



User Guide

Outcome Orchestration

Confidential and Proprietary

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1. Introduction

This document aims to outline how to use the functionality offered through the FraudIQ Manager system to allow clients to control their Real Time response outcomes.

Traditionally, the Real Time (RT) response would be a clear / not clear response, with additional information returned within the new RT response for clients to make their own decisions on the scores.

The Outcome Orchestration functionality empowers FraudIQ Manager clients to control, through the front end, the logic and criteria to derive their own outcomes – which are then returned within the Real Time response.

This provides more flexibility and enhanced control over the customer journey and removes the need to make changes to decision making logic in other systems – other than interpreting the outcomes themselves.

Please note:

When using Outcome Orchestration to generate outcomes using data other than FraudIQ Manager data, please engage the associated data provider to ensure that the use of their data to make decisions adheres to their operating guidelines.

These guidelines can differ between organizations and Equifax Canada will not be held accountable for Outcomes that are configured in breach of guidelines specified by other data providers, but are integrated into FraudIQ Manager.

2. Glossary of Terms

Workflow Access

A Workflow Access is the name given to a Real-time (RT) data feed. Each workflow access defines an entry point into the RT system which can be configured based on a customer's strategy requirements with regards to which rules and outcomes are utilized at each point. Having multiple workflow accesses, placed at key points at the customer journey, provides a multi-layered approach to risk management.

Workflow accesses are usually configured on a product or domain level as well at each point in the customer journey where a FraudIQ Manager call is required.

Outcome Set

An Outcome Set is the term given to the group of Outcome Codes that will serve a specific workflow access within the system. An Outcome Set must contain one more Outcome Codes.

An Outcome Set must also have a Default Outcome Code and Default Outcome Description associated with it.

An Outcome Set is then assigned to a Workflow Access, where only one Outcome Set can be assigned to a Workflow Access at any time.

Outcome Code

An Outcome Code is a unique reference assigned to a specific set of logic. For example, *EFX001*, *EFX002*, *EFX003* would be examples of Outcome Codes. Outcome codes can be reused across multiple Outcome Sets (see below), where they may or may not have different logic driving them, but an Outcome Code can only be used once within a single Outcome Set. The Outcome Code is returned in the RT response.

```
<ScoreNarratives>
  <ScoreNarrative>Application ID: TEST037520220607131144</ScoreNarrative>
  <ScoreNarrative>OUTCOME CODE: EFX001</ScoreNarrative>
  <ScoreNarrative>OCD:Ask for additional documentation</ScoreNarrative>
  <ScoreNarrative>PRECISION DECISION:</ScoreNarrative>
</ScoreNarratives>
```

Outcome Description

The Outcome Description is a free text field that can be used as per client requirements. For example, an explanation of what the Outcome Code does to the customer journey e.g. *'Auto-accept'*, *'Auto-decline'*, *'Refer to fraud'*. Alternatively, the Outcome Description can be used on the customer facing GUI's to inform the customer of the outcome e.g. *'could not complete - please call 1.855.233.9226 or visit us'*. The Outcome Description is returned in the RT response. Please note that at this time the outcome description is limited to 65 characters.

```
<ScoreNarratives>
  <ScoreNarrative>Application ID: TEST037520220607131144</ScoreNarrative>
  <ScoreNarrative>OUTCOME CODE: EFX001</ScoreNarrative>
  <ScoreNarrative>OCD: Ask for additional documentation</ScoreNarrative>
  <ScoreNarrative>PRECISION DECISION:</ScoreNarrative>
</ScoreNarratives>
```

Outcome Name

A description given to an Outcome Code that isn't returned within the RT response, primarily to be used as an explanation of the Outcome that isn't necessarily communicated via the Outcome Code or Outcome Description fields.

Default Outcome Code

The default Outcome Code has no user defined logic associated with it. Instead, the Default Outcome Code is returned in the RT response when no other Outcome Code's criteria within the Outcome Set has been evaluated to be true. Usually, the Default Outcome code would be an 'Accept' or something similar.

Default Outcome Description

The Default Outcome Description is the description returned alongside the Default Outcome Code.

Custom Variant

A Custom Variant is essentially a complex set of criteria that isn't available in the standard criteria under "Property Manager". A Custom Variant will allow users to create more complex situations for when Outcome Orchestration returns a specific outcome. Custom Variants can be created under any of the standard examples in Property Manager and these are essential for how the criteria is used in "Criteria Manager".

Criteria Manager

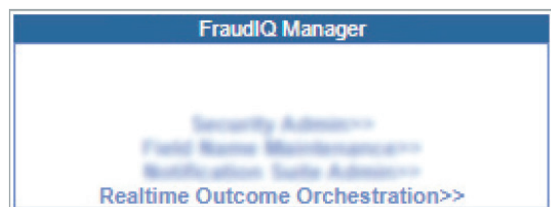
Criteria Manager is essentially how many times the user would expect the specific outcome scenario to trigger. For example if the user would only want an outcome to trigger once, the user would set this criteria up to target a specific property to only occur "Once" or "Greater Than 0" times. Criteria Manager is visually how many times the criteria will fire.

Property Manager









Property Manager is how the system is performing in the background, therefore this is the backbone to how criteria is set up for a specific outcome. In Property Manager, this is how the user can specify "Custom Variants" for any complex scenarios.






3. Outcome Orchestration Home

The homepage is then accessible from the FraudIQ Manager homepage, on the right-hand side of the page:



4. Realtime Outcome Orchestration Home

Active Realtime Outcome Sets					
Name	Outcome Count	Feed Count	Created By	Updated By	
Equifax Demo Set	2	1	PaulClarke © 2022-04-26 11:57:17	MatthewDuszynski © 2022-05-19 09:19:27	   
NEW OUTCOME SET 3	1	0	BasavalingammaSahu © 2022-05-04 13:45:51	BasavalingammaSahu © 2022-05-04 14:38:17	   
Manage Feed Mappings Manage Outcome Codes					

Working Area					
Name	Outcome Count	Tested Status	Created By	Updated By	
 MBReTest05042022	0	N	MalikarajunaSanajara © 2022-05-04 14:31:21	MalikarajunaSanajara © 2022-05-04 14:31:40	   
Create Outcome Set					

N.b. Use the domain selector to access the correct domain using the domain selector in the top right of the page.

1. **'Manage Feed Mapping'** – This screen controls which outcome set is mapped to an individual workflow access
2. **'Manage Outcome Codes'** – This screen allows the user to create new outcome codes to be referenced within an Outcome Set
3. **'Create Outcome Set'** – This leads to the screen where the logic behind specific Outcome Codes is defined
4. **Additional Controls** to 'View', 'Edit', 'Test', 'Delete' and 'Promote without testing' non-live Outcome Sets
5. **Additional Controls** to 'View', 'Edit', 'Copy', 'Test' and 'Delete' live Outcome Sets
 - a. Editing an Outcome Set will allow the live outcome set to be replaced by the new one when promoted
 - b. Copying an Outcome Set will copy the logic of the copied outcome set, but won't overwrite the outcome set it was copied from when set live. The copied Outcome Set will be visible within the working area.
 - c. Viewing an Outcome Set will display the Outcome Codes (and allow the user to drill into the underlying logic) in a read-only view, so the user cannot actively edit it
 - d. Testing an Outcome Set will allow the user to run the Outcome Set's associated Outcome Codes against applications within the FraudIQ Manager system to understand the results of the test. This must be done prior to an Outcome Set being promoted to live.
 - e. Deleting an Outcome Set will remove it completely from the FraudIQ Manager system and it cannot be reinstated.

The screen is split into two sections, the top section shows the active (live) Outcome Sets. The section beneath is the working area where the pending outcome sets (not live) are displayed.

5. Realtime Outcome Code Maintenance

Before being able to assign criteria to an outcome, the outcome codes must first be set up – as there may be Outcome Sets that use the same Outcome Code, but each code has different associated logic depending on which set/s they're associated with.

When clicking the 'Manage Outcome Codes' button, you will be presented with the below screen:

Realtime Outcome Orchestration Home / Realtime Outcome Code Management

Outcome Code	Name	Created By
Test001	Test Outcome Code	BasavalingammaSahu © 2022-04-28 05:49:05
High Person Risk	High Person Risk	PaulClarke © 2022-04-28 14:50:33
High Risk	High Risk	PaulClarke © 2022-04-26 11:57:04
TESTCODE1	TESTCODE1	BasavalingammaSahu © 2022-06-03 13:50:32 <input type="button" value="X"/>
Medium Risk	Medium Risk	PaulClarke © 2022-04-26 11:56:55

Outcome Codes **must** be unique, whereas the Outcome Name can be the same or different across multiple Outcome Codes. The system will generate an error if a user tries to create a duplicate Outcome Code.

It is only possible to delete Outcome Codes that are not assigned to an Outcome Set. This can be done by clicking the below:

Outcome Code	Name	Created By
Test001	Test Outcome Code	BasavalingammaSahu © 2022-04-28 05:49:05
High Person Risk	High Person Risk	PaulClarke © 2022-04-28 14:50:33
High Risk	High Risk	PaulClarke © 2022-04-26 11:57:04
TESTCODE1	TESTCODE1	BasavalingammaSahu © 2022-06-03 13:50:32 <input type="button" value="X"/>

This is to ensure that users don't accidentally delete an Outcome Code that is in use within the system that they may not be aware of, and don't unknowingly impact work that others users are doing within the Outcome Orchestration module.

Any Outcome Codes that are going to be used as the Default Outcome Code also have to be defined within this screen.

6. Realtime Outcome Set Maintenance – Creating Outcome Logic

Once the user has set an “Outcome Code” the next step is to create an “Outcome Set”, which contains all of the specific criteria in which the user can specify in order to display the “Outcome Code” that the user set previously. For example if an application has one rule hit then this could return the outcome of “Refer”.

Realtime Outcome Orchestration Home / Domain: TEST Domain Group

Active Realtime Outcome Sets

Name	Outcome Count	Feed Count	Created By	Updated By
------	---------------	------------	------------	------------

% Manage Feed Mappings % Manage Outcome Codes

Working Area

Name	Outcome Count	Tested Status	Created By	Updated By
Create Outcome Set				

When the user clicks through to create an Outcome Set, this will take them through to where Outcome Set Details will need to be defined.

When the user clicks through to create an Outcome Set, this will take them through to where Outcome Set Details will need to be defined.

Realtime Outcome Set Details

Outcome Set Name: NEW OUTCOME SET 19 1.

Outcome Set Description: 2.

Default Outcome Code: Test001 3.

Default Outcome Colour: Dark Blue

Save Details

Realtime Outcome List

#	Outcome Code	Auto-Decision Status	Created By	Updated By
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Create Outcome

1. **‘Outcome Set Name’** – This is the name that the Outcome Set will be known by
2. **‘Outcome Set Description’** – A brief description of the Outcome Set
3. **‘Default Outcome Code’** – If none of the Outcome Codes within a set evaluate to being true, the Default Outcome Code is returned in the Real Time response
4. **‘Default Outcome Description’** – A brief description of the Default Outcome Code, this is also returned in the Real Time response

Once the information has been entered into the form – clicking Save Details will update the information within the system, leaving the user on the same page.

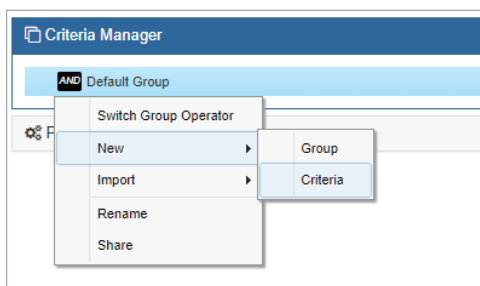
Clicking 'Create Outcome' will lead to the following page:



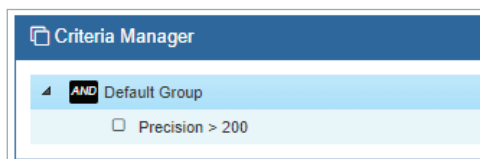
In order to set up the logic behind an Outcome Code, first select the code from the drop-down list, give the Outcome Code an Outcome Description and then save the details. The Outcome Code assigned to the Default Outcome Code will not be available within this list.

In order to deliver the granularity required to implement complex logic – Outcome Orchestration utilizes the same underlying functionality as the configurable data service rules screens. It is important to note this uses a slightly different principle for rule building than traditional FraudIQ Manager rules. The functionality allows for the counting of occurrences of scenarios, where the scenarios are defined by the user through the front end.

To create criteria, right click on 'Default Group' and follow the below steps to start:

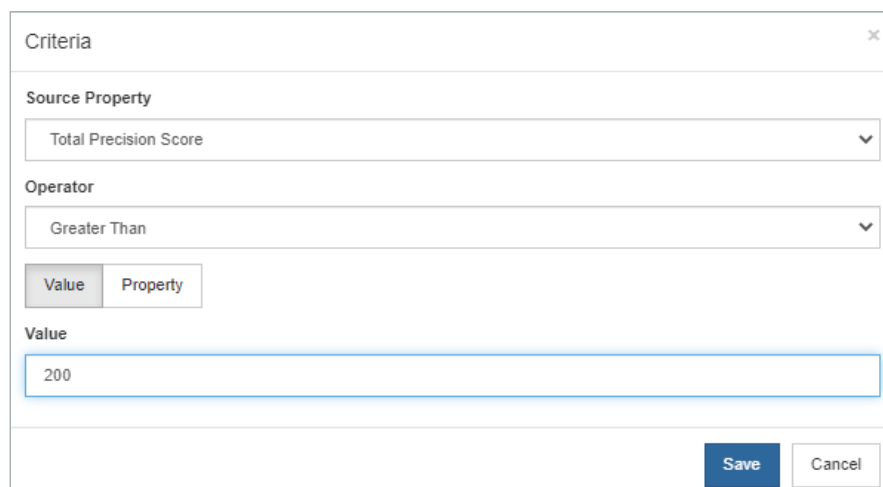


This will then create a new criteria ready to be named accordingly, for example:



Right clicking the new criteria again, navigate to 'Edit'.

You will then be presented with a screen to input the required criteria:



The 'Criteria' dialog box contains the following elements:

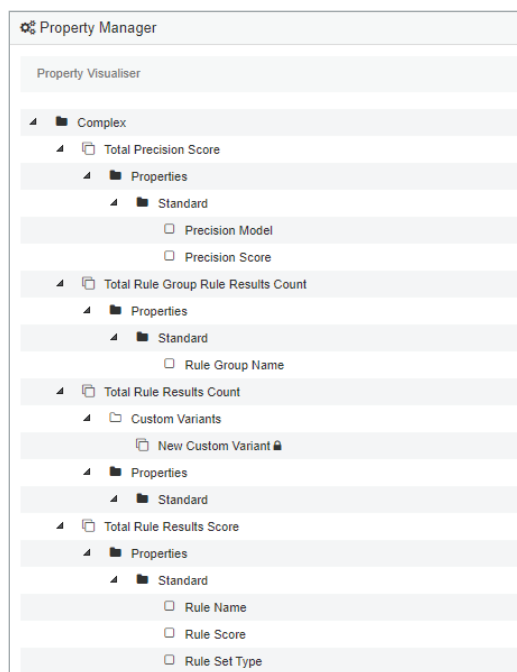
- Source Property:** A dropdown menu with 'Total Precision Score' selected.
- Operator:** A dropdown menu with 'Greater Than' selected.
- Value:** A text input field containing the number '200'. Above this field are two tabs: 'Value' (active) and 'Property'.
- Buttons:** 'Save' and 'Cancel' buttons at the bottom right.

Different operators will be available based on the type of Source Property that has been selected.

Once done, press save.

This process can be repeated until all the logic behind an Outcome Code has been configured.

When expanding the Property Manager – it is then possible to expand the directory to show the different properties that are available to create logic for an outcome from. The Property Manager is also where custom variants are created, to manage the Outcomes to be based on specific data variables, such as rule names.



The 'Property Manager' interface shows a tree structure under 'Property Visualiser':

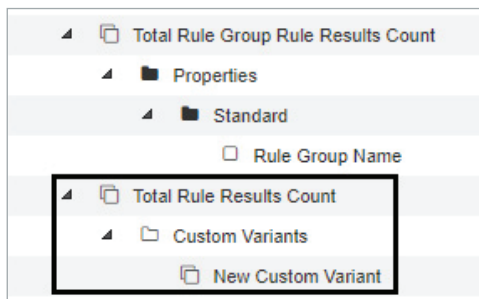
- Complex**
 - Total Precision Score**
 - Properties**
 - Standard**
 - ☐ Precision Model
 - ☐ Precision Score
 - Total Rule Group Rule Results Count**
 - Properties**
 - Standard**
 - ☐ Rule Group Name
 - Total Rule Results Count**
 - Custom Variants**
 - ☐ New Custom Variant
 - Properties**
 - Standard**
 - Total Rule Results Score**
 - Properties**
 - Standard**
 - ☐ Rule Name
 - ☐ Rule Score
 - ☐ Rule Set Type

It is important to note that custom variants need to build around complex properties and a second custom variant for the parent property. For each 'tier' of data, an additional custom variant has to be produced to bring the desired data to the same level as the standard criteria in order to perform logic on the variants.

To create a custom variant, which can then be used within Criteria Manager to set up the logic for an Outcome, right click on one of the headers with the following symbol:



This will create a 'New Custom Variant' under the header as per the below:



Right clicking on 'New Custom Variant' allows the user to rename and edit the criteria behind it.

For example, creating a Custom Variant based on 'Total Rule Results Count' to look at specific rule names would look like the below:

Criteria

Source Property

Rule Name

Operator

In

Value Property

Value

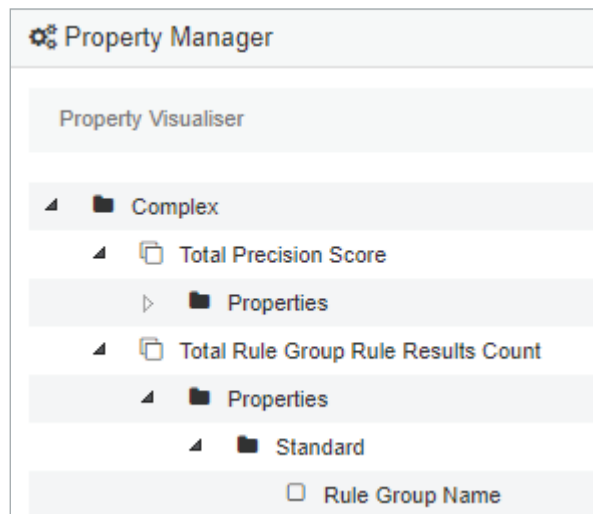
RuleName1,RuleName2,RuleName3

Save Cancel

This custom variant can then be used to create an additional custom variant for use in the Criteria Manager (to create the logic for an Outcome Code). As this is a Standard property, only one Custom Variant is required in order for this to be used within the outcome logic.

N.B. ensure there are no spaces after the commas within the 'Value' section.

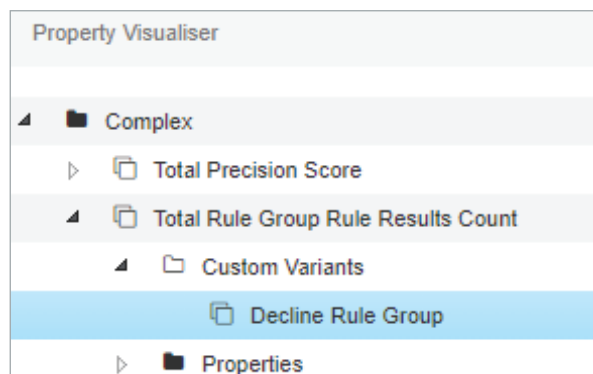
In order to create an Outcome based on Rule Groups, for example, as the Rule Group Name data item is a complex data item and is nestled further within the Total Rule Results block as shown below:



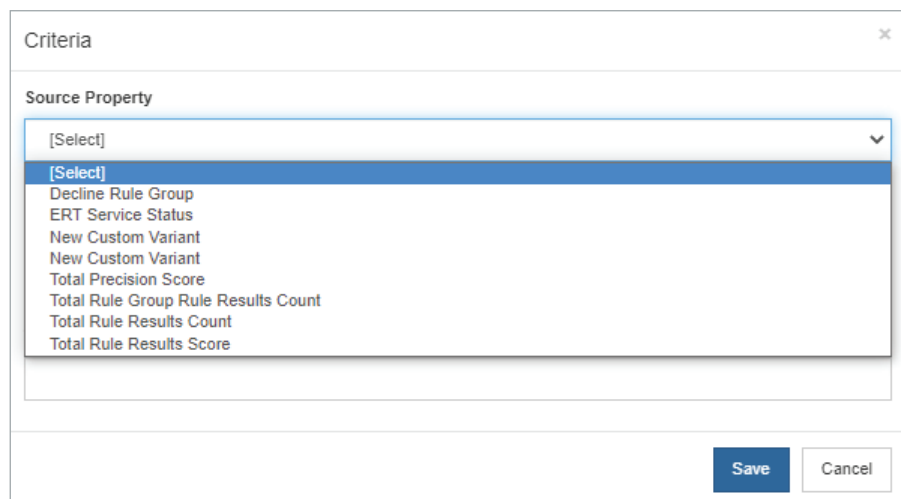
The first thing to do would be to create a Custom Variant on 'Total Rule Groups Count', such as the below:

The screenshot shows a 'Criteria' dialog box. It has a close button (X) in the top right corner. The 'Source Property' dropdown is set to 'Rule Group Name'. The 'Operator' dropdown is set to 'Like'. There are two tabs: 'Value' (selected) and 'Property'. The 'Value' field contains the text 'Declines'. At the bottom right, there are 'Save' and 'Cancel' buttons.

Once this has been created, it will show up within the Property Visualiser (the example below has been renamed already):

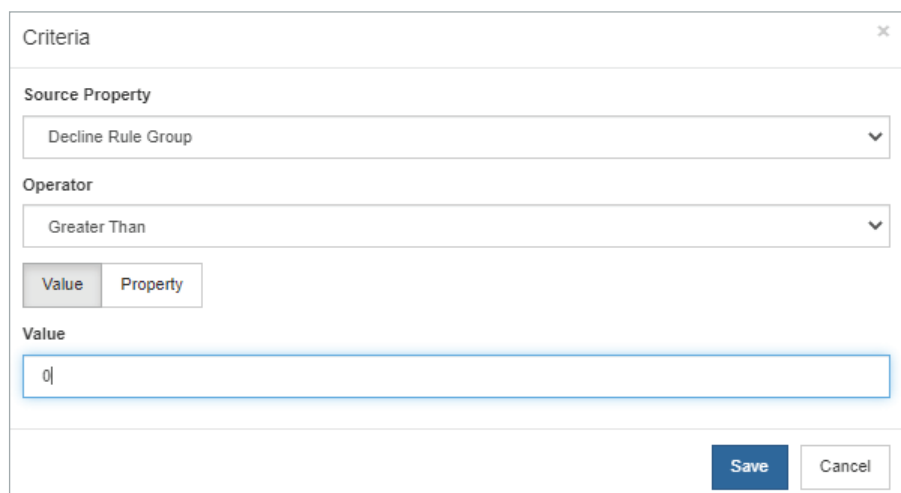


The next step is to create a Custom Variant on the Total Rule Result Count (the parent of the Total Rule Groups Count).



The 'Criteria' dialog box is shown with a dropdown menu for 'Source Property'. The dropdown is open, displaying a list of options: '[Select]', 'Decline Rule Group', 'ERT Service Status', 'New Custom Variant', 'New Custom Variant', 'Total Precision Score', 'Total Rule Group Rule Results Count', 'Total Rule Results Count', and 'Total Rule Results Score'. The 'Save' button is highlighted in blue, and the 'Cancel' button is in white.

At this stage, it is important to remember that you're effectively asking the system to count the number of times the Custom Variant has been met for the rule to be true.



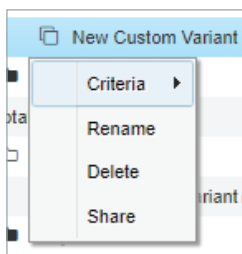
The 'Criteria' dialog box is shown with the 'Source Property' dropdown set to 'Decline Rule Group'. The 'Operator' dropdown is set to 'Greater Than'. The 'Value' field is empty and highlighted with a blue border. The 'Save' button is highlighted in blue, and the 'Cancel' button is in white.

The above is effectively stating that the system should look for an occurrence of the logic for the Custom Variant: Decline Rule Group logic (i.e. has the app hit a rule within a rule group named like Declines), because it's looking at a count greater than 0.

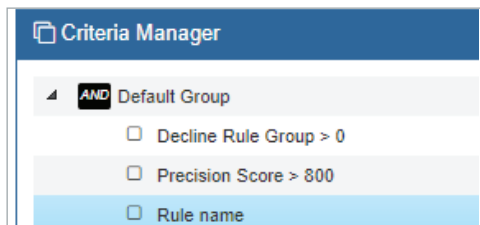
Once a custom variant has been created, it can be shared for reuse across multiple Outcome Sets.

By right clicking on the custom variant, select 'Share'.

This will also ensure that the Custom Variant cannot be edited and is therefore locked down.

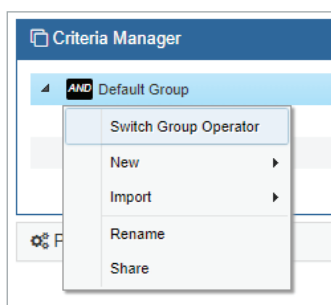


Then use this Custom Variant within the Criteria Manager, alongside other criteria to build up the overall logic for the RT response.



Using the Criteria Manager it is possible to build up increasingly complex layers of logic. In the picture above, everything under 'Default Group' (which can be renamed) is 'AND'd' together – meaning all of them have to be true in order for this block of criteria to be true.

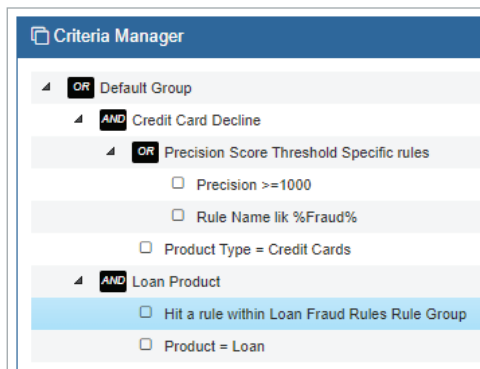
By right clicking on the Group Name, and selecting 'Switch Group Operator' will change the operator to be 'OR'.



This then means the criteria under the group are 'OR'd' together.

By adding in new Groups, utilising the same or different operators it is possible to continue to build up increasingly complicated logic to take into account various data items, data types and scenarios that have occurred in RT.

For example:



Similarly to the Property Manager, this works on the principle of nesting the criteria as the complexity of the data increases.

In the example above the highest tier group is an 'OR', meaning that the next level of groups is 'OR'd' together i.e. either of the groups have to be true, not both of them at the same time.

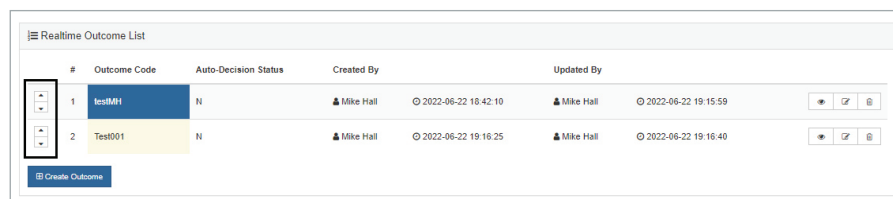
The second tier of groups are both 'AND's, meaning that the criteria underneath them are 'AND'd together, for the second block, this is a very simple *'Have I hit a rule within a Loan Fraud Rule Group AND the Product = Loan'*. If this is the case for the incoming enquiry, then the Outcome Code associated to this logic will be returned.

On the other hand, the first AND group has a second group underneath it, an 'OR'. This block essentially reads:

'The precision score must be greater than or equal to 1000 OR hit a rule where the name is like Fraud AND the Product type is credit card.' This is the case because the Product Type criteria is indented back towards the 'AND' group above the 'OR'.

Once all the logic behind all the Outcomes for an associated Outcome Set have been created and configured, the list of available Outcome Codes will be visible and arrows will be available that can be used to order the priority of the Outcome Codes (same principle of Global Task Priorities).

By ordering the Outcome Codes, it allows the users to define the priority order of outcomes to be returned in the Real-time response if multiple Outcome Codes evaluate to be true. If no Outcome Code criteria is met (i.e. none are true) – the Real-Time message will return the default Outcome Code instead.



#	Outcome Code	Auto-Decision Status	Created By	Updated By
1	Test001	N	Mike Hall	Mike Hall
2	Test002	N	Mike Hall	Mike Hall

7. Realtime Outcome Set Test Centre

Before setting an Outcome Set live – it must be tested to ensure that there are no issues or errors.

To test an Outcome Set – select the test icon:



This will lead to the following screen:

Q Search Criteria

Application Number:

Application Date:

to

Product Type:

Banking

Commercial

Credit Card

Loan

Product:

ABB - Access to Basic Banking Account

AL - Auto Loan

BCC - Business Credit Card

BDA - Business Deposit Account

Q Search

Run Test

Search Results

Using the options, search for an application or range of applications to select from. Once done, click Search and the system will return applications that meet these criteria.

Search Results								
<input type="checkbox"/>	Application Number	Application Date	Domain	Type	Decision	Action Status	Name	Address
<input type="checkbox"/>	TEST025520220622113141	Jun 22 2022 11:31AM	TEST Domain	Finance Application		Waiting	M MAYLAASDTNAMEMONDDY	1141 MAYMONDAYMAINSTREETF, P9H018
<input type="checkbox"/>	TEST025220220622112657	Jun 22 2022 11:27AM	TEST Domain	Finance Application		Inconsistency	IR TREVORA	95 ORBITSO ST 985, A1A1H6
<input type="checkbox"/>	TEST025020220622111502	Jun 22 2022 11:15AM	TEST Domain	Finance Application		Waiting	M MAYLAASDTNAMEMONDDY	1141 MAYMONDAYMAINSTREETF, P9H018
<input type="checkbox"/>	TEST009720220622075427	Jun 22 2022 7:54AM	TEST Domain	Finance Application		Waiting	RD SHYAM	32023 OTTAWA, G1B0G1
<input type="checkbox"/>	TEST008320220622072637	Jun 22 2022 7:26AM	TEST Domain	Finance Application		Waiting	RD SHYAM	32023 OTTAWA, G1B0G1

Select one or more applications from the list and select the 'Run Test' button.

Tested Status

Y

N

N

Once the test has been completed, the 'Tested Status' of the Outcome Set in the Working Area will go to 'Y', as opposed to 'N'.

Once the Outcome Set is tested it is ready to be promoted to live by clicking the below button:



8. Realtime Outcome Feed Mapping

Once an Outcome Set has been promoted to live it requires mapping against workflow access.

To do this select the 'Manage Feed Mapping' button on the Outcome Orchestration homepage.

This will present all the available workflow accesses available for the domain. Multiple feed mappings may exist depending on your setup.

Realtime Outcome Feed Mapping		
Feed Name	Outcome Set	
REALTIME - TEST	Equifax Demo Set	Edit

Selecting 'Edit' will present a drop-down list with all the available Outcome Sets that are available to be mapped against the workflow access.

Selecting one of the options from the dropdown and selecting 'Update' will map the Outcome set to the real time workflow access.

Feed Name	Outcome Set	
REALTIME - TEST	<div><div>Equifax Demo Set</div><div>(Select Outcome Set)</div><div>Equifax Demo Set</div><div>NEW OUTCOME SET 3</div><div>Copy of NEW OUTCOME SET 3 05042022144548</div><div>To_Delete</div><div>TESTOUTCOME0504</div></div>	Update Cancel

Once this has been done, the Outcome Set will be active and will be processed against any incoming RT enquiries.

9. Real-Time Outcome Report

The Real-time Outcome Report can be accessed in the Reports section from the FraudIQ Manager homepage.

This report works the same way as other generic FraudIQ Manager reports.

Report Criteria

Include Historic Applicants

Time Period

From Date:2022-02-01

To Date:2022-06-22

Run Report

Report Results

Enquiry Key	Application Number	Application Date	Product Type	Outcome Code	Outcome Description	Action Status	Local Reason	National Reason	Version
1799E92-0674-4C2F-915A-AE9A00D711A2	3366712d-11a0-4567-acaa-46483b833b7	2016-11-01 10:20:35	Mortgage	High Risk	High Risk	Waiting	Not Set	Not Set	CURRENT
A4843375-54F8-4C1A-8D5F-AE9A00D72EED	489b4bdf-ccf9-444e-ae5d-59a49cceb6e2	2016-11-01 10:20:35	Mortgage	High Risk	High Risk	Waiting	Not Set	Not Set	CURRENT
3C267722-ED6A-4705-8245-AE9A00D7F93A	50eb377e-6946-ae7-9855-70baefcfe157	2016-11-01 10:20:35	Mortgage	High Risk	High Risk	Waiting	Not Set	Not Set	CURRENT
E06FD90-94F8-4023-591E-AE9B0006F6388	DD0J1860201M5017_MID006	2016-11-01 10:20:35	Mortgage	Low Risk	Low Risk	Waiting	Not Set	Not Set	CURRENT
106DD5A2-3BF8-4EEA-975C-AE9200A36D14	DE SJ1860201M5017_MID125	2016-11-01 10:20:35	Commercial	Medium Risk	Medium Risk	Highly Suspect	Falsified Business Registration	Not Set	CURRENT
106DD5A2-3BF8-4EEA-975C-AE9200A36D14	DE SJ1860201M5017_MID125	2016-11-01 10:20:35	Commercial	Medium Risk	Medium Risk	Highly Suspect	Non-Disclosure of a Previous Decline (confirmed)	Not Set	CURRENT
106DD5A2-3BF8-4EEA-975C-AE9200A36D14	DE SJ1860201M5017_MID125	2016-11-01 10:20:35	Commercial	Medium Risk	Medium Risk	Highly Suspect	Suspected Reporter	Not Set	CURRENT
7CD5A356-73F4-4389-9F4A-AE9200A13CEB	DE SJ1860201M5017_MID148	2016-11-01 10:20:35	Commercial	Low Risk	Low Risk	Clear	Not Set	Not Set	CURRENT
7BE1884D-4508-425F-8680-AE9200A03368	DE SJ1860201M5017_MID160	2016-11-01 10:20:35	Commercial	High Risk	High Risk	Waiting	Not Set	Not Set	CURRENT
D037119E-D441-4F75-8464-AE92000B9FD0	DE SJ1860201M5017_MID161	2016-11-01 10:20:35	Commercial	High Risk	High Risk	Waiting	Not Set	Not Set	CURRENT
12D080F9-2B44-43FE-A4D1-AEA000C32E08	FUAT021311200023664522-SIMO	2022-05-03 10:45:40	Telecommunications	Low Risk	Low Risk	Waiting	Not Set	Not Set	CURRENT

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