SETUP ISSUING RISK RULES

1. Setup preference & sic group & usage operation & event type & balance type
2. Add “Prevent Transactions Bad CVV”
   * Navigate ROOT > OpenWay > Full > Configuration Setup > Products > Product Definition > Preference Types
   * Click “Insert new record”
   * Input values
     + Name: Prevent Transactions Bad CVV
     + Code: PREVENT\_TXN\_BAD\_CVV
     + Contract Cat: Card
   * Click “Save form changes”
3. Add “Prevent Transactions Bad CVV2”
   * Navigate ROOT > OpenWay > Full > Configuration Setup > Products > Product Definition > Preference Types
   * Click “Insert new record”
   * Input values
     + Name: Prevent Transactions Bad CVV2
     + Code: PREVENT\_TXN\_BAD\_CVV2
     + Contract Cat: Card
   * Click “Save form changes”
4. Add “Prevent Transactions In Nighttime”
   * Navigate ROOT > OpenWay > Full > Configuration Setup > Products > Product Definition > Preference Types
   * Click “Insert new record”
   * Input values
     + Name: Prevent Transaction In Nighttime
     + Code: PREVENT\_TXN\_IN\_NIGHTTIME
     + Contract Cat: Card
   * Click “Save form changes”
5. Add “OCB Risky”
   * Navigate ROOT > OpenWay > Full > Configuration Setup > Main Tables > SIC Groups
   * Click “Insert new record”
   * Input values
     + Name: OCB Risky
     + Group Code: OCB\_RISKY
     + Classifier Type: [None]
   * Click “Save form changes”
   * Add SIC into “OCB Risky”
     + Navigate ROOT > OpenWay > Full > Configuration Setup > Main Tables > SIC Codes
     + Select each 4900, 5541, 5542, 5499 SIC
     + Click “Direct Groups” to open “Direct Groups for …” form
       - Click “Insert new record”
       - Input values
         * SIC Group: OCB Risky
       - Click “Save form changes”
       - Close form
6. Add “Not sufficient funds”
   * Navigate ROOT > OpenWay > Full > Configuration Setup > Alerting Setup > Usage Operations
   * Click “Insert new record”
   * Input values
     + Name: Not sufficient funds
     + Usage Type: Negative RC
     + Event Code: [None]
   * Click “Save form changes”
   * Add Response Code into “Not sufficient funds”
     + Navigate ROOT > OpenWay > Full > Configuration Setup > Alerting Setup > Response Code Usage
     + Click “Insert new record”
     + Input values
       - Contract Category: Card
       - Response Code: Not sufficient funds
       - Usage Operation: Not sufficient funds
     + Click “Save form changes”
7. Add “Card Lock Risk”
   * Navigate ROOT > OpenWay > Full > Configuration Setup > Products > Event Types
   * Click “Insert new record”
   * Input values
     + Product: Issuing
     + Category: Card
     + Institution: ORIENT COMMERCIAL BANK
     + Name: Card Lock Risk
     + Code: CARD\_LOCK\_RISK
     + Duration Type: Unique
   * Click “Save form changes”
   * Click “Full Info” tab to open “Full Info for …” form
     + Update values
       - New Status: Fraud Card
     + Click “Save form changes”
     + Close form
   * Check
8. Add “Available Balance”
   * Navigate ROOT > OpenWay > Full > Configuration Setup > Accounting Setup > Balance Types
   * Click “Insert new record”
   * Input values
     + Name: Available Balance
     + Code: AVAILABLE
     + Main Only: Main Only
     + History Mode: None
   * Click “Save form changes”
   * Validate All Balances
9. Setup MC risk rules pack
10. Add “001-Add MC Risk Rules”
    * Navigate ROOT > OpenWay > Risk Management Issuing > Configuration > Card Monitoring Rules Packs
    * Click “Insert new record”
    * Input values
      + Client category: Private
      + Name: 001-Add MC Risk Rules
      + Contract Type: OCB MasterCard Cards
      + Code: OCBRR01
    * Click “Save form changes”
    * Click “Preferred” tab to open “Preferred for …” form
      + Add “Prevent Transactions Bad CVV” preference type
      + Click “Insert new record”
      + Input values
        - Preference Type: Prevent Transactions Bad CVV
        - Is Active: Yes
      + Click “Save form changes”
      + Click “Full Info” to open “Preferred Details” form
        - Update values
          * Doc Tag Name: CVCR
          * Doc Tag Value: R
        - Click “Save form changes”
        - Close form
      + Add “Prevent Transactions Bad CVV2” preference type
      + Click “Insert new record”
      + Input values
        - Preference Type: Prevent Transactions Bad CVV2
        - Is Active: Yes
      + Click “Save form changes”
      + Click “Full Info” to open “Preferred Details” form
        - Update values
          * Doc Tag Name: CVC2R
          * Doc Tag Value: R
        - Click “Save form changes”
        - Close form
      + Add “Prevent Transactions In Nighttime” preference type
      + Click “Insert new record”
      + Input values
        - Preference Type: Prevent Transactions In Nighttime
        - Is Active: Yes
      + Click “Save form changes”
      + Click “Full Info” to open “Preferred Details” form
        - Update values
          * Interval (FR-TO in hours): 23-05
        - Click “Save form changes”
        - Close form
      + Close form
    * Click “Rules” tab to open “Rules for …”
      + Add “103\_RM\_IND\_AMOUNT” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 103\_RM\_IND\_AMOUNT
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Forever
          * Usage Event: Response
          * Max #: 0
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 30000000
          * Amnt Curr: VND
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
      + Add “104\_RM\_NUM\_MCC” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 104\_RM\_NUM\_MCC
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 3
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * SIC Group: OCB Risky
        - Click “Save form changes”
        - Close form
      + Add “105\_RM\_AMOUNT\_MCC” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 105\_RM\_AMOUNT\_MCC
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 0
          * Max Amnt: 30000000
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: VND
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * SIC Group: OCB Risky
        - Click “Save form changes”
        - Close form
      + Add “107\_RM\_NUM\_COUNTRY\_INT” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 107\_RM\_NUM\_COUNTRY\_INT
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Hours
          * Usage Event: Response
          * Max #: 3
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Area: M49: International Country
        - Click “Save form changes”
        - Close form
      + Add “112\_RM\_INVALID\_PIN” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 112\_RM\_INVALID\_PIN
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 2
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Predefined Condition: Invalid PIN
        - Click “Save form changes”
        - Close form
      + Add “113\_RM\_SAME\_MERCHANT” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 113\_RM\_SAME\_MERCHANT
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Hours
          * Usage Event: Response
          * Max #: 3
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Predefined Condition: The Same Merchant
        - Click “Save form changes”
        - Close form
      + Add “114\_RM\_TWO\_COUNTRIES” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 114\_RM\_TWO\_COUNTRIES
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Hours
          * Usage Event: Response
          * Max #: 2
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 10
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Predefined Condition: Change Country
          * Custom RC: Suspected fraud
        - Click “Save form changes”
        - Close form
      + Add “116\_UTILIZATION\_MCC” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 116\_UTILIZATION\_MCC
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 1
          * Max Amnt: 0
          * Max Pcnt: 70
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * SIC Group: OCB Risky
          * For Max Amount: Available Balance
          * Predefined Condition: Utilization
        - Click “Save form changes”
        - Close form
      + Add “125\_RM\_INVALID\_EXPIRY\_DATE” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 125\_RM\_INVALID\_EXPIRY\_DATE
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 2
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Predefined Condition: Invalid Expiry Date
        - Click “Save form changes”
        - Close form
      + Add “210\_RM\_NIGHT” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 210\_RM\_NIGHT
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 3
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 5
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Preference Type: Prevent Transactions In Nighttime
          * Event Type: Card Lock Risk
        - Click “Save form changes”
        - Close form
      + Add “211\_RM\_BAD\_CVV” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 211\_RM\_BAD\_CVV
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 2
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Preference Type: Prevent Transactions Bad CVV
        - Click “Save form changes”
        - Close form
      + Add “216\_RM\_BAD\_CVV2” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 216\_RM\_BAD\_CVV2
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Days
          * Usage Event: Response
          * Max #: 2
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Preference Type: Prevent Transactions Bad CVV2
        - Click “Save form changes”
        - Close form
      + Add “401\_RM\_NOT\_SUFFICIENT” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 401\_RM\_NOT\_SUFFICIENT
          * Usage Type: Nagative RC
          * Operation: Not sufficient funds
          * Period: 1
          * Period Type: Sliding Hours
          * Usage Event: Response
          * Max #: 3
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Preference Type: Prevent Transactions Bad CVV2
        - Click “Save form changes”
        - Close form
      + Add “402\_AMOUNT\_FITTING” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 402\_AMOUNT\_FITTING
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Hours
          * Usage Event: Response
          * Max #: 3
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Predefined Condition: Amount Fitting
        - Click “Save form changes”
        - Close form
      + Add “404\_SUSPICIOUS\_MERCHANT” rule
        - Click “Insert new record”
        - Input values
          * Usage Code: 404\_SUSPICIOUS\_MERCHANT
          * Usage Type: Risk Rule
          * Period: 1
          * Period Type: Sliding Hours
          * Usage Event: Response
          * Max #: 0
          * Max Amnt: 0
          * Max Pcnt: 0
          * Max Sngl Amnt: 0
          * Amnt Curr: [None]
          * Susp Factor: 1
          * Is Active: Yes
        - Click “Save form changes”
        - Click “Details” tab to open “Details for Usage Template” form
        - Update values
          * Predefined Condition: Suspicious Contra Party
        - Click “Save form changes”
        - Close form
      + Close form
    * Approve with current banking date
11. Add “001-Add MC Risk Rules” into product service pack
    * Navigate ROOT > OpenWay > Risk Management Issuing > Configuration > Card Service Packs
      + Select each MasterCard Coporate EMV Debit Card Svr, MasterCard Coporate Platinum EMV Credit Std Card Svr, MasterCard Coporate World EMV Credit Std Card Svr, MasterCard EMV Debit Gold Card Svr, MasterCard EMV Debit Standard Card Svr, MasterCard EMV Prepaid Card Svr, MasterCard Gold EMV Credit Card Svr, MasterCard Gold Priority EMV Credit Card Svr, MasterCard MAG Prepaid Card Svr, MasterCard PLT EMV Credit Card Svr, MasterCard Priority EMV Credit Card Svr, MasterCard Standard EMV Credit Card Svr
      + Click “Risk Packs” tab to open “Risk Packs for …” form
        - Click “Insert new record”
        - Input values
          * Priority: 150
          * Serv Pack Type: [None]
          * Risk Monitoring Rules Pack: 001-Add MC Risk Rules
          * Default Is Active: Yes
        - Click “Save form changes”
        - Close form
      + Approve with current banking date
12. Setup JCB risk rules pack
13. Add “001-Add JCB Risk Rules”
    * Navigate ROOT > OpenWay > Risk Management Issuing > Configuration > Card Monitoring Rules
    * Select record with Name = 001-Add MC Risk Rules
    * Select menu: Special > Copy With Children
    * Select copy record & Update values
      + Name: 001-Add JCB Risk Rules
      + Contract Type: Our JCB Cards
      + Code: OCBRR02
    * Approve with current banking date
14. Add “001-Add JCB Risk Rules” into product service pack
    * Navigate ROOT > OpenWay > Risk Management Issuing > Configuration > Card Service Packs
      + Select each JCB EMV Debit Card Svr, JCB EMV Debit Card Svr New, JCB EMV TTC Hospitality Credit Card Svr, JCB Gold EMV ComB Credit Card Svr, JCB Gold EMV Credit Card Svr, JCB Platinum EMV Credit Card Svr, JCB Standard EMV COMB Credit Card Svr, JCB Standard EMV Credit Card Svr
      + Click “Risk Packs” tab to open “Risk Packs for …” form
        - Click “Insert new record”
        - Input values
          * Priority: 150
          * Serv Pack Type: [None]
          * Risk Monitoring Rules Pack: 001-Add JCB Risk Rules
          * Default Is Active: Yes
        - Click “Save form changes”
        - Close form
      + Approve with current banking date