card Number**

#### Customer Email

---

- **Full email address**
- **Email domain (@example.com)**

#### Customer Logging

---

- **IP Address (Inc. Full Stops)**
- **Device ID**

### 8.1.4 Search Buttons



#### Clear Search

---

This clears the search criteria.

#### Search

---

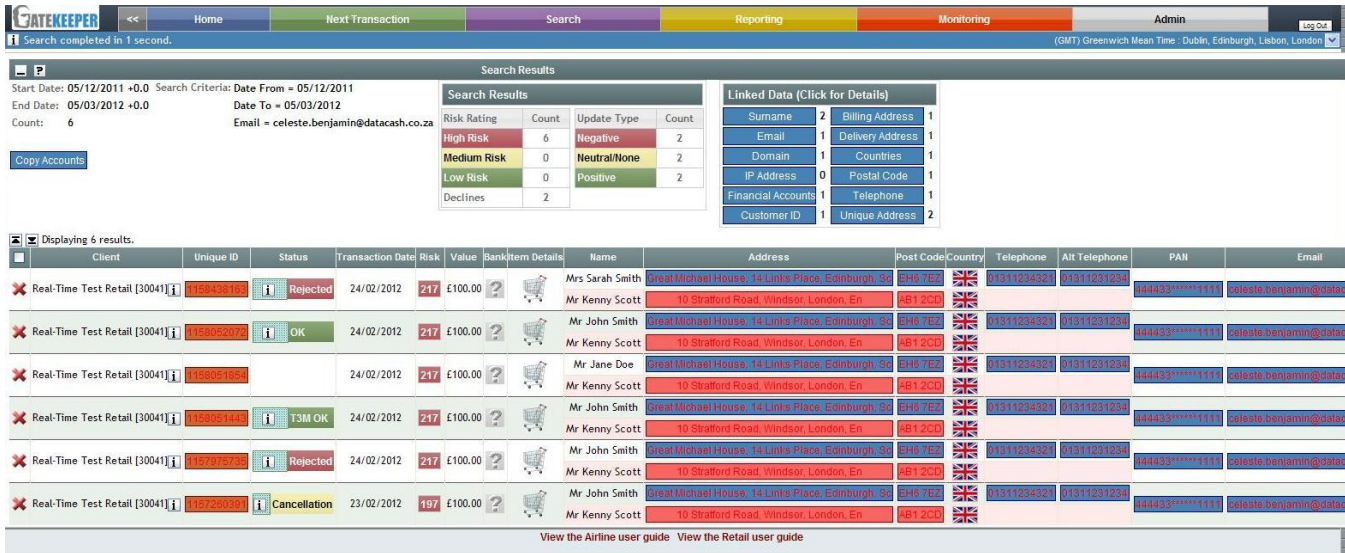
Initiates the search.

### 8.1.5 Search Results

The results of a search are displayed as a Transactional List View. The search report summarises the results in the top half of the screen, and the full results are displayed below.

Please refer to Figure 50 below.

Figure 49 - Search Results



### 8.1.6 Search Summary

The results of the search query are summarised for users as per the below, Figure 50.

Figure 50 - Search Summary



In the example above, the search criteria are listed on the left hand side (this particular example was a search conducted for a date range of 2010-09-21 to 2010-12-21 on an email address).

The next section contains a table entitled **Search Summary**. This summarises the Risk Rating and the Status Updates of all the transactions returned in the search.

In the above example, of the 6 transactions returned, 6 had a Risk Rating of High and 6 had an Update Type of Neutral.



The next section contains a table entitled **Linked Data**. This summarises the data of the transactions returned in the search specifically, IP Address, Domain, Surname, Postcode, Telephone, Financial Accounts, Email and Addresses.

For more information on the linked data within the search results, click on the blue button and details are displayed in a pop up as per Figure 54 below:

**Figure 51 - Search Summary Linked Data Pop Up**

| Linked Data (Click for Details) |   |                    |   |
|---------------------------------|---|--------------------|---|
| IP Address                      | 6 | Financial Accounts | 6 |
| Domain                          | 1 | Billing            |   |
| Surname                         | 6 | Delivery           |   |
| Postcode                        | 6 | Unique             |   |
| Telephone                       | 6 |                    |   |

| Financial Accounts |  | Hits |  |
|--------------------|--|------|--|
| Items              |  |      |  |
| 475128*****7466    |  | 1    |  |
| 446278*****9126    |  | 1    |  |
| 521729*****8897    |  | 1    |  |
| 475111*****4904    |  | 1    |  |
| 528716*****9013    |  | 1    |  |
| 446272*****7529    |  | 1    |  |

In the example above, there were 6 unique Financial Account numbers found within the list of transactions returned, each used once (1 Hit).

## Search Results Details



All the transactions returned in a search are listed below the summaries. Please see Figure 53 below.

**Figure 52 - Search Results Details**

| Displaying 17 results. |                               |             |              |                  |      |         |                   |  |         |           |                |             |               |                 |                      |
|------------------------|-------------------------------|-------------|--------------|------------------|------|---------|-------------------|--|---------|-----------|----------------|-------------|---------------|-----------------|----------------------|
|                        | Client                        | Unique ID   | Status       | Transaction Date | Risk | Value   | Bank/Item Details | Name   | Address | Post Code | Country        | Telephone   | Alt Telephone | PAN             | Email                |
| ✖                      | Real-Time Test Retail [30041] | i1358438183 | Rejected     | 24/02/2012       | 217  | £100.00 | Mr Sarah Smith    | Great Michael House, 14 Links Place, Edinburgh, Sc | EH6 7EZ | GB        | United Kingdom | 01311234321 | 01311234321   | 444433*****1111 | carolste.benjamin@dd |
|                        |                               |             |              |                  |      |         | Mr Kenny Scott    | 10 Stratford Road, Windsor, London, En             | AB1 2CD | GB        | United Kingdom |             |               |                 |                      |
| ✖                      | Real-Time Test Retail [30041] | i1358052072 | OK           | 24/02/2012       | 217  | £100.00 | Mr John Smith     | Great Michael House, 14 Links Place, Edinburgh, Sc | EH6 7EZ | GB        | United Kingdom | 01311234321 | 01311234321   | 444433*****1111 | carolste.benjamin@dd |
|                        |                               |             |              |                  |      |         | Mr Kenny Scott    | 10 Stratford Road, Windsor, London, En             | AB1 2CD | GB        | United Kingdom |             |               |                 |                      |
| ✖                      | Real-Time Test Retail [30041] | i1358051824 |              | 24/02/2012       | 217  | £100.00 | Mr Jane Doe       | Great Michael House, 14 Links Place, Edinburgh, Sc | EH6 7EZ | GB        | United Kingdom | 01311234321 | 01311234321   | 444433*****1111 | carolste.benjamin@dd |
|                        |                               |             |              |                  |      |         | Mr Kenny Scott    | 10 Stratford Road, Windsor, London, En             | AB1 2CD | GB        | United Kingdom |             |               |                 |                      |
| ✖                      | Real-Time Test Retail [30041] | i1358051443 | T3M OK       | 24/02/2012       | 217  | £100.00 | Mr John Smith     | Great Michael House, 14 Links Place, Edinburgh, Sc | EH6 7EZ | GB        | United Kingdom | 01311234321 | 01311234321   | 444433*****1111 | carolste.benjamin@dd |
|                        |                               |             |              |                  |      |         | Mr Kenny Scott    | 10 Stratford Road, Windsor, London, En             | AB1 2CD | GB        | United Kingdom |             |               |                 |                      |
| ✖                      | Real-Time Test Retail [30041] | i1357975735 | Rejected     | 24/02/2012       | 217  | £100.00 | Mr John Smith     | Great Michael House, 14 Links Place, Edinburgh, Sc | EH6 7EZ | GB        | United Kingdom | 01311234321 | 01311234321   | 444433*****1111 | carolste.benjamin@dd |
|                        |                               |             |              |                  |      |         | Mr Kenny Scott    | 10 Stratford Road, Windsor, London, En             | AB1 2CD | GB        | United Kingdom |             |               |                 |                      |
| ✖                      | Real-Time Test Retail [30041] | i1357250281 | Cancellation | 23/02/2012       | 197  | £100.00 | Mr John Smith     | Great Michael House, 14 Links Place, Edinburgh, Sc | EH6 7EZ | GB        | United Kingdom | 01311234321 | 01311234321   | 444433*****1111 | carolste.benjamin@dd |
|                        |                               |             |              |                  |      |         | Mr Kenny Scott    | 10 Stratford Road, Windsor, London, En             | AB1 2CD | GB        | United Kingdom |             |               |                 |                      |

On the far left of each transaction is a check box.



This allows users to multi-select transactions to perform the following bulk actions:

- Update the Transaction Status (by selecting the appropriate transactions and clicking the  icon)
- Download the transactions (by selecting the appropriate transactions and clicking the  icon)

The following details of the transactions are displayed to users:

- Client** – displays the client name and or unique client id associated within the RMI system.



- **UNIQUE ID** (highlighted in orange – by clicking on this hyperlink, a user will be taken to the **Transaction Details** page)
- **Status** (the icons in this column allow users to update the transaction status from this page , plus get further information on Transaction Statuses )
- **Transaction Date** – references the date the transaction was made
- **Risk** - the accumulated risk score related to rules
- **Value** - value and currency of the transaction.
- **Bank** - Processor Result
- **Item Details** - by hovering over the aeroplane icon, the details of the journey are displayed
- **Name** - customer name
- **\*Address** - purchase address
- **\*Telephone** - customer telephone number
- **\*Alt Telephone** - alternate customer telephone number
- **\*PAN** - the financial account number
- **\*Email** - customer email address
- **\*IP Address** - customer IP address
- **Order ID** - merchant reference number
- **\*Customer ID** - customer account number if the merchant assigns one to their customers.
- **Merchant**
- **Transaction Type**

*\* These fields are searchable, i.e. by clicking the hyperlink; the system will perform a search for all transactions that match the value selected.*

Notice the shopping trolley icon under the column **Item Details**:



Hovering over the **shopping trolley icon** displays further details of the order related to the transaction.

These details include:

- **Quantity**
- **Reference No**
- **Description**
- **Cost**
- **Total**

Please see Figure 54 below for an example.

Figure 53 - Order Details Pop Up


| Order Items |              |             |         |         |
|-------------|--------------|-------------|---------|---------|
| Quantity    | Reference No | Description | Cost    | Total   |
| 16          | ABC_034      | Arbours     | \$40.00 | \$40.00 |

8.2 SUPERSEARCH MENU

This allows users to search whether specific parameters have been added to the SuperSearch database.

Please refer to Figure 55 below:

Figure 54 - SuperSearch Menu

 SuperSearch Menu

SuperSearch Menu

Enter one or more search criteria:

Telephone:

Email Address:

Post Code:

Run Search

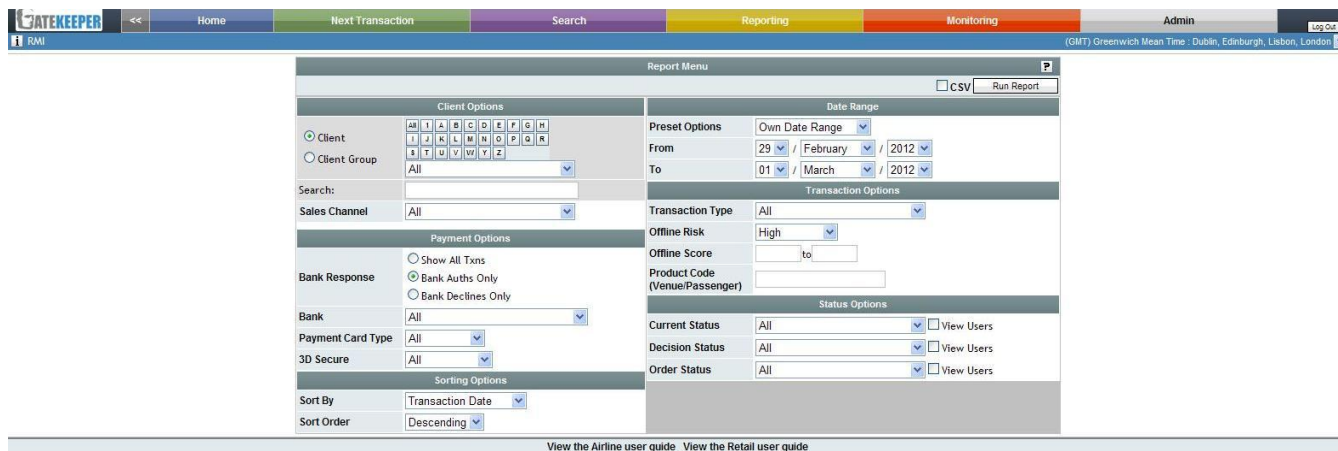
A user can search for a Telephone number, Email Address or Post Code.

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## 9 REPORTING

The Reporting tab allows users to run reports for specific data

**Figure 55 - Report Menu**



### 9.1 CLIENT OPTIONS

Single or multiple Clients can be selected. Alternatively, a Sales Channel can be selected upon which to base a report.

### 9.2 DATE RANGE

There are a number of preset date ranges that can be selected (please refer to the drop down list), or alternatively a user may select their own date range.

Please Note: *The date range selected will affect the time zone selected by the user.*

### 9.3 PAYMENT OPTION

A user may select one of the following on which to base the report:

- **Bank Response**
- **Payment Card Type**
- **3D Secure**

### 9.4 SORTING OPTIONS

A user may select how they wish the report to be sorted.

For example, by ascending Transaction Date

### 9.5 TRANSACTION OPTIONS

A user may select one of the following on which to base the report:

- **Transaction Type**
- **Offline Risk**
- **Offline Score**

- **Product Code (Venue/Passenger)**

## 9.6 STATUS OPTIONS

A user may select one of the following on which to base the report:

- **Current Status**
- **Decision Status**
- **Order Status**

These can be further filtered by selecting the user that updated the most recent status.

## 9.7 REPORT RESULTS

The report results are displayed as per Figure 57 below.

Figure 56 - Report Results Display

| Client ID | Unique ID  | Order Number       | Transaction Date    | Time Zone | Email                           | Delivery Date | B. Postcode | D. Postcode | Value   | Bank | Risk | Status       |
|-----------|------------|--------------------|---------------------|-----------|---------------------------------|---------------|-------------|-------------|---------|------|------|--------------|
| 30041     | 1164901989 | 22ad7ec4f13568c086 | 2012/02/29 13:12:00 | +0.0      | michael.erasmus@datacash.co.za  | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 192  |              |
| 30041     | 1164901988 | 1434c101de4ade1b06 | 2012/02/29 13:11:00 | +0.0      | michael.erasmus@datacash.co.za  | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 197  |              |
| 30041     | 1158438183 | 6151975c6b7fc652a8 | 2012/02/24 13:23:00 | +0.0      | celeste.benjamin@datacash.co.za | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 217  | Rejected     |
| 30041     | 1158052072 | 20dad78e1a10a43d5b | 2012/02/24 07:25:00 | +0.0      | celeste.benjamin@datacash.co.za | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 217  | OK           |
| 30041     | 1158051854 | 1488babe377c582742 | 2012/02/24 07:24:00 | +0.0      | celeste.benjamin@datacash.co.za | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 217  |              |
| 30041     | 1158051443 | 8200795c095182     | 2012/02/24 07:21:00 | +0.0      | celeste.benjamin@datacash.co.za | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 217  | TSM OK       |
| 30041     | 1157975735 | 18a2e0836b90fa3610 | 2012/02/24 06:08:00 | +0.0      | celeste.benjamin@datacash.co.za | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 217  | Rejected     |
| 30041     | 1157260391 | 4e507ac432357c145c | 2012/02/23 14:19:00 | +0.0      | celeste.benjamin@datacash.co.za | 01/01/1900    | EH6 7EZ     | AB1 2CD     | £100.00 | ?    | 197  | Cancellation |
| 30041     | 1118507439 | 196d5ed81747152    | 2012/01/19 11:04:00 | +0.0      | risky_wp@datacash.com           | 06/10/2011    | EH6 7EZ     | AB1 2CD     | £12.34  | ✓    | 182  | Rejected     |
| 30041     | 1118353500 | e4728dd3e6a5f1d745 | 2012/01/19 08:19:00 | +0.0      | risky@example.com               | 06/10/2011    | EH6 7EZ     | AB1 2CD     | £12.34  | ✓    | 192  |              |
| 30041     | 1118338566 | 888e3a9c1f1da011e6 | 2012/01/19 07:51:00 | +0.0      | risky@example.com               | 06/10/2011    | EH6 7EZ     | AB1 2CD     | £12.34  | ✓    | 172  |              |

### 9.7.1 Saving Reports

Once a report has been run, a user has the option to save the parameters of the report. This is done on an individual user basis (i.e. only the reports saved by a particular user are visible to that user).

This feature allows a user to save up to 10 working reports. The reports will stay available up to 14 days after creation, which will be extended by accessing the report.

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## 10 FILE UPLOAD CENTRE

In the “Admin” menu select “Client Admin”, File Upload Centre will be under “Uploads” see Figure 58 below:

**Figure 57 - Report Results Display**



The user will then be required to “Select a File Type” (List Name)

**Figure 58 - Report Results Display**

| File Upload Centre:  |                   |   |   |               |            |
|--|-------------------|---|---|---------------|------------|
| Select a File Type   |                   |   |   |               |            |
| Select a file upload type to use from the list below. This must be done before any file can be uploaded. |                   |   |   |               |            |
| ID   | Name              | Description                                   | Rule Options  | Manual Upload | Use Upload |
| 39   | Bad BINs          | Import bad BINs into the negative list        | [3RD-APPS-SRV2]<br>[3RD-APPS-SRV3]<br>[3RD-APPS-SRV7]<br>[T3MOLSQLVOL]<br>[T3MPRDBM412] |               |            |
| 31   | Bad Card Country  | Upload Bad Card Country                       | [T3MPRDBM412]   |               |            |
| 29   | Bad Domain import | Import bad email domains to the negative list | [3RD-APPS-SRV2]<br>[3RD-APPS-SRV3]<br>[3RD-APPS-SRV7]<br>[T3MOLSQLVOL]                  |               |            |

### 10.1.1 Process for Bulk/File uploads

File Upload Centre:

Selected Upload: Test IP Address Uploads - Real-Time Test Gaming [30042]

| ID | Name                    | Description                       |
|----|-------------------------|-----------------------------------|
| 74 | Test IP Address Uploads | Test IP Address Uploads - Jacobus |

Select a File to Upload

Choose File

No file chosen

Check Fields Required

Required Fields

IP Address

Comments

test comment box

test comment box

test comment box

test comment box

test commen

0 characters left

Other Options

☐ Ignore Surplus Data

Upload File

Clicking on the Choose File Button allows you to browse for a file to upload.

File Upload Centre:

**Selected Upload: Test Email List - Real-Time Test Gaming [30042]**

?
✖
🔍

| ID | Name            | Description               |
|----|-----------------|---------------------------|
| 76 | Test Email List | Test Email List - Jacobus |

Select a File to Upload
Check Fields Required
Comments
Other Options

Choose File
celestettest\_1.csv

Clear Upload

Required Fields

Email Address

test bulk email

235 characters left

☐ Ignore Surplus Data

Upload File

Once your file is selected, you are able to add a comment in the comment box section related to the upload, then click Upload File button to have the file validated before adding these values to the list.

File Upload Centre:

**Selected Upload: Test Email List - Real-Time Test Gaming [30042]**

?
✖
🔍

| ID | Name            | Description               |
|----|-----------------|---------------------------|
| 76 | Test Email List | Test Email List - Jacobus |

✓
3 rows can be imported

✗
cannot be imported

The file has the correct number of fields. Please confirm the fields are in the following order before continuing:

- Email Address

**Import Options:**

☐ Remove from RT

Import Valid Data

Import Offline




Once validated, you are then able to click Import Valid Data and the system will import your values to the selected list.



## 10.1.2 Single Entry

File Upload Centre:


**Selected Upload: Test Email List - Real-Time Test Gaming [30042]**

| ID | Name            | Description               |
|----|-----------------|---------------------------|
| 76 | Test Email List | Test Email List - Jacobus |

**Email Address:**



☐ Remove item from Test Email List

**Expires On (leave blank for indefinitely):** 


**Comment:**

kjhfg.lfhdkjsfhgkhfs  
 ghaldkjhfg.lfhdkjsfh  
 gkhfsghaldkjhfg.lfh  
 jksfhgkhfsghaldkjhfg  
 .lfh

0 characters left

Capture your values in the box provided, add comments if required. Click on the save button in order to validated the file before adding these values to the list and the following confirmation screen shown below.

File Upload Centre:

**Selected Upload: Test Email List - Real-Time Test Gaming [30042]**





| ID | Name            | Description               |
|----|-----------------|---------------------------|
| 76 | Test Email List | Test Email List - Jacobus |

✓ 3 rows can be imported

✗ cannot be imported

The file has the correct number of fields. Please confirm the fields are in the following order before continuing:

- Email Address

**Import Options:**

☐ Remove from RT

Once validated, you are then able to click Import Valid Data and the system will import your values to the selected list.

### 10.1.3 View List Details

| Id  | ClientId | Username      | Expiry Date | Email                              | Comment             | IsApproved                          |
|-----|----------|---------------|-------------|------------------------------------|---------------------|-------------------------------------|
| 214 | 30042    | dc25cbenjamin | 17/05/2011  | Jacobus.Meintjes@datacash.co.za    | test manual upload  | <input checked="" type="checkbox"/> |
| 215 | 30042    | dc25cbenjamin |             | KakraB@com.com,bbb,ccc,ddd,eee,fff | test upload on demo | <input checked="" type="checkbox"/> |
| 216 | 30042    | dc25cbenjamin |             | KakraB@com.com,,,,,                | duplicate email     | <input checked="" type="checkbox"/> |

By clicking on the magnifying glass the above screen will open to display the existing values in the list.

### 10.1.4 Delete from List

Clicking on the Choose File Button allows you to browse for a file to upload for deletion.

Once your file is selected, you are able to add a comment in the comment box section related to the deletion, then click Upload File button to have the file validated before adding these values to the list.

File Upload Centre:

Selected Upload: Test Email List - Real-Time Test Gaming [30042]

?

| ID | Name            | Description               | Use Upload |
|----|-----------------|---------------------------|------------|
| 76 | Test Email List | Test Email List - Jacobus |            |

3 rows can be imported

cannot be imported

The file has the correct number of fields. Please confirm the fields are in the following order before continuing:

Email Address

Import Options:

☒ Remove from RT

☐ Import Valid Data

Import Offline

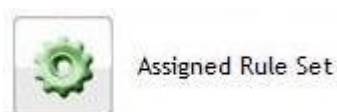
By checking the Remove check box, will remove the data out the list.

## 11 OFFLINE RULES INTERFACE

The Offline Rules Interface is a tool which allows the user to access the offline rules in order to amend or deactivate Merchant specific rules.


Under the “Admin Menu” select the “Client Maintenance” option:

Under “Initial Setup” select “Assigned Rule Set”:



The user will be presented with the following page:

| Client Offline Rules       |        |                          |  |  |                  |                  |                                   |                  |                                     |
|----------------------------|--------|--------------------------|--|--|------------------|------------------|-----------------------------------|------------------|-------------------------------------|
| Category: <span>All</span> |        | Status: <span>All</span> |  | Search: <input type="text"/>   |                  |                  | <input type="button" value="Go"/> |                  |                                     |
| Rule                       | Scores | Category                 | Description                                  | Full Description   | Rule Parameter 1 | Rule Parameter 2 | Rule Parameter 3                  | Rule Parameter 4 | Assigned Edit                       |
| AC10                       | -14    | Person                   | Delivery surname is within the email address | Delivery surname is in the email as part, or all of the prefix before the @ symbol | 1                | 2                | 3                                 |                  | <input checked="" type="checkbox"/> |
| AC12                       | 0      | Telephone                | Telephone number rule                        | Telephone number rule  |                  |                  |                                   |                  | <input checked="" type="checkbox"/> |
| AC12a                      | 2      | Other                    | Telephone number has not been supplied       | Telephone number has not been supplied   |                  |                  |                                   |                  | <input checked="" type="checkbox"/> |
| AC12b                      | -3     | Other                    | Telephone number is a landline               | Telephone number is a domestic landline number                                     |                  |                  |                                   |                  | <input checked="" type="checkbox"/> |

In order to edit a rule, select the edit button (  ), which will present the following page:

|       |   |         |   |   |    |    |  |  |
|-------|---|---------|---|---|----|----|--|--|
| CD20a | 1 | Payment | Multiple transactions received with similar cards - Consider investigation                | Authorised and declined transactions using (Parameter 1) volume of cards with same first 12 digits and different end 4 digits have been seen before in (Parameter 2) number of days threshold 1 | 4  | 40 |  |  |
| CD20b | 2 | Payment | Multiple transactions received with similar cards - Warrants investigation                | Authorised and declined transactions using (Parameter 1) volume of cards with same first 12 digits and different end 4 digits have been seen before in (Parameter 2) number of days threshold 2 | 7  | 40 |  |  |
| CD20c | 3 | Payment | Multiple transactions received with multiple similar cards - Warrants close investigation | Authorised and declined transactions using (Parameter 1) volume of cards with same first 12 digits and different end 4 digits have been seen before in (Parameter 2) number of days threshold 3 | 10 | 40 |  |  |

The following screen will appear to enable the user to edit the various parameters:



Select a parameter to Edit, "Rule Parameter 2" in this example was changed from 40 to 50:



The user will then decide to "save" or "discard" changes made:



Once saved the user will be returned to the previous screen where the change will appear, see below:

|       |    |       |   |                                      |   |                                      |  |  |
|-------|----|-------|---|--------------------------------------|---|--------------------------------------|--|--|
| TC47  | 0  | Other | X addresses given for transactions have been seen as having the same IP address in X days |                                      |   |                                      |  |  |
| TC47a | 10 | Other | Email used at multiple addresses (a)  | Email used at multiple addresses (a) | 1 | 50                                   |  |  |
| TC47b | 8  | Other | Email used at multiple addresses (b)  | Email used at multiple addresses (b) | 2 | <div>Param2_description<br/>40</div> |  |  |

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