

IBM Safer Payments  
Version 6.5

*Online Help Manual*



This edition applies to IBM® Safer Payments release 6.5.x, Program Number 5725-Z82, and to all subsequent releases and modifications until otherwise indicated in new editions.

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# IBM Safer Payments Manual

This manual describes the IBM Safer Payments software product. It has been generated automatically from within the software itself.

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## Contents

### [1. Introduction](#)

#### [1.1 Quick facts](#)

- 1.2 IBM Safer Payments user access
- 2. Dashboard
  - 2.1 Status alarm indicators
  - 2.2 Key performance indicators
- 3. Report
  - 3.1 Case class reports
    - 3.1.1 Case class report definition
    - 3.1.2 Case class report
  - 3.2 Investigation reports
    - 3.2.1 Investigation report definition
    - 3.2.2 Daily investigation report
    - 3.2.3 Hourly investigation report
  - 3.3 Missed cases reports
    - 3.3.1 Missed cases report definition
    - 3.3.2 Missed cases report
  - 3.4 Investigator reports
    - 3.4.1 Investigator report definition
    - 3.4.2 Investigator report
  - 3.5 Transaction message report
  - 3.6 Fraud marking reports
    - 3.6.1 Fraud marking report definition
- 4. Investigation
  - 4.1 Case selection
    - 4.1.1 Investigation cases
  - 4.2 Case search
  - 4.3 Case investigation
    - 4.3.1 Alarm data
    - 4.3.2 Rules fired
    - 4.3.3 Case history
    - 4.3.4 Case actions
    - 4.3.5 Case actions preview
    - 4.3.6 Case action history
    - 4.3.7 Audit trail section
    - 4.3.8 Compliance list hits
    - 4.3.9 Case attachments
  - 4.4 Case creation
  - 4.5 My working queues
  - 4.6 Investigation query
    - 4.6.1 Query data selection

- 4.6.2 Conditions
    - 4.6.3 Query result
  - 4.7 CPPs
    - 4.7.1 CPP selection
    - 4.7.2 CPP
  - 4.8 Group by queries
    - 4.8.1 Group by queries
    - 4.8.2 Group by queries result
  - 4.9 Reporting queries
    - 4.9.1 Reporting queries
    - 4.9.2 Reporting queries result
  - 4.10 Masterdata query
    - 4.10.1 Masterdata
  - 4.11 Common point queries
    - 4.11.1 Common point query
    - 4.11.2 Common point query result
- 5. Monitoring
  - 5.1 Compliance lists
    - 5.1.1 Compliance list
    - 5.1.2 Compliance search
    - 5.1.3 Compliance ad hoc check
  - 5.2 Defined risk lists
    - 5.2.1 Defined risk list definition
    - 5.2.2 Defined risk list entries
  - 5.3 Merchant monitoring rules
    - 5.3.1 Merchant monitoring rule
  - 5.4 Index based evaluations
    - 5.4.1 Index based evaluation
    - 5.4.2 Evaluate multiple values
    - 5.4.3 Calendar computations
    - 5.4.4 Calendar computation
- 6. Model
  - 6.1 Model revision selection
    - 6.1.1 Mandator selection
    - 6.1.2 Revision control
  - 6.2 General revision settings
  - 6.3 Model revision audit trail
    - 6.3.1 Filter audit trail entries
    - 6.3.2 Model revision compare

## 6.4 Modeling

### 6.4.1 Settings

### 6.4.2 Modeling workflows

### 6.4.3 Test sandbox

### 6.4.4 Simulation

### 6.4.5 Analyses

### 6.4.6 Model factory type selection

## 6.5 Input attributes

### 6.5.1 Own inputs

### 6.5.2 Inherited inputs

## 6.6 Output attributes

### 6.6.1 Own outputs

### 6.6.2 Inherited outputs

## 6.7 Categories

## 6.8 Input and output mappings

### 6.8.1 Mapping

### 6.8.2 Append constant right preprocessing

### 6.8.3 Auto decimal preprocessing

### 6.8.4 Concatenate preprocessing

### 6.8.5 Convert currency preprocessing

### 6.8.6 Counterfeit notes preprocessing

### 6.8.7 Crc32 preprocessing

### 6.8.8 Evaluate travel periods preprocessing

### 6.8.9 Replace preprocessing

### 6.8.10 Replace substring preprocessing

### 6.8.11 Substring preprocessing

### 6.8.12 Take if empty preprocessing

### 6.8.13 Timestamp preprocessing

### 6.8.14 Timestamp milliseconds preprocessing

## 6.9 External model mappings

## 6.10 Preprocessing rulesets

### 6.10.1 Preprocessing rulesets

## 6.11 Lists

### 6.11.1 List

### 6.11.2 Conditions

### 6.11.3 List attributes

## 6.12 Indexes

### 6.12.1 Index

### 6.12.2 Index sequence

## 6.13 Mergings

### 6.13.1 Merging

### 6.13.2 Conditions

### 6.13.3 Conclusions

## 6.14 Masterdatas

### 6.14.1 Masterdata

### 6.14.2 Conditions

### 6.14.3 Multi-relations workflow

## 6.15 Device identification

### 6.15.1 Example of XML transaction request message containing browser information

### 6.15.2 Device identifications

### 6.15.3 Device identification

### 6.15.4 Conditions

### 6.15.5 Device identification attributes

### 6.15.6 Querying device information

## 6.16 Precedents

### 6.16.1 Precedent

### 6.16.2 Conditions

### 6.16.3 Precedents attributes

## 6.17 Calendar profiles

### 6.17.1 Calendar profile

### 6.17.2 Conditions

### 6.17.3 Calendar profile attributes

## 6.18 Patterns

### 6.18.1 Pattern

### 6.18.2 Conditions

### 6.18.3 Stencil

### 6.18.4 Pattern attributes

## 6.19 Counters

### 6.19.1 Counter

### 6.19.2 Conditions

### 6.19.3 Counter attributes

## 6.20 Events

### 6.20.1 Event

### 6.20.2 Conditions

### 6.20.3 Event attributes

## 6.21 Formulas

### 6.21.1 Formula

### 6.21.2 Formula attributes

## 6.22 Model components

6.22.1 Ruleset / scorecard

6.22.2 Decision tree

6.22.3 Neural network

6.22.4 Random forest

6.22.5 Boosted trees

6.22.6 Internal random forest

6.22.7 PMML model import

6.22.8 Data field mapping

6.22.9 Output field mapping

6.22.10 Transformation field mapping

6.22.11 External model

## 6.23 All rules

## 6.24 Final rulesets

6.24.1 Final ruleset

## 6.25 Collusions

6.25.1 Collusion

6.25.2 Conditions

## 6.26 Model revision golive

# 7. Administration

## 7.1 System configuration

7.1.1 Authentication settings

7.1.2 User accounts

7.1.3 Main memory sizing

7.1.4 Heartbeat settings

7.1.5 Deferred writing

7.1.6 Auto refresh

7.1.7 Direct transaction marking in queries

7.1.8 Message command interface

7.1.9 Application programming interface

7.1.10 IBM MQ interface

7.1.11 Kafka interface

7.1.12 Alert message interface

7.1.13 Serialize computation

7.1.14 Case investigation

7.1.15 Query

7.1.16 Monitoring

7.1.17 Compliance monitoring

7.1.18 Risk monitoring



- 7.1.19 Decision models
- 7.1.20 Modeling
- 7.1.21 Default xDC capacities
- 7.1.22 Deletion policy
- 7.1.23 Sampling
- 7.1.24 Application settings
- 7.1.25 Event log messages
- 7.1.26 Miscellaneous
- 7.1.27 Latency reporting
- 7.1.28 GDPR logging
- 7.1.29 Garante2 logging
- 7.2 Retention settings
  - 7.2.1 Retention audit trail
  - 7.2.2 Retention report
- 7.3 User roles
  - 7.3.1 Role
- 7.4 User accounts
  - 7.4.1 User account
- 7.5 User groups
  - 7.5.1 User group
- 7.6 Master keys
  - 7.6.1 Keygen master keys
  - 7.6.2 KMIP master keys
- 7.7 Password safes
  - 7.7.1 Password safe
- 7.8 Mandators
  - 7.8.1 Structural configuration
  - 7.8.2 Mandator
- 7.9 Charts
  - 7.9.1 Chart
- 7.10 Status alarm indicators
  - 7.10.1 Status alarm indicator
  - 7.10.2 Status alarm indicator as email
  - 7.10.3 Status alarm indicator as event log
- 7.11 Key performance indicators
  - 7.11.1 Key performance indicator
- 7.12 Case states
  - 7.12.1 Case state
- 7.13 Case close codes

- 7.13.1 Case close code
- 7.14 Case workflows
  - 7.14.1 Case workflow
  - 7.14.2 Case workflow transitions
  - 7.14.3 Case workflow transition
- 7.15 Case classes
  - 7.15.1 Case class
  - 7.15.2 Case transitions
  - 7.15.3 Case transition
  - 7.15.4 Defined risk lists
- 7.16 Case groups
  - 7.16.1 Case group
- 7.17 Case types
  - 7.17.1 Case type
- 7.18 Working queues
  - 7.18.1 Working queue
- 7.19 Case Action Inputs
- 7.20 Case actions
  - 7.20.1 Case action
- 7.21 Text modules
  - 7.21.1 Text module
- 7.22 External queries
  - 7.22.1 External query
- 7.23 Job schedule
  - 7.23.1 Job
  - 7.23.2 Encrypted attributes export
  - 7.23.3 Importing encrypted job files
- 7.24 Messages
  - 7.24.1 Message
  - 7.24.2 Transaction messages report
- 7.25 Notifications
  - 7.25.1 Notification
- 7.26 Real-time intercept codes
  - 7.26.1 Real-time intercept code
- 8. Cluster
  - 8.1 Cluster settings
    - 8.1.1 FastLink status
    - 8.1.2 Cluster instance
  - 8.2 Cluster management

- 8.2.1 Cluster settings
- 8.2.2 Operational cluster control
- 8.2.3 Add instance
- 8.2.4 Shutdown
- 8.2.5 Detach instance
- 8.2.6 Delete instance
- 8.2.7 Restore
- 8.2.8 Backup
- 8.2.9 Cluster golive
- 8.2.10 URID replication
- 8.2.11 Remote operation of IBM Safer Payments
- 8.3 System internals
  - 8.3.1 Index internals
  - 8.3.2 Latency violations
- 8.4 Browsing
  - 8.4.1 Log entries
  - 8.4.2 Log filter
- 8.5 Event logging
  - 8.5.1 Event log messages
  - 8.5.2 Event log message
- 8.6 Memory control
- 8.7 Maintenance functions
  - 8.7.1 Cancel master key change
  - 8.7.2 Check health of index
  - 8.7.3 Cleanout revisions
  - 8.7.4 Create conclusion expression pair list
  - 8.7.5 Skip FLI messages
  - 8.7.6 Fix milliseconds mapping
  - 8.7.7 Rebuild indexes
  - 8.7.8 Rebuild index
  - 8.7.9 Rebuild index sequence
  - 8.7.10 Reload API include files
  - 8.7.11 Reset user preferences
  - 8.7.12 Reset index
  - 8.7.13 Reset outgoing FLI
  - 8.7.14 Rewind FLI buffer
  - 8.7.15 Rewrite risk lists to cluster
  - 8.7.16 Rewrite element to disk
  - 8.7.17 Set MDC/DDC sizes

- 8.8 Outgoing channel configuration
  - 8.8.1 Outgoing channel configuration settings
  - 8.8.2 Persistent connection targets
- 8.9 Inbound endpoint
  - 8.9.1 Inbound endpoint settings
- 8.10 Startup parameters
- 9. Appendix
  - 9.1 IBM Safer Payments architecture and integration
    - 9.1.1 Interfaces overview
    - 9.1.2 SSL settings
    - 9.1.3 Storage architecture
  - 9.2 Python code execution
  - 9.3 IBM Safer Payments security
  - 9.4 Miscellaneous
    - 9.4.1 Conditions
    - 9.4.2 Conclusions
    - 9.4.3 Sampling
    - 9.4.4 Case variable conditions
    - 9.4.5 Message computation
    - 9.4.6 Time representation
    - 9.4.7 Benchmarking prevention performance
    - 9.4.8 Create certificates with OpenSSL
    - 9.4.9 Using content type multipart
    - 9.4.10 Online Help
    - 9.4.11 Levenshtein
  - 9.5 Definitions
    - 9.5.1 Service consumer
  - 9.6 Notice summary
    - 9.6.1 Notice panel view
    - 9.6.2 Notice view all page
    - 9.6.3 Creating a notice

## 1. Introduction

This chapter contains all you need to quickly get familiar with IBM Safer Payments.

[back to top](#)

## 1.1 Quick facts

Some basics to introduce IBM Safer Payments:

### **What is IBM Safer Payments?**

- IBM Safer Payments prevents fraud in cashless payment systems – such as credit cards – by analyzing transaction streams and intercepting high-risk transactions before they are completed.
- To detect fraud in transaction patterns and to differentiate fraudulent from legitimate payment behavior, IBM Safer Payments analyses transaction sequences and uses "if-then" rules to conclude for each transaction whether or not to recommend authorization.
- IBM Safer Payments is a software program that runs at the authorization center of banks and payment processors, or at switches. It is tied to the existing authorization and card management systems and payment gateways.

### **What kind of software is it?**

- IBM Safer Payments runs on Red Hat Linux.
- IBM Safer Payments runs as a "server" component (daemon process).
- IBM Safer Payments is self-contained. Its database and application server are embedded. To run IBM Safer Payments, you need hardware and an operating system.
- The IBM Safer Payments user access interface is any standard web browser supporting JavaScript.
- Other systems connect to IBM Safer Payments either via IP messages (real-time) or batch files.
- For high-availability needs, IBM Safer Payments can be installed in a clustered configuration.

### **What is the architecture of the IBM Safer Payments software?**

IBM Safer Payments combines the advantages of a number of proven IT architecture patterns:

- Internally IBM Safer Payments is based on a service oriented architecture where each task to be performed is spun off as a separate service. Some of these services are further split into multiple threads to support parallel computation.
- Interfacing with other systems, IBM Safer Payments supports a service-provider / service-consumer type interface pattern (similar to the SOAP standard).
- Interfacing to users, IBM Safer Payments supports a lightweight, JavaScript/AJAX based browser client that is based on the Model View Controller architecture pattern.

### **What is there to an IBM Safer Payments installation?**

- The IBM Safer Payments main server component is installed on a server computer.
- The IBM Safer Payments client does not require any installation.

[back to top](#)

## 1.2 IBM Safer Payments user access

IBM Safer Payments user access is designed for productivity. While it follows generally accepted look&feel and usage metaphors of web technology based user interaction, there are a few "extras" IBM Safer Payments features, which can greatly enhance productivity.

### Top horizontal navigation bar



IBM Safer Payments is structured in five main functions:

- Dashboard  
Quick overview on IBM Safer Payments vital functions.
- Report  
Define and execute IBM Safer Payments standard reports.
- Investigation  
Working cases and querying data.
- Model  
Drill-down analysis of data and IBM Safer Payments performance. Creation of model revisions.
- Administration  
Configuration, settings, and administration functionality.

These functions can directly be navigated to by clicking on one of the five tabs located at the left of the top navigation bar. Most functions, once selected, display a second vertical navigation menu on the left side of the page. Navigation choices are highlighted when the mouse pointer moves over them.

There are three more functions displayed as tabs on the right side of the top navigation bar:





- New  
Opens a new tab/window. See below for details.
- Help  
Help on specific topics and generation of full IBM Safer Payments user manual.
- Logout  
Ends a session. Notice that while IBM Safer Payments logs you out after a certain period of inactivity, some functions, such as automatic rule generation will keep a session alive indefinitely. It is thus important to use the logout function once you completed your work in IBM Safer Payments.

## Multiple windows

For certain actions, you may prefer to view multiple aspects of IBM Safer Payments, or work on multiple elements at once. For this, IBM Safer Payments supports opening any number of tabs or browser windows on your computer, sharing the same user session. To facilitate this process, the top navigation bar offers the "New" tab that opens another browser tab or window (depending on your browser settings) using the same session. IBM Safer Payments is designed that you may work in multiple tabs/windows in parallel.

## Feedback

Most user actions that are executed on the IBM Safer Payments server return a "feedback status". The statuses are:

-  OK  
Confirmations of successfully executed actions are indicated by a short (green) text in the rightmost corner of the web page above the horizontal navigation bar.
-  Warning  
Warnings are indicated by a short (orange) text in the rightmost corner of the web page above the horizontal navigation bar. IBM Safer Payments issues warnings when it needs to alert the user to circumstances relating to the action executed, even though the action had been executed.
-  Error  
If the action could not be executed for reasons the user can change, IBM Safer Payments responds with a dialog explaining the error. The dialog must be closed before the user can continue.
-  Fatal Error  
The action could also not be executed, but IBM Safer Payments considers that the user cannot change the circumstances for this error to occur. In most cases, a fatal error indicates a software related problem that can only be resolved with assistance from the manufacturer of IBM Safer Payments.

Notice that the "OK" and "warning" feedbacks are only displayed for a few seconds. To see the last feedbacks, just click right at the position the feedbacks usually appear to open a list of the past feedbacks.

## Sections and toolbars

Each IBM Safer Payments page features one or more so-called sections. A section is a rounded-edge frame with a title/toolbar tab. The toolbar icons display a rectangular frame once the mouse pointer hovers over it to visualize when they are in focus. After stopping the mouse pointer over a toolbar icon, a tooltip-style pop-up explanation text of the toolbar action appears.

Some toolbar actions are "one-off" triggers of a certain activity (for instance, "save" actions); others are "toggles" and have an activated and a deactivated state. The active state of a toggle is indicated by a "green light" type indicator within the icon.

## **Tables**

The IBM Safer Payments data tables are used on nearly every IBM Safer Payments page. They have a number of productivity features:

1. The width of each column can be changed by dragging the separator between the column headers. Note this behavior with tables that display a two-line icon when hovering over the header borders.
2. The sequence of columns in a table (for most tables) can be changed by dragging columns (header field) with the mouse. A red insert marker indicates the "drop zone" for the column.
3. Each table has a maximum row size. If there are fewer rows than this size, the table is displayed in full. Once the number of table rows exceeds the number of maximum rows, the table is displayed in "paged" mode, where page selectors automatically appear at the bottom of the table. In paged mode, the maximum row size can be adapted by dragging the horizontal line at the lower frame of the table.
4. You may sort the table by any column by simply clicking on the column head. Clicking again toggles between ascending and descending order. Multi-criteria sort is accomplished by sub-sequentially sorting different columns. To reset sort settings, pagination, and column width and sequence, click on the "reset table preferences" icon.
5. In most tables, you may highlight rows using a single left mouse click. In some tables, you may highlight multiple consecutive rows by holding the [Shift] key pressed and then clicking the start and end row subsequently. Non-consecutive rows can be highlighted by holding the [Ctrl] key and clicking the individual rows. Depending on the table, you can select the checkboxes of one or more rows opens a context menu that provides direct access to possible operations on the element represented in this row. On certain tables, the actions for multiple vs. single highlighted rows are different.

All settings listed above are stored as "preferences" with the user account. Once you get back to the same table, the last settings you have chosen are restored. Notice that you may reset all preferences at once from the "my account page" and that you may reset the preferences of just one table by clicking the "Reset table preferences" icon.

## **Keyboard shortcuts/accelerators**

While IBM Safer Payments in using a web browser interface that is optimized for mouse usage, IBM Safer Payments also offers a number of keyboard shortcuts. Depending on the browser, shortcuts use the [Ctrl] key held and



then a keyboard letter pressed and/or the [Ctrl]-[Alt] key combination held (press both) and a letter key:

- On most pages displaying a table of elements, the keyboard shortcut [Ctrl]-[N] creates a new element. (When using the Chrome-Browser the shortcut variant [Ctrl]-[Alt]-[N] has to be used)
- On most pages displaying an entry form, the keyboard shortcut [Ctrl]-[S] saves the contents of the form and closes the form.
- On most pages displaying an entry form, the keyboard shortcut [Ctrl]-[D] deletes the opened element (confirmation dialog).
- On most pages displaying a condition/conclusion entry form, the keyboard shortcut [Ctrl]-[Shift]-[I] creates a new condition/conclusion as long as the focus is on any entry field of the condition form.

Notice that you may use the tab key and shift-tab key combination to navigate the fields of a form.

### **Useful hints**

- The IBM Safer Payments user interface uses both modal and modeless "dialog boxes" (windows that open within the browser window). A modal dialog box requires the user to supply information, or cancel the dialog box, before allowing the application to continue. A modeless dialog box allows the user to supply information and return to the previous task without closing the dialog box. IBM Safer Payments uses modeless dialog boxes for instances with hyperlink query results and for exploring attribute values in counter/rule generation. Notice that a quick way to close such dialogs is to use the [Esc] key on your keyboard.

### **Remarks**

- If for whatever reasons, the UI behaves "funny", refresh the page (e.g. hit the [F5] key). Refreshing causes a complete restart and reload of the UI without losing the user session. However, you may lose data entered on the form and not saved yet.

[back to top](#)

## **2. Dashboard**

The IBM Safer Payments dashboard provides a quick overview on IBM Safer Payments operations.

[back to top](#)

### **2.1 Status alarm indicators**

Status alarm indicators (SAI) constantly monitor operational parameters. The traffic light coding, green for "OK", yellow for "warning", and red for "error" in particular provide a one-glance overview on IBM Safer Payments' operational health.

SAI are configured individually for each mandator. They display on the dashboard and consist of different color blocks in which SAI types and values appear. Typically an extended explanation text with more data is available as tooltip when the mouse pointer rests over the short text. Depending on the SAI's configuration, a state change from "OK" to "warning" or "error" may have triggered the generation of an email or mobile text.

## **Multiple IBM Safer Payments instance installation**

Most IBM Safer Payments installations involve multiple IBM Safer Payments instances in a cluster. Since in such a setup, only one IBM Safer Payments instance serves user access, SAI for all instances are accessible from each of the IBM Safer Payments instances.

Notice that there are SAI that monitor parameters that are the same on all instances (e.g. "open cases"), while there are others (e.g. "transaction messages processed") that are different for each instance. For the latter, a separate SAI is shown for each IBM Safer Payments instance. The ID of the respective instance is shown in square brackets with the brief explanation text.

## **Filter**

The "filter" drop list box located in the header lets you restrict the SAI shown:

- All  
Shows SAI of any status and any cluster instance.
- Errors  
Shows only SAI of "error" status for all cluster instances.
- Warnings  
Shows only SAI of "warning" status for all cluster instances.
- W + E  
Shows SAI of "error" and "warning" status for all cluster instances.
- IBM Safer Payments *n*  
Shows SAI of any status only for cluster instance *n*.

## **Remarks**

- Each SAI can only be a "warning" or an "error". If for a certain parameter, both warning and error (with different thresholds) shall be displayed, they are defined as two separate SAI.

[back to top](#)

## 2.2 Key performance indicators

Key performance indicators (KPI) constantly supervise operational performance and plot them over time in one or more charts.

KPI are configured individually for each mandator. Their display on the dashboard page consists of a curve and an entry in the legend right of the respective chart. The exact values can be viewed when the mouse pointer rests over the chart. In this case, the chart shows a red vertical line as time cursor, and the exact values of the KPIs are shown in the legend. Notice that if there are different time points for the KPIs, the legend value shows the data point nearest to the cursor.

### **Multiple IBM Safer Payments instance installation**

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[back to top](#)

## 3. Report

This chapter covers the report function of IBM Safer Payments.

[back to top](#)

### 3.1 Case class reports

The table below lists all defined case class reports. Case class reports summarize case investigation activities on a per case class basis.

[back to top](#)

### 3.1.1 Case class report definition

Case class reports have the following settings:

- **Enabled**  
Lets you temporarily display or hide reports.
- **Name**  
Name of report
- **Comment**  
Description of report
- **Mandator**  
Each report belongs to one mandator.
- **Use data from**  
Lets you select which data source to use in case that one mandator has several submandators.
- **Data range**  
Lets you specify the reporting time period.
- **Case Conditions**  
You may further restrict the cases to those whose reporting attributes and data satisfy certain criteria by defining conditions here. If no conditions are defined, all cases satisfying the general settings (above) are included in the case class report.

[back to top](#)

### 3.1.2 Case class report

The case class report provides a comparison of the individual case class performance with respect to a number of key performance indicators (KPIs). While delivering basis data to optimise case investigation operations, it also provides valuable feedback to the fraud analysts that maintain the rules generating cases. The report lists a row for every case class for which cases are found in IBM Safer Payments. For each case class, the columns provide different types of information:

#### **Current state**

The columns summarize for each case class how many cases currently exist in IBM Safer Payments that were generated within the reporting period in the respective case state.

#### **Summary**

In addition to case state statistics, the following information is provided:

- **Due cases**  
Cases that have been postponed/forwarded that are due as of now.

- **Bulk transitioned cases**

Cases that were last processed using the bulk transition function.

- **Not closed**

Cases that have not been closed (sum of cases that are not closed).

- **Total cases**

Total number of cases in IBM Safer Payments in reporting period (sum of cases in all states).

## **Created cases**

Number of cases that were generated during the reporting period in this case class (if the case class changed because of alarm aggregation the case is reported in the last assigned case class).

## **Closed cases**

Number of cases that were closed during the reporting period (regardless of their generation date). The numbers are shown according to sub-criteria and total columns:

- **Fraud**

Number of cases closed with a close code classified as "fraudulent"

- **Genuine**

Number of cases closed with a close code classified as "genuine"

- **Unknown**

Number of cases closed with a close code classified as "unknown."

- **Total closed**

Total number of cases closed (sum of the three previous columns)

## **Key Performance Indicators**

The columns provide key performance indicators for fraud prevention performance on cases generated during the reporting period:

- **Investigation rate**

Ratio of cases that could be closed with a close code classified as either "fraudulent" or "genuine" (not "unknown"). A high investigation rate indicates that investigators can successfully determine whether or not generated cases are fraudulent.

- **Hit rate**

Ratio of cases that have been closed with a close code classified as "fraudulent" versus all cases closed. It thus states what fraction of the cases generated actually turned out to be fraud.

- **False positives**

Ratio of cases that could be closed with a close code classified as "genuine" divided by the number of cases closed as "fraudulent".

## **Timing**

The columns provide key statistical benchmark data on the response speed of investigation operations (based on cases generated during the reporting period):

- **Lead**  
Average time between case generation and first investigation (indicator of how quickly investigators picks up on cases).
- **Work**  
Average time between first investigation of a case and its closing
- **Open**  
Average time between generation of a case and its closing
- **Open fraud**  
is the same indicator as "open" but only considers cases that were later identified as "fraudulent".

[back to top](#)

## 3.2 Investigation reports

The table below lists all defined investigation reports. Investigation reports summarize case investigation activities on a daily or hourly basis, respectively.

[back to top](#)

### 3.2.1 Investigation report definition

Investigation reports have the following settings:

- **Enabled**  
Lets you temporarily display or hide reports.
- **Name**  
Name of report
- **Comment**  
Description of report
- **Mandator**  
Each report belongs to one mandator.
- **Use data from**  
Lets you select which data source to use in case that one mandator has several submandators.
- **Type**  
Lets you select which type of report to be generated:
  - Investigation daily/hourly report  
This report provides an overview on case generation and case investigation (closing) performance. Depending on the selected type IBM Safer Payments shows one line per hour or one line per day.
- **Reference parameter**  
Lets you specify whether the results should refer to generated cases or to

closed cases.

- **Date range**

Lets you specify the reporting time period.

- **Case Conditions**

You may further restrict the cases to those whose reporting attributes and data satisfy certain criteria by defining conditions here. If no conditions are defined, all cases satisfying the general settings (above) are included in the case class report.

[back to top](#)

### 3.2.2 Daily investigation report

The daily investigation report provides a quick overview on daily operations for all calendar days in the report period defined. Each day of the reporting time period is printed as a row of the report. For each day, the following information is provided:

#### **Created cases**

Number of cases that were generated on that date

#### **First investigated cases**

Number of cases that were first investigated on that date

#### **Not closed cases**

Number of cases that were generated on that date but *not* yet closed as of now. For each case state, the number of cases is shown in the respective column. In addition to case state statistics, the last row presents summary of the previous rows.

#### **Closed cases**

Number of cases that were generated on that date and are closed as of now. The numbers are shown according to sub-criteria and total columns:

- **Fraud**

Number of cases closed with a close code classified as "fraudulent"

- **Genuine**

Number of cases closed with a close code classified as "genuine"

- **Unknown**

Number of cases closed with a close code classified as "unknown"

- **Total**

Total number of cases closed (sum of the previous three columns)

- **Total bulk closed**

Total number of cases closed using bulk close functionality (part of the total sum, includes all close code classifications)

## Key Performance Indicators

The columns provide key performance indicators on fraud prevention performance on cases generated on date:

- **Investigation rate**

Ratio of cases that could be closed with a close code classified as either "fraudulent" or "genuine" (not "unknown"). A high investigation rate indicates that investigators can successfully determine whether or not generated cases are fraudulent.

- **Hit rate**

Ratio of cases that was closed with a close code classified as "fraudulent" versus all cases closed. It thus states what fraction of the cases generated actually turned out to be fraud.

- **False positives**

Ratio of cases that could be closed with a close code classified as "genuine" divided by the number of cases closed as "fraudulent".

## Timing

The columns provide key statistical benchmark data on the response speed of investigation operations (based on cases generated on date):

- **Lead**

Average time between case generation and first investigation (indicator of how quickly investigators pick up on cases)

- **Work**

Average time between first investigation of a case and its closing

- **Open**

Average time between generation of a case and its closing

- **Open fraud**

is the same indicator as "open" but only considers cases that were later identified as "fraudulent"

[back to top](#)

### 3.2.3 Hourly investigation report

The hourly investigation report provides a quick overview on daily operations for all full hours that are defined in the report period. Each hour of the reporting time period is printed as a row of the report. For each hour, the following information is provided:

#### **Created cases**

Number of cases that were generated during that hour on that date.

#### **First investigated cases**

Number of cases that were first investigated during that hour on that date.



## Not closed cases

Number of cases that were generated during that hour but *not* yet closed as of now. For each case state, the number of cases is shown in the respective column. In addition to case state statistics, the last column presents summary of the previous columns.

## Closed cases

Number of cases that were generated during that hour on that date and are closed as of now. The numbers are shown according to sub-criteria and total columns:

- **Fraud**  
Number of cases closed with a close code classified as "fraudulent".
- **Genuine**  
Number of cases closed with a close code classified as "genuine".
- **Unknown**  
Number of cases closed with a close code classified as "unknown".
- **Total**  
Total number of cases closed (sum of the previous three columns).
- **Total bulk closed**  
Total number of cases closed using bulk close functionality (part of the total sum, includes all close code classifications).

## Key Performance Indicators

The columns provide key performance indicators on fraud prevention performance on cases generated during that hour on that date:

- **Investigation rate**  
Ratio of cases that could be closed with a close code classified as either "fraudulent" or "genuine" (not "unknown"). A high investigation rate indicates that investigators can successfully determine whether or not generated cases are fraudulent.
- **Hit rate**  
Ratio of cases that were closed with a close code classified as "fraudulent" versus "genuine" or "unknown". It thus states what fraction of the cases generated actually turned out to be fraud.
- **False positives**  
Ratio of cases that could be closed with a close code classified as "genuine" divided by the number of cases closed as "fraudulent".

## Timing

The columns provide key statistical benchmark data on the response speed of investigation operations (based on cases generated during that hour on that date):

- **Lead**

Average time between case generation and first investigation (indicator of how quickly investigation picks up on cases).

- **Work**

Average time between a case was first investigated and its closing.

- **Open**

Average time between a case was generated and its closing.

- **Open fraud**

is the same indicator as "open" but only considers cases that later are identified as "fraudulent".

[back to top](#)

## 3.3 Missed cases reports

The table lists all missed cases reports that are defined and for which you have access privileges. A missed cases report provides information about wrong decisions when closing a case.

The report will return a case if the following is fulfilled:

1. The case class of the case has a missed cases report index set i.e. an index with sequence enabled and whose attribute is also selected as a reporting attribute.
2. The case contains a value for the attribute of that index.
3. The case was closed as genuine or unknown, for example on 2021-05-01 12:00:00.
4. The case's generation timestamp or closed timestamp (depending on the chosen reference parameter) lies within the configured date range.
5. The index sequence contains at least one fraudulent transaction and the value of the timestamp meta attribute of this fraudulent transaction lies within the defined time horizon relative to the closed timestamp of the case. For example: If the transaction's timestamp is 2021-05-01 18:00:00 and the horizon is defined as 10 hours before and after, the case closed on 2021-05-01 12:00:00 would be returned. If the fraudulent transaction had a timestamp of 2021-05-01 23:00:00, the case would not be returned as that timestamp lies outside the time horizon.

[back to top](#)

### 3.3.1 Missed cases report definition

Missed cases reports have the following settings:

- **Enabled**

Lets you temporarily display or hide reports.

- **Name**  
Name of report
- **Comment**  
Description of report
- **Mandator**  
Each report belongs to one mandator.
- **Use data from**  
Lets you select which data source to use in case that one mandator has several submandators.
- **Reference parameter**  
Lets you specify whether the results should refer to generated cases or to closed cases.
- **Data range**  
Lets you specify the reporting time period.
- **Case Classes**  
Only cases from the selected case classes will be included in this report.
- **User accounts**  
Only cases closed by the selected user accounts will be included in this report.
- **Time horizon before**  
A case is considered "missed fraud" (and thus included in this report), if a fraudulent transaction occurred within this time period before it was closed "genuine" or "unknown".
- **Time horizon after**  
A case is considered "missed fraud" (and thus included in this report), if a fraudulent transaction occurred within this time period after it was closed "genuine" or "unknown".
- **Report Attribute Conditions**  
You may further restrict the cases to those whose reporting attributes satisfy certain criteria by defining conditions here. If no conditions are defined, all cases satisfying the general settings (above) are included in the case class report.

[back to top](#)

### 3.3.2 Missed cases report

The missed cases reports provide information about wrong decisions when closing a case. In order to learn from such wrong decisions the report lists all the cases that had been closed as "genuine" or "unknown" but fraud is later on reported on the account. The columns provide the following information:

- **Case ID**  
Unique ID of a case
- **Case Class**  
Case Class where the case was closed from
- **Fraud Status**  
Status the case was closed with like "genuine" or "unknown"

- **Closed on**  
Date when case was closed
- **Closed by**  
User who closed the case
- **Fraud on**  
Date of fraud

Each line refers to one case and a hyperlink function leads to the appropriate case details.

[back to top](#)

## 3.4 Investigator reports

The table lists all investigator reports that are defined and for which you have access privileges. Investigator reports summarise case investigation activities on a per user and per case class basis.

[back to top](#)

### 3.4.1 Investigator report definition

Investigator reports have the following settings:

- **Enabled**  
Lets you temporarily display or hide reports.
- **Name**  
Name of report
- **Comment**  
Description of report
- **Mandator**  
Each report belongs to one mandator.
- **Use data from**  
Lets you select which data source to use in case that one mandator has several submandators.
- **Users**  
Lets you restrict the report to a certain number of users being displayed.
- **Case Classes**  
Lets you restrict the report to a certain amount of case classes being displayed.
- **Data range**  
Lets you specify the reporting time period.
- **Case Conditions**  
You may further restrict the cases to those whose reporting attributes and data satisfy certain criteria by defining conditions here. If no conditions are defined, all cases satisfying the general settings (above) are included in the case class report.

## 3.4.2 Investigator report

The investigator user report provides a comparison of the individual performance of investigators. The report lists each user with an investigation privilege as one row. For a user that had activity with cases generated in the time period, a subsequent row is shown for any case class that had activity. These rows are indented and the case class name is displayed in the left column to provide a detailed breakdown of a user's activity. For each user, different types of information are provided:

### **Investigation actions**

Number of investigation actions per case state taken by the user within the reporting period. For the case class detail rows, if the case class has changed because of alarm aggregation, the case is reported in the last assigned case class. Notice that each action is counted separately, that is, if a user opened a case in one state, and changed the state by executing a transition, these actions will be reflected in both state columns.

### **Investigation results**

The columns detail the user's performance within the reporting period for closed cases by the categories:

- **Fraud**  
Number of cases closed as "fraudulent"
- **Genuine**  
Number of cases closed as "genuine"
- **Unknown**  
Number of cases closed as "unknown"

### **Key performance indicators**

The columns provide key performance indicators derived from the investigation results (shown in the columns to the left):

- **Investigation rate**  
Ratio of cases that could be closed with a close code classified as either "fraudulent" or "genuine" (not "unknown"). A high investigation rate indicates that investigator could successfully determine whether or not generated cases are fraudulent.
- **Hit rate**  
Ratio of cases that was closed with a close code classified as "fraudulent" versus "genuine" or "unknown". It thus states what fraction of the cases generated actually turned out to be fraud.

- **False positives**

Ratio of cases that could be closed with a close code classified as "genuine" divided by the number of cases closed as "fraudulent".

[back to top](#)

## 3.5 Transaction message report

The table lists the volume of all messages of the different MTIDs by the time period in which they were processed by IBM Safer Payments. It contains a column for each MTID that was processed, and a row for each time period.

### **Integration with IBM License Metric Tool**

IBM Safer Payments generates IBM Software License Metric Tag (SLMT) files. Versions of IBM License Metric Tool that support IBM Software License Metric Tag can generate License Consumption Reports. Read this section to interpret these reports for IBM Safer Payments.

Each instance of a running IBM Safer Payments environment generates an IBM Software License Metric Tag file. As there is no master instance, the same SLMT file is created for each instance.

Customer has to select one SLMT file and ignore the others, as the data provided in there is identical and each file covers the whole environment.

The metric type monitored is RVU. The value is refreshed at least once a day within the end of day job.

### **About the RVU metric**

The metric RVU has different subtypes.

- **Subtype transactions**

The value reported for this metric is the number of all transactions of all instances per month. The counter resets at the beginning of every month. This means, that even the time period of a single SLMT file is just one day, transactions are counted from the beginning of the month.

- **Subtype accounts**

This subtype is currently not measured with IBM Safer Payments and therefore no SLMT file is created for accounts.

The IBM Software License Metric Tag file is in the /rep directory of each instance configuration.

[back to top](#)

## 3.6 Fraud marking reports

The Fraud Marking report shows all records where the fraud marking changed over a certain time frame. It will also show which user changed the fraud data.

The fraudData\_[date].csv files are generated or updated when the users mark records as fraud or genuine or run the API requests "markFraud" and "unmarkFraud". These files are saved in the "fraudData" folder in the instance' message report directory.

To run the fraud marking report, define a batch job in "Generate report" type with the fraud marking report associated. When running the job, Safer Payments looks in the "fraudData" folder and checks if there is any fraudData\_[date].csv file that contains the time frame defined in the fraud marking report. If the file exists, Safer Payments generates the report based on the file.

[back to top](#)

### 3.6.1 Fraud marking report definition

Fraud Marking reports have the following settings:

- **Name**  
Name of report
- **Comment**  
Description of report
- **Mandator**  
Each report belongs to one mandator.
- **From**  
Lets you select a start date to filter the data.
- **To**  
Lets you select an end date to filter the data.
- **..time**  
Lets you fine tune the time of day used in filtering the data on the From and To dates.
- **Columns**  
You are able to select custom columns to show in the final report output. These are in addition to the URID, Timestamp, User Login, and Fraud value columns, which will always be shown in the report output. Note that if you include an encrypted attribute in your selected columns, the attribute value will be masked in the report output.

#### **Running the report**

To run the report, you will need to schedule a job in the Administration->Jobs->Settings menu item. From the Job Schedule page, you can run the report on demand and then use the download button to export the csv report.

## 4. Investigation

This chapter covers the investigation function of IBM Safer Payments.

[back to top](#)

### 4.1 Case selection

This section enables a quick definition of selection criteria for investigation cases to be displayed in the section below.

- **Mandators**

Defines which mandators' cases are to be displayed. This selection is only shown when you have the privileges to see cases from multiple mandators.

- **Case classes**

Defines which case classes' cases are to be displayed. This selection is only shown when you have the privileges to see cases from multiple case classes.

- **Generation date**

Restricts investigation cases shown to a specific generation date (time) interval. Leaving an entry field empty implies no restriction on the generation date.

- **Case states**

Restricts display of cases to certain states.

- **Investigators**

Defines which investigators' cases are to be displayed. Notice that not assigned cases are always displayed. To change this, use the case state selection criteria. Notice that this checkbox only appears if more than one user is defined for this mandator.

- **Working queues**

Restricts display of cases to certain working queues. Cases that are not associated with any working queue are always displayed. You can uncheck all working queues to see not associated cases. Notice that this selection criteria only appears if there are working queues defined for this mandator. Working queues are defined on the page *Administration -> Case management -> Working queues*.

- **Case types**

Restricts display of cases to certain case types. Only cases that fit all of the selected case types will be included in the result table. A new column was added to the table showing both the name and the color of the case type belonging to each case. A case can match more than one case type but the column will only show the one with the highest priority. The case type shown is taken from all case types that have been defined, not only from the ones



that are selected here. Case types are defined on the page *Administration -> Case management -> Case types*.

- **Case score**

Restricts investigation cases shown to a specific case score interval. Leaving an entry field empty implies no restriction on the case score.

- **Case selection conditions**

Restricts investigation cases shown to all cases that satisfy the defined conditions. All reporting attributes that belong to the selected case classes and case variables can be used in case selection conditions.

## Remarks

- Notice that with each choice, the investigation case table shown in the section below is reloaded with the updated cases.
- Depending on the "auto-refresh" settings ("administration" tab, "system configuration" page), this page reloads periodically to update with potentially new cases.
- For all selections in this section, you will be presented either with a check box list or a drop down multi-select box, depending on the number of choices. You can define the number of choices above which the drop down multi-select box is shown rather than the check box list as user preference on the "my account" page.
- If you change the case class selection all previous defined conditions are removed.

[back to top](#)

### 4.1.1 Investigation cases

The table shows all cases according to the selection criteria.

The following columns are always shown:

- **Case ID**

This is an internal identification number in IBM Safer Payments. Each case will be assigned a unique value, a higher number always indicates a later generation, although the numbers are not sequential. The main use of this number is to provide a unique identification of a case.

- **Case class**

Name of the case class to which this case belongs.

- **Mandator**

Name of the mandator to which this case belongs (if there are multiple mandators).

- **Working queue**

Name of the working queue this case is associated with.

- **Investigator**

Name of the investigating user to whom this case is assigned.

- **Generated on**

System timestamp of first alarm that is consolidated in this case.

- **Last action on**  
System timestamp of the last action performed to this case.
- **Case score**  
Highest case score meta attribute value of the alarms consolidated in this case.
- **Hits**  
Number of alarms consolidated in this case.
- **Case state**  
Name of the current state of the case as defined per case workflow settings.
- **Last case state**  
Name of the last state of the case.
- **Memo**  
Free text memo containing information about the case which is edited by the investigating user.
- **Case close code**  
For cases that has been closed this column shows the case close code which was used by the fraud investigator. Case close codes are defined on the page *Administration -> Case close codes*.
- **Fraud status**  
Each case close code is mapped to one of the principal fraud statuses "fraudulent", "genuine", or "unknown". When a case is closed the respective fraud status of the case close code is shown in this column.
- **Case type**  
Name of the most fitting (highest priority) case type this case is associated with.

The remaining columns are the reporting attribute values of all case classes to which cases in this table belong.

To work on a case, you can either click on a row to open a full investigation page, or you can select a checkbox of a respective row to list all actions for which you have privileges to execute. Depending on your privileges, the following actions are available:

- **Investigator actions**
  - **View**  
Same as clicking on a row, but opens the investigation page in "view-only" mode. The case will open in a new browser window if "Open investigation in new window" is enabled for your account.
  - **Bulk view**  
This option is available when multiple cases have been selected and "Open investigation in new window" is enabled for your account. Each case will be opened in a separate browser window.
  - **Investigate case**  
Opens the investigation page (same as clicking on a row). The case will open in a new browser window if "Open investigation in new window" is enabled for your account.

- **Bulk investigate**

This option is available when "Open investigation in new window" is enabled for your account and multiple cases have been selected, that you can investigate. Each case will be opened in a separate browser window.

- **Supervisor actions**

- **Take over case**

Takes over a case that is currently assigned to a different user. This action can be executed on a single case at a time. The case will open in a new browser window if "Open investigation in new window" is enabled for your account.

- **Interrupt case**

Interrupts a case that is currently being investigated by a different user. Interrupted cases are taken from their investigators and automatically set to state "New". This action can be executed on multiple cases at once.

- **Execute case transitions**

You may click on rows using the pressed [Shift] or [Ctrl] keys to select multiple rows individually or sequentially. When multiple rows are selected, you may select multiple rows using the checkboxes in order to list available bulk transitions that can be executed on all selected cases in one step (you may select a series of sequential rows by holding the [Shift] key while clicking the checkbox).

## Remarks

- Notice that you can sort the investigation table by clicking on column headers. Sorting preferences are stored with your user's account.
- The maximum number of cases shown on this table is limited by the general IBM Safer Payments setting. You can change this setting from the system configuration page.

[back to top](#)

## 4.2 Case search

The case search page lets you quickly find a case based on the value of one of its reporting attributes. Simply select the reporting attribute from the drop-down menu, and enter the value in the entry field right of the drop-down menu. Formatting characters like digit group separator and decimal separators will be removed automatically. The only exception here is when you are searching by case id. The hyphen in case ids is mandatory.

[back to top](#)

## 4.3 Case investigation

This section contains all relevant case investigation actions. Depending on the action, certain input fields below are used.



Action	Description
1. Help	Here.
2. Case assignment menu	Two case assignment action available in this menu: take over case and interrupt case. Take over case reassigns the case to the user that performs the action. Interrupt case removes current user assignment and add it back to the queue as new.
3. Case actions	Case actions reveal a panel where you can perform various actions for the case.
4. Transition case	Opens a panel where you can execute a case transition.

[back to top](#)

### 4.3.1 Alarm data

Depending on the type of case additional information might be available for each alarm. Clicking on a table entry in the "Alarms" table will change the displayed information of this section. Currently only cases created by Index Based Evaluations support this.

#### Hit information

This section is displayed on the case investigation page for cases that are created by an index based evaluation. It shows the following information:

- **Node value**  
The value of the node that triggered the alarm.
- **Hit Conditions**  
All relationship and alarm generation conditions of the index based evaluation that created the alarm.
- **Hit Condition Values**  
The exact values of the elements referenced in the hit conditions.

#### Calendar computation results

This section is displayed on the case investigation page for cases that are created by an index based evaluation with calendar computations. It shows the following information:

- **Calendar computation results**  
Information about the defined calendar computations and the value they had at the time of case creation.
- **Calendar computation results - All associated nodes**  
When the index based evaluation used multiple value evaluation, calendar

computations are computed for every associated index node. The calculated values can be seen in this table.

[back to top](#)

### 4.3.2 Rules fired

Lists all rules that have fired for this case. The table will include the conditions of the fired rules if the user is assigned the global privilege to see them.

[back to top](#)

### 4.3.3 Case history

The table in this section shows a list of all past cases with the same attribute value as the current case (attribute name in section header).

Notice that you may click on any case row to jump to the investigation page of that case. The case will be opened in a new browser window if "Open investigation in new window" is enabled for your account.

[back to top](#)

### 4.3.4 Case actions

In this section all case actions of a case class are listed. You may send case actions directly to the defined target by selecting different case actions and then clicking the send case action button. For case actions with target "SMTP", "HTTP" or "ODBC SQL" it is also possible to view a preview. Within the preview dialog you may edit the email body or the SQL query as well. For further information about editing the template please refer to the online help page of the case actions preview dialog.

- **Add transaction data**

To add transaction data records to the case action select one or more rows of a query table or the alerted transactions table, open the context menu by selecting checkbox of the selected rows and choose "add to case action". A new table will be displayed below the case actions list. Notice that it is not possible to add records of different query tables or mix query results and alerted transactions.

- **Remove transaction data**

You may remove some specific transaction data by selecting records in the case actions transaction datatable, opening the context menu by selecting checkboxes of the selected rows and executing the function "Delete records". To remove all transaction data execute the function "Reset datatable".

[back to top](#)

## 4.3.5 Case actions preview

### Templates

Within the body template or the SQL query, you can define several placeholders for reporting attributes, query results (only for e-mail and sql), masterdata, user data and case variables, which are filled when sending the case action. Note, that if "Support HTML formatting" is enabled in an SMTP (e-mail) case action, the preview window will not display its HTML content for security reasons.

- **Reporting attributes:**

Placeholders for reporting attributes are defined with curly brackets **{{attribute name}}**. You can use every attribute, that was defined when creating the case and which was reachable by the mandator.

- **Query results:**

Placeholders for query results are defined with curly brackets. Query results are only available in e-mail and sql-notifications. They can only be used for case action previews and if query results were added to the case action previously. It is necessary to define the selected columns as attribute names in curly brackets too **{{attribute A}}{attribute B}{attribute C}}**. This would create following result table:

attribute A	attribute B	attribute C
A1	B1	C1
A2	B2	C2

The data has to be selected in case queries and added through the context menu. There will be no query result, if there was no selected data before sending the case action. Query results in e-mails will always be sent out as CSV file and will be visible in the e-mail body.

For SQL Notifications, you can only use one attribute name between double curly brackets **{{attribute A}}**. An example for SQL would be  
UPDATE my\_table SET column1='{{attribute A}}', column2='{{attribute B}}'  
WHERE column3='{{attribute C}}'

If there are two entries added to the case action, this would perform two sql database updates.

- **Masterdata:**

Placeholders for masterdata attributes are defined with double square brackets **[[masterdata attribute name]]**. You can use every masterdata, that is accessible by the mandator.

- **User data variables:**

Placeholders for user data are defined with single square brackets **[InvestigatingUserName]**. You can switch between users by changing the prefix

- [Investigating..]: The user, that is currently investigating the case.
- [Viewing..]: The user, that is viewing the case and sending the case action.
- [Closedby..]: The user, that closed the case.

The prefix has to be combined with a user variable name. For example, [..UserName] could be used as [InvestigatingUserName], [ViewingUserName], [FollowupUserName] or [ClosedbyUserName]

- [..UserName]: The username as string.
- [..UserNameAndLogin]: The username, followed by the user login in parenthesis.
- [..UserId]: The system internal user UID.
- [..UserEmail]: The users e-mail address.
- [..UserPhone]: The users phone number.
- [..UserLocation]: The users location.
- [..UserMandator]: The users mandator name.
- [..UserMandatorUid]: The UID of the users mandator.

- **Case variables:**

Case variables are also defined with square brackets **[GeneratedOn]**. You can use following placeholders:

- [CaseClass]: The name of the case class.
- [CaseClassUid]: The UID of the case class.
- [CaseClassId]: The ID of the case class.
- [GeneratedOn]: The generation date as ISO formatted date.
- [GeneratedOnTimestamp]: The generation date as UNIX timestamp.
- [ClosedOn]: The case close date as ISO formatted date.
- [ClosedOnTimestamp]: The case close date as UNIX timestamp.
- [FollowupOn]: The followup date as ISO formatted date.
- [FollowupOnTimestamp]: The followup date as UNIX timestamp.
- [LastActionOn]: The last action date as ISO formatted date.
- [LastActionOnTimestamp]: The last action date as UNIX timestamp.
- [StateChangedOn]: The case state change date as ISO formatted date.
- [StateChangedOnTimestamp]: The case state change date as UNIX timestamp.
- [Score]: The case score.
- [Hits]: The case hits.
- [State]: The investigation state.
- [StateUid]: The UID of the investigation state.
- [ExtendedState]: The investigation state as visible in the case selection table.
- [LastState]: The last investigation state.
- [LastStateUid]: The UID of the last investigation state.
- [FraudStatus]: The fraud status of the case close code, if the case was closed.
- [CaseCloseCode]: The case close code, if defined.
- [CaseCloseCodeUid]: The UID of the case close code.

- [Mandator]: The case mandators name.
- [MandatorUid]: The case mandators UID.
- [CaseUid]: The case UID, as visible in the case selection table (1-123).
- [CaseUidRaw]: The case UID, as visible in url or in file system (1000000000000123).
- [Memo]: The text value of memo field.
- [CaseAgeInDays]: The time since case generation in days.
- [CaseAgeInHours]: The time since case generation in hours.
- [CaseAgeInMinutes]: The time since case generation in minutes.
- [DaysSinceLastAction]: The time since last action in days.
- [HoursSinceLastAction]: The time since last action in hours.
- [MinutesSinceLastAction]: The time since last action in minutes.
- [DaysSinceStateChanged]: The time since case state changed in days.
- [HoursSinceStateChanged]: The time since case state changed in hours.
- [MinutesSinceStateChanged]: The time since case state changed in minutes.

[back to top](#)

### 4.3.6 Case action history

The case action history represents a filtered list on the audit trails aggregated over all cases belonging to a given reporting attribute value e.g. a given account number / PAN. The table only consists of rows and columns related to case actions. An example use case could be to use case action to contact customers by mail, SMS or other means and use the case action history then to get an complete overview about all contacts that were made with a cardholder.

[back to top](#)

### 4.3.7 Audit trail section

This section contains the following subsections:

#### **Audit Trail**

Every action on a case, whether by IBM Safer Payments (for instance, creation of a case and aggregation of alarms) or by the investigator (for instance, creating a memo, closing a case, reopening a case, forwarding a case) is documented in an audit trail record. The audit trail records for this case are shown in the top table of this section.

#### **Reporting attributes**



This checkable list of all reporting attributes lets you investigate audit trail entries for all cases in which the checked attribute has the same value as the current case.

## Aggregated Audit Trails

This section displays one audit trail for every reporting attribute checked above. These tables allow you to perform drill-down actions in investigation. For instance, you may check which other actions have been performed with the same merchant or terminal by selecting the reporting attribute that represents the Id of this entity.

[back to top](#)

### 4.3.7.1 Audit trail

Every action on a case, whether by IBM Safer Payments (for instance, creation of a case and aggregation of alarms) or by the investigator (for instance, creating a memo, closing a case, reopening a case, forwarding a case) is documented in an audit trail record. The audit trail records for this case are shown in the top table of this section. The columns are:

- **Timestamp**

Date and time the action was performed (local time according to your time zone settings, if the actions were not performed by someone with a different time zone, the timestamp value reflects your time zone).

- **User**

User that performed the action (if IBM Safer Payments performed the action, this is empty).

- **Action performed**

Description of the action performed to the case. This includes both user actions and automated actions such as case generation, aggregation or automatic transitions.

- **Case state**

State of the case in the audit trail entry after the action was triggered.

- **Transition justification**

Transition justification selected by the user when executing case transition.

- **Comment**

Comment entered by the user when performing the action.

- **Follow up by**

If the case is in exclusive state, this column identifies the user to which this case is associated.

- **Memo**

Memo entered by the user when the action was performed.

- **Fraud status**

Status of the case in the audit trail entry after the action that triggered the audit trail entry was performed.

- **Hits**  
Number of alarms aggregated in case.
- **Case score**  
Highest score value of alarms aggregated in this case. Alarm scores are set as "case score" meta attribute values; defined by rules for rule triggered alarms, defined by the collusion definition for collusion triggered alarms.
- **Case class**  
Status of the case class in the audit trail entry after the action that triggered the audit trail entry was performed.. Notice that cases may change their class association if an alarm comes in and gets aggregated with a different case class and a higher case score. Here the case changes its case class association to the alarm with the highest case score (if the case score is the same, the case class of the most recent alarm is used).
- **CPP**  
CPP of the case. If a CPP was assigned to the case, its name is listed here. If a CPP was removed, "CPP removed" is filled in.

## Reporting attributes

This checkable list of all reporting attributes let you investigate audit trail entries for all cases in which the checked attribute has the same value as the current case.

This feature is mainly to perform drill-down actions in investigation. For instance, you may check which other actions have been performed with the same merchant or terminal by selecting the reporting attribute that represents the Id of this entity.

Notice that for each checked reporting attribute, a separate table of audit trail entries is shown.

[back to top](#)

### 4.3.7.2 Audit aggregation

This table is opened for each checked reporting attribute above. It lets you investigate audit trail entries for all cases in which the checked attribute has the same value as the current case.

This feature is mainly to perform drill-down actions in investigation. For instance, you may check which other actions have been performed with the same merchant or terminal by selecting the reporting attribute that represents the Id of this entity.

Notice that for each checked reporting attribute, a separate table of audit trail entries is shown.

The columns are:

**Case ID**

Unique IBM Safer Payments internal identification of a case (with current case showing at top of page).

**• Timestamp**

Date and time the action was performed (local time according to your time zone settings, if the actions were not performed by someone with a different time zone, the timestamp value reflects your time zone).

**• User**

User that performed the action (if IBM Safer Payments performed the action, this is empty).

**• Action performed**

Description of the action performed to the case. This includes both user actions and automated actions such as case generation, aggregation or automatic transitions.

**• Case state**

State of the case in the audit trail entry after the action was triggered.

**• Transition justification**

Transition justification selected by the user when executing case transition.

**• Comment**

Comment entered by the user when performing the action.

**• Follow up by**

If the case is in exclusive state, this column identifies the user to which this case is associated.

**• Memo**

Memo entered by the user when the action was performed.

**• Fraud status**

Status of the case in the audit trail entry after the action that triggered the audit trail entry was performed.

**• Hits**

Number of alarms aggregated in this case.

**• Case score**

Highest score value of alarms aggregated in this case. Alarm scores are set as "case score" meta attribute values; defined by rules for rule triggered alarms, defined by the collusion definition for collusion triggered alarms.

**• Case class**

Status of the case class in the audit trail entry after the action that triggered the audit trail entry was performed. Notice that cases may change their class association if an alarm comes in and gets aggregated with a different case class and a higher case score. Here the case changes its case class association to the alarm with the highest case score (if the case score is the same, the case class of the most recent alarm is used).

Notice that you may click on an audit trail entry to jump to the investigation page of the case to which this audit trail entry belongs. The case will open in a new browser window if "Open investigation in new window" is enabled for your account.

[back to top](#)

### 4.3.8 Compliance list hits

Lists all compliance list entries that matched the transaction and the corresponding score.

[back to top](#)

### 4.3.9 Case attachments

Lists all files attached to this case. Attachments must be enabled in system configuration.

Note that uploaded attachments will be available to other investigators, thus it is crucial to prevent the upload of unverified files as case attachments. Always verify the content of the file and never upload files from untrusted sources. Failure to do so may result in spreading malicious files and may put other users of the system at risk.

The case attachments table offers the following actions:

- **Upload attachment**

Uploads an attachment to the case. Maximum file size is limited by system configuration.

- **Delete attachment**

Deletes an attachment from the case.

- **View attachment** (only for .gif/.png/.jpg files)

Displays an image file within a separate browser window.

[back to top](#)

## 4.4 Case creation

Manually created cases may be created with the following data:

- **Mandator**

Each case belongs to one mandator. The select allows you to choose the mandator for the case. In order for a mandator to be selectable, you need the role privilege to create cases.

- **Case class**

Each case in IBM Safer Payments is set with a case class. The select allows you to choose the case class you want to assign to your case. You may select all case classes that are available for the selected mandator and at the same time enabled for manual case creation.

- **Case score**

The case score is a numerical value that indicates the importance of a case. Default value is 100.

- **Comment**

An optional explanation that will be added to the case audit trails. For instance, you may describe why the case has been created.

- **Reporting attributes**

With reporting attributes, you may provide attribute values that shall be associated with the case. The values will be visible in case selection and investigation.

Here, in case creation, you may freely set custom values for these reporting attributes. You can select any attribute that is enabled as a reporting attribute for the selected case class. Checking an attribute creates a new input area where you can enter the desired value.

[back to top](#)

## 4.5 My working queues

This section provides statistical information about cases of the selected working queues.

The following information is provided:

- **Number of cases**

Number of cases contained in the selected working queues.

- **Oldest open case**

The age of the oldest case in days contained in the selected working queues.

- **Average age**

Average age of cases in days contained in the selected working queues.

- **Included case classes**

Names of different case classes whose cases are included in the selected working queues.

- **Included case states**

Names of different case states that are included in the selected working queues.

[back to top](#)

## 4.6 Investigation query

Investigation queries have the following settings:

- **Enabled**

Lets you temporarily display or hide a query (notice that disabled queries are not shown on other pages where queries can be selected; they are still shown in the table below).

- **Mandator**

Each query belongs to one mandator. Once created, mandator ownership does not change.

- **Query type**

IBM Safer Payments supports different types of queries:

- **Ad hoc**

This is the standard query type that returns all transaction records that satisfy the criteria defined. In spite of its name, the "ad hoc" query is always stored for future use when executed and must explicitly be deleted if not wanted anymore.

- **Index**

The "index" query type in addition takes the value of an indexed attribute as a parameter. It is typically used to define a transaction table for case investigation where the parameter would be the cardholder number or the merchant id. If you execute an "index" query from this page, IBM Safer Payments prompts you for the parameter value; if you execute such a query from another part of IBM Safer Payments, the value is automatically provided.

- **Hyperlink**

This type of query is similar to an "index" query. It is automatically executed when you click on an index value in a query result table.

- **Index**

For "index" and "hyperlink" type queries, this references the index to be used.

- **Name**

Name that will be shown with the query results.

- **Comment**

Used to describe the query. The comment is displayed to users at various places and may thus contain further explanations.

- **Number of records**

Limits the maximum number of records to be displayed to avoid excessive query computation length. Also notice that depending on your network infrastructure, the type of browser and computer used by the end user, the amounts of data generated by IBM Safer Payments could be overwhelming. If you have set IBM Safer Payments to use more than one thread to compute a query, the final number of records shown may actually be larger than this number.

- **Include DDC**

If enabled, the query will also use DDC, not just MDC. This may severely impede query computational performance.

- **Hide summary statistics**

The summary statistics for the query table can be disabled by checking this option.

- **Highlight CPP attributes**

If enabled, attribute values that occur in CPPs will be highlighted in the query result table.

## Query data selection

The data selection for queries allows for both choosing an interval and additional conditions. Refer to the section help pages for more information.

## Select columns / column sequence

Allows to select which columns are to be displayed with the result of the query and how they should be arranged.

## Extract template

Allows to define how the transaction data is put together in a string when a user is using the context menu function "extract data" on the query result table. Within the template fixed strings can be combined with variable attribute values.

*example:*

Arcot | {Amount} | {Merchant Name}

This template appends the transaction amount and the merchant name to a fixed string "Arcot", each separated by |.

A user could now select one or more rows in the query result table. By clicking on the context menu function "extract data" a new dialog is opened and displays a string in which the variable attributes of the template are filled with the respective transaction data. This string can now be copied to the clipboard [Ctrl]-[C].

## Result set display

The results of a query when executed from this page are shown on a new page. This page will be opened in a new browser window if "Open investigation in new window" is enabled for your account. If a query is used in another part of IBM Safer Payments ("embedded query"), the result table is shown as part of that page. In both cases, you may define which columns and in which sequence the columns should appear. The width of each column can be modified in the query result table.

[back to top](#)

### 4.6.1 Query data selection

Data selection lets you choose which mandator's data shall be included (if a choice from multiple mandators can be made) and lets you define interval and additional conditions. The interval can be provided as:

- Records absolute (URID from-to interval)
- Records relative (records from-to with respect to last inserted record)
- Server time absolute (from-to timestamp interval)
- Timestamp relative

Notice that the timestamps are taken from IBM Safer Payments server time at the time the record was created within IBM Safer Payments (meta attribute "System time"), which is when the originating transaction was received (either as transaction message via the IBM Safer Payments message command interface (MCI) or as file record processed via the IBM Safer Payments batch data interface (BDI)). If the record is later changed, for instance as merging target, this record timestamp value is never changed. When using timed based intervals (server time absolute, timestamp relative) the result might include records that are outside the actual data selection time due to performance reasons. If you need strict restrictions on this, you can always define conditions that would filter those out. Notice that these timestamps must thus not be the same as the time when the transaction actually was made (typically the "point of sales" type timestamp, a separate meta attribute "Timestamp" in IBM Safer Payments), since the transaction may have been received by IBM Safer Payments later (as in the case of batch data). If you instead require the "Timestamp" meta attribute to be used as a condition for your data selection, you must define it as a condition below. In this case, you should still consider using (applicable) time limits for the meta attribute "System time" as this allows IBM Safer Payments to sometimes significantly speed up the execution.

You may further restrict the records to be included using record specific attribute value conditions. Refer to their section help pages for more information.

[back to top](#)

## 4.6.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 4.6.3 Query result

The results of a query when executed from this page are shown on a new page. If a query is used in another part of IBM Safer Payments ("embedded query"), the result table is shown as part of this page. In both cases, you may define which columns and in which sequence the columns should appear. The width of each column can be modified in the query result table.



Values that are not stored or cannot be accessed by the query are displayed using the following values:

- (): not stored text, empty string was used for computation
- (0): not stored numeric value, 0 was used for computation
- n/a: the record is out of range for that attribute

### **Manually mark fraud:**

If you have the appropriate privileges, you can use the query result to mark and unmark fraud. You can mark/unmark multiple transactions by selecting multiple rows of the table. You may also select multiple records at once.

### **Create cases manually:**

If you have the appropriate privileges, you can use the query result page to create cases from transaction records by selecting a row in the table. You may also select multiple rows at once.

### **Create CPPs with query result attribute values:**

If you have the appropriate privileges, you can use the query result page to create CPPs from transaction records by selecting a checkbox of respective row in the table. To use attribute values of the transaction choose the respective attribute. The value will be filled in automatically.

### **Extract data:**

If you have the appropriate privileges and an extract template is defined, you can use the query result page to extract transaction data into a String. First select one or more rows, then execute the context menu function "extract data". Then a new dialog displays a string in which the variable attributes of the template are filled with transaction data. This string can now be copied to the clipboard.

### **Execute common point queries:**

To execute a common point query, you have to select a checkbox on a row with a valid index value and click on "execute common point query". Make sure that you click on an index attribute with an existing common point query.

It is also possible to select multiple values with [shift] or [ctrl] + [mouse click]. In this case, the common point query will be executed for the index values of the selected records.

[back to top](#)

## 4.7 CPPs

The table shows all CPPs according to the selection criteria defined in the selection above.

The following columns are always shown:

- **Case group**

Name of the case group the CPP belongs to.

- **Mandator**

Name of the mandator to which this CPP belongs (Mandator is determined by case group).

- **Name**

Name of the CPP.

- **Comment**

Comment of the CPP.

- **Status**

Current status of the CPP:

- **New**

CPP has not been opened.

- **Investigated**

CPP is currently being worked on.

- **Follow up**

CPP has been postponed for later follow up.

- **Due**

CPP has been postponed for follow up and is due to be re-opened now, or is overdue.

- **Closed**

CPP has been closed.

- **Active**

Indicates, if CPP is active or inactive.

- **Inherit to submandators**

Indicates, if case group of CPP inherits to submandators. If this is the case, submandators of the listed mandator are able to view this CPP and create CPPs for its case group.

- **Created by**

User that created the CPP.

- **Created on**

System timestamp of date the CPP was created.

- **Created by**

Last user that has edited the CPP.

- **Created on**

System timestamp of date the CPP was last edited.

- **Associated cases**

Amount of cases that are associated with the CPP.

- **Closed as fraudulent**

Amount of cases that are associated with the CPP and were closed with fraud status "fraudulent" .

- **Closed as genuine**

Amount of cases that are associated with the CPP and were closed with fraud status "genuine" .

- **False alarms**

Rate, that indicates how many associated cases have been closed with fraud status "genuine" in proportion to cases the CPP is assigned to.

- **Sum of evaluation attribute**

In the case group definition of the CPP is an attribute specified as evaluation attribute. This value refers to the sum of all values of this attribute that occurred in associated cases that were closed as "fraudulent".

## Remarks

- Additional columns are shown, if CPPs contain values for reporting attributes.
- Queries can be executed from within the table by clicking respective index attributes.
- CPPs must be active to be used.
- Notice that you can sort the investigation table by clicking on column headers. To sort for more than one column, simply click the columns in sequence (the former "inner" sorting will remain). Sorting preferences are stored with your user's account.

[back to top](#)

### 4.7.1 CPP selection

This section enables a quick definition of selection criteria for CPPs to be displayed in the section below.

- **Show all CPPs**

If enabled, all CPPs are displayed.

- **Case group**

Defines which case groups' CPPs are displayed.

- **Generation date**

This criteria refers to the cases that are associated with the CPPs. Only CPPs that are associated with cases that were created in the specified range are shown

- **Cases closed as "fraudulent"**

Only CPPs that are associated with the specified amount of cases that were closed as "fraudulent" are shown.

- **Status**

Restricts display of CPPs to certain status.

- **Active**

Depending on the selection, only CPPs that are active, inactive or both are shown.

## Remarks

- Notice that with each choice, the CPP table shown in the section below is reloaded with the updated CPPs.
- For all selections in this section, you will be presented either with a check box list or a drop down multi-select box, depending on the number of choices. You can define the number of choices above which the drop down multi-select box is shown rather than the check box list as user preference on the "my account" page.

[back to top](#)

## 4.7.2 CPP

The configuration of CPPs

- **Active**  
A CPP can be active or inactive. Inactive CPPs cannot be assigned to cases.
- **Name**  
The name of the CPP.
- **Case group**  
The case group the CPP belongs to. The mandator belonging of the CPP is determined by the case group. Please note that the case group cannot be changed afterwards.
- **Status**  
The status of the CPP
- **Comment**  
A comment which is added to the CPP. Comments do not influence computation and are informational only.
- **Reporting attributes**  
CPPs can have multiple reporting attributes. You can choose the attributes you would like to assign and fill in values for each attribute in the appended form fields. Please note that you have to choose a case group first.

[back to top](#)

## 4.8 Group by queries

The table in this section lists all group by queries that you can access.

Group by queries can be used to obtain statistical information about the indicators of a certain attribute. For each distinct value of the defined attribute that is stored in IBM Safer Payments' data caches, a statistical summary will be created. It displays the number and amount of genuine and fraudulent transactions as well as sums and averages. Additionally, it provides the possibility to analyse which accounts were encountered for which distinct value.

Group by queries can also be used to evaluate the performance of your current models. You can do so by using the option "Rule performance". This will collect the data of all rules that are defined with the setting "Performance report".

[back to top](#)

### 4.8.1 Group by queries

On the upper part of the form, IBM Safer Payments provides a table of existing group by query results. You can access past query results by clicking on the respective row. The number of entries is limited and can be configured.

Group by queries have the following settings:

- **Name**  
Name that will be shown with the query results.
- **Comment**  
Used to describe the group by query. The comment is displayed to users at various places and may thus contain further explanations.
- **Mandator**  
Each group by query belongs to one mandator. Once created, mandator ownership does not change.
- **Rule performance**  
If you would like to use this group by query to analyze the performance of your model revisions, you can do this by enabling this setting. Enabling rule performance analysis will override your group by attribute settings as these are mutually exclusive. To select a rule for performance analysis, you need to define the respective value on its definition form.
- **Group by attribute**  
To analyze the fraud distribution among the values (categories) of any attribute, you can select this attribute here.
- **Account analysis**  
Account analysis will prepare a breakdown which accounts had transactions containing the grouping value.
- **Include DDC**  
If enabled, group by queries may access data that is available only on disk. Note that this might have severe impact on performance and that it is thus not recommended to activate this setting.
- **Show graph**  
If enabled, a graph will be appended to the result table. It is recommended not to use this setting for group by query results that have more than 10 groupings.

### Timing analysis

The timing analysis setting will provide trending analysis for group by queries. You can select both the timestamp attribute and the resolution of

the analysis:

- **Timestamp criterion**

This attribute will be used for the trending analysis. Typically, the meta attribute timestamp is used here.

- **Resolution**

Select which resolution will be used for the timing analysis. The resolution is calendar based, so if you select a daily resolution, all records that took place on the same day will be treated identically.

## **Group by query data selection**

The data selection for queries allows for both choosing an interval and additional conditions. Refer to the section help pages for more information.

[back to top](#)

### 4.8.2 Group by queries result

The grouping query result table shows the number and amount of genuine and fraudulent transactions as well as sums and averages for each encountered value of the grouping attribute. To obtain information about the affected accounts, you can click on the respective field in the account column.

Note that the number of displayed accounts is limited due to performance considerations.

[back to top](#)

## 4.9 Reporting queries

The table in this section lists all reporting queries that you can access.

Reporting queries can be used to obtain statistical information about the indicators of a certain attribute. For each distinct value of the defined attribute that is stored in IBM Safer Payments' data caches, a statistical summary will be created. It displays the number, amount and average of transactions defined by performance indicators. Additionally, it provides the possibility to analyse which accounts were encountered for which distinct value.

Reporting queries can also be used to evaluate the performance of your current models. You can do so by using the option "Rule performance". This will collect the data of all rules that are defined with the setting "Performance report".

[back to top](#)

## 4.9.1 Reporting queries

On the upper part of the form, IBM Safer Payments provides a table of existing reporting query results. You can access past query results by clicking on the respective row. The number of entries is limited and can be configured.

Reporting queries have the following settings:

- **Name**  
Name that will be shown with the query results.
- **Comment**  
Used to describe the reporting query. The comment is displayed to users at various places and may thus contain further explanations.
- **Mandator**  
Each reporting query belongs to one mandator. Once created, mandator ownership does not change.
- **Rule performance**  
If you would like to use this reporting query to analyze the performance of your model revisions, you can do this by enabling this setting. Enabling rule performance analysis will override your reporting attribute settings as these are mutually exclusive. To select a rule for performance analysis, you need to define the respective value on its definition form.
- **Reporting attribute**  
To analyze the fraud distribution among the values (categories) of any attribute, you can select this attribute here.
- **Account analysis**  
Account analysis will prepare a breakdown which accounts had transactions containing the grouping value.
- **Include DDC**  
If enabled, reporting queries may access data that is available only on disk. Note that this might have severe impact on performance and that it is thus not recommended to activate this setting.

### Timing analysis

The timing analysis setting will provide trending analysis for reporting queries. You can select both the timestamp attribute and the resolution of the analysis:

- **Timestamp criterion**  
This attribute will be used for the trending analysis. Typically, the meta attribute timestamp is used here.
- **Resolution**  
Select which resolution will be used for the timing analysis. The resolution is calendar based, so if you select a daily resolution, all records that took place on the same day will be treated identically.

### Reporting Query data selection

The data selection for queries allows for both choosing an interval and additional conditions. Refer to the section help pages for more information.

[back to top](#)

## 4.9.2 Reporting queries result

The reporting query result table shows the number, amount and average for each encountered value of the grouping attribute for each defined performance indicator. To obtain information about the affected accounts, you can click on the respective field in the account column.

Note that the number of displayed accounts is limited due to performance considerations.

[back to top](#)

## 4.10 Masterdata query

Masterdata query definitions have the following settings:

- **Index attribute**

Select the index dimension to which the masterdata element is associated.

- **Value**

Enter the value of the index attribute for which the masterdata should be displayed. Formatting characters like digit group separator and decimal separators will be removed automatically

[back to top](#)

### 4.10.1 Masterdata

The masterdata query lists all masterdata elements that are defined for an index. The result table shows all current values for the entered value.

[back to top](#)

## 4.11 Common point queries

The table lists all common point queries that are defined for which you have access privileges.

Common point queries can be used to find equal values in transactions for certain index values.



Example:

There are three customer IDs 43211234, 12345678 and 87654321. The attribute CustomerID is indexed and has a sequence. The index has five entries for 43211234, three entries for 12345678 and two entries for 87654321.

CustomerID	Amount	MerchantID	Fraud
43211234	7.20	B3456	false
43211234	7.20	B3456	false
43211234	7.20	B3456	false
43211234	7.20	X1234	false
43211234	57.20	A7890	true
12345678	7.20	A4321	false
12345678	7.20	X1234	false
12345678	57.20	A2345	true
87654321	7.20	X1234	false
87654321	57.20	A6578	true

A common point query would find following common points for the common point attribute MerchantId:

MerchantID	Common points	Index values
X1234	3	3
B3456	3	1
A4321	1	1
A2345	1	1
A6578	1	1
A7890	1	1

X1234 was found in 3 transactions, it has 3 common points. All 3 common points had different customer ID, so this entry has 3 index values.

B3456 was also found in 3 transactions, it has 3 common points too. But all transaction had the same customer ID, so there is only 1 index value for B3456.

All three customers have reported fraud for transactions with different merchants, but they all have one transaction with merchant **X1234** as common point. It could be possible, that this merchant has leaked payment information and was the root for the following three fraudulent transactions.  
[back to top](#)

#### 4.11.1 Common point query

Common point queries have the following settings:

- **Enabled**  
Display or hide the common point query in query results. (Notice that disabled common point queries are unavailable in query results; they are still shown in the table below).
- **Mandator**  
Each common point query belongs to one mandator. Once created, mandator ownership does not change.
- **Index**  
This references the index which used for your common point query.
- **Name**  
Name that will be shown with the query results.
- **Comment**  
Used to describe the query. The comment is displayed to users at various places and may thus contain further explanations.
- **Number of records**  
Limits the maximum number of records to be displayed to avoid display of unneeded data. The result is sorted to discard values with low number of first party index values.
- **Limit index search depth**  
If disabled, the whole index sequence is used to search for common points. Notice that unlimited search can result in long computation and in extensive memory consumption.
- **Index search depth**  
Limits the number of records per index that is used to search for common points.

## **Query data selection**

The data selection for queries allows for both choosing an interval and additional conditions. Refer to the section help pages for more information.

## **Common point attributes**

Those attributes will be searched for equal values. Each attribute will be evaluated independently and will be shown in its own section in the common point result.

## **Columns for common point**

Those columns will be shown for a common point. Click on 'common points' in the common point result to open a new table with common points for a common point value.

## **Columns sequence**

The results of common points are shown on a new page when clicking on 'common points' in the common point result. The width of each column can

be modified in the query result table.

[back to top](#)

### 4.11.2 Common point query result

Common point queries can be used to find common points in transactions.

The common point query searches the index sequence for equal values. Every record with equal values is counted as common point, so one index value can have multiple common points for one attribute value. There is a result table for every common point attribute. Every result shows the attribute value, the number of common points and the number of distinct index values.

The result is sorted first for number of distinct index values and secondary for number of common points.

[back to top](#)

## 5. Monitoring

This chapter covers the monitoring function of IBM Safer Payments.

[back to top](#)

### 5.1 Compliance lists

IBM Safer Payments supports all five elements of AML/CTF detection relevant to a payment processor:

1. Service risk classification
2. Customer profiling: hidden link analysis and usage classification
3. Geographical analyses
4. Transaction behavior
5. Monitoring of sanction/terrorist lists and politically exposed persons

While 1.-4. are implemented using standard IBM Safer Payments functionality within the model itself, IBM Safer Payments provides a specific functionality to monitor sanction and compliance lists. The details of this functionality are provided within this documentation.

#### **Configuration process**

To set up monitoring of sanction and compliance lists, the following steps have to be executed:

1. **Activate monitoring:** As a first step, monitoring has to be activated on the page *System Configuration*. IBM Safer Payments supports the OFAC sanction list, European sanction list, global watch list, United Nations sanction list, Russian sanction list and the list of politically exposed persons. The mentioned lists can be activated individually. For more information refer to the online help of the respective section on the page *System Configuration*.
2. **Specify raw data location:** To be able to import activated sanction lists, the local storage of the raw data has to be specified on the page *Cluster*.
3. **Configure user privileges:** Privileges to view, add and edit compliance lists have to be granted to users. These settings are done on the page *Roles*. Refer to the respective online documentation for further information.
4. **Import raw data:** Sanction lists are imported to IBM Safer Payments during each startup. In addition, they can be (re-)loaded manually by clicking the respective button on this page.
5. **Define compliance lists:** After these preliminary steps, users with respective privileges are able to configure compliance lists both for processing real-time transaction and compliance ad hoc checks. To add a new compliance list, click on the button [New compliance list] to open a configuration form. Refer to the online documentation of this form for detailed information about the configuration of compliance lists.

## **Integration**

Checks against imported sanction and compliance lists can be integrated into the real-time computation of incoming messages (using the BDI and/or MCI) or executed manually on demand by using the ad hoc check functionality. For both, automatic real-time checks and ad hoc checks, it is possible to create cases to further investigate alarms. In addition, notifications can be used to send messages to other systems or to create emails to be sent via SMTP in case matches are detected by IBM Safer Payments.

The workflow for automatic real-time checks is similar to defined risk lists. To integrate those checks into the real-time computation path of incoming messages the respective XML elements (or CSV columns) - such as *name*, *passport number*, etc - have to be mapped to IBM Safer Payments input attributes. An additional attribute is needed to assign the computed score to. This attribute is then added to the incoming transaction and can be used within models to create alarms, cases and notifications. Compliance lists are defined for a specific mandator and can be restricted to types of messages by using computation conditions.

Compliance ad hoc checks are executed manually. This allows users to check people against sanction lists when this is needed. During ad hoc check, all activated algorithms are executed and a final score is displayed in case of

hits. Refer to the online documentation of the page Compliance ad hoc checks for detailed information.

Compliance search also provides the possibility to manually search for sanction list entries. However, only the algorithm "starts-with" is executed and no final score is computed. Refer to the online documentation of the page Compliance search for detailed information.

## Scoring process

When compliance checks are executed, names are used as primary keys to search for entries matching the name. To find entries on sanction lists matching the name sent within a message (or typed in manually for ad hoc checks) the following algorithms can be used. Each algorithm is configured with a score. In case an entry is found with more than one algorithm, the highest score of all fired algorithms is used:

- **Direct**

This algorithm is always executed and cannot be deactivated. It creates a hit when the incoming name matches a name on the respective sanction list. The direct matching algorithm also uses some soft matching rules, e.g. double characters are reduced to single characters ("ss"="s"), matching similar characters ("z"="s", "w"="v", "c"="k"). See Remarks section for additional matching logic.

- **Starts with**

As an example consider the entry *Chris Smith*. This entry will result in a "starts-with" hit for both the input *Christian Smith* and *Chris Smither*.

- **Metaphone**

IBM Safer Payments provides the possibility to use a well-known phonetic matching algorithm - *Double Metaphone*. Both names of list entries and incoming names are translated to double metaphone keys. For example, both *Christoph* and result in the double metaphone key *KRST*. Note that activating double metaphone algorithm can result in a huge amount of alarms. It is recommended to only use double metaphone only in combination with other fields and to only create cases if other fields result in matches too.

- **Levenshtein**

The algorithm *Levenshtein* computes a similarity score based on the levenshtein distance. The computed similarity score ranges from 0 (no similarity) to 100 (direct match).

## Remarks:

- The order of names (first/middle/last names) does not affect the result for any of the activated algorithms. *Hugo Christian Smith* and *Christian Hugo Smith* will result in a direct hit as well as *Smith Christian Hugo*. Names are split at whitespaces and activated algorithms are executed on each part of the name separately. Assume that lists contain complete names, incoming names are considered a match when all parts of the incoming name result in a match for an entry. Consider the list entry *Hugo Christian Smith*. All

subsets of these three names, such as *Hugo Smith* and *Christian Smith* will result in direct hits, whereas *Hugo Christian Alexander Smith* will not.

- Activating algorithms may influence the latency of the real-time process significantly. This depends mainly on the used algorithms and the size of the raw lists.
- In case an entry is found by multiple algorithms, the highest score is used for further computations.

After list entries were found using names as a primary key, additional fields are checked if they are configured to be used. In case of matches for additional fields, such as passport number or date of birth, the configured score is added to the score which is computed during the check of the names. This results in a final score for each matching entry. The final score of the compliance score, which is assigned to the output attribute, is the maximum score of all matching entries. If a case is generated, all matching entries will be displayed.

## **Transliteration**

All Cyrillic letters are transliterated to Latin letters using the ICAO (2013) standard. This is done for both, entries on sanction lists and incoming messages. This allows comparisons regardless whether Cyrillic or Latin letters are used.

## **Reload**

During a reload of compliance lists, the raw data files (sanctions lists) for all configured compliance lists are imported and previously imported lists are deleted. Make sure that the respective files are available on all instances and file paths are configured correctly on the page 'Administration -> Cluster'. Note that a reload of compliance lists can take several minutes. Depending on your settings, transaction processing might be interrupted during the reload process of compliance lists. Only users with the respective privileges for compliance lists can trigger a reload of compliance lists. Reload of compliance lists is a global privilege that needs to be configured for each user account.

[back to top](#)

### **5.1.1 Compliance list**

This page describes the configuration of compliance lists. For more information about compliance lists and their integration in the IBM Safer Payments computation process, open the general online help page [Compliance](#).

- **Enabled**

Compliance lists can be enabled or disabled. Disabled compliance lists are not executed for incoming messages. However, they can still be manually executed using ad hoc checks.

- **Name**  
Name of compliance list.
- **Comment**  
Comments are for documentational purposes only. It is advisable to comment the compliance list in a detailed way, so the decision logic remains easy to understand.
- **Priority**  
By using different priorities it is possible to control the execution sequence of compliance lists. Similar to rulesets and rules, compliance lists are computed in ascending order within each mandator.
- **Behavior**  
Indicates whether it is online or offline. Offline compliance lists check the masterdata against the chosen sanction list and are run through the job scheduling function.
- **Entity type**  
Within sanction lists entities are separated in individual and legal entities.
- **Mandator**  
Each compliance list is assigned to a mandator. Similar to rules and profilings compliance lists are only executed for messages which satisfy the mandator conditions. In addition, only attributes which are accessible by the chosen mandator can be used for compliance checks.
- **Threshold**  
An integer value is needed in case it is an offline compliance list. If the threshold is exceeded, a case will be created.
- **Case Class**  
A case class is needed if it is an offline compliance list to create cases when threshold is exceeded.
- **Score**  
A score for the case needs to be defined in case it is an offline compliance list.
- **Type**  
The type of list that will be used for sanction screening. Different types of lists can be configured under Administration -> System configuration.
- **Output attribute**  
Specify an attribute which is used as an output attribute for this compliance list. This attribute has to be defined in the model (as an input attribute) and has to be accessible by the chosen mandator.
- **Index**  
In case it is an offline compliance list, an index needs to be chosen to be able to get the associated masterdata.
- **Maximum number of hits**  
To limit the time which is needed by compliance checks, a maximum number of hits can be defined. IBM Safer Payments will stop the computation of compliance lists as soon as this number of hits is reached. Note that this can reduce the latency significantly but it can lead to situations where some potential hits are not recognized.
- **Additional matching algorithms**  
There are other algorithms available in addition to the default matching

algorithm which is always executed and performs a string comparison between the incoming (or typed in) names and names from the sanction lists. These algorithms provide a "softer" matching for example to be able to detect entries with a slightly different spelling. Note that the activation of such algorithms has a big influence on the latency. Thus, contact the IBM Safer Payments support before activating any additional algorithms:

- **Levenshtein:** A similarity score ranging from 0 (no similarity) to 100 (direct match) is computed using the levenshtein distance. When activating Levenshtein, a similarity threshold has to be configured. Entries with a similarity greater than the configured threshold are considered as hits.
- **Metaphone:** Double metaphone keys are computed both for names included in sanction lists and for incoming names. These keys are used for comparison. Using (double) metaphone, it is possible to detect names used with different spellings such as *Chris* and *Kris*. Note that metaphone should only be used together with additional fields to avoid a large number of (false) alarms.
- **Starts with:** Names are compared using the starts with operator. *Christian* and *Chris* are considered to be a match when "starts-with" is activated.
- **Ignore weak akas**  
If enabled, akas which are flagged as "weak" are ignored. This setting is only available for the OFAC sanction list.
- **Attributes**  
This section lets you define which attributes should be used as *name*, *street*, *city*, *country*, *passport number*, and *date of birth*. Note that the attributes together with their mappings have to be defined before they can be used within compliance checks. Values sent within these messages are used for checks against the respective fields of the sanction list. Note that only *name* is mandatory for compliance checks. All other fields are optional.
- **Score settings**  
Each activated algorithm is assigned with a score (an Integer number greater than 0). Usually the scores are descending with the "softness" (or matching accuracy) of the algorithm. In case an entry was hit by multiple algorithms, the maximum score is used. For each additional field (besides the field name) a score is defined. This score is added to the already computed score. In case an incoming message matches multiple entries on a compliance list, the highest score of all matching compliance list entries is assigned to the output attribute.
- **Computation conditions**  
By using computation conditions, it is possible to restrict the execution of this compliance list to specific messages satisfying the computation conditions. With that, different compliance checks can be used for different type of transactions.

[back to top](#)

## 5.1.2 Compliance search



This page provides the possibility to search within the raw data of all loaded compliance lists. Unlike ad hoc checks the search functionality does not require a name. For example, it is possible to search for all entries from a specific country or with a specific passport number.

Compliance search always starts with an algorithm to find matching entries. In case you want to use other search algorithms such as Levenshtein please use the ad hoc check functionality.

- **Include list for compliance search**

Defines which lists should be used to search for entries. Before using a list for compliance search the respective list has to be loaded to IBM Safer Payments.

- **Entity type**

Defines whether individual or legal entities should be listed.

- **All other fields**

Using all other fields you can restrict the search results to entries that match the entered values. Leaving an entry field empty implies no restriction.

[back to top](#)

### 5.1.3 Compliance ad hoc check

You can execute ad hoc checks using compliance lists that are already defined and imported to IBM Safer Payments. Unlike the search functionality ad hoc checks evaluate the entered values in the same way as if they were sent within a message. That includes the processing of all enabled algorithms and the scoring logic. However, please note that the deactivation of compliance lists is ignored for ad hoc checks as well as computation conditions. To execute an ad hoc check at least a name is required. All other fields are optional.

- **Computed lists**

Defines which lists should be computed. It is mandatory to select at least one list to execute ad hoc checks.

- **Name**

You can enter the entity name to be checked against the selected lists.

- **All other fields**

Except the name field all fields are optional. If a value is provided in an optional field it will be used for scoring and add to the overall score if there is a match. Empty fields and fields that are not enabled in the compliance lists will be ignored during computation.

[back to top](#)

## 5.2 Defined risk lists

The table lists, all defined risk list definitions for which you have access privileges.

Defined risk lists provide the possibility to maintain attribute values (entities) that are either associated with high risk (block lists) or low risk (allow lists). While they are similar to model lists, there are a number of substantial differences:

- Most importantly, defined risk lists are not bound to model revisions, their entries exist independently. As a consequence, adding or deleting a defined risk list entry becomes effective immediately.
- Defined risk list entries are typically maintained by users that are involved in investigation tasks rather than by users that are involved in model generation.
- While lists within the model provide multiple operators such as *starts/ends with*, *contains*, or *close to*, defined risk list entries are only checked using the *equal to* operator. However, it is possible to define additional conditions which have to be satisfied for each entry individually.
- While model lists create a new model attribute, defined risk lists assign the "output attribute value" to the "output attribute". The "output attribute" in this definition typically is another model "input" attribute.
- It is possible to easily add a start and an end date for each entry. With that it may be useful to have several entries with the same value. During computation all entries of a list are evaluated.
- Each entry on a define risk list can be disabled/deleted individually.
- Defined risk lists are optimized for large sets of entries.

Whether or not a user can view/change entries in defined risk lists is determined by the mandator roles the user is granted.

The following actions can be performed by using the context menu

- **Open definition**  
Open the definition of a defined risk list at the below the table.
- **Copy**  
Copy the definition of a defined risk list to create a new, similar defined risk list.
- **Enable/Disable**  
Enable/Disable selected defined risk lists.
- **Delete**  
Delete selected defined risk lists. This can also be applied to multiple rows. Please note that you can disable defined risk lists instead of deleting them if you want to reuse them later.

[back to top](#)

## 5.2.1 Defined risk list definition

The following settings are available to configure a defined risk list:

- **Name**

Name that will be shown to access this defined risk list in the left navigation menu of the monitoring section.

- **Comment**

Used to describe the defined risk list.

- **Priority**

Using priorities it is possible to control the sequence of defined risk lists within a mandator. Defined risk lists within a mandator are evaluated in ascending order of the priorities. Possible priorities ranging from 1 to 10,000. Please note that first defined risk lists of mandators on higher levels within the mandator hierarchy are evaluated. Priorities only influence the sequence of defined risk lists within a mandator.

- **Mandator**

Each defined risk list belongs to one mandator. Once created mandator ownership cannot be changed.

- **Input attribute**

Determines for which attribute the defined risk list is defined.

- **Output attribute**

Defines which attribute is set by the defined risk list. This is typically an overwritable input attribute to the model revision.

- **Enable category selection**

If the output attribute has categories, it is possible to choose the output attribute value per entry from the existing categories of the output attribute by checking this checkbox . In this case the output attribute value that is selected for this risk list, will be used as default output attribute value for new entries.

- **Output attribute value**

Defines the value which is assigned to the output attribute if a transaction matches the entry of the defined risk list.

- **Expires**

If enabled, each entry can be (optionally) configured together with an expiration date. Expiration dates can be configured for each entry individually.

- **Default life time**

If expiration dates are enabled, IBM Safer Payments provides the possibility to configure a default life time. If new entries are added to a list, the default expiration date will be the current date plus the configured default life time.

- **Starts at**

If enabled, each entry can be (optionally) configured together with a starting date. Starting dates can be configured for each entry individually.

- **Explanation**

The explanation text is displayed for users maintaining the defined risk list. You may thus use it to include specific instructions for the defined risk list.

- **Limit access**

If enabled, the access to the entries of this risk list is limited to certain users.

- **Access authorized users**

These are the users who may access the entries of the defined risk, if limited

access is enabled. The entries of the risk list are not visible to users who are not selected here.

## Enable for rule actions

Defined Risk lists can be enabled for rule actions. Using rule actions it is possible to automatically add entries to this defined risk list. Rule actions can be defined for any rule configured in the model. The following settings are available for the generation of entries by rule actions:

- **Comment**

A comment which is added to each generated entry.

- **Label**

A label which is added to each generated entry facilitates the identification for future search operations. (E.g. "Created by rule action")

- **Enabled**

Defines whether entries created by rule actions are enabled or disabled. Disabled risk list entries are ignored during computation. You can disable defined risk list entries instead of deleting them, if you need to re-use the entry later.

- **Replace existing entries**

If this checkbox is enabled, existing entries with the same input attribute value as a newly generated entry will be deleted and replaced by the new entry. If disabled, it is possible to have multiple entries with the same value.

- **Filter criteria**

Each entry of a defined risk list can be configured with additional conditions. Conditions that are defined in the section 'Filter Criteria' apply to generated entries. If additional conditions are defined only transactions that match the value for the input attribute and that satisfy all filter criteria are assigned with the configured output value.

## Remark

In case "Expires" is enabled for this defined risk list, make sure that a proper default life time is defined since the default life time is applied as the expiration date for all entries created by rule actions.

[back to top](#)

## 5.2.2 Defined risk list entries

This table lists the defined risk list entries.

Defined risk lists provide the possibility to maintain lists of attribute values (entities) that are either associated with high risk (block lists) or low risk (allow lists). While they are similar to model lists, there are a number of substantial differences:

- Most importantly, defined risk lists are not bound to model revisions, their entries exist independently. As a consequence, adding or deleting a defined risk list entry becomes effective immediately.
- Defined risk list entries are typically maintained by users that are involved in investigation tasks rather than by users that are involved in model generation.
- While lists within the model provide multiple operators such as *starts/ends with*, *contains*, or *close to*, defined risk list entries are only checked using the *equal to* operator. However, it is possible to define additional conditions which have to be satisfied for each entry individually.
- While model lists create a new model attribute, defined risk lists assign the "output attribute value" to the "output attribute". The "output attribute" in this definition typically is another model "input" attribute.
- It is possible to easily add a start and an end date for each entry. With that it may be useful to have several entries with the same value. During computation all entries of a list are evaluated.
- Each entry of a define risk list can be disabled/deleted individually.
- Defined risk lists are optimized for large sets of entries.

Defined risk lists offer several functions that are explained below:

- **Import entries from a file**  
Importing alert lists provides the possibility to quickly add entries to a defined risk list without manually creating them.
- **Add a new entry**  
You can add a new defined risk list entry manually.
- **Download table content as CSV-file**  
All entries that match the selection criteria of "Risk List Entries Selection" can be exported to a CSV-file. In case the selection contains sensitive data the CSV-File will be exported as part of an encrypted zip archive.
- **Delete all entries that are currently shown**  
All entries that match the selection criteria of "Risk List Entries Selection" will be deleted.
- **(De)activate all entries that are currently shown**  
All entries that match the selection criteria of "Risk List Entries Selection" will be (de)activated. Entries that are already (de)activated will stay (de)activated.
- **Audit trail**  
All changes made to a defined risk lists are stored within the audit trail. Access to the audit trail is controlled by the respective mandator roles of users.

Whether or not a user can view/change entries in defined risk lists is determined by the mandator roles granted to users.

### **Remark:**

The maximum number of rows which are displayed in the table is limited due to browser limitations. The maximum number of displayed rows can be

configured on the page "Administration > System configuration > Defined Risk Lists".

[back to top](#)

### 5.2.2.1 Risk list entries selection

This section enables a quick definition of selection criteria for defined risk list entries to be displayed in the section below.

- **Show all entries**

Ignore all entered restrictions and display all entries of the defined risk list.

- **Input attribute filter**

Restricts entries shown to entries whose input attribute value starts with the typed value. Leaving an entry field empty implies no restriction. In case the defined risk list input attribute is encrypted you need the permission to view unmasked data to use this filter.

- **Comment**

Restricts entries shown to entries with a comment that include the typed value. Leaving an entry field empty implies no restriction.

- **Label**

Restricts entries shown to entries with a label that include the typed value. Leaving an entry field empty implies no restriction.

- **Last changed on**

Restricts entries shown to a date (time) interval. All entries that have been changed between the interval start value (inclusive) and the interval end value (inclusive) will be displayed. Leaving an entry field empty implies no restriction.

- **Valid**

Restricts entries shown to a date (time) interval. All entries that are valid between the interval start value (inclusive) and the interval end value (inclusive) will be displayed. Leaving an entry field empty implies no restriction.

- **Expires**

Restricts entries shown to a date (time) interval. All entries that expire between the interval start value (inclusive) and the interval end value (inclusive) will be displayed. Leaving an entry field empty implies no restriction.

- **User**

Defines which users' entries are to be displayed. Notice that an entry belongs to the last user that changed the entry.

When no users are selected, entries by all users will be shown including deleted ones or those that do not anymore have the privilege to edit risk lists.

- **Show enabled**

If selected, enabled entries are shown.

- **Show disabled**

If selected, disabled entries are shown.

## 5.2.2.2 Defined risk list entry definition

The configuration of defined risk list entries

- **Value**

The value of the defined risk list entry. Please note that you cannot change the value of an existing entry.

- **Output attribute value**

If the output attribute of the defined risk list has categories and category selection was enabled in the defined risk list's definition, the output attribute value can be chosen from the output attribute's categories per entry. The preselected value is the default output attribute value of the defined risk list.

- **Comment**

A comment which is added to the entry. Comments do not influence computation and are informational only.

- **Label**

A label which is added to the entry. Usually a label is used to provide additional information. (E.g. "Import August 2013")

- **Enabled**

A defined risk list entry can be enabled or disabled. Disabled risk lists entries are ignored during computation. You can disable defined risk list entries instead of deleting them, if you want to re-use the entry later.

- **Starts at**

In case the 'start at' option is enabled for the defined risk list, this field configures the starting date for the entry. The entry is valid once the starting date is reached (inclusive). In case this field is empty, no starting date is applied.

- **Expires at**

In case the expiration of entries is enabled for the risk list, this field configures the expiration date for the entry. The entry is expired once the expired date is reached (inclusive). In case this field is empty, no expiration date is applied.

- **Filter criteria**

Each entry of a defined risk list can be configured with additional conditions. If additional conditions are defined in the section 'Filter Criteria' only transactions that match the value for the input attribute and that satisfy all filter criteria are assigned with the configured output value.

## 5.2.2.3 Defined risk list import

Importing risk lists provides the possibility to quickly add entries to a defined risk list without manually creating them. The import file is expected to have one entry in every line and it has to be encoded in UTF-8. The input value

has either to be followed by a line break / space character or the value has to be encapsulated in quotes. In case it is followed by a space character all characters between the space character and the line break are ignored. A header is not needed, in case a header exists it will be imported as a normal line.

- **Label**

A label which is added to each entry facilitates the identification for future search operations. (E.g. "Import August 2013")

- **Comment**

A Comment which is added to each entry.

- **Enabled**

A defined risk list entry can be enabled or disabled. Disabled risk list entries are ignored during computation. You can disable defined risk list entries instead of deleting them, if you need to re-use the entry later.

- **Starts at**

In case the start of entries is enabled for the risk list, this sets the starting date of the entries. The entry is valid once the starting date is reached (inclusive).

- **Expires at**

In case the expiration of entries is enabled for the risk list, this sets the expiration date of the entries. The entry is expired once the expiration date is reached (inclusive).

- **Replace existing entries**

If this option is activated, all existing entries with the same value will be removed and replaced by the new entry. If this option is not activated, another entry is added. In this case importing an already existing value to the risk list will lead to multiple entries with the same value.

A click on the save button opens a window where the file to import can be selected. Once the file is selected the import starts automatically. It is therefore important to fill in all fields before you select the file.

[back to top](#)

#### **5.2.2.4 Import risk list report**

The report is a summary of the import, which lists the key numbers for the import. For a detailed overview you can download the CSV-export, which lists the changes per element.

The report shows four counters that are explained in the following:

- **Number of added elements**

All elements that have been successfully imported to the defined risk list.

- **Number of replaced elements**

In case the option overwrite is active and the risklist you are importing to has already existing values with the same value, all existing values will be replaced by the new one. The number of replaced elements describes the



total number of elements that have been replaced by the newly imported ones.

- **Number of skipped elements**

If an entry cannot be imported, it counts as skipped element. (E.g. importing a text-entry to a defined risk list with a numeric input attribute). For details about the skipped element check the CSV-report.

- **Number of times elements have been found in other lists**

Count the number of times an element already occurs in another defined risk list with the same input attribute. For details about the found elements check the CSV-report.

[back to top](#)

## 5.3 Merchant monitoring rules

The table lists all merchant monitoring rules that are defined and for which you have access privileges.

Merchant monitoring rules can be used to analyze merchants or acquirers by means of certain rule criteria. An example would be to find merchants which have been inactive (for which no transactions occurred) during a certain number of consecutive calendar periods.

- A merchant monitoring rule in general uses calendar profiles or attributes, time ranges and thresholds to calculate whether one or more merchants met the rule.
- A rule uses one of several rule templates, each with its own input settings and its own calculation logic.
- For rules that use calendar profiles, the rule calculation logic takes amounts and / or frequencies of calendar profiles into account. For rules that use attributes, the rule calculation logic calculates along a sequence of records.
- Users who have the privilege can add merchant monitoring rules to "Administration/Jobs" when using "Generate report" as "Job type". With such a job CSV exports can be created for the merchant monitoring rule. This export then contains the merchant monitoring report. Multiple rules can be added to a single job.

Whether or not a user can view/change entries in merchant monitoring rules is determined by the mandator roles this user is granted.

The following actions can be performed by using the context menu

- **Open definition**

Open the definition of a merchant monitoring rule at the below table.

- **Copy**

Copy the definition of a merchant monitoring rule to create a new, similar merchant monitoring rule.

- **Delete**

Delete selected merchant monitoring rules. This can also be applied to

multiple rows.

[back to top](#)

### 5.3.1 Merchant monitoring rule

The following settings are available to configure a merchant monitoring rule:

- **Name**

Name of the merchant monitoring rule. On CSV export it will be shown as "*<type of the rule>: <name>*"

- **Comment**

Used to describe the merchant monitoring rule.

- **Mandator**

Each merchant monitoring rule belongs to one mandator. Once created mandator ownership cannot be changed.

- **Type**

Select between several types of rules. Each type provides its own input settings and follows its own rule calculation logic. In the rule types input settings you can select an acquirer index, time range(s) and the respective calendar profiles and thresholds or attributes. See the specific type's help for details.

You can select between the following types:

{0}

[back to top](#)

## 5.4 Index based evaluations

The table lists all index based evaluations that are defined. Whether or not you can view or change index based evaluations is determined by the mandator roles you are granted.

Index based evaluations can be used to analyze historical data for each node of a given index and create alarms when certain conditions are fulfilled. Typically, the index either represents an account or a customer, so index based evaluations can be used to implement KYC / AML procedures.

- An index based evaluation uses calendar profiles, events and masterdata to define alarm generation conditions.
- Calendar profiles are not used directly but via calendar computations defined within the index based evaluation.
- Index based evaluations also support multiple relations between two indexes e.g. between customers and accounts. In such a setup the index based

evaluation runs through each primary index node (e.g customer) but checks the alarm generation conditions for each of their associated index nodes (e.g. accounts).

- Users who have the privilege can execute index based evaluations using a Job of type "Execute index based evaluation". A single job can execute a number of index based evaluations. Each evaluation will run isolated from the others so there will be no interaction between them.
  - Each index based evaluation must reference a case class of type "index based evaluation".
  - Created cases contain the result of each calendar computation defined in this index based evaluation at job execution time.

The following actions can be performed by using the context menu

- **Open definition**  
Open the definition of an index based evaluation.
- **Copy**  
Copy the definition of an index based evaluation to create a new index based evaluation with the same values.
- **Delete**  
Delete selected index based evaluation. This can also be applied to multiple rows.

[back to top](#)

## 5.4.1 Index based evaluation

This page describes the configuration of an index based evaluation.

- **Enabled**  
Only enabled index based evaluations will be executed by a job. Disabled evaluations will be skipped and can't be selected for new jobs.
- **Name**  
Name of the index based evaluation.  
**Note:** The name must be unique.
- **Comment**  
Comments are for documentational purposes only. It is advisable to comment the index based evaluation in a detailed way, so that the decision logic remains easy to understand.
- **Mandator**  
Each index based evaluation is assigned to a mandator.
- **Alarm type**  
Defines if the index based evaluation should create cases, notifications or both.
- **Case class**  
A case class of type "index based evaluation" must be selected to create cases.

- **Case score**

A case score greater than or equal to 0 must be entered to create cases.

- **Notification**

The notification to be sent. The available options depend on the selected mandator. Since index based evaluations are based on an index node, the message template can only reference attributes (using **{attribute name}**) and masterdata (using **[[masterdata attribute name]]**) belonging to the index or associated index (see section help for "Evaluate Multiple Values").

- **Index**

An index needs to be chosen. When not evaluating multiple values this index decides which masterdata, events and calendar profiles are available.

- **Evaluate Multiple Values**

Enabling this allows you to evaluate multiple values for each node of the primary index. A typical example would be to evaluate all customers and their associated accounts. Please see the section help for further information.

- **Calendar Computations**

You may define one or more calendar computations to be used in the conditions below. Calendar computations become available in the conditions when all of their fields are filled with valid values.

- **Alarm Generation Conditions**

You may define one or more conditions that have to be met during execution of the index based evaluation to determine if an alarm should be created or not. You can use masterdata, events and calendar computations belonging either to the index or, when evaluating multiple values, the associated index.

[back to top](#)

## 5.4.2 Evaluate multiple values

Enabling this allows you to evaluate multiple values for each node of the primary index. A typical example would be to evaluate all customers and their associated accounts. To do this you would select an index on the customers as the primary index and use the additional options in this section to set up the associated data to evaluate.

- **Multiple value masterdata**

Here you select a multiple value masterdata defined on the primary index which stores the values you want to evaluate for each node of the primary index. In our example you would select a masterdata containing all accounts for each customer.

- **Associated index**

To find calendar profiles, events and masterdata associated with the values stored in the multiple value masterdata, you need to select an associated index to use. In our example this would be an index on the accounts. When selecting a multiple value masterdata defined with an associated index this field will be automatically filled out if it was empty before.

- **Relationship Conditions**

If the multiple value masterdata has relationship attributes you can define conditions on those to limit the associated index nodes that are evaluated. In

our example you could use this to evaluate only accounts the customer is actually the owner of. When no relationship condition is defined, all associated index nodes belonging to the primary one will be evaluated.

### **Alarm Generation Conditions and Multiple Value Evaluation**

When evaluating multiple values using the options above, alarm generation conditions will be evaluated for each associated index node belonging to a given primary index node. In our example all accounts for each customer would be evaluated as long as they fulfill the relationship conditions, if there are any. There are a few things to be noted:

- Calendar computations are calculated for each associated index node and then combined using the aggregation type defined. Those final values are then used to evaluate the alarm generation conditions.
- Masterdata and event values are evaluated for each associated index node. An alarm generation condition is fulfilled when at least one of those nodes matches it.

[back to top](#)

### 5.4.3 Calendar computations

Calendar computations are intermediate values based on calendar profiles that can be used in the alarm generation conditions below. They become available in the conditions once all fields have been filled with valid values. Use the button [New calendar computation] to create new computations. Once created, each computation can be deleted using the [Delete] button in its top right corner.

[back to top](#)

### 5.4.4 Calendar computation

Calendar computations are intermediate values calculated using a calendar profile. They can be used in the alarm generation conditions after all fields are filled with valid values. They offer the following settings.

- **Name**

The name of the calendar computation.

**Note:** The name must be unique within this index based evaluation.

- **Calendar profile**

The calendar profile the computation uses. Only calendar profiles belonging to the index or the associated index (when evaluating multiple values) are available.

- **Period value**

Calendar computations can either use the amount or the frequency stored in each period of the chosen calendar.

- **Computation type**

Defines how the values of different calendar periods are combined.

- **Aggregation type**

Only visible when evaluating multiple values. Defines how the computation results for each associated index node will be combined.

- **Past periods**

The number of past periods this computation should use. Calendar periods are denoted by numbers: the value "0" corresponds to the current period, the value "1" to the first past period, and the value " $(n-1)$ " corresponds to the oldest period ( $n$  is the "number of periods" as set in all calendar profiles' definitions). There are two ways you can define periods:

- **n**

If you just specify a single number, exactly this calendar period is used for the rule calculation.

- **n~m**

If you specify a number interval, all calendar periods of this interval are checked separately if they meet the rule. Notice that this interval is inclusive, for instance, if you define "3~5", the calendar profiles' period settings is (are) "monthly" and the most current transaction was in mid-December, the periods checked in the rule would include the past months July, August, and September of this year.

[back to top](#)

## 6. Model

This chapter covers the case model revision maintenance functions of IBM Safer Payments.

[back to top](#)

### 6.1 Model revision selection

This section explains how a model revision is selected.

[back to top](#)

#### 6.1.1 Mandator selection

The table below lists available mandators. Click on the respective row to access all model revisions of the respective mandator.

The details of IBM Safer Payments revision control is described on the help page of the model revision selection below.

[back to top](#)

## 6.1.2 Revision control

In IBM Safer Payments, all settings dealing with how decisions are made are contained in a so-called "model". Therefore, changes to the model can have significant effect on IBM Safer Payments operations. In order to control this, model changes are "managed" by a revision control system to ensure that changes can be audited and reverted. This section lets you perform actions on all model revisions of this mandator.

### Filter settings

Let you select which model revisions are to be shown in the table using the drop-down list box above. Typically, the "Active" setting is the most appropriate for everyday work as it hides all retired revisions.

### Revision actions

To perform actions on a single model revision, click right on the respective row to open a context menu that offers (some of) the following actions:

- **View**  
Open revision in read-only mode.
- **Edit**  
Open revision for edit (causes the revision to be automatically reserved for the user until shared).
- **Share**  
Removes the reservation for this user.
- **Copy**  
Creates a copy of this revision as challenger.
- **Golive**  
Initiates the promotion of this revision into production.
- **Delete**  
Permanently deletes revision
- **Compare revisions**  
To compare two model revisions, hold the [Ctrl] key and select the revisions using left mouse clicks. Then click right to generate a report on the differences.

You may also open a revision by left-clicking on the respective row. If this revision was reserved for you, it will open in edit mode. Otherwise it will open in view mode.

### Revision control

In most IBM Safer Payments applications, the model revision is constantly changed. Most changes are intended to counter emerging fraud patterns;

others can be for various reasons, such as changes in the data structure or policy changes.

Nearly all such changes involve multiple elements, for instance a new counter is defined, an existing calendar profile is adapted, and a few new rules are inserted. If these changes were to come into effect immediately, there could be unwanted side effects during the time that the changes are made, and there would be no way to study the performance of the changed model beforehand. For instance, a model change to catch a new fraud pattern may in fact catch this fraud pattern well, but may generate an excessive number of false alerts, if it cannot be changed in advance.

Therefore, IBM Safer Payments allows users to "accumulate" the element changes within a so-called "challenger revision", and only accept them together into productive usage once all changes are complete and – typically – tested against past data to ensure that the challenger performs better than the champion.

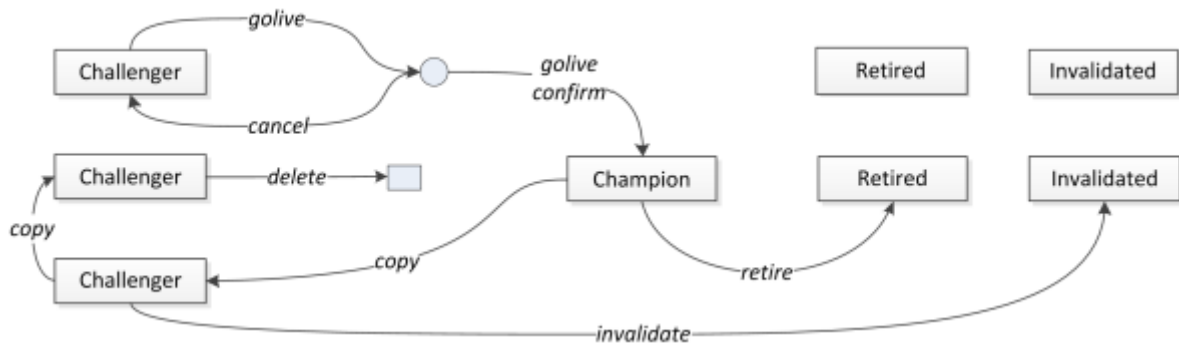
### **Revision lifecycle**

A new IBM Safer Payments installation is created with one (top) mandator and one champion revision of this mandator. With the champion revision, an initial model revision is defined. To perform statistical analyses on sample data and to check the performance of the model designed, IBM Safer Payments provides simulation capabilities directly in the model maintenance functionality.

Once the champion performs as desired, the so-called "golive" process is started. This process involves two steps. First IBM Safer Payments creates a "todo" list of every change this golive involves. These changes, and a detailed description of their consequences, are printed out as a report for the user. The user may now either accept and confirm the changes or cancel the golive process. If the changes are confirmed, the challenger becomes the champion. If the process is canceled, the challenger remains the challenger.

IBM Safer Payments always only executes the settings of the champion revision. If no champion revision exists, IBM Safer Payments ignores this mandator. If a challenger revision exists, the golive of a challenger promotes this challenger to be the new champion, and demotes the champion to be retired.





It is important to notice that if multiple challengers existed when one challenger was promoted to champion, the respective other challengers are invalidated. This is because once new challengers are derived from the now new champion; these *old* challengers could be inconsistent.

At any given time, there can be any number of challengers and any number of retired revisions per mandator, yet there can only be one champion revision.

Only challenger revisions can be edited and simulated. Challengers can be considered "candidates" that would be promoted to champions once they are considered to improve performance.

Challengers are created either automatically from scratch (with the addition of a new mandator), or as copies from champions or other challengers.

Because challengers are "work in progress", they can also be deleted. Any revision that was ever in production (i.e. a champion) may never be deleted, for auditing purposes.

The golive process in a cluster is described here.

## Model inheritance

As pointed out in structural configuration, within a mandator structure, model revisions inherit all elements of their head mandators (i.e. all mandators on the path to the top mandator). Since each mandator in a mandator structure, however, has its own revision sequence, this has some implications:

- Mandator challengers only inherit elements of the champion revisions of their head mandators.
- In a challenger of a head mandator, an element can only be deleted if it is not used by any champion or challenger of its associated mandators.

Notice that the inheritable elements are listed in the table of the respective element type.

## Info bar

Once a revision is opened, a vertical navigation menu on the left side of the page enables direct access to all elements of a model revision. While viewing or editing a revision, a horizontal info bar also appears directly under the main IBM Safer Payments navigation bar showing:

Edit|View [*RevisionNumber*] *RevisionName* of *MandatorName*

so that users are never in doubt on which revision they are working.

## **Revision numbers**

Within each mandator, all revisions are automatically numbered. The numbers are generated sequentially for challengers at the time when they are generated as copy of a champion or another challenger to ensure that users have an easy way to tell the sequence of revisions generated.

## **Editing revisions**

Each challenger can only be edited by one user at a time. For this, a user must explicitly set a challenger into "edit" mode. From then on, the revision remains locked to this user until the moment the user releases the lock ("share"). The locking is stored on disk, thus even a reboot of IBM Safer Payments will not release the lock. There is no explicit way to force unlock of a revision, however, the locked revision can always be copied as a new challenger.

## **Import/export**

Because of the complex relationships between mandator revisions, IBM Safer Payments does not provide import/export features for revisions. To exchange an IBM Safer Payments configuration, you will need to copy the entire contents of the "cfg" directory.

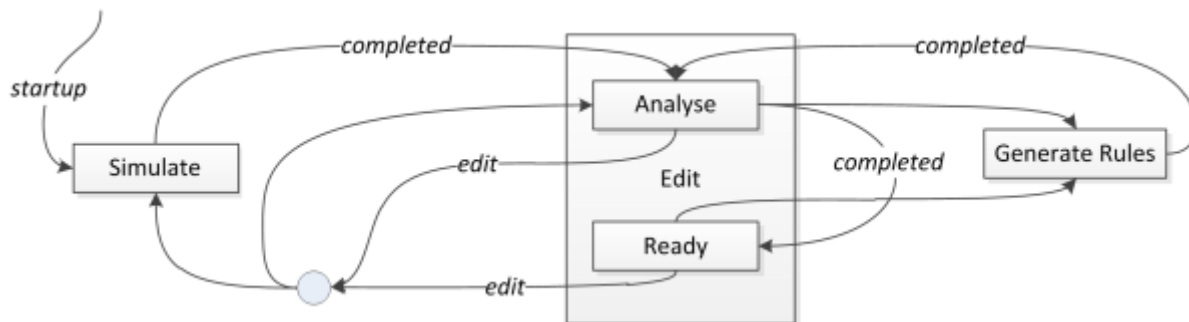
## **Auditing**

Each revision control action can be logged in the IBM Safer Payments audit logs, where it is stored chronologically. In addition to this, the Revision section of the Model page for each revision shows when and by whom a revision:

- is currently being edited,
- was last changed,
- has been promoted to production ("golive"), and
- has been retired.

## **Challenger status**

A challenger model revision is where all the analytical and model generation/adaptation takes place. Because of some major computational steps behind these steps, there are a number of status and status changes considered with each challenger.



On IBM Safer Payments startup, all challenger revisions are put into Simulate status (the same is true for a challenger revision that is generated as a copy of the champion revision). In Simulate status, the MDC values for all profiling output attributes are computed from the data of the input and profiling output MDC of the current champion (notice that simulation is limited to MDC available data to ensure that real-time performance is never compromised). This step is called "simulation" as it simulates a situation in which the respective attribute had always been there.

The typical usage for this is for a fraud analyst to devise for instance a new counter, and via simulation, be able to perform analyses on this counter output attribute value distribution, generate rules using this output attribute, and simulate performance of the model revision including this new profiling item.

During simulation, the model revision is not available for editing to avoid user error based on incomplete data. Because simulation is only performed in MDC, computation of simulation results is very fast.

If there are no profilings requiring simulations, the simulation step is skipped, and the revision status is set to Analyse. Here distributions of all attributes as well as rule performance statistics are generated. Because of the IBM Safer Payments incremental sample estimation technology, results are immediately available. Once the samples have reached 100%, the revision status is set to Ready. In both statuses Analyse and Ready, the decision logic revision can be edited. Any change to the revision that could have computational impact, however, restarts Analyses, or – if simulation is required – sets the status back to Simulate.

Once rule generation is started for a ruleset of a revision, the status is set to Generate Rules, and – with the exception of the generated rules themselves, no part of the decision logic can be edited until rule generation is completed.

Once a challenger is retired or promoted to champion, all simulation and analyses results are automatically discarded.

## Status bar

Whenever you work with a decision logic revision, the small dark gray horizontal line under the main menu bar tabs is widened and provides quick information about the revision you are working with. These are the information parts for the various statuses:

- Performing simulation [*n*] *RevisionName* of *Mandator*  
Computation of simulated attributes in progress, view only.
- Edit (analyzing) [*n*] *RevisionName* of *Mandator*  
Computation of analyses in progress, editing possible.
- Edit [*n*] *RevisionName* of *Mandator*  
Standard edit mode.
- Generating rules [*n*] *RevisionName* of *Mandator*  
Rule generation in progress, view only.
- View [*n*] *RevisionName* of *Mandator*  
View only, no simulation, and no rule generation.

Notice that the status bar does not automatically update.

[back to top](#)

## 6.2 General revision settings

The upper section of the "general" page of a model revision provides the same actions for this revision in its toolbar as the context menu on the revision in the model revision table of the model tab page:

- **Save**  
Save name and comment settings.
- **Share**  
Unblock this model revision (so that other users can edit it).
- **Copy**  
Create a copy of this model revision (and reserve it for edit by me).
- **Golive**  
Initiate golive process by checking the necessary modifications and providing a report on all changes (this report must then be confirmed to initiate the actual golive process).
- **Model revision print view**  
Generate a model revision report in a new browser window. You can choose the scope of the report.
- **Delete**  
Deletion of this model revision.

Notice that the actions available depend on the status of the model revision and your privileges. Refer to Revision Control for details.

The remainder of the section lets you name and comment this model revision, and view its status, and when and by whom it was set to a certain status.

### **xDC Statistics**

The subsequent sections of the "general" page of a model revision provide an overview on the main memory and disk memory usages of the model revision.

The details on how IBM Safer Payments stores data is described in the Storage Architecture help page.

### **Audit Trail**

The section Audit Trail shows an overview of the last 10 changes made to the currently viewed revision. Clicking the button in its toolbar shows a detailed audit trail.

[back to top](#)

## 6.3 Model revision audit trail

This report lists the detailed changes made to this model revision. By clicking on a row you will see the detailed changes made to the element. There are four distinguishable types of changes:

- Added or removed elements are marked red.
- Changed elements that have an impact on computation are marked yellow.
- Changed elements that have no impact on computation are marked green.
- Unchanged elements aren't marked with a color.

A click on "Old Value"/"New Value" leads to the elements definition.

**Note:** Due to browser limitations and in terms of the overall usability of the revision audit trail, only a certain number of detailed changes to categories can be stored. Once there are more than x changes to the category list only a summary will be stored. The maximum number of categories stored in the audittrail can be changed under "Administration" -> "System configuration" -> "Decision Models" -> "Maximum number of category changes". Changing this parameter does not affect previously written entries.

[back to top](#)

### 6.3.1 Filter audit trail entries

Based on the selection criteria provided below the audit trail table will be filtered. Press the execute button to apply your selection criteria and to refresh the audit trail.

The following selection options are available:

- **Element name**  
The search will check if this provided string is part of the element name.
- **Type of change**  
Select a certain type of change that is displayed.
- **Type of entry**  
Select the element type that is displayed.
- **Editing users**  
Only display the changes done by certain users.
- **Changed on**  
Only display changes that happened in the selected time frame.

[back to top](#)

### 6.3.2 Model revision compare

This report lists the differences between two model revisions. By clicking a row the detailed differences for the selected element are displayed. There are four distinguishable types of changes:

- Added or removed elements are marked red.
- Changed elements that have an impact on computation are marked yellow.
- Changed elements that have no impact on computation are marked green.
- Unchanged elements aren't marked with a color.

After opening the details table a click on the revision-name leads you to the elements definition.

**Note:** The buttons " expand all / collapse all "are only available when the option "Show unchanged model elements" in "My Account" is disabled. This restriction is necessary due to performance reasons, because the browser can only render a certain number of table rows at once.

**Note:** Due to browser limitations and in terms of the overall usability of the revision compare function only a certain number of detailed changes to categories can be displayed. Once there are more than x changes to the category list only a summary will be displayed. The maximum number of categories shown in the revision compare can be changed under "Administration" -> "System configuration" -> "Decision Models" ->

"Maximum number of category changes". Changing this parameter affects the compare revision function immediately.

[back to top](#)

## 6.4 Modeling

The process of creating model revisions assessing the likelihood of a transaction being fraudulent is referred to as "modeling". This section thus comprises all tools needed for this task:

- **Test**

Testing allows to create "real-world like" transactions in a spreadsheet type metaphor, and have IBM Safer Payments compute its intermediate and output attributes from this. It is thus a quick and easy tool to verify behavior and to perform "what-if" type analyses.

- **Simulation**

Simulation allows for the computation of new and modified model elements as if they had been in place with past time periods. In IBM Safer Payments, simulation is complemented with a large number of analytical tools to let you get a good understanding on how the model performs with the data.

- **Analysis**

Statistical evaluation of original transaction data, derived attributes, and rule performance.

- **Rule generation**

Automatic and assisted rule generation let you generate complete models from scratch or adapt existing models to emerging fraud patterns.

These functions are directly available from the navigation menu left underneath the "Modeling" entry. The modeling page itself contains general configuration items that are used in all modeling functions.

The attribute modeling section allows for each attribute to define how it shall be used in:

- Test,
- Simulation,
- Analysis, and
- Rule generation.

To allow for attributes to be easily found even in models with multiple hundreds of attributes, the toolbar contains filters:

- Show/hide inherited attributes (tool button)
- Filter for certain attributes (drop list selection)

Notice that the attribute drop list is divided into two sections "origin" and "message attributes". If you check any of the "origin" entries, all attributes of

this origin are shown in the table below. By selecting any of the (mandator defined) messages, all attributes that are mapped (with this model revision) in the respective message are also shown in the table below. If you select inputs as well as outputs in the origin section, the message section will be hidden, since you implicitly already selected all messages.

To change the modeling settings for test, analysis, and rule generation in details, simply click on the respective attribute row.

## Remarks

Notice that you may select multiple rows in the table using the checkboxes to open a context menu. The context menu lets you enable or disable the selected attribute for any of the modeling uses. If no modeling selections for an attribute had never been made for this attribute, IBM Safer Payments will make an educated guess on the settings (that you can always change later); if previously modeling selections were made, they are remembered.

[back to top](#)

## 6.4.1 Settings

This section covers modeling settings.

[back to top](#)

### 6.4.1.1 Modeling

Each modeling setting defines if and how both own and inherited attributes are to be used in attribute analyses and rule generation (these settings do not influence how IBM Safer Payments makes decisions).

The choice of analysis model usages depends on the attribute's data type and on the nature of the attribute itself:

- **Categoric**

This is best suited for attributes that have values on a nominal scale. In other words, the values just label concepts, and the order and absolute values have no meaning outside this. Typical examples include: merchant category codes, point of sale entry mode codes, country codes etc. The "max computed indicators" field lets you specify the maximum number of categories to be considered (to avoid overly lengthy computation times).

- **Integer**

This is typically used for attributes that represent a counter where the number of events to be considered differently is not significantly higher than a few dozen (in which case the interval model usage might be better suited). The "max computed indicators" field lets you specify the maximum number



of values -- which then is also the highest value minus one -- to be considered (to avoid overly lengthy computation times).

- **Intervals**

This is best suited for attributes with continuous values with a near uniform distribution. For analyses and rule generation with this attribute, IBM Safer Payments creates a number of equally sized intervals. The value range in which the intervals are generated, and the size of the intervals, are specified by the from/step/to settings.

- **Logarithmic**

Typically for all amount type numeric attributes. For analyses, this model usage creates logarithmic intervals using predefined 16 intervals of non-equal size.

- **Quantiles**

This is similar to the logarithmic model usage of analysis. However, while a pre-defined log scale is best for the kind of exploration needed for analysis, for rule generation, the model usage "quantiles" is more appropriate as it creates intervals so that the total value of fraudulent transactions is roughly the same for all intervals. Notice that this model usage cannot utilize multiple CPU cores and may thus be significantly slower compared to other model usages. If you experience substantial slowdown, you may consider using custom intervals instead.

- **Custom Categories**

This model usage lets you pre-define which categories are to be used. If you select this option, a section opens that lets you enter the values. This section also contains a more detailed online help function.

- **Custom Intervals**

This model usage lets you pre-define which intervals are to be used. If you select this option, a section opens that lets you enter the values. This section also contains a more detailed online help function.

The setting "max selected indicators" lets you define how many (single) indicators IBM Safer Payments would list in a proposed rule condition.

[back to top](#)

### 6.4.1.2 Custom categories

The custom category section allows you to define a number of categories that are used as indicators (potential parts of a condition) for rule generation:

- To add a category, select [New category] from above.
- To delete a category, select [Delete] left of each category line.
- The values entered are interpreted as text (even if the attribute is of type "numerical"). Only matching text or numeric values of the model attribute that match a value entered in this list are considered part of this indicator. Notice that the list need not be sorted.

[back to top](#)

### 6.4.1.3 Custom intervals

The custom interval section allows you to freely define a set of intervals that are used as indicators (potential parts of a condition) for rule generation:

- To add an interval, select [New interval] from above.
- To delete an interval, select [Delete] left of each interval line.
- Intervals need not be adjacent but have to be entered in sorted sequence. However it is not possible to enter overlapping intervals. When you enter adjacent intervals, this has the effect that the exact "to" value would always **not** be included with the interval. For example, if the first interval is "200"- "300" and the second is "300"- "400", and the record's attribute value is "300", it would be considered to belong to the second interval.

[back to top](#)

## 6.4.2 Modeling workflows

Modeling workflows can be used to predefine workflows which can be selected and executed on the simulation page.

The table below lists all defined modeling workflows. To add a new modeling workflow click [new modeling workflow]. To view or change modeling workflows, left click on the respective row in the table.

[back to top](#)

### 6.4.2.1 Modeling workflow

The definition of a modeling workflow involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details.

- **Name**  
The name is used to identify the modeling workflow.
- **Comment**  
The comment is used to describe the modeling workflow.

[back to top](#)

### 6.4.2.2 Available modeling workflow entries

Available modeling workflow entries are:

- **Simulation**  
Simulation is always the first element of the workflow as it is the base for all other elements. For loop creation it can also be selected in a later


stage of the workflow.

Simulation data selection is available on *Simulation* page.

- **Analysis**

It will execute enabled analyses.

- **Initialize rule designer**

It will execute the same functionality like clicking the *Initialize rule designer* button  of the *Rule Generation* section on the *Rule generation* page with the default data selection. After execution the performance table, a collection of statistical data about the rule generation process will be available in the upper section of the rule generation page. Data selection will be the overlap of simulation and rule generation data selection.

Example:

Simulation data range records absolute from URID 100 to URID 500, rule generation data selection from URID 400 to URID 500, then the data selection will be URID 400 to URID 500.

Same for simulation data range records absolute from URID 400 to URID 500 and rule generation data selection URID 100 to 500.

[back to top](#)

### 6.4.3 Test sandbox

Each model revision contains a "sandbox" type playground to test the revision's behavior against data. You may (manually) enter any number of test records, name them, and provide them with any values for the attributes involved in decision making. Clicking the [Compute] button causes IBM Safer Payments to compute all non-entered values that are outputs of profiling or rules.

Test data records are stored permanently with the respective model revision (until they are manually deleted from the test page). The records are therefore copied together with a model revision when it is generated as a copy of another revision.

Records are strictly sorted by their "system time" meta attribute values (therefore no two timestamp values may be the same). This allows for profiling methods that consider time-sequences (calendar profiles, counters, events) to be computed from the test data records. Test never considers production data from the MDC/DDC for any of its computations.

#### Usage

- To create a new data record, click [New record] above.
- To enter values, double-click on the respective field.
- To erase a value, double-click on the field and just delete the value.

- Click [Compute] to calculate all records.
- Unset and uncalculated values are set to their default values, which are indicated by round brackets.
- (OK) will be displayed in Test column to indicate the computation could be evaluated.
- (FAILED) will be displayed in Test column to indicate the computation could not be evaluated.

## Mandators

The decision models of all mandators are taken into account when computing the records.

## Force profiling outputs

If you like to test the decision rule's computation to certain attribute value conditions that involve complex profiling outputs to be computed, you do not need to create all the records that result in specific profiling output attribute values. You rather may "force" them to a value by simply entering a value in the respective attribute's field.

## Remarks

- As soon as more than one test record is defined the meta attribute "system time" must be filled for every test record. All those timestamp values have to differ by at least one second. This is because the test function must know the sequence in which test records are to be considered. For a single test record this is not necessary.
- All entered values must be formatted using the same rules as used for transaction messages and batch file data. For instance, timestamp values must be entered as "YYYY-MM-DD hh:mm:ss", and numbers using the period as decimal character and no digit grouping symbols or dimension characters (such as currency symbols) may be used. Boolean values must be entered as "1" for 'true' and "0" for 'false'. Hexadecimal values can be entered using any combination of both lower and upper caps letters, e.g. "F0C4", "f0C4", and "f0c4".
- Computation considers the mandator hierarchy and mandator conditions:
  - A test record is only computed if the mandator conditions are met
  - If there are head mandators, their (champion) model revisions are computed before this (challenger) revision
- Computed values are stored as well. To re-compute, for instance after a rule change, click the [Compute] button on the test page. To remove all computed values from the table, click the [Reset computed values] button.

[back to top](#)



## 6.4.4 Simulation

Simulation allows for the computation of new and modified model elements as if they had been in place with past time periods. In IBM Safer Payments, simulation is complemented with a large number of analytical tools to let you get a good understanding on how the model performs with the data.

In a nutshell, simulation computes attributes and rules that have not been present in the champion model for past transaction data as if they had been present in the past. This includes both newly created and modified model elements. When simulation is first enabled, it analyzes which model revision elements must be computed to simulate the attributes and rules defined on the modeling page. Once simulation is computed, and a model revision element is changed, simulation is "stopped" automatically since results could be incorrect. When simulation is restarted after a model revision change, it detects which elements do require recomputation and only re-computes these.

## Control

While which elements are to be simulated is defined on the modeling page, this page lets you control the actual simulation function using two toolbuttons:

-  Start simulation
-  Stop simulation

The states of the icons represent the various states simulation can be in:

- Both icons disabled: simulation is locked since rule generation is under way.
- Only start icon enabled: simulation stopped and can be started.
- Only stop icon enabled: simulation is currently computed and can be stopped.
- Both icons enabled: simulation is computed. Clicking [Start simulation] refreshes the simulated data, clicking [Stop simulation] deletes all results and frees memory resources.

Notice that during simulation, a progress bar appears next to the toolbuttons. Rest the mouse pointer over the progress bar for details.

## Simulation methods

IBM Safer Payments supports different simulation methods to complement different simulation objectives.

- By record  
This simulation method computes record by record so that any model revision element using any earlier record attribute value as input or in a condition, will be computed correctly. The disadvantage is that no parallel computing is used which results, compared to the computation method "in

chunks", in a significantly lower simulation performance (speed in which results are available).

- In chunks  
This simulation method computes each record analogous to the method "by record" but subsequent records are simulated in parallel. The number of records which are computed in parallel is defined by the configurable number of simulation threads. In most real-world applications, because of the throughput of transaction messages, there should be so many "other" transaction messages between those of the same cardholder or merchant that feedback loops, for instance if a counter condition evaluates an output attribute or a rule overwrites an (overwritable) input attribute, should be fully represented. If this assumption is not valid for your application, you should use the simulation method "per record" instead.

## Remarks

- IBM Safer Payments creates so-called "simulation MDC" as temporary storages for the simulated attribute's values that are released when simulation is halted.
- An attribute is simulated when:
  - it is enabled for simulation in modeling,
  - has an impact change and lies in the path of a model revision element that is simulated (e.g. a counter and its output attributes will be simulated, if the counter was changed with computation impact compared to the champion revision and the counter attribute is used in a condition of a rule that is simulated),  
note that the implicit simulation of elements in the path currently does not apply to PMML models so make sure to simulate a PMML model when needed by enabling one of its outputs for simulation,
  - it is used in a conclusion of a rule that is enabled for analysis.
- While simulation may take a while to be completed, during computation of the results, no partial results are available.

[back to top](#)

### 6.4.4.1 Simulation instance selection

Simulations can be run on remote instances and don't have to be executed on the API instance. You can view information about each instance's status in the table. To refresh its contents, use the button at the top of the section. The select field below allows you to choose between the available instances. Keep in mind, that before actually running the simulation an additional check will be performed on the instance itself to make sure that it can actually fulfill the needed memory requirements.

[back to top](#)

### 6.4.4.2 Model simulation data selection

Data selection lets you choose which mandator's data shall be included (if a choice from multiple mandators can be made) and lets you define interval conditions. The interval can be provided as:

- Records absolute (URID from-to interval)
- Server time absolute (from-to timestamp interval)

Notice that the timestamps are taken from IBM Safer Payments server time at the time the record was created within IBM Safer Payments (meta attribute "System time"), which is when the originating transaction was received (either as transaction message via the IBM Safer Payments message command interface (MCI) or as file record processed via the IBM Safer Payments batch data interface (BDI)). If the record is later changed, for instance as merging target, this record timestamp value is never changed. Notice that these timestamps must thus not be the same as the time when the transaction actually was made (typically the "point of sales" type timestamp, a separate meta attribute "Timestamp" in IBM Safer Payments), since the transaction may have been received by IBM Safer Payments later (as in the case of batch data).

[back to top](#)

### **6.4.4.3 Conditions**




This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

### **6.4.4.4 Simulation report**

This report lists all actions that simulation will perform when you confirm this report. The color icons denote the type of report message:

-  This represents a situation in which there is potentially data missing. Only proceed if you know that this does not render your simulation faulty.
-  This represents a situation in which IBM Safer Payments feels that you made sub-optimal choices. Only proceed when you know that this is what you want.
-  Describes an element that IBM Safer Payments has determined that requires simulation and thus computational effort.
- No color icon represents an element that IBM Safer Payments has determined that does not require any computational effort since it is already available.

Notice that you may confirm simulation even if there are "red" marked entries since there are situations in which this makes sense.

[back to top](#)

#### **6.4.4.5 Simulation queries**

The typical routine for adapting IBM Safer Payments to emerging fraud patterns is for the fraud analysts to experiment with modified rules or new/modified profilings. This activity is performed on a challenger model revision to the current champion model revision. Simulation is different from testing (on "test" page) as it involves (past) production data combined with results of profiling. This is why there is an extra function for "simulation".

Simulation provides a query-type functionality that is different from investigation queries in the sense that it combines all champion attributes with the (new) attributes of the respective challenger model revision.

Simulation is enabled and disabled from a toolbutton. If enabled, all applicable (new with this challenger) attributes are simulated. During simulation, you may not edit the model revision to avoid inconsistencies.

Notice that once simulation results are computed, they are kept until you disable simulation. Even if you have performed changes to the model revision in the meantime. To re-compute, disable and enable simulation.

#### **Remarks**

- Simulation computation works as a snapshot. When computation is started, the data record interval computed is from the current last record backwards. You may therefore re-execute the simulation after a while to ensure that the most current set of data is used for simulation.
- For champion model revisions, simulation is not available.
- Simulation requires IBM Safer Payments to create MDCs that exist while the model revision is in challenger status. IBM Safer Payments checks that sufficient main memory is available before it executes simulation and in addition monitors main memory availability through the respective SAI, however it should be kept in mind that improper use of simulation can exhaust the main memory made available by the hosting server hardware.

[back to top](#)

#### **6.4.4.5.1 Simulation query**

Simulation queries have the following settings:

- **Query type**

IBM Safer Payments supports different types of queries:



- **Ad hoc**

This is the standard query type that returns all transaction records that satisfy the criteria defined. In spite of its name, the "ad hoc" query is always stored for future use when executed and must explicitly be deleted if not wanted anymore.

- **Hyperlink**

This type of query is automatically executed when you click on an index value in a query result table and takes the value of the attribute as an additional parameter.

- **Rule**

The "rule" query type is executed when you select "Execute rule query" from the context menu on the rules table or from the rules form. It delivers all records from a valid simulation that are hit by the respective rule.

- **Rule report**

The "rule report" query type is used for rule reports executed from the rules form. Similar to the rule query it displays all records that are hit by the respective rule. The rule report query result is embedded into the generated rule report.

- **Index**

For "hyperlink" type queries, this references the index to be used.

- **Name**

Name that will be shown with the query results.

- **Comment**

Used to describe the query. The comment is displayed to users at various places and may thus contain further explanations.

- **Number of records**

Limits the maximum number of records to be displayed to avoid excessive query computation length. Also notice that depending on your network infrastructure, the type of browser and computer used by the end user, the amounts of data generated by IBM Safer Payments could be overwhelming.

- **Use simulation data selection**

If enabled, the query uses exactly the same data selection as defined for simulation. Notice that editing the data selection is not possible as long as this option is enabled.

- **Include DDC**

If enabled, the query will also use DDC, not just MDC. This may severely impede query computational performance.

- **Hide summary statistics**

The summary statistics for the query table can be disabled by checking this option.

- **Highlight CPP attributes**

If enabled, attribute values that occur in CPPs will be highlighted in the query result table.

## Query data selection

The data selection for queries allows for both choosing an interval and additional conditions. Refer to the section help pages for more information.

## Select columns / column sequence

Allows to select which columns are to be displayed with the result of the query and how they should be arranged.

## Extract template

Allows to define how the transaction data is put together in a string when a user is using the context menu function "extract data" on the query result table. Within the template fixed strings can be combined with variable attribute values.

*example:*

Arcot | {Amount} | {Merchant Name}

This template appends the transaction amount and the merchant name to a fixed string "Arcot", each separated by |.

A user could now select one or more rows in the query result table. By clicking on the context menu function "extract data" a new dialog is opened and displays a string in which the variable attributes of the template are filled with the respective transaction data. This string can now be copied to the clipboard [Ctrl]-[C].

## Result set display

The results of a query when executed from this page are shown on a new page. You may define which columns and in which sequence the columns should appear. The width of each column can be modified in the query result table.

[back to top](#)

### 6.4.4.5.2 Model revision simulation query

Data selection lets you choose which mandator's data shall be included (if a choice from multiple mandators can be made) and lets you define interval and additional conditions. The interval can be provided as:

- Records absolute (URID from-to interval)
- Server time absolute (from-to timestamp interval)

Notice that the timestamps are taken from IBM Safer Payments server time at the time the record was created within IBM Safer Payments (meta attribute "System time"), which is when the originating transaction was received (either as transaction message via the IBM Safer Payments message command interface (MCI) or as file record processed via the IBM

Safer Payments batch data interface (BDI)). If the record is later changed, for instance as merging target, this record timestamp value is never changed. When using timed based intervals (server time absolute, timestamp relative) the result might include records that are outside the actual data selection time due to performance reasons. If you need strict restrictions on this, you can always define conditions that would filter those out. Notice that these timestamps must thus not be the same as the time when the transaction actually was made (typically the "point of sales" type timestamp, a separate meta attribute "Timestamp" in IBM Safer Payments), since the transaction may have been received by IBM Safer Payments later (as in the case of batch data). If you instead require the "Timestamp" meta attribute to be used as a condition for your data selection, you must define it as a condition below. In this case, you should still consider using (applicable) time limits for the meta attribute "System time" as this allows IBM Safer Payments to sometimes significantly speed up the execution.

You may further restrict the records to be included using record specific attribute value conditions. Refer to their section help pages for more information.

[back to top](#)

### **6.4.4.5.3 Conditions**

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## **6.4.5 Analyses**

Using existing and simulated data of past transactions, IBM Safer Payments lets you define multiple analyses. Each analysis has multiple aspects that are computed and can be displayed by selecting the respective topic from the navigation menu left (below the entry "Analyses"). In this context, an "analysis" is a definition of a subset (or all) the data stored or simulated in IBM Safer Payments.

While often, defining just one analysis is all you need, sometimes it can be highly useful to have IBM Safer Payments compute multiple analyses at the same time:

- The definition of "training" and "verification" data selections is particularly useful when you create a fraud prevention model. A significantly lower performance of the model (or a part thereof) can for instance indicate overfitting.

- Sometimes it is useful to separate your analyses by criteria as "transaction type" (e.g. card not present vs card present, regions, merchant categories, card types, issuers). Since IBM Safer Payments computes all analyses in parallel, you simply can choose which analyses are to be compared in each topic.

Note that only those records will be considered for analyses where meta attribute timestamp is not empty.

[back to top](#)

### **6.4.5.1 Analysis**

This form lets you define an analysis.

Notice that only enabled analyses are actually computed.

#### **Analysis control**

- Save modifications and start analysis  
Saves all modifications you made to this analysis and (re)starts computation. Previously computed results will be lost.
- Stop analysis  
If an analysis is in status "Computing" or "Optimizing" this button lets you stop the analysis without discarding the results. Notice that a stopped analysis cannot be continued.

#### **Settings**

- Rulesets  
Only selected rulesets will be included in this analysis. There are a number of reasons for not including all rulesets:
  - In certain applications, so-called "technical rules" are used. These are rules that do not detect fraud patterns but aggregate data for different purposes. There is thus no point in analyzing the correlation of such rules with the occurrence of fraud and hence the ruleset containing such rules typically are not included in modeling analyses.
  - In large models, the number of rules and rulesets can be so overwhelming that reducing the scope of a modeling analysis can be beneficial.

Remarks:

- You may analyze also inherited and final rulesets.
- Only enabled rulesets are available for selection. Not enabled rulesets are not being simulated and can therefore not be analyzed.
- During next simulation, all rules of the enabled rulesets and the belonging conclusion attributes will be simulated. All other rules that change the simulated output attributes will be simulated as well.

Additionally, other revision elements will be simulated, if they have computation impact changes compared to the champion and are used in conditions of simulated elements.

- Use simulation data selection

If enabled, the analysis uses exactly the same data selection as defined for simulation. Notice that editing the data selection is not possible as long as this option is enabled.

[back to top](#)

## 6.4.5.2 Summary statistics

Summary statistics provide a quick overview on the totals of the simulation/analysis data selection.

The following formulas are used:

- **Total:**

$$(Genuine + Fraud)$$

- **Average:**

$$(Amount / Records)$$

- **Fraud ratio:**

The ratio is calculated in base points (BP):

$$(((Fraud * 100) / Genuine) * 100)$$

The statistics include all records of the data selection of the analysis. The value of fraud is taken from the simulation result. Intercept, case queue, notification and reminder are computed as follows:

- Summary/Marked intercepted/Marked not-intercepted: The value for intercept is taken from production and is not altered by the current simulation.
- Rule fired: Only hits of rules that are enabled for analysis are counted. The hits are calculated based on the current simulation result.
- Intercepted by this model revision: The value of intercept is taken from the current simulation result of the meta attribute intercept. Note that all simulated rules have influence on this value, not only those which are enabled for analysis.
- Alarms/Notifications/Reminders generated: The computation includes only rules that are enabled for analysis. A record is counted, if there was at least one hit of a rule that creates a rule action or the meta attribute is set after the analyzed rules have hit.  
Note that because only analysis enabled rules are taken into account, resetting a meta attribute by a higher prioritized rule that is not included in analysis, will not be reflected by the result.

[back to top](#)

### 6.4.5.3 Attribute analyses

Attribute analyses can be executed for all attributes which are defined in this model revision.

Modeling parameters (and if attribute analyses is enabled or not) is configured on the "modeling" page of this model revision.

Notice that attribute analyses use a sampling technique in which extrapolated results are instantly shown even when only a fraction of the records are analyzed.

[back to top](#)

#### 6.4.5.3.1 Attribute analysis chart

Attribute statistics are displayed graphically using bar/line charts. The options for these charts (display preferences, number of data points displayed, sorting, etc.) can be set from the tools in the section header (from left):

- The two show/hide bars/lines tool buttons let you choose how the analysis is displayed.
- The "type of analysis" drop list lets you select what should be shown on the vertical axes:
  - Amount  
Shows total amount of all records for this attribute value (record amount defined by "amount" meta attribute).
  - Records  
Shows total number of records for this attribute value.
  - Ratio amount  
Shows ratio of total fraud record amounts divided by total amounts of all records for this attribute value (BP: "basis point", equal to 1/100th of a percent).
  - Ratio record  
Shows ratio of number of fraud records divided by number of all records for this attribute value (BP: "basis point", equal to 1/100th of a percent).
- Sorting criterion:
  - With "amount"/"record" type analyses of categorical model usage attributes, the displayed values can either be sorted by "fraud" or "genuine" amounts/records.
  - With analyses of categorical model usage attributes, the number of categories to be displayed can be selected here. Notice that the number of categories displayed can never be larger than the number of categories defined in the modeling parameters of the attribute itself.

With dots, bar and line charts, blue indicates fraud (right scale) while yellow indicates genuine (left scale). You may rest the mouse pointer over a dot/bar/line to display the exact values.

[back to top](#)

#### **6.4.5.4 Rule overlap**

These statistics show the number of records from the selected analyses for which the conditions of multiple rules have applied, several rules have intervened, and alarms, notifications or reminders were generated by several rules. A strong overlap (high numbers) indicates difficulty in attributing a transaction interception to a single rule and thus should be avoided.

[back to top](#)

#### **6.4.5.5 Rules performances**

The rule performance analysis plots key performance figures for each rule over time. The total time interval is defined by the analysis data selection entered.

You may select individually for which of the rules you like to see the analysis charted. Each defined ruleset therefore comes with its own checklist in which you can either select "all" rules or individual rules.

[back to top](#)

##### **6.4.5.5.1 Rule performance**

The chart in this section plots the key performance figures you select on the check list to the right-hand side over time. The time resolution can be changed by the drop list box in the toolbar, the time period can be changed by using the mouse to zoom into the period (highlight section with pointer or use scroll wheel).

#### **Remarks**

- On the left-hand side, a scale is shown for any performance figured checked. The grid of the chart, however, is only shown for the first selected performance figure of the list.
- Hovering the mouse pointer over a data point gets you a readout of the exact value
- With weekly time resolution, the date value shown on the horizontal axis is the "Wednesday date" of the respective week. The week ranges from Sunday 00:00:00 before this Wednesday to Saturday 23:59:59 after this Wednesday.

[back to top](#)

## 6.4.5.6 Rule analysis

Single rule statistics benchmark the performance of each rule as if this rule would be the only one existing.

There are several statistics available for each rule of the selected rulesets. Note that you have to select a data range defined on the page 'Analysis'. All of the following statistics are computed based on the selected data range. IBM Safer Payments is using the mandatory meta attribute 'amount' to compute statistics including amounts.

- **Fraud transactions hit**

Total number of fraudulent transactions hit by this rule.

- **Genuine transactions hit**

Total number of genuine transactions hit by this rule.

- **Fraud amount hit**

Total amount of fraudulent transactions hit by this rule.

- **Genuine amount hit**

Total amount of genuine transactions hit by this rule.

- **Hit rate**

Fraud amount hit by this rule divided by the total amount of fraudulent transactions within the selected data range.

- **False alarm ratio**

Number of genuine transactions hit by this rule divided by the number of fraudulent transactions hit by this rule.

- **Saved amount per false alarm**

Fraud amount hit by this rule divided by the number of genuine transactions hit by this rule.

[back to top](#)

## 6.4.5.7 Rule optimization

Optimization analysis is based on single rule statistics. Hence optimization analysis does not start before statistics are completed. In optimization analysis, IBM Safer Payments simulates from the current set of rules, which rules when taken away would "optimize" the false alarm ratio to what extent.

IBM Safer Payments utilizes three different scenarios to compute the account based hit rate:

- **After hit**

Any fraudulent transaction that occurs after a fraudulent transaction of the account was *directly hit* by an intercept is included in the calculation of the fraud loss prevented.

- **After intercept**

Any fraudulent transaction that occurs after a transaction of the account was



hit by an intercept is included in the calculation of the fraud loss prevented.

- **Any intercept**

Purely account based calculation, the computed fraud losses sum up all account fraud if any transaction of the account was hit.

[back to top](#)

### 6.4.5.8 Rule scoring

Most applications of IBM Safer Payments occur at the issuer or acquirer (or its processor) where the authorization is processed completely, that is, where an authorization request is received, processed, and responded to. In these applications the output of IBM Safer Payments is a clear "recommending authorization" or "recommending to decline" (some applications have additional responses, such as "recommending voice referral"). There are, however, certain applications where IBM Safer Payments should rather assess the likelihood of a transaction being fraudulent on a scale (aka "score"). Typical applications for this are when IBM Safer Payments is used at a routing node of a payment scheme where authorization requests are not finally responded to. Here IBM Safer Payments adds its fraud score to the authorization request as it passes the routing node so that the (finally deciding) issuer or acquirer can utilize this score to base its decision upon.

IBM Safer Payments generates a score from its rules by adding a conclusion to all relevant rules that sets the score attribute with:

```
ScoreAttribute maximize with score
```

The *ScoreAttribute* is one that you may freely choose among all numeric type output attributes and overwritable input attributes.

The "maximize with" operator ensures that if multiple rules fire that set the *ScoreAttribute*, the highest score value is set to *ScoreAttribute*.

The *score* value is determined by the scoring type (see below).

### Settings

The settings below control how IBM Safer Payments creates rule scoring.

- Scoring type

Determines how the score value is determined for each rule's conclusion:

- True positive rate

Computes the score as the estimated probability of this transaction being fraudulent. This score ranges from "0.00" (0%) to "100.00" (100%). For example, a value of "50.00" indicates that the rule was analyzed to fire with the same number of fraudulent as genuine transactions (corresponding to a false alarm ratio of "1"). Notice that this score does not take into account the actual value of a transaction.

The score value is always generated with two decimals, regardless of the number of decimals of *ScoreAttribute*.

- Saved amount per false alarm  
Sets the score to the saved amount per false alarm value (in the dimension of the meta attribute "amount").
- Use analysis data selection  
Determines which analysis result is to be used to compute the score. The selections have to be defined on the analyses page.
- Rulesets  
Lets you select which rules are to be scored (all rules of the selected rulesets will be scored).
- Score conclusion attribute  
Numeric output or overwriteable input attribute to be used for the scoring conclusion.

## Remarks

- When the rules selected already have a conclusion for the *ScoreAttribute*, this conclusion is overwritten when you execute rules scoring.
- You may create scores for different *ScoreAttributes*. Notice that the *ScoreAttribute* may or may not be defined as meta attribute "score".

[back to top](#)

### 6.4.5.8.1 Rule scoring results

The table of this section shows the results of the scoring process for all rules that have been scored (it is the same as the rule analysis table with the added "scoring" column).

You may commit the rules to effectively change the conclusions of the rules of this revision. Rules that do not get committed, will not be changed.

Note that changing the rules (added/changed conclusions) invalidates the simulation results. Restart simulation to re-compute the analytical results.

[back to top](#)

## 6.4.6 Model factory type selection

IBM Safer Payments offers several different types of element generators. In this step you select one of them and then continue to the next step.

[back to top](#)

### 6.4.6.1 Automatic and assisted rule generation

Standard model generation involves using statistical analysis to discover fraud patterns and a rule editor to create countermeasures. While this is well

supported by IBM Safer Payments, there are two more levels of rule generation supported by IBM Safer Payments:

1. Manual model generation
2. Assisted model generation
3. Automatic model generation

For level 2. and 3., IBM Safer Payments employs a rule generating algorithm that creates rulesets condition by condition and rule by rule. The actual difference between level 2. and level 3. is that level 2. only suggests the next generation step and lets you modify IBM Safer Payments' proposal or not follow IBM Safer Payments' proposal at all, while level 3. assumes just an acceptance of each proposal and stops only once one of the stop criteria defined is reached. The remainder of this page provides some insight on how rule generation works, the actual sections on the pages that contain the respective rule generation functions have their own online help pages that contain usage details.

## **Indicators**

Indicators are the smallest fragment of a condition and essentially are the possible values of an attribute (because a specific value of an attribute can be an "indicator" of fraud or not). Examples of indicators are:

- "CountryCode = FR" (categorical)
- "NumTrx1h = 0" (linear) and
- "Amount = [1220; 1480]"

IBM Safer Payments rule generation creates a list of indicators of each model attribute that can be viewed by clicking right on the respective row in the rule design table and selecting from the pop-up menu. This opens a dialog with a table where each row represents one of the indicators.

## **Conditions**

A condition is an aggregate of one or more indicators. In simple terms, it combines an attribute with one or more values, or an open or closed interval (eg "MCC = 5141;5142", "MCC = 5142", "Amount > 1000", "Amount = [100; 600]", etc.).

Because a condition is the combination of all indicators selected, the condition can be seen and manipulated by selecting and deselecting indicators.

For each step in the rule generation process, the rule generation function assesses the individual quality of each indicator and derives a proposal for a

condition. This process always starts by selecting one "seed" indicator for the attribute as the indicator with the highest quality.

## **Relaxation**

The subsequent step is called "relaxation". Relaxation means to add indicators to the condition. How relaxation is performed depends on the type of attribute. With a categorical type attribute, any category is added that improves the quality of the condition. With linear and quantised attributes, only relaxation is only performed with "neighboring" values (if for instance an intermediate linear attribute is used for model generation that counts shopping transactions within the past 48 hours, it would not make sense to add the indicator "Shopping=18" to "Shopping=12").

## **Condition selection**

Rule generation proposes one of these actions:

- **Commit condition**  
In the rule design table, the respective condition row is highlighted in yellow and the [Commit condition] button is enabled. The IBM Safer Payments recommendation is to add this condition to the currently designed rule.
- **Commit rule**  
In the rule design table, no condition row is highlighted in yellow and the [Commit rule] button is enabled. The IBM Safer Payments recommendation is to add the rule as defined by the push pinned conditions to the ruleset and start creating the next rule.
- **No action**  
Both the [Commit condition] and [Commit rule] buttons are disabled in the rule design section, and no rule is highlighted in the table. IBM Safer Payments recommendation is to stop rule generation based on the defined parameters.

Notice that automated rule generation can be enabled and disabled at any time. As long as automatic rule generation is disabled, you may create rules by selecting indicators for conditions, conditions for rules, and rules for the ruleset.

## **Remarks**

- Rule generation only uses the per-transaction fraud figures. Depending on the specifics of the data, the per-account fraud figures may be quite different. However, since in general, rules that are good in finding per-transaction fraud are also good in finding per-account fraud, this should be no problem in practical applications. To determine the exact numbers for per-account fraud, use the account analysis function.
- Notice that all fraud figures shown in the generated rules table assume that each subsequent rule is used in addition to the one before. If a rule is used "alone", it can have significantly different performance. Use the ruleset optimization analysis to find an optimized sequence and subset of the

generated rules. The rule generation function generates rules, the rule analyzer shows optimal subsets of the rules for a decision logic.

- Generated rules are not automatically transferred to the decision logic as a matter of precaution. You select the import function at the conclusion of the rule generation.

[back to top](#)

### 6.4.6.2 Rule generation settings

The IBM Safer Payments rule generation function employs a number of complex algorithms to propose and generate rule conditions and rules that detect fraud with high accuracy. Since each application has its unique fraud patterns and individual policy, the rule generation algorithms can be fine-tuned to fit the specific needs by the parameters set in this form. Refer to the Automatic and Assisted Rule Generation page for details on the approach behind this. Notice that the parameters that control rule generation that deliver the best results are highly dependent on your application, the structure of your data and fraud patterns. Please consult the IBM Safer Payments support for the best set of settings for your applications.

The settings on this page are:

#### Rule name / comment

These fields allow the entry of a text with variable elements that is used to name and comment the generated rules. Variable elements include:

- {n}, {nn}, {nnn}  
Number of rule in ruleset, {nn} fills it to two digits, {nnn} to three digits so they can be sorted by name.

For comments only, variable elements also include:

- {localtimestamp}  
ISO formatted timestamp of the rule generation in the time zone of the user.
- {revision}  
Number of revisions.
- {timestamp}  
ISO formatted timestamp of the rule generation in in UTC.
- {user}  
Name of user.

**Weighting** (Default = 0.0, value range -0.999 to +10.0)

Weight determines how much IBM Safer Payments shall favor hit rate over false positives. The value of 0 is the default settings in which IBM Safer Payments tries to consider a good compromise between both a high hit rate and a low false alarm ratio. If you decrease this value below zero, rules will

be preferred that have a low false alarm ratio. If you increase this value above zero, rules will be preferred that have a high hit rate (Thus a ruleset will have less rules the higher this value is).

**Min false positives** (Default = 1.0, value range 0.0 to 10.0)

In rule generation, sometimes indicators, conditions, or rules exhibit a very low false alarm ratio. The reason for this is often overfitting because only a few transactions are concerned. As a result of this very low false positive rate, these elements would get a very high evaluation that would steer rule generation "too much" toward these elements. Therefore, this setting allows the setting of an "indifferency" zone: any false positive value below this value is considered to be indifferent to this value by IBM Safer Payments.

**Stop false positives** (Default = 50.0, value range 1.0 to 500.0)

Automatic rule generation and rule generation proposals are stopped if the last rule generated has false positives equal or greater than this setting. This setting is mostly used as a stop criterion for automatic rule generation as the creation of a rule with a very high false alarm ratio usually is a signal that no good quality rules can be generated that improve the model performance.

**Upper bound hit rate** (Default = 50.0%, value range 1.0% to 100.0%)

Automatic rule generation and rule generation proposals are stopped if the total of rules generated hit this percentage value in hit rate. This setting is mostly used as stop a criterion for automatic rule generation.

**Max number of conditions** (Default = 6, value range 1 to 12)

Defining a max number of conditions that are generated for each rule avoids the generation of overly complex rules. However, notice that IBM Safer Payments rule generation may require that to get the false alarm ratio down more conditions must be allowed. If the number of conditions is too limited, IBM Safer Payments may not be able to generate rules with a sufficiently low false alarm ratio.

**Max hit** (Default = 50.0, value range 0.1 to 100.0)

In rule generation, sometimes indicators, conditions, or rules exhibit a very high hit rate. The reason for this is often overfitting because only a few transactions are concerned. As a result of this very high hit rate, these elements would get a very high evaluation that would steer rule generation "too much" toward these elements. Therefore, this setting allows to set an "indifferency" zone: any hit rate value above this setting is considered to be indifferent to the value.

**Max number of rules** (Default = 50, value range 1 to 1000)

Number of rules to be generated as a stop condition.

**Min sample size** (Default = 0.01%, value range 0.0% to 10.0%)

Ensures that only conditions are considered that cover at least this percentage of transactions of all training data transactions (genuine and fraudulent). Increase this value if you experience that rules are generated that fit only very few transactions and thus are prone to overfitting.

**Min condition improvement** (Default = 0.2, value range 0 to 10.0)

IBM Safer Payments uses a goal function for rule quality on a relative level. Adding a condition to a rule changes the quality value determined by this function. This setting defines the minimum improvement to the quality value a new condition must bring to a rule for it to be considered. Having a non-zero threshold ensures that conditions are only added to a rule if they provide significant improvement of its performance. This ensures that rules remain both easily readable by a human and avoids overfitting. Increasing this value results in fewer conditions per rule and potentially lower quality rules, decreasing this value results in more conditions and potentially overfitting. If no condition would improve the current rule by this threshold, no condition is selected.

**Min population quantise** (Default = 1000, value range 10 to 10,000,000)

If the model usage for a continuous variable (ratio measurement scale) is "quantised" and a number of quantiles to be generated is defined (modeling), the number of quantiles will automatically be reduced if the defined number of transactions (genuine and fraudulent) is fewer than this setting. This ensures that no indicators are generated (and conditions constructed from them) that have so few records in them that overfitting is probable.

**Min select hit rate** (Default = 0.3%, value range 0.0% to 10.0%)

To avoid overfitting, rule generation will not recommend the selection, if the condition catches less than the defined part of the total fraud. If none of the model attributes contains indicators that can be used to design a condition that catches more than the defined part of the total fraud, rule generation proposes to end the construction of the rule. This criterion is hence crucial to define how fine vs. coarse the generated rules shall be. By decreasing this parameter, the rules generated will in general have a lower false alarm ratio but you will need more rules to catch the same total of fraud and thus may deliver better performance. Typically, the rules will have more conditions. More rules with more conditions make a less easy to read rule base and bear

the risk of overfitting. The optimum setting of this value depends on the structure of the fraud in your data.

**Relax All Up Threshold** (Default = 0.5, value range 0.0 to 10.0)

Some attributes represent indicators that are known to indicate a higher risk the higher their value is. Examples for this are counters that identify risky circumstances with previous transactions. Frequently, transaction histories involving high scores of such indicators are rare. Therefore, even with large simulation data volumes, the rule generation function will create condition intervals with upper bounds for such attributes, even though an interval with no upper bound would be more appropriate. Using a higher value for this parameter will perform this "relax all up" function more often. Rule generation compares the quality of the condition interval with and without an upper bound. If removing the upper bound does not reduce quality by more than the value of this parameter, the rule without the upper bound is used. Notice that the unit of this parameter is the same as with the "min condition improvement" parameter explained above.

[back to top](#)

#### **6.4.6.2.1 Rule generation data selection**

This section defines which data is to be used for rule generation. Notice that you may return to this page from rule generation to either check your settings or to change them. In the case that you change data selection settings, the selection is recomputed, which may take some time.

#### **Rule generation scenario**

This setting defines the general scenario for which rules are generated:

- **Ignore existing rules and ignore existing intercepts in records**  
Creates a fraud prevention model as if there were no records marked "intercepted" in the data and no rules were already defined. Choose this scenario if you are creating a completely new set of prevention rules ("from scratch").
- **Ignore existing intercepts but consider already defined rules of this model revision**  
Choose this scenario if there are already defined rules in this model revision that should be considered. This keeps IBM Safer Payments from creating them (or similar rules) again.
- **Consider already defined rules of this model revision and already existing records intercepts**  
In addition to records that are already hit with existing rules, this scenario also considers records that have a non-zero value of the "intercept" meta attribute. Choose this scenario if you are in daily operations with IBM Safer Payments and you want the rule generation to only suggest fraud countermeasures (rules) based on the evaluation of records that have not



been intercepted in the past (with whatever model revision was in production then) and that are not hit by rules already defined (and enabled) in this model revision.

## **Verification**

If enabled, IBM Safer Payments performs automatic verification of rule generation results. Enabling this checkbox opens a second data selection subsection for the verification data. Typically, you would select an initial time/data period for training, and a subsequent time/data period for verification.

Verification results are displayed in green next to the training results (in black). Typically, verification results are not as good as training results. This is because the fraud patterns in the verification data selection are somewhat different to the fraud patterns of the training data selection, and thus, the fraud countermeasures (rules) developed for the training data selection only perform to a fraction for the verification data. This effect is called "overfitting", meaning that the rules fit the training data better than the verification data. It is an inevitable part of any model generation. However, it is important that the degree of overfitting is within limits because otherwise the models you create with training data will not be useful.

Which degree of overfitting is acceptable (i.e. must be lived with) strongly depends on your application. Notice that overfitting is strongly influenced by the rule generation settings and the profilings defined. Consult with the IBM Safer Payments support to identify the proper settings and overfitting criteria for your application.

## **Training/verification data selection**

These subsections allow for the definition of exactly which data is to be used for training/verification. The data range settings let you select a from/to type range, and the attribute condition subsection lets you in addition to that also define per-record criteria.

## **Remarks**

- Notice that the "performance" section (top table) of the rule generation page shows the totals resulting from this selection.
- More information on can be found on the Automatic and Assisted Rule Generation online help page.

[back to top](#)

## **6.4.6.2.2 Rule generation**

The upper section of the rule generation page shows the performance table, a collection of statistical data about the rule generation process. It is only displayed once all results are completed. As long as the results are still computed, a progress bar is shown instead of the results. You may also change the data selection and rule settings from here by clicking on the [Change data selection settings] and [Rule settings] icon.

Notice that if verification is enabled, all respective values in the table are shown underneath the training data values in green.

## Columns

1. Total  
Total amount (taken from the "amount" meta attribute) and number of all records that are fitting the training data selection criteria defined.
2. Fraud  
Total amount (taken from the "amount" meta attribute) and number of all records marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.
3. Genuine  
Total amount (taken from the "amount" meta attribute) and number of all records *not* marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.
4. Statistics  
Contains various derived performance indicators:
  - Hit rate  
Total fraud amount of this row's data selection divided by the total fraud amount in all records fitting training data selection criteria.
  - False positives  
Number of genuine records falsely hit divided by number of fraud records correctly hit in all records fitting training data selection criteria.
  - Saved amount per false alarm  
Monetary savings by fraud prevented for each false alarm endured (refer to Benchmarking Prevention Performance for details).
  - Intercept  
Number of records hit divided all records fitting training data selection criteria (displayed as "basis points", 100 BP equals 1%).

## Rows

1. All  
All records that are fitting the training data selection criteria defined. Notice that the "hit rate" for this, by definition, is always 100%.
2. Marked intercepted in data  
All records for which the "intercept" meta attribute is non-zero (in other words, that IBM Safer Payments in the past had intercepted). Depending on the rule generation settings, these records are missing from row 4.

### 3. Intercepted by existing rules

All records for which any rule in the current model revision (and any inherited rules) fires (in other words, records that IBM Safer Payments would mark intercepted with the current rules). Depending on the rule generation settings, these records are missing from row 4.

### 4. Used for rule generation

All records that are used to generate the rules. These are either all records of row 1., minus the records of row 2., minus the records of row 2. and 3. (depending on the rule generation settings).

### 5. Intercepted by generated rules

Performance of the rules already generated (these are the rules listed in the third section of this page). This row is only shown when rules are generated.

## Remark

More information on can be found on the Automatic and Assisted Rule Generation online help page.

[back to top](#)

## 6.4.6.2.3 Rule designer

The middle section of the rule generation page shows the rule design table, where the actual rule generation mostly takes place.

Notice that even if verification is enabled, no verification data is shown. This is because verification data is about verifying the rule design decisions, not influencing them.

## Toolbar

- [Commit condition]  
If enabled, IBM Safer Payments proposes (yellow highlighting) a next condition for the current rule (under construction). Clicking this icon adds the condition to the rule.
- [Commit rule]  
If enabled, IBM Safer Payments proposes to create a rule out of all conditions that are pushpinned. Clicking this icon adds the rule to the set of newly generated rules.
- [Start fully automated rule generation]  
If enabled, IBM Safer Payments lets you activate the automated rule generation mode in which each IBM Safer Payments proposal is accepted. While the automated rule mode is running, the icon shows a small green dot. Clicking on it again, stops the automated rule generation mode. You may then either create rules manually or start the automated mode again.
- [Change rule generation settings]  
Allows you to change the rule generation settings during rule generation. Changing settings typically only results in minor re-computation efforts.
- [Reset condition]  
If you have created one or more conditions of the current rule, you can delete them by clicking this icon.

- [Hide/Show Attributes without selected indicators]  
Adjusts the view of attributes to only show attributes with selected indicators or show all.

## Columns

### 1. Attributes

Name of the model attribute. Add model attributes or remove model attributes by clicking the [Change attributes model usage] icon above. Left of the attribute name, the blue arrow icon indicates that this attribute is proposed by IBM Safer Payments to be used for the next condition (row is also highlighted in yellow); a pushpin icon indicates that this attribute has already been used as a condition attribute in the current rule.

### 2. Usage

Attribute usage as defined in the modeling settings. Click the [Change attributes model usage] icon above to change.

### 3. Indicators

Delivers information about the indicators for this attribute:

- Selected  
Number of indicators currently selected for the best condition IBM Safer Payments proposes for this attribute.
- Total  
Total number of indicators found and considered by IBM Safer Payments for this attribute.
- Limit  
Maximum number of indicators considered by IBM Safer Payments for this attribute.

### 4. Condition

Best condition IBM Safer Payments proposes for the respective attribute:

- Op  
The condition operator.
- Constant  
The condition constant.

### 5. Total

Total amount (taken from the "amount" meta attribute) and number of all records that are fitting the training data selection criteria defined.

### 6. Fraud

Total amount (taken from the "amount" meta attribute) and number of all records marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.

### 7. Genuine

Total amount (taken from the "amount" meta attribute) and number of all records *not* marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.

### 8. Statistics

Contains various derived performance indicators:

- Hit rate  
Total fraud amount of this row's data selection divided by the total fraud amount in all records fitting training data selection criteria.
- False positives  
Number of genuine records falsely hit divided by number of fraud records correctly hit in all records fitting training data selection criteria.
- Saved amount per false alarm  
Monetary savings for fraud prevented for each false alarm endured (refer to Benchmarking Prevention Performance for details).
- Intercept  
Number of records hit divided all records fitting training data selection criteria (displayed as "basis points", 100 BP equals 1%).

## Rows

Each row represents one model attribute. The IBM Safer Payments rule generation algorithm creates at each step a possible condition for each attribute/row that it considers the best "it can make from this attribute". Which of the conditions/rows it considers as best next steps is highlighted in yellow.

You may now accept any of the conditions for the current rule by selecting a row and using [Commit as condition] from the context menu, you may accept the highlighted choice by clicking the [Select condition for *attributename*] toolbar icon, or you may modify any of the conditions by selecting [Explore all indicators] or [Explore performing indicators] from the row' pop-up menu.

Notice that when you change any indicators of a condition in the "indicator" dialog that opens from exploring, the effects become visible immediately in the right columns of the row to provide immediate feedback on the action.

## Remark

More information on can be found on the Automatic and Assisted Rule Generation online help page.

[back to top](#)

## 6.4.6.2.4 Indicators

The table on this dialog shows the indicators for the respective attribute.

Notice that even if verification is enabled, no verification data is shown. This is because verification data is about verifying the rule design decisions, not influencing them.

## Columns

### 1. Sel(ection)

Checkbox determines if this indicator is part of the condition for this attribute. Notice that if you select/unselect any indicators, the changes to the performance of the entire condition are immediately visualized in the rule design table (from which the dialog was opened). Notice that for certain usage types, only adjacent indicators may be selected (to avoid fragmented conditions). Also notice that all changes made are immediately reflected in the rule design table, so all you need to do is close the dialog once you have made all desired changes.

### 2. Indicator

Value of the indicator.

### 3. Total

Total amount (taken from the "amount" meta attribute) and number of all records that are fitting the training data selection criteria defined.

### 4. Fraud

Total amount (taken from the "amount" meta attribute) and number of all records marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.

### 5. Genuine

Total amount (taken from the "amount" meta attribute) and number of all records *not* marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.

### 6. Statistics

Contains various derived performance indicators:

- Hit rate

Total fraud amount of this row's data selection divided by the total fraud amount in all records fitting training data selection criteria.

- False positives

Number of genuine records falsely hit divided by number of fraud records correctly hit in all records fitting training data selection criteria.

- Saved amount per false alarm

Monetary savings by fraud prevented for each false alarm endured (refer to Benchmarking Prevention Performance for details).

- Intercept

Number of records hit divided all records fitting training data selection criteria (displayed as "basis points", 100 BP equals 1%).

## Rows

Each row represents one indicator for an attribute and the statistical analysis for that indicator. Since all indicators are non-overlapping (that is, any value of an attribute can only be represented by one indicator) the record amounts and numbers can be added when multiple indicators are selected.

## Remark

More information can be found on the Automatic and Assisted Rule Generation online help page.

[back to top](#)

### 6.4.6.2.5 Generated rules

The bottom section of the rule generation page shows the rules that have already been designed. Notice that you may select multiple rules in this table using the [Ctrl] key and clicking multiple individual rows, and the [Shift] key and clicking an interval of rows. Then you can open a pop-up menu by clicking right on a selected row. You may use this to either save the selected rules to a new or an already existing ruleset, or to delete the selected rules. If you use this to selectively delete rules that you do not want, you can then use the toolbar [Conclude rule generation and save rules] to save the remaining rules to a ruleset.

Notice that if verification is enabled, all respective values in the table are shown underneath the training data value in green.

#### Toolbar

- [Restart rule generation from scratch]  
Deletes all generated rules and restarts rule generation. This is quicker than stopping and starting rule generation, as IBM Safer Payments can re-use some of the computed data.
- [Conclude rule generation and save rules]  
Enabled if there is any rule in the table. Saves all rules in the table below to a ruleset and concludes rule generation.
- [Conclude rule generation without saving rules]  
Concludes rule generation and discards any results.

#### Columns

1. Rule  
Name of newly generated rule (the name is created according to the rule generation settings).
2. Condition  
Conditions (one per each line) for this rule.
3. Total  
Total amount (taken from the "amount" meta attribute) and number of all records that are fitting the training data selection criteria defined.
4. Fraud  
Total amount (taken from the "amount" meta attribute) and number of all records marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.
5. Genuine  
Total amount (taken from the "amount" meta attribute) and number of all records *not* marked as fraud (taken from "fraud" meta attribute) that are fitting the training data selection criteria defined.
6. Statistics  
Contains various derived performance indicators:

- Hit rate  
Total fraud amount of this row's data selection divided by the total fraud amount in all records fitting training data selection criteria.
- False positives  
Number of genuine records falsely hit divided by number of fraud records correctly hit in all records fitting training data selection criteria.
- Saved amount per false alarm  
Monetary savings by fraud prevented for each false alarm endured (refer to Benchmarking Prevention Performance for details).
- Intercept  
Number of records hit divided all records fitting training data selection criteria (displayed as "basis points", 100 BP equals 1%).

## Rows

Each row represents one rule. Notice that the performance values shown in the right columns are always the incremental performance, i.e. the additional performance with respect to the already existing rules.

## Remark

More information on can be found on the Automatic and Assisted Rule Generation online help page.

[back to top](#)

### 6.4.6.3 Random forest generation settings

The IBM Safer Payments model generation function employs standard training algorithms to automatically generate random forest models to detect fraud using historical data stored in the system. Since each application has its unique fraud patterns and individual policy, the model generation algorithms can be fine-tuned to fit these needs using the parameters available in this form. In general the best values for each parameter depend on your application, the structure of your data and which fraud patterns you are interested in. Still we offer some default values that can be used as a starting point. Please consult the IBM Safer Payments support for the best set of settings for your applications.

The settings on this page are:

#### Random Forest Generator Settings

These settings affect the generation process of the random forest directly.

The available options are:

- **Maximum depth of trees**

This setting controls the maximum depth of each tree in the generated forest. The deeper the tree, the more splits it has and it captures more information about the data.



- **Minimum sample required for split**

If the number of samples in a node is less than this parameter then the node will not be split.

- **Number of trees**

In random forest generation, a higher tree count usually gives better results. However, if the number of trees becomes too large the accuracy gains from more trees will be offset by the increase in computation time for evaluating these additional trees for each transaction.

- **Maximum features for best split**

This is the size of the randomly selected subset of features at each tree node, and they are used to find the best split(s). If you set it to 0 then the size will be set to the square root of the total number of features.

- **Truncate pruned branches**

If set the pruned branches are removed from the trees, otherwise the truncated trees are retained.

## Model Settings

These settings affect the generated model component and can also be changed after saving the generated model using the model components page. The available options are:

- **Model name**

Enter the name for the generated random forest.

- **Comment**

Enter a comment for the generated random forest or leave it empty.

- **Predicted value output**

Select the output (or overwritable input) to store the predicted value.

- **Probability fraud output**

Select the output (or overwritable input) to store the probability of the transaction being fraud.

- **Probability genuine output**

Select the output (or overwritable input) to store the probability of the transaction being genuine.

[back to top](#)

### 6.4.6.3.1 Random forest generation

This step depends on the data selection and settings configured with in the previous steps. This allows start, stop and save of the generated internal model.

Options offered are:

- **Start**

Model generation is three phased process. Once model generation is started in first two phases, the training data, verification data are prepared respectively. In third and final phase model is trained and verified using data prepared in first two phases.

- **Stop**

This does allow user to stop the model generation in asynchronous manner. At the end of each phase, IBM Safer Payments checks if stop was requested. If stop request is pending the model generation is aborted. Model training or third phase is time consuming (depends on the size of the training dataset) and stop triggered in this phase can be executed only once training is finished.

- **Save**

On completion of model generation, various evaluation parameters are computed. These parameters provide the insight into the quality of generated model and further allow the trained model to be saved.

[back to top](#)

### **6.4.6.3.2 Model generation data selection**

This section defines which data is to be used for model generation. Notice that you may return to this page from rule generation to either check your settings or to change them. In the case that you change data selection settings, the selection is recomputed, which may take some time.

#### **Model generation scenario**

This setting defines the general scenario for which models are generated:

- **Ignore existing models and ignore existing intercepts in records**

Creates a fraud prevention model as if there were no records marked "intercepted" in the data and no models were already defined. Choose this scenario if you are creating a completely new prevention model ("from scratch").

#### **Verification**

IBM Safer Payments performs automatic verification by finding the test accuracy of the generated model.

#### **Training/verification data selection**

These subsections allow for the definition of exactly which data is to be used for training/verification. The data range settings let you select a from/to type range, and the attribute condition subsection lets you in addition to that also define per-record criteria.

#### **Remarks**

- Notice that the model generation page shows the test accuracy of the generated model resulting from this selection.

[back to top](#)

## 6.5 Input attributes

Each attribute whose value is delivered into IBM Safer Payments that shall be used for real-time decision making or case investigation must be defined as an input attribute.

Notice that if you use a mandator structure, the rules of this decision logic may use all attributes defined in champion model revisions of mandators above in the structure.

Each input attribute is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain. Notice that the attribute names do not need to correspond to the variable names of data delivered to IBM Safer Payments; you define the relation between IBM Safer Payments attributes and variable names in "Mappings".

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Overwritable**

If checked, rules may overwrite values of this input attribute.

- **Data type**

IBM Safer Payments supports the data types:

- **Boolean**

Stores values of type "true/false" (stored using one Bit). If this attribute is not set its default value is "false". The default mapping for delivered data is "1" for "true" and "0" for "false". The mapping of the boolean values can be changed through preprocessings in "Mappings". Note: MDC or DDC capacity for boolean type attributes must be a multiple of 8.

- **Numeric**

Variable Byte length (0..8) signed numeric values with variable (0..6) decimals. Both settings determine the universe of the attribute that is calculated in the same form. If this attribute is not set its default value is "nil" for display and "0" for any computational use (as in a condition). You may also explicitly check this attribute for "nil" (empty) values in conditions.

- **Text**

Fixed length text values (configurable length). If this attribute is not set its default value is "nil" for display and "" (empty string) for any computational use (as in a condition). You may also explicitly check this attribute for "nil" (empty) values in conditions.

- **Hexadecimal**

Hexadecimal values (configurable length). Notice that the hexadecimal values can be up to twice as long as the Byte length defined. If this attribute is not set its default value is "00..." for any computational use (as in a condition) and for display.

- **IPv4**

IP address (e.g. 127.0.0.1) values (stored using 4 Bytes). Addresses can be delivered and are displayed as a text of four-digit groups (0-255) separated by dots. Internally they are efficiently stored as binary information.

- **Time interval**

Two date and time values defining an inclusive interval (stored using 12 Bytes). Several types of date and time values are supported but both sides of the interval must use the same one:

- Full timestamps
    - Time only
    - Day of the week only
    - Day of the week with time

- Day of month and month only
- Day of month and month with time
- Day of month only
- Day of month with time

- **Timestamp**

Timestamp (date and time) values (stored using 5 Bytes).

- **Formatted as**

The formatting options are for display of values on the IBM Safer Payments pages (for examples in queries or case investigation). Choices differ by data type:

- **Amount**

Using digit group and decimal separators as defined for each user's preferences (e.g. "12,345.67") for numeric attributes only.

- **Decimals**

Using decimal separators as defined for each user's preferences (e.g. "12345.67") for numeric attributes only. This option does not use digit group separators.

- **ID**

Using digit group separators as defined for each user's preferences (e.g. "123,456,789") for numeric attributes only.

- **PAN**

Using dashed quadruple format typically used for primary account numbers as embossed on cards (e.g. "1234-1243-1243-1243") for numeric and text attributes only.

- **No formatting**

Shows data with no formatter applied.

Notice that timestamp type attributes are always formatted according to user's preferences.

- **Encrypted**

Encrypted attributes are stored on disk only in PCI DSS compliant format. User who do not have the privilege to view unmasked data (global user privileges) will only see masked values of this attribute. Enabling encryption will cause the attribute's DDC size to be increased to the next multiple of 16 unless the option to only encrypt the first 16 bytes is enabled (see below).

- **Only encrypt first 16 bytes**

If checked, only the first 16 bytes of each attribute value will be encrypted. The DDC length will only be adjusted to be at least 16 bytes. For larger attributes no adjustments will be made to the DDC length.

- **Purge outdated entries securely**

This setting allows for secure removal of all attribute data older than a defined lifetime. Refer to the "Purge outdated entries securely" section below for more details.

- **Lifetime**

This setting defines how long data stays in MDC and DDC before being purged. See the "Purge outdated entries securely" section below for details.

- **Length/decimals**

Quantifies text and numerical data types:

- **Numeric**

Byte length of internal storage, ranging from 1 to 8, and decimals ranging from 0 to 6. The value range that the resulting attribute can represent is computed live in the browser and displayed on the right.

- **Text**

Byte length of internal storage, with ASCII coded characters, this is exactly the maximum number of characters that can fit into the attribute. Since IBM Safer Payments supports UTF-8 coding, non-ASCII characters may consume multiple bytes. For example, special characters in non-English European languages, such as ä, ü, ö, ß, ê, é, è etc. typically require two bytes; all characters of Greek, Cyrillic, Coptic, Armenian, Hebrew, and Arabic require two bytes per character; and Chinese/Japanese/Korean Unified Ideographs require three bytes per character. You thus need to size the byte length of text attribute values according to the UTF-8 character encoding byte space requirements.

- **Hexadecimal**

Byte length of internal storage, thus any hexadecimal text value is twice the number of characters. For instance, the hexadecimal value "FF" would internally be stored by IBM Safer Payments using one Byte.

- **Unit**

Displayed with numeric values of this attribute. Typically used for currencies.

- **Meta attribute**

IBM Safer Payments needs to know which of your (freely configurable) attributes represent certain fraud prevention standard attributes (aka "meta attributes") to render certain functions. Some meta attributes are mandatory (model revision will be refused for go-live if missing), while others are optional. In a mandator hierarchy certain meta attributes must be defined on the top mandator. Because most meta attributes have pre-defined data types, the choice of the meta attribute depends on the type:

- **Boolean meta attributes**

- **Fraud (mandatory)**

Used to mark transaction records as fraudulent. The value of 0 is considered "not fraud", while any other value can represent fraud or a fraud type. This attribute is read both for analyses and rule generation, and can also be set by the investigation function.

- **URID computation complete (mandatory for Serialize Computation/Access protection)**

The URID computation complete attribute is used internally by IBM Safer Payments when processing mergings, to know whether it is safe to use a transaction as a merging target.

- **Numeric meta attributes**

- **Account**

Used to identify payment entities, such as cardholders or account

owners. Typically, this attribute is the PAN or the account number. This meta attribute can either be of numeric or text type.

- **Amount (mandatory)**

Used to identify the monetary value of a transaction record.

- **External model connection ID**

Used to dynamically select an outgoing channel configuration in external model components. Notice that multiple inputs can be of this type of meta attribute.

- **Fraud (mandatory)**

Used to mark transaction records as fraudulent. Using a numeric attribute as this meta attribute, two general configuration options are available. If no categories are defined for the attribute, the value of 0 is considered "not fraud", while any other value can represent fraud or a fraud type. As soon as one category is defined for the attribute, all categories that have been defined to be a fraud category are considered "fraud". In this case all other values are considered "not fraud". This attribute is read both for analyses and rule generation, and can also be set by the investigation function.

- **Message type ID (mandatory)**

Used to differentiate different types of transaction records and messages. Used for instance in "Mapping" to identify transaction message types.

- **Primary instance ID**

Used in an IBM Safer Payments cluster to identify the IBM Safer Payments instance that sets the primary URID (another meta attribute). Notice that transaction records may have different URIDs in each IBM Safer Payments instance. In order to uniquely identify each record, the primary URID in combination with the primary instance Id are used. Notice that the length of this meta attribute is fixed at 1 (ID values from 1 to 127).

- **Primary URID**

URID set by the IBM Safer Payments instance that had processed this record as primary instance. Notice that the length of this meta attribute is fixed at 8.

- **Hexadecimal meta attributes**

- **Account**

Used to identify payment entities, such as cardholders or account owners. Typically, this attribute is the PAN or the account number. This meta attribute can either be of numeric or text type.

- **Text meta attributes**

- **Account**

Used to identify payment entities, such as cardholders or account owners. Typically, this attribute is the PAN or the account number. This meta attribute can either be of numeric or text type.

- **Email**

If you use email/text notifications, this meta attribute indicates

the attribute carrying the recipient's email address.

- **Timestamp meta attributes**

- **Timestamp (mandatory)**

- This is the (IBM Safer Payments external) timestamp of the transaction. Typically, this timestamp denotes the actual sale date and time. This attribute is used by IBM Safer Payments to understand the sequence of transactions irrespective of when they actually arrived in IBM Safer Payments.

- **System time (mandatory)**

- This stores the IBM Safer Payments system timestamp that is automatically generated by IBM Safer Payments. This attribute is used by IBM Safer Payments to understand exactly when the transaction was processed.

- **Discard Future Timestamp**

If checked, an attribute of type "Timestamp" will be discarded, if the timestamp is further in the future than the current timestamp plus the defined offset. The offset's time format is a combination of days and hours in which an upcoming timestamp is still regarded as valid.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

## **Purge outdated entries securely**

This setting can be used to enforce sensitive data retention in memory and on disk by securely deleting data after a defined lifetime. Secure deletion of data in memory is performed by overwriting the values with random data. Secure deletion of data on disk is performed by overwriting the data to be purged three times:

1. once with random data
2. once with ones
3. once with zeros

When purging is enabled, the deletion is done according to the specified lifetime.



## ***Lifetime***

The lifetime describes the amount of time that data is stored in MDC and DDC. After the lifetime expires, the data is securely purged. The purging takes place in the end of day job and does not affect the size of the data caches. The lifetime is configured differently depending on the retention mode set on the Retention settings page. Since the application provides two different retention settings, there are two different cases for the lifetime available as well:

- *Retention by records*: The lifetime is defined in a separate "Lifetime" setting field.
- *Retention by time*: The DDC retention acts as lifetime.

## ***Example***

Let's assume the number of expected records per day are 1000 for a specific attribute with an associated lifetime of 5 days. This would result in a maximal MDC/DDC capacity of 5000 records. Now, the actual daily transaction volume ends up being lower than the expectation: only 500 per day.

Without purging being enabled, the data in MDC and DDC would now live roughly 2 times longer than intended because the expected transaction volume was 2 times higher than the reality. This is because the only way for transaction data to be deleted without purging is by being overwritten with new transaction data after the data cache's capacity was filled.

Enabling purging prevents this. The end of day job will securely erase the outdated data in the end of day job regardless of whether the data cache is full or not, thus enforcing the data's retention period properly.

## ***Edge cases***

Current edge cases for purging:

### **1. The last transaction record within the system is never purged.**

Example: Imagine attributes are stored for 4 days. During the last 5 days, 10 transactions were loaded but no new transaction, afterwards. The expectation is, that all transactions are purged because all of them lie outside their retention period (lifetime). However, the 10th transaction is not purged. This behaviour is intentional and due to the purge implementation.

### **2. Rarely, the application does not purge the last transaction record outside the retention period (lifetime).**

Example: Imagine the same example from above, but a new transaction is loaded during the day. The expectation is, that the previous 10

transactions are purged because all of them lie outside their retention period (lifetime) and none of them is the last transaction record. However, the 10th transaction might not be purged because it is the most recent transaction just outside the retention period.

Both edge cases are very rare in a real production environment because new transactions are constantly coming in. The second edge case can still happen from time to time but the impact is very small because the next end of day job will purge the previously left out transaction.

### ***Important***

Purging is different from the retention trimming performed by the end of day job when retention by time is used. Retention trimming only marks outdated records as "removed" but does not erase the data as purging does. Refer to the Retention settings page for more details.

### **Remarks**

- If you enlarge the size of an MDC (or enable MDC) in a challenger, during golive, the "missing" data will be loaded from DDC to MDC.
- If you change the length or the number of decimals of an attribute **all stored information will be lost** once you start a golive.

[back to top](#)

## 6.5.1 Own inputs

Input attributes shown in this section belong to this mandator and you may add, delete, and change these input attributes if you have the necessary privileges.

Notice that you must define mappings within this model revision to "connect" these input attributes to transaction messages coming into IBM Safer Payments for the attribute values to be populated.

[back to top](#)

## 6.5.2 Inherited inputs

Input attributes shown in this section are inherited from mandators that are above this mandator within the mandator hierarchy. You may use these input attributes in the same way as the ones you define yourself (shown in a different section/table), but you may not change them.

[back to top](#)

## 6.6 Output attributes

Each attribute that shall be generated by the decision logic, whether actually returned to the connected system(s) as a response to a request, or only to be used within IBM Safer Payments, must be defined as an output attribute.

Notice that if you use a mandator structure, the rules of this decision logic may use all attributes defined in champion mandator model revisions above it in the structure.

Each output attribute is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain. Notice that the attribute names do not need to correspond to the variable names of data delivered by IBM Safer Payments; you define the relation between IBM Safer Payments attributes and variable names in "Mappings".

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Data type**

IBM Safer Payments supports the data types:

- **Boolean**

Stores values of type "true/false", "yes/no" and "1/0" (stored using one Bit). If this attribute is not set by any rule conclusion its default value is "false"/"no"/"0". Note: MDC or DDC capacity for boolean type attributes must be a multiple of 8.

- **Numeric**

Variable Byte length signed numeric values with variable (0..6) decimals. Both settings determine the universe of the attribute that is calculated in the same form. If this attribute is not set by any rule conclusion its default value is "nil" for display and "0" for any computational use (as in a condition). You may also explicitly check this attribute for "nil" (empty) values in conditions.

- **Text**

Fixed length text values (configurable length). If this attribute is not set by any rule conclusion its default value is "nil" for display and "" (empty string) for any computational use (as in a condition). You may also explicitly check this attribute for "nil" (empty) values in conditions.

- **Hexadecimal**

Hexadecimal values (configurable length). Notice that the hexadecimal values can be up to twice as long as the Byte length defined. If this attribute is not set by any rule conclusion its default value is "00..." for any computational use (as in a condition) and for display.

- **Timestamp**

Timestamp (date and time) values (stored using 5 Bytes).

- **Formatted as**

The formatting options are for display of values on the IBM Safer Payments pages (for examples in queries or case investigation). Choices differ by data type:

- **Amount**

Using digit group and decimal separators as defined for each user's preferences (e.g. "12,345.67") for numeric attributes only.

- **Decimals**

Using decimal separators as defined for each user's preferences (e.g. "12345.67") for numeric attributes only. This option does not use digit group separators.

- **ID**

Using digit group separators as defined for each user's preferences (e.g. "123,456,789") for numeric attributes only.

- **PAN**

Using dashed quadruple format typically used for primary account numbers as embossed on cards (e.g. "1234-1243-1243-1243") for numeric and text attributes only.

- **No formatting**

Shows data with no formatter applied.

Notice that timestamp type attributes are always formatted according to user's preferences.

- **Length/decimals**

Quantifies text and numerical data types:

- **Numeric**

Byte length of internal storage, ranging from 1 to 8, and decimals ranging from 0 to 6. The value range that the resulting attribute can represent is computed live in the browser and displayed on the right.

- **Text**

Byte length of internal storage, with ASCII coded characters, this is exactly the maximum number of characters that can fit into the attribute. Since IBM Safer Payments supports UTF-8 coding, non-ASCII characters may consume multiple bytes. For example, special characters in non-English European languages, such as ä, ü, ö, ß, ê, é, è etc. typically require two bytes; all characters of Greek, Cyrillic, Coptic, Armenian, Hebrew, and Arabic require two bytes per character; and Chinese/Japanese/Korean Unified Ideographs require three bytes per character. You thus need to size the byte length of text attribute values according to the UTF-8 character encoding byte space requirements.

- **Unit**

Displayed with numeric values of this attribute. Typically used for currencies.

- **Meta attribute**

IBM Safer Payments needs to know which of your (freely configurable) attributes represent certain fraud prevention standard attributes (aka "meta attributes") to render certain functions. Some meta attributes are mandatory (model revision will be refused for go-live if missing), while others are optional. In a mandator hierarchy certain meta attributes must be defined on the top mandator. All output meta attributes have numeric data types:

- **Numeric meta attributes**

- **Case class**

The value of this attribute is used as reference to a case class for a generated investigation case. At the same time, the value of this attribute also identifies if a case shall be generated (if value larger than zero/default). If no attribute is defined as this meta attribute, case generation is disabled.

- **Case score**

Used to identify the relative importance of an alarm. If this meta attribute is not assigned, all alarms/cases will be generated with a score of 100.

- **Intercept (mandatory)**

Used to denote the real-time decision of IBM Safer Payments. The value of 0 is considered "do not intercept" (assumed genuine transaction), while any other value can represent different types of real-time intervention (referral, decline etc.). IBM Safer Payments uses this value to understand whether or not the decision logic decides to intervene with a monetary transaction.

- **Notification**

The value of this attribute is used as reference to a notification message to be generated. At the same time, the value of this attribute also identifies if a notification shall be generated (if value larger than zero/default).

- **Reminder**

The value of this attribute is used as reference to a reminder message to be generated. At the same time, the value of this attribute also identifies if a reminder shall be generated (if value larger than zero/default). If no attribute is defined as this meta attribute, reminders are disabled.

- **Score**

Using the respective conclusion operators for numeric attributes ("increment by", "decrement by", and "maximize with"), IBM Safer Payments provides the possibility to configure a score-based decision logic. The optional meta attribute "score" identifies the numeric attributes that is used for this approach.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

## Remarks

- If you enlarge the size of an MDC (or enable MDC) in a challenger, during golive, the "missing" data will be loaded from DDC to MDC.
- If you change the length or the number of decimals of an attribute **all stored information will be lost** once you start a golive.

[back to top](#)

## 6.6.1 Own outputs

Output attributes shown in this section belong to this mandator and you may add, delete, and change these output attributes if you have the necessary privileges.

Notice that you must define mappings within this model revision to "connect" these output attributes to transaction messages generated by IBM Safer Payments for the attribute values to be included in message responses.

[back to top](#)

## 6.6.2 Inherited outputs

Output attributes shown in this section are inherited from mandators that are above this mandator within the mandator hierarchy. You may use these output attributes in the same way as the ones you define yourself (shown in a different section/table), but you may not change them.

[back to top](#)

## 6.7 Categories

Categories can be defined for all boolean, numeric, and text type input and output attributes with the formatting option "no formatting". They are typically useful in situations where a numeric attribute is used with predefined values. Examples for these attributes are the merchant category code (MCC) and the numeric country code. The merchant category code "6011" is used below as an example to illustrate the usage of categories.

Each category contains a set of four parameters which can be defined in the corresponding columns of the table:

- **Value (range start/end)**

The values associated with the given category. For text attributes and boolean attributes this is always a single value but for numeric attributes intervals of values are supported. If you just want to use a single value use the same value for the start and the end of the interval. The format of the values should be the same as how they will be delivered to IBM Safer Payments.

Example: 6011

- **Label**

Within the modeling and investigation process labels can be displayed in a tooltip whenever the corresponding value is used. To display the label which is defined for a value, just move the mouse over the value. Moreover, it is possible to use the defined labels instead of the original values to create conditions and rules in IBM Safer Payments.

Example: ATM

- **Comment**

Place for additional information.

Example: Automated Cash Disburse

- **Color**

Categories can be highlighted with a background color in the result tables of investigation queries, simulation queries and masterdata queries. If no color is selected the table cell uses its default color.

- **Encoding**

If enabled an encoded version of this category can be used within PMML models, python functions in conditions and external model components. An encoded category can be imagined as an additional boolean attribute without additional memory requirements. This attribute will hold the value "true" if a transaction contains the corresponding category value and "false" otherwise.

To delete a category select the corresponding row, open the context menu by selecting a checkbox and select "Delete". Holding the [Ctrl]-key allows you to select (and delete) multiple categories. If you want to delete all defined categories, click on the corresponding button "Delete all categories of this attribute" in the header of the category section.

### **Importing categories from a CSV file**

All data within the CSV file should use characters in the ASCII range from 32 to 126 or UTF-8. The data should include one of the following sets of headers:

- value, label, comment
- value, label, comment, fraud

The last column is only useful when importing categories for the fraud meta attribute. It's values are expected to be either "true" or "false".

For numeric attributes it is possible to specify value intervals in the first column. The intervals must have the format "XXX~YYY". Intervals are not allowed to overlap with other intervals. If intervals are not needed you can just use the format "XXX" instead.

### **Remark**

Notice that categories must be unique. It is not possible to define multiple labels for one value. For numeric attributes this extends to value intervals: they must not overlap with each other. Category colors and encoding cannot be imported.

[back to top](#)

## 6.8 Input and output mappings



In a typical IBM Safer Payments application, multiple data sources (and drains) exist. Frequently the IBM Safer Payments input and output attributes must be mapped (and sometimes pre-/post-processed) to the variables of these data sources. IBM Safer Payments thus allows for the definition of any number of messages from messages page on administration tab. For details refer to IBM Safer Payments Messages Online Help.

For each message and each input/output attribute, you can define which variable name and pre-/post-processing shall be used with the respective message. The respective table entry consists for XML/CSV/nested XML messages of *alias [preprocessing(preprocessingParameters)]* and for FCD messages of *[start: length] [preprocessing(preprocessingParameters)]*. For nested XML messages, the alias is represented by the sequence of elements that lead to the value starting from the root element. The different elements within the sequence are separated by a forward slash character (root\_element/child\_element/sub\_child). If you want to map attributes, you would need to continue the sequence until the attribute (root\_element/child\_element/sub\_child/attribute\_key). In case there are array elements, they will be numbered starting from the 2nd element (array\_element/item\_2).

The same applies to JSON, except that arrays are represented as [x] where x is the position of the element in the array. ( Example: transaction/order/items[0]/categories[0]/[0] for {"transaction":{"order":{"items":[{"categories":["Books"]}]}}} )

Mappings for NACHA messages appear as a list of entries separated by a semicolon. Each entry follows the format *SEC Record FieldNumber* or *SEC Record [start : length]*. Information about the preprocessing follows after the list. Contrary to other mappings, NACHA mappings cannot be directly edited in the table.

In the table below, each row represents one IBM Safer Payments attribute.

Notes:

- Mappings of inherited attributes, recognizable through an entry in the Inherited from column, are not editable here.
- You can filter the attributes shown in the table according to their origin by selecting the respective option in the toolbar.

[back to top](#)

## 6.8.1 Mapping

## Introduction

Mappings connect the values from different types of transaction messages like CSV, FCD and XML to attributes within IBM Safer Payments. This way Safer Payments is able to ingest several different data streams while allowing the model to work on a single consolidated data layout optimized for performance.

## Settings for CSV and XML messages

Each CSV column and XML tag is mapped to a single attribute by defining the name of the column or XML tag as an alias.

## Settings for nested XML messages

For nested XML messages the alias you define has multiple parts separated by a forward slash specifying the sequence of XML elements leading to the value you're interested in e.g. "root\_element/child\_element/attribute\_key". When arrays are used, starting with the second element, you have to append an underscore followed by the number of the element inside the array e.g. "array\_element/item\_2".

## Settings for JSON messages

For JSON messages the alias you define has multiple parts separated by a forward slash specifying the sequence of JSON object properties leading to the value you're interested in e.g. "root/child/attribute\_key". When arrays are used, you refer to their individual elements by using an index starting with zero e.g. "array[0]" or even "array\_of\_arrays[0]/[0]" for multi-dimensional arrays.

## Settings for FCD messages

For FCD messages each attribute can map to one or more substrings of a message. The substrings are identified by pairs of numbers denoting the start of the substring and its length. If you define more than one of these pairs, all substrings will be concatenated before performing the preprocessing and continuing with the computation.

## Settings for NACHA messages

NACHA (National Automated Clearing House Association) is a batch file format. It contains different kinds of records each with a different set of field definitions depending on the Standard Entry Class Code (SEC) provided in the Batch Header Record. Safer Payments allows you to map each field to an attribute by selecting the SEC, record type, and the field itself.

A single attribute can map to different SECs but for each SEC only to a single field. If you need to combine values of different fields enable "substring mapping". This option replaces the field selection with a list of pairs of numbers each denoting a start position inside the record and the length of the substring to extract. If you define more than one of these pairs, all substrings will be concatenated before performing the preprocessing and continuing with the computation.

IBM Safer Payments stores NACHA field values as they appear in the file without changing them unless a preprocessing is manually selected. Usually this means that you will have to use the "auto decimal" preprocessing for amount fields to convert them from cents to USD or the "timestamp" preprocessing for date and time fields to convert them into IBM Safer Payments timestamps.

Addenda Records are a special type of record that can be provided for certain SECs. For the CCD, CTX, PPD, and WEB entry classes Safer Payments only supports a single Addenda Record. For the IAT entry class all mandatory and optional Addenda Records are supported.

## Preprocessings

Depending on the type of message and the type of the attribute several preprocessings might be available but only one of them can be selected. The processing happens after the value was read from the transaction message and before it is used in subsequent stages of the model. The following preprocessings are available:

- **append constant right**  
Appends a constant to the right of this attribute.
- **auto decimal**  
Any message value delivered with no decimal period gets a decimal period inserted before the  $n$ -th character from the right.
- **concatenate**  
Appends the values of the listed variable(s) to this attribute.

- **convert currency**

Converts the value using the integer variable value (alias) and converts it according to the integer *rate* and *decimals*.

- **counterfeit notes**

Computes a score to be used in conditions based on a list of denominations to be filtered, a specified score increment and a specified factor.

- **crc32 hash**

Concatenates the values of the listed variables(s) and computes a crc32 checksum over the result.

- **evaluate travel periods**

Allows to perform a simple allowlist check for location and dates.

- **IP to hex**

Converts dotted-decimal IP address notation (127.0.0.1) to hexadecimal format (7F000001).

- **replace**

Defines *n* pairs of text values where the second text value replaces the first text value.

- **replace basic HTML entities**

Replaces &lt; &gt; &apos; &quot; &amp; with < > ' " &. Other HTML entities will not be changed.

- **replace substring**

Each occurrence of a given string is replaced with a user-defined string.

- **substring**

Cuts out the substring at a certain position with a certain length.

- **take if empty**

If the alias defined is either not delivered with the transaction message or if it is delivered empty, a specific value is used instead.

- **timestamp**

Accepts timestamp values of other formats than the standard IBM Safer Payments ISO format "YYYY- MM - DD hh: mm: ss".

- **timestamp milliseconds**

Accepts timestamp formats that include millisecond information and stores them in a numeric attribute.

[back to top](#)

## 6.8.2 Append constant right preprocessing

Appends a constant to the right of this attribute. This preprocessing is only available for FCD message.

The following parameter has to be set for append constant right preprocessing:

- **Constant**

The constant to be appended on the right of the attribute value.

[back to top](#)

### 6.8.3 Auto decimal preprocessing

Any message value delivered with no decimal period gets a decimal period inserted before  $n$ -th character from the right, where  $n$  is the specified number of decimal places.

The following parameter has to be set for auto decimal preprocessing:

- **Decimal places**

The number of decimal places of the attribute value.

Examples:

- Specified decimal places: 2, incoming value: 456 -> 4.56
- Specified decimal places: 3, incoming value: 456 -> 0.456
- Specified decimal places: 2, incoming value: 45.6 -> 45.6

[back to top](#)

### 6.8.4 Concatenate preprocessing

Appends values of listed variables(s) to this attribute. This preprocessing is not available for FCD message.

The following parameters have to be set for concatenate preprocessing:

- **Variable**

The variable to be concatenated.

- **length**

The minimum length of the value to be concatenated (If text value of the variable is shorter than this length, it is filled with space characters from left.).

- **align left**

The align left option will fill shorter text values with space characters from the right (default: left). If it is longer, it is truncated.

To add a parameter to preprocessing click the [Add parameter] button above.

To delete a parameter from preprocessing click the respective [Delete] button besides the row.

[back to top](#)

### 6.8.5 Convert currency preprocessing

Converts the value using the integer variable value (alias) and converts it according to a *rate* and the specified *decimals*. This preprocessing is not available for FCD message.

The following parameters have to be set for convert currency preprocessing:

- **Rate**

The rate to be used in the conversion. Has to be an alias name of an attribute in this message.

- **Decimals**

The number of decimals to be used in the conversion. Has to be an alias name of an attribute in this message.

Example: Assuming the following data delivered of an XML transaction message:

```
"...<Amount>10000</Amount><Rate>747495</Rate>  
<Decimals>8</Decimals>..."
```

the value stored in the IBM Safer Payments attribute is computed as:  $10000 * 747495 * 10^{-8} = 74.7495$  (the number of decimals taken over by IBM Safer Payments depends on the attribute's settings).

Note: In the above example the parameters would have been: Rate: *Rate* and Decimals: *Decimals*

[back to top](#)

## 6.8.6 Counterfeit notes preprocessing

Computes a score to be used in conditions based on a list of denominations to be filtered, a specified score increment and a specified factor.

The following parameters have to be set for counterfeit notes preprocessing:

- **Denominations**

A list of denominations to be filtered. (For example: 100, 500, 1000)

- **Score increment**

The value to be added to the score value if only one denomination is present and this denomination is included in the defined list of denominations to be filtered.

- **Factor**

If a denomination which is included in the defined list of risky denominations occurs, the number of attempts is multiplied by this factor to result in a score increment.

Examples: Assuming the following parameters:

- denominations: 100, 500, 1000
- score increment: 20
- factor: 5

and:

- an input of `<denominations>100,9</denominations>` (first value: denomination, second value: number of attempts) the score would be computed as  $20 + 9 * 5 = 65$ .
- an input of `<denominations>100,3;200,9</denominations>` (first value: denomination, second value: number of attempts) the score would be computed as  $3 * 5 = 15$ .

- an input of <denominations>100,9;500,13</denominations> (first value: denomination, second value: number of attempts) the score would be computed as  $9*5 + 13*5 = 110$ .

Note: If none of the defined denominations occur, the score will be 0.

[back to top](#)

## 6.8.7 Crc32 preprocessing

Computes a crc32 hash value of the concatenation of the selected variables(s). This preprocessing is not available for FCD message.

The CRC transformation creates a rather unique value for any number of text values of an XML message. It is used for example to create a unique ID from any type of cookie string or any number of browser information data elements with device identification.

Notice that there is no length limitation on the data element(s) transformed by CRC.

“CRC” stands for “cyclic redundancy code” and is similar to the computation of a hash value. In contrast to hash functions, CRC is faster to compute, however, it cannot be considered a secure obfuscation of the original value.

The following parameters have to be set for crc32 preprocessing:

- **Variable**

The variable to be added to the input string for the hash computation.

- **length**

The minimum length of the value to be added to the input string for the hash computation (If text value of the variable is shorter than this length, it is filled with space characters from left.).

- **align left**

The align left option will fill shorter text values with space characters from the right (default: left). If it is longer, it is truncated.

To add a parameter to preprocessing click the[Add parameter] button above.

[back to top](#)

## 6.8.8 Evaluate travel periods preprocessing

Allows to configure a simple location based allowlisting e.g. for travel times. This preprocessing is not available for FCD message.

The evaluate travel periods preprocessing can be used to compare the country code of a transaction and the transaction timestamp to a simplistic allowlist sent within another transaction element.

The content of this element is the repetition of periods represented by a tuple of a country code followed by a start and an end date (e.g. "DE221210231210BE010115311215"). The output of the preprocessing is "true" whenever one of the periods matches the country code and the date of the transaction, otherwise it is false.

The following configuration parameters have to be set:

- **Allowlist element**

Name of the XML element that contains a string of multiple periods consisting of a country code, a start, and an end date.

- **Country code length**

Specifies the length of the country codes within the allowlist element. For the example above that would be "2".

- **Start date format**

Specifies the format of the start timestamps within the allowlist element. Supported values for the timestamp format are:

- DD.MM.YYYY hh:mm:ss  
Typical European timestamp format.
- YYYYMMDDhhmmss  
Compact ISO format.
- YYYY-MM-DD  
Date format.
- YYYYMMDD  
Compact date format.
- YMMDD  
Compact short date format (21<sup>st</sup> century assumed). For example, "150914" would be translated into "2015-09-14 00:00:00".
- DMMYY  
Compact short date format (21<sup>st</sup> century assumed). For example, "150914" would be translated into "2014-09-15 00:00:00".
- YYFF (Valid From)  
Converts a four-digit value ("YYMM") into a timestamp. For example, "1409" would be translated into "2014-09-01 00:00:00".
- YYUU (Valid Until)  
Converts a four-digit value ("YYMM") into a timestamp. For example, "1409" would be translated into "2014-09-30 23:59:59".

- **End date format**

Specifies the format of the end timestamps within the allowlist element. Supported values for the timestamp format are:

- DD.MM.YYYY hh:mm:ss  
Typical European timestamp format.
- YYYYMMDDhhmmss  
Compact ISO format.
- YYYY-MM-DD  
Date format.



- YYYYMMDD  
Compact date format.
- YYMMDD  
Compact short date format (21<sup>st</sup> century assumed). For example, "150914" would be translated into "2015-09-14 23:59:29".
- DDMMYY  
Compact short date format (21<sup>st</sup> century assumed). For example, "150914" would be translated into "2014-09-15 23:59:59".
- YYFF (Valid From)  
Converts a four-digit value ("YYMM") into a timestamp. For example, "1409" would be translated into "2014-09-01 00:00:00".
- YYUU (Valid Until)  
Converts a four-digit value ("YYMM") into a timestamp. For example, "1409" would be translated into "2014-09-30 23:59:59".
- **Country code element**  
Name of the XML element containing the country code.
- **Timestamp element**  
Name of the XML element containing the timestamp element. If this is left blank, the system time will be used.

[back to top](#)

### 6.8.9 Replace preprocessing

Defines  $n$  pairs of text values where the second text value replaces the first text value.

The following parameters have to be set for replace preprocessing:

- **Replace**  
The string to be replaced.
- **with**  
The string to be inserted.

Once a text value is replaced, no further replacements for this attribute of this transaction message/record are performed.

To add a parameter to preprocessing click the [Add parameter] button above.

To delete a parameter from preprocessing click the respective [Delete] button besides the row.

[back to top](#)

### 6.8.10 Replace substring preprocessing

Each substring *text<sub>a</sub>* is replaced with *text<sub>b</sub>* in the value.

The following parameters have to be set for replace substring preprocessing:

- **To replace**

The substring to be replaced.

- **Replace with**

The substring to be inserted.

[back to top](#)

## 6.8.11 Substring preprocessing

Cuts out the substring at a certain position with a certain length.

The following parameters have to be set for substring preprocessing:

- **Position**

The position the substring starts at.

- **Length**

The length of the substring to be cut out.

Please note: The first character's *position* is 1.

[back to top](#)

## 6.8.12 Take if empty preprocessing

If the alias defined is either not delivered with the transaction message or if it is delivered empty, a specific value is used instead. This preprocessing is not available for FCD message.

The following parameter has to be set for take if empty preprocessing:

- **Value**

The value to be used in case the defined alias is either not delivered or delivered empty. *Value* can either be a constant, in which case it is a text, timestamp, or numeric value in double quotes, or an alias name. For example:

- "foo" fills in the text value 'foo' into the attribute.
- "123.45" fills in the numeric value 123.45 into the attribute.
- "2012-09-14 12:00:00" fills in the timestamp value 2012-09-14 12:00:00 into the attribute.
- AMOUNT fills in the value of the message variable AMOUNT into the attribute.

[back to top](#)

## 6.8.13 Timestamp preprocessing

Accepts timestamp values of other formats than the standard IBM Safer Payments ISO format "YYYY-MM-DD hh:mm:ss".

The following parameter has to be set for timestamp preprocessing:

- **Timestamp format**

The format of the timestamp to be accepted. Supported values for the timestamp format are:

- DD.MM.YYYY hh:mm:ss  
Typical European timestamp format.
- YYYYMMDDhhmmss  
Compact ISO format.
- YYYY-MM-DD  
Date format.
- YYYYMMDD  
Compact date format.
- YYYYDDDhhmmss  
Julian timestamp format.
- YYMMDD  
Compact short date format (21<sup>st</sup> century assumed). For example, "150914" would be translated into "2015-09-14 12:00:00".
- DDMMYY  
Compact short date format (21<sup>st</sup> century assumed). For example, "150914" would be translated into "2014-09-15 12:00:00".
- YYFF (Valid From)  
Converts a four-digit value ("YYMM") into a timestamp. For example, "1409" would be translated into "2014-09-01 00:00:00".
- YYUU (Valid Until)  
Converts a four-digit value ("YYMM") into a timestamp. For example, "1409" would be translated into "2014-09-30 23:59:59".

[back to top](#)

## 6.8.14 Timestamp milliseconds preprocessing

Accepts timestamp values of other formats than the standard IBM Safer Payments ISO format "YYYY-MM-DD hh:mm:ss".

Note that this preprocessing is meant to be used with numeric attributes only. It cannot be used with attributes of type timestamp, because this dataformat cannot store milliseconds.

The following parameter has to be set for timestamp milliseconds preprocessing:

- **Timestamp format**

The format of the timestamp to be accepted. Supported values for the timestamp format are:

- YYYY-MM-DD hh:mm:ss.ZZZ  
ISO timestamp format with appended milliseconds.

- DD.MM.YYYY hh:mm:ss.ZZZ  
Typical European timestamp format with appended milliseconds.
- YYYYMMDDhhmmssZZZ  
Compact ISO format with appended milliseconds.

[back to top](#)

## 6.9 External model mappings

External model components can be set up to forward all inputs, outputs and profiling outputs. When doing so, instead of manually configuring mappings for all those attributes within the model component itself, the mappings found on this page are used instead.

Mappings can be manually added or changed for any attribute owned by the current revision by clicking on its table row. Mappings for inherited attributes can only be viewed. Missing mappings will be automatically generated during golive so that external model components can really forward every value properly. Mappings generated like this use the attribute's name as the JSON element name. The name is escaped according to JSON to avoid problems.

The JSON element name works exactly the same as it does for regular mappings. Preprocessings are not available for external model mappings.

[back to top](#)

## 6.10 Preprocessing rulesets

Preprocessing rulesets are similar to rulesets but are computed before all other elements (like indexes, lists, ...) are computed.

This way it is possible to use the output of these rulesets in an index or other element and enable a more complex preprocessing of inputs as preprocessing in mappings alone.

[back to top](#)

### 6.10.1 Preprocessing rulesets

Preprocessing rulesets once created are listed on the navigation menu left so they can be quickly accessed. To access any of the rules of a Preprocessing ruleset, click left on the respective rule name in the left navigation menu.

Notice that the conditions that you define for a Preprocessing ruleset will be applied as if they would be defined the same for all individual rules of the set.

## Remarks

- With all the rules of this ruleset, a rule with higher priority is computed after a rule with lower priority. This is because later rules can overwrite conclusions of earlier rules.

[back to top](#)

## 6.11 Lists

Lists are used to aggregate data (categorization). A list thus generates a new attribute, which is defined with the respective list. Each list has a number of "values" that are set for the list attribute if the value condition(s) are met. It can either be a text or numeric type attribute.

List data aggregation typically serves two purposes:

- Representation of defined risk using block/allow lists (i.e. known risky merchants, known not risky terminals, etc.). In IBM Safer Payments, this type of list is either represented with lists in a model revision, or as defined risk (defined in the administration section). The difference is that lists in the model revision are changed within revisions by fraud modeling personnel and thus typically represent long-term data, while the defined risk lists can be added and deleted during daily operations by fraud investigation personnel.
- Data aggregation of frequent mappings (MCC, ICA, POS codes, etc.). These types of lists are represented as a specific type of rules that are executed before other rules are executed.

[back to top](#)

### 6.11.1 List

Each list contains the definition of  $n$  values, where each value can have any number of conditions. The conditions of the values are checked sequentially and once a condition is satisfied, the respective value is assigned to the list attribute.

Notice that value conditions are computed in the sequence the values are displayed in this form (top->down). If the conditions of a value are all satisfied, the value is applied to the output attribute and computation of this list halts. This implies that you may define overlapping list areas. For instance, assume that you define a value "gas station" to the condition "IF MerchantCategory EQUAL\_TO 5542" and below the value "shop" to the condition "IF MerchantCategory EQUAL\_TO 5000~5999", transactions with the MerchantCategory value of 5542 would be assigned the list output attribute value "gas station", while all other transactions with

MerchantCategory values from 5000 to 5999 would be assigned the list output attribute value "shops".

Lists themselves do not require any memory resources, only the new attribute according to its DDC/MDC settings.

[back to top](#)

## 6.11.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.11.3 List attributes

Each list data aggregation creates exactly one new attribute that it feeds its computational result into.

Each list output attribute is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This

setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Data type**

IBM Safer Payments supports the data types:

- **Boolean**

- Stores values of type "true/false", "yes/no" and "1/0" (stored using one Bit). If this attribute is not set by any list value its default value is "false"/"no"/"0". Note: MDC or DDC capacity for boolean type attributes must be a multiple of 8.

- **Numeric**

- Variable Byte length signed numeric values with variable (0..6) decimals. Both settings determine the universe of the attribute that is calculated in the same form. If this attribute is not set by any list value its default value is "nil" for display and "0" for any computational use (as in a condition). You may also explicitly check this attribute for "nil" (empty) values in conditions.

- **Text**

- Fixed length text values (configurable length). If this attribute is not set by any list value its default value is "nil" for display and "" (empty string) for any computational use (as in a condition). You may also explicitly check this attribute for "nil" (empty) values in conditions.

- **Hexadecimal**

- Hexadecimal values (configurable length). Notice that the hexadecimal values can be up to twice as long as the Byte length defined. If this attribute is not set by any list value its default value is "00..." for any computational use (as in a condition) and for display.

- **IPv4**

- IP address (e.g. 127.0.0.1) values (stored using 4 Bytes). Addresses can be delivered and are displayed as a text of four-digit groups (0-255) separated by dots. Internally they are efficiently stored as binary information.

- **Formatted as**

The formatting options are for display of values on the IBM Safer Payments pages (for examples in queries or case investigation). Choices differ by data type:

- **Amount**

Using digit group and decimal separators as defined for each user's preferences (e.g. "12,345.67") for numeric attributes only.

- **Decimals**

Using decimal separators as defined for each user's preferences (e.g. "12345.67") for numeric attributes only. This option does not use digit group separators.

- **ID**

Using digit group separators as defined for each user's preferences (e.g. "123,456,789") for numeric attributes only.

- **PAN**

Using dashed quadruple format typically used for primary account numbers as embossed on cards (e.g. "1234-1243-1243-1243") for numeric and text attributes.

- **No formatting**

Shows data with no formatter applied.

- **Length/decimals**

Quantifies text and numerical data types:

- **Numeric**

Byte length of internal storage, ranging from 1 to 8, and decimals ranging from 0 to 6. The value range that the resulting attribute can represent is computed live in the browser and displayed on the right.

- **Text**

Byte length of internal storage, with ASCII coded characters, this is exactly the maximum number of characters that can fit into the attribute. Since IBM Safer Payments supports UTF-8 coding, non-ASCII characters may consume multiple bytes. For example, special characters in non-English European languages, such as ä, ü, ö, ß, ê, é, è etc. typically require two bytes; all characters of Greek, Cyrillic, Coptic, Armenian, Hebrew, and Arabic require two bytes per character; and Chinese/Japanese/Korean Unified Ideographs require three bytes per character. You thus need to size the byte length of text attribute values according to the UTF-8 character encoding byte space requirements.

- **Unit**

Displayed with numeric values of this attribute. Typically used for currencies.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field



inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

[back to top](#)

## 6.12 Indexes

Indexes can be defined with reference to any text, numeric, hexadecimal, or IPv4 type input attribute. They are used to quickly access records that have the same value for the reference attribute as the current transaction message. They are needed for any attribute that identifies a dimension into which past transaction behavior shall be profiled by IBM Safer Payments for real-time decisions.

### Index types

IBM Safer Payments supports three types of indexes: standard, interval, and peer. They all serve different purposes. For example:

- In issuer related fraud prevention, typically cardholder past behavior is profiled, and thus a *standard* index is defined for the PAN (primary account number) attribute.
- In acquirer related fraud prevention, typically merchant/terminal/ATM past behavior is profiled, and thus one or more *standard* indexes are defined for the attributes identifying merchant/terminal/ATM.
- With peer-to-peer payment systems (payment systems where each member can be both a payer and a payee, such as ewallets, online banking, Visa person-to-person, MasterCard MoneySend), the definition of a *peer* index allows for each payer and payee of a transaction to be evaluated with respect to both their payer and payee history.
- To represent standing data that is represented as interval ranges (e.g. BIN/IIN range tables, IP location/intelligence tables), the definition of an *interval* index allows to represent such data with the masterdata capabilities of IBM Safer Payments, and to use them with any transaction.

Notice that you may define multiple (and also different type) indexes for the same attribute. This is useful in rare situations where you for example need evaluation sequences according to different sequence attributes.

All profilings are profiling past behavior and thus are defined alongside an index. This is why in the navigation menu left, these index based profilings are organized under "profilings".

### Indexes and sequences

Indexes and sequences are working together to access the history of past transaction records with profilings (and queries). The index itself always

points to the most recent transaction record with the respective index attribute value while the sequence for each past transaction record points to the transaction record (with the same index attribute value) *before* this one.

See index sequence help for further details.

[back to top](#)

## 6.12.1 Index

The remainder of this page describes some of the settings of an index and the implications of them. There is also general help on indexes.

### **Index type**

IBM Safer Payments supports different types on indexes that are described in the general help on indexes.

### **(Source/Target) Attribute**

For *standard* and *interval* type indexes, this selection the attribute for which an index shall be created. With *peer* indexes, the source attribute indicates the input attribute that identifies the payer, and the target attribute identifies the payee. Source and target attributes must have the same data type and length.

Notice that you may have multiple indexes for the same attribute (for instance, using a different sequence attribute).

### **Size and minimum lifetime**

Determines how many entries an index can hold simultaneously. Notice:

- Each index is fully stored both in MDC and DDC; there is thus no separate setting of the capacities as with attribute records. (For memory consumption, see below.)
- Once all entries in an index are filled, IBM Safer Payments will overwrite entries that have not been accessed (read or write) within less time than defined as "minimum lifetime". (Notice that there is no special scheme for the overwriting of entries. Entries are overwritten on a "found first" basis.)
- If IBM Safer Payments cannot find an overwritable entry, that is, all existing entries have been accessed last in less than the minimum lifetime, the new entry will not be written and thus discarded. Since this may result in incomplete indexes, this must be considered a severe sizing fault during IBM Safer Payments configuration. IBM Safer Payments generates an event log in the case of an "index overflow". There are special maintenance functions to "re-fill" and index from stored transaction records. Contact the IBM Safer Payments support on their usage. Notice that there are status alarm

indicators (SAI) that can alert to fill levels of indexes, which can be useful if you are unsure on how large to size an index.

## Resizing

There are two possible cases:

- Enlarge  
Enlarging an index size is always possible. During go-live of the revision with the enlarged index, the respective memory sizes are automatically enlarged.
- Reduce  
Reducing an index is only possible when the index area that would be dropped as result of the reduction has not yet been used. This includes outdated entries, so that a reduction is only possible if the index never grew larger than the reduced size. The go-live report checks this and only allows a reduced index to go live if these conditions are met.

## Purging

Purging allows for the automated removal of all index entries that are older than a defined time period (last read or write access older than the maximum lifetime). Purging is performed as part of the "end of day" jobs configured in IBM Safer Payments system configuration. This function, for instance, is necessary to be used with PCI-DSS compliant applications of IBM Safer Payments. It also keeps track of purged nodes in order to speed up the insertion process for new keys in an already filled index.

## Memory consumption

Index size determines how many different values can be stored in an index. This size is the same on disk as in memory. It is determined by:

$$(24 \text{ Byte} + \text{AttributeSize}) * \text{IndexSize}$$

both for MDC and DDC (*AttributeSize* is 8 Bytes for numeric type attributes and the character length for text type attributes).

## Computation conditions

The optional definition of computation conditions allows for the creation of partial indexes, that is, indexes that are only accessed for attribute values of certain transaction messages. Attributes used in these conditions either need to be stored or set by pre-processing rules or lists to allow recomputation of index dependent elements after mergings.

## Sequence

The sequence points to the previous transaction record (with respect to the sequence attribute chosen) of each transaction record. Indexes using a

sequence are required for counters, mergings, precedents, patterns, collusions and certain queries. See index sequence help for further details.

## Insertion conditions

The optional definition of insert conditions allows to have index entries only be generated by specific transaction messages.

[back to top](#)

## 6.12.2 Index sequence

### Indexes and sequences

Indexes and sequences are working together to access the history of past transaction records with profilings (and queries). The index itself always points to the most recent transaction record with the respective index attribute value while the sequence for each past transaction record points to the transaction record (with the same index attribute value) *before* this one.

For example, assuming that IBM Safer Payments already has transaction records for "PAN=1234-1234-1234-1234" with URID={20;70;100} (in this time sequence). The current URID is 200. Now a transaction message with "PAN=1234-1234-1234-1234" enters IBM Safer Payments:

- The "PAN Index" points to URID=100 as the most recent transaction record stored for this PAN.
- The value of the sequence of the "PAN Index" for URID=100 points to URID=70, which would be the transaction record before URID=100.
- The value of the sequence of the "PAN Index" for URID=70 points to URID=20, which would be the transaction record before URID=70.
- The value of the sequence of the "PAN Index" for URID=20 points nowhere as this is the oldest transaction record for this PAN in IBM Safer Payments.

### Remarks

- While most *standard* index definitions include a sequence, there are cases in which this is not needed. In these cases, it is more computationally and memory efficient to not define sequences. Sequences are only needed if past transaction histories shall be evaluated individually, as with merging, precedent, pattern, counter, and collusion profilings.
- If you only need aggregated past transaction history evaluation on an index, such as with masterdata, calendar profile, and event, the definition of an index sequence is not necessary.
- *Interval* indexes usually do not need a sequence.
- *Peer* indexes must have two sequences: one in the history dimension of a member as payer, one as payee.

## Sequence settings

The index sequence points to the previous transaction record (with respect to the sequence attribute chosen) of each transaction record. The size of the sequence MDC/DDC should thus be made so the sequence can represent sufficient data for the counters and investigation queries scope. The memory requirement of the sequence attribute is 8 Bytes times the size of the MDC or DDC.

The sequence depth setting determines how many transactions back an out-of-sequence transaction message is sorted in sequence (because the index points to the most recent transaction record; and each value of the sequence attribute (URID value) points to the previous transaction in sequence).

Notice that for indexes that only support calendar profiles, masterdata, or events, you do not need the actual sequence to be stored. In this case, disabling the sequence saves memory space and computational effort. If, however, the index should support counters, mergings, precedents, patterns, collusions, or queries, (where the actual sequence is required), sequence must be enabled.

Notice that with *peer* type indexes, there will be two instead of one sequence generated for this index. With all profilings that are using such an index, you can select whether you want the source (payer) or target (payee) evaluated, and which of the two sequences is to be used.

[back to top](#)

## 6.13 Mergings

Mergings are used to merge multiple transaction messages into one transaction record.

### Business background

In payment fraud prevention, a single financial transaction – such as the purchase of goods in a shop – can generate a multitude of different transaction messages. In credit card processing, these typically are:

- **Authorization request**

A merchant asks an issuer whether they authorize a certain financial transaction. The issuer returns an authorization code which guarantees the transaction when it is later posted. In some cases, there will be no posting transaction (which causes the actual financial funds transfer) for a granted authorization. For example, car rental companies frequently use the authorization to make a "reservation" of funds for potential coverage of damages on their car. When the car is later returned without damage, the

authorization is either revoked or just times out. Any authorization, regardless of whether or not there is a respective posting, reduces the available balance of the cardholder.

- **Advice**

Often, IBM Safer Payments is called before the complete authorisation process is finalised. In this case, an authorisation request may be answered differently than the fraud prevention system has recommended. Because the fraud prevention system needs to know about it, typically, a so-called "advice" transaction message is generated that contains information about this and sends it to the fraud prevention system.

- **Posting**

A merchant posts an actual financial transaction to an issuer. This typically invokes the actual transfer of funds. There are also postings without respective authorization requests. This is because merchants can also accept financial transactions without previous authorization. (Whether or not, or to what limit the merchant in this case is guaranteed his payment depends on the individual contract.)

- **Chargeback**

If the cardholder disputes a transaction with their issuer, the issuer charges back the amount to the acquirer, who in turn charges back the amount to the merchant.

- **Representment**

If the merchant does not agree with the chargeback, they may represent the transaction to their acquirer, who in turn represents the transaction to the issuer. This starts a manual settlement process of the issue.

- **Fraud**

If a transaction was deemed to be fraudulent – which can come from multiple sources – a fraud message is generated. This message is also required by most credit card schemes to be delivered to the scheme. Fraud merging requires merging at a later point in time because the fraud alerts typically come in weeks after the actual transactions occurred.

Whilst it is important to differentiate all these transaction messages in payment processing, for the purpose of fraud prevention, they all describe one payment transaction.

Because of this, typically, all these transaction messages are merged into one single transaction within the fraud prevention system. The additional information some transaction messages provide are stored in attributes of the fraud prevention system "transaction record".

## **Merging process**

A complete description of how transactions are processed with IBM Safer Payments is provided on the Message Computation page. Here this process is only described as far as it is relevant to the actual merging process.

Once a transaction message is received in IBM Safer Payments (online or batch), it is first determined which mandator conditions fit for this

transaction. Then for each mandator, first lists are computed, then mergings.

Notice that merging involves a merging source and a merging target. The merging source is an incoming transaction message that satisfies the merging source conditions. The merging target is always a transaction record already stored in IBM Safer Payments' MDC/DDC.

Merging consists of the following computational steps:

1. Check merging source conditions on each incoming transaction message for all mandators for which the mandator conditions are met. If the source conditions of a merging are matched, search for matching targets (continue subsequent steps). If the incoming message does *not* fulfill the source conditions of any of the mergings, the transaction is considered *not* to be a merging source and normal computation continues (merging ends here and does nothing until next transaction/record arrives in IBM Safer Payments).
2. To find merging targets, first the value of the attribute of the index of this merging is checked to identify all existing records in IBM Safer Payments MDC/DDC that belong to the same target entity. Potential targets are all records already stored in MDC (and DDC, if the option "Mergings may use DDC" is enabled via the IBM Safer Payments system configuration and if the respective checkbox is enabled for this merging). They are evaluated back in time with respect to the sequence "timestamp" attribute of the index.
3. Next the (optional) time tolerance criterion ("enforce time" / "tolerance") is checked. Only transaction records that are within the time tolerance specified are considered further as potential targets (again the sequence "timestamp" attribute of the index is used for this comparison). Notice that the time tolerance is symmetrical, that is, the matching source may have a timestamp before or after the matching target.
4. Then the "target conditions" are checked. Only data cache records that satisfy all target conditions will be considered as merging targets.
5. Additionally, termination conditions can be added. The first potential target record that satisfies all defined termination conditions will terminate the computation of the merging. This transaction record is also the last record that is evaluated as a merging target.
6. If exactly one data cache record satisfies all merging target criteria, this record is considered the merging target. Depending on the merging settings, values from the merging source are copied to the merging target and values of the merging target are set to defined values (execution of conclusions). If more than one data cache record satisfies all merging target criteria, the behavior depends on the setting of "Merging method". In its default setting ("first found fitting target record"), only the first record that satisfies all criteria is considered to be the merging target; and only for this merging target, the merging conclusions are executed. In its "all fitting target records" setting, all transaction records satisfying all criteria are merging targets; and in its "closest amount target record" setting, only the data cache record with the closest "amount" meta attribute value is considered to be the merging target.
7. The "store source" option lets you determine under which conditions an incoming transaction message that is identified as a merging source is stored

with its input attribute values in IBM Safer Payments' MDC/DDC.

8. If the "re-compute target" option is checked, the target record is recomputed (if there are multiple target records, the latest one with respect to the sequence "timestamp" attribute of the index) and the outputs of this transaction record are passed back as transaction message responses. If this option is not checked, empty/default values are sent back. This behavior ensures that if for instance you match postings to authorization transactions, the record is recomputed in case now a reaction should take place.

If a merging succeeded, which means that at least one target was found, then no other mergings will be executed.

The sequence of mergings computed follows the mandator structure from the top (like all other computations in IBM Safer Payments). That is, first the mergings of the top mandator are computed, then the mergings of all mandators down the path to the fitting mandator are computed (if there are any). Within a mandator's champion model revision, mergings are computed in a determined sequence according to the priority of each merging.

### **Merging example**

The combination of settings for mergings is rather complex because this feature is very powerful. In most applications, however, the mergings will represent mixing data streams that in your environment must be merged to form a single transaction history that enables fraud pattern detection and fraud management, and this setting will not change after initial configuration of your fraud prevention system.

An example of a merging setting frequently used in credit/debit card fraud prevention is the matching of fraud messages that come from a card management system or other sources. From a business point of view, the authorization requests and postings that are already in the data cache should be marked fraudulent once a fraud message for the respective transaction comes in.

The first problem frequently faced in this scenario is that fraud messages are generated not by the authorization system, but by an account management or other separate systems. These systems usually do not share a unique identifier with the authorization system so that there is no easy way to identify which transaction corresponds to which fraud message. Therefore, a specific merging definition must be used.

Typical settings would be:

1. **Source condition**

Typically, you would have one or more MTID values identifying a fraud message. This would be set as source condition.



## 2. **Index**

Usually, you would use the index defined for the "account" meta attribute so that IBM Safer Payments can quickly reduce its search for merging targets to only the transactions of the cardholder. This reduces the search effort significantly as typically only a small fraction of all transactions belong to this one account. Notice that with *peer* type indexes, you also select which index attribute (payer or payee) shall be used, and which sequence (source or target).

## 3. **Time tolerance**

Frequently, fraud messages only have the calendar date of the original transaction but not the timestamp. There can also be time shifts due to non-standard conversions or manual processing errors of time zones with international payment transactions. This is why most applications use a time tolerance of 25 hours (or 1.1 days).

## 4. **Target conditions**

Here you would include conditions that define which data cache records should be matched to which fraud messages. For instance, "MTID equal to *POS;ATH*" could define that fraud messages should only be merged to records in the data cache that represent authorization requests or postings. Notice that unlike the source condition, the attribute "MTID" value in the target conditions references the MTID value of the (potential) merging target, not source.

If you were to perform fraud merging only with the index attribute value and time tolerance criteria, matching would be rather inaccurate. Customers frequently have more than one transaction within 25 hours so that the transaction amount is usually used as another criterion for fraud matching. Because of exchange rate fluctuations and sometimes fees included in transaction message amounts, this criterion is also typically defined with a tolerance. Unlike the time tolerance, however, the amount tolerance is not defined by absolute value but rather by relative value. A typical target condition for this would be "Amount close to\_(by\_5%) {Amount}".

You would also use a target condition to ensure that only currently unmerged records are to be considered as merging targets. A condition "Fraud equal to 0" ensures that only data cache records not already marked as fraudulent are considered. Fraud messages often also contain MCC and/or MerchantID information. In many applications, however, this value is frequently wrong in fraud messages so that it is rarely used as merging criterion. If in your case, however, you do have such information of good quality, you can include it in the target conditions.

## 5. **Conclusions**

All criteria above are used to identify if a transaction message is a merging source and what merging targets exist. The Conclusions determine what happens to the merging target record. Typically, the "fraud" meta attribute would be set to a non-zero value. If a fraud type code exists in the fraud message, you may like to copy this from the fraud message (merging source) to the merging target record in a conclusion "Fraud is {Fraud}".

In this example, you would usually use "closest amount target record" as "merging method" to ensure that if there are multiple merging targets for one merging source, the merging target with the closest "amount" value is chosen. Notice that if the "amount" value difference is outside of the "close

to interval", it will not be considered for merging. If two "amount" values are exactly the same, the least recent data cache record will be selected. This is based on the assumption that if there are two transactions by one customer within a short period of time, for exactly the same amount, they are most likely both fraudulent, so it is more meaningful if the first one is marked as fraudulent. If for the other (later) transaction, a fraud message also exists, it would be matched once the first fraud message is processed.

The store source option lets you define under which circumstances a merging source is stored in the xDC.

The maximum target option defines an upper limit of evaluated target records. If the merging reaches this limit prior to finding a fitting target, the computation is aborted and a log message is created.

The "re-compute target" option enforces the target record to be recomputed after the merging is completed (using the potentially changed record data), and the result of this re-computation is sent back as transaction message response to the merging message request (or in case of a batch file, stored in the log data file). The target record is only recomputed in the mandator(s) that are involved in computing the merging source record. If the option is disabled, the default values of the output attributes are returned with the message response.

[back to top](#)

### 6.13.1 Merging

To create a merging definition the following settings are available:

- **Enabled**  
If checked, this merging is used in real-time transaction computation and during simulations.
- **Priority**  
Mergings of each model revision are evaluated in order of their priority. The lower the priority value the earlier it is evaluated.
- **Name**  
The name is used in all IBM Safer Payments forms and should be chosen from a business domain.
- **Comment**  
Comments are for documentational purposes only. It is advisable to comment the merging fully, so the decision logic remains easy to understand.
- **Index**  
A Merging is defined with an index to quickly reduce the search for merging targets. Notice that with peer type indexes, you also select which index attribute (payer or payee) shall be used, and which sequence (source or target).

- **Store source**

This setting determines whether or not a transaction which is considered as a merging source is stored within IBM Safer Payments data caches. The following settings are available:

- **always**

All merging sources are stored in MDC/DDC.

- **if no targets found**

Only merging sources for which no merging targets could be found are stored in MDC/DDC.

- **never**

All merging sources are discarded after the merging process has been finished.

*Note:*

In case the merging finds no target record, a subsequent merging might find a target. If that subsequent merging has 'Re-compute target' activated, the source record will not be stored, irrespective of the 'store source' setting.

- **Enforce time**

If enabled, only transaction records with timestamps (sequence timestamp of the index defined above) within the time tolerance are considered to be potential merging targets (i.e timestamp of merging source message +/- time tolerance).

- **Merging method**

If more than one data record satisfies all merging target criteria, this setting determines which records are considered to be merging targets. Merging conclusions are executed for all merging targets.

- **all fitting target records**

All records that satisfy all target criteria are considered to be merging targets.

- **closest amount target record**

Only the record with the closest "amount" meta attribute value is considered to be the merging target.

- **first found fitting target record**

Only the first record that satisfies all criteria is considered to be the merging target.

- **Max targets**

The maximum target option defines an upper limit of evaluated target records within the sequence of the index. If the merging reaches this limit prior to finding a fitting target, the computation is aborted and a log message is created.

- **Re-compute target**

If enabled, the merging target record is recomputed after the merging is completed. The merging target record is only recomputed in the mandator(s) that are involved in computing the merging source record. The result of this recomputation is sent back as transaction message response to the merging message request (or in case of a batch file, stored in the log data file). If disabled, the default values of the output attributes are returned with the message response. Note that all index computation conditions are evaluated

again when a transaction is recomputed. Only if the conditions are satisfied for the target after applying the merging conclusions, index dependent elements will be recomputed.

- **Retry mergings**

If enabled, then IBM Safer Payments will retry a merging when it doesn't find a target. This can be necessary when you have merging source and target messages that arrive close together while one of the instances is temporarily unavailable. When the instance comes back online, then it is possible that due to the high parallelism of the FLI the source and target messages could arrive on the second instance in the wrong order, and the source would not be able to find the target.

Note, this is an independent setting from the 'Access Protection' setting under System Configuration -> Serialize Computation. That setting waits until a merging target is completed processing before starting the computation of the merging source and retries the specified number of times. This setting will retry to find a merging target if no target can be found. Note that if both settings are turned on then it can retry the combined amount.

- **Max Merging Tries**

- When 'Retry Mergings' is enabled, this setting determines how many times it should try

- **Retry Wait Time**

- When 'Retry Mergings' is enabled, this setting determines how long to wait in between the retries (in msec)

- **Update calendar profiles and events**

If enabled, calendar profiles and events in all mandators will get updated, when they meet the mergings conditions and have the option 'Update during merging' enabled.

- **Collusions**

Selected collusions are triggered when this merging is executed. For further information about collusions please refer to the respective online help page.

- **Forward to external system**

If enabled, sends a request to an external system and ingests the response after conditions are evaluated and before the merging target is searched for. The data and how it is mapped to attributes can be freely configured.

[back to top](#)

## 6.13.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.13.3 Conclusions

This element uses conclusions. You can find further information in the conclusions chapter:

[9.4.2 Conclusions](#)

[back to top](#)

## 6.14 Masterdatas

It is often necessary to store certain data that is associated with index attributes. This data could be customer data that can be used with a PAN, merchant data that can be used with a MerchantID, or technical data (for example countries that correspond to BIN ranges). Such data would not be delivered with each transaction, but rather be delivered once and then stored with the respective index attribute (PAN, MerchantID, BIN, etc.).

Such data is referred to within IBM Safer Payments as "masterdata". Masterdata can be delivered either by "normal" transactions/records that also deliver a "real" transaction/record, or by "special" transactions/records that only deliver the masterdata data (aka "non-monetary" transactions/records). In both cases, a masterdata source transaction/record is identified by the respective "Insertion Condition(s)" of the masterdata definition. Often a specific TrxType or MTID attribute value defines a masterdata source transaction/record. The "Store source" checkbox lets you define whether or not a masterdata source transaction/record shall be included in the data cache or not. Typically, if masterdata is delivered by non-monetary transactions, you do not want these transactions to be stored with the data cache.

There is no specific definition of masterdata targets since any transaction/record that is processed after the masterdata source has set a value of a masterdata attribute, this value is taken for processing of this transaction/record.

### Remarks

- To change a masterdata attribute value, you just send another transaction/record with the new value. To delete a masterdata attribute value, you just send another transaction/record with empty or zero value. (note that this is true for normal masterdata, but when multi-value masterdata is enabled you need to use the insertion and deletion conditions to update a masterdata)
- If you have multiple masterdata attributes delivered with one transaction/record, you just create multiple masterdata definitions. The storage process of the masterdata attribute values to the index is valid for all masterdata definitions.

- The masterdata attribute must be defined as an input attribute of the model revision (own or inherited).

Once IBM Safer Payments detects a masterdata source transaction message, it extracts the value of the referenced attribute and stores it alongside one referenced index. Masterdata definitions require the sizing of DDC and MDC with the same number of elements as the index to which they refer. The memory requirement for normal (non multi-value masterdata) is thus the referenced index capacity times the masterdata attribute length. See the masterdata page for more information on sizing multi-value masterdata. [back to top](#)

### 6.14.1 Masterdata

To create a masterdata definition, the following settings are available:

- **Name**  
Name of masterdata definition. Often it is best to use the same name as the masterdata attribute selected below.
- **Comment**  
Comments to masterdata definition.
- **Index**  
Masterdata is defined with an index. For instance, if the masterdata definition is about cardholder data, the index that represents the cardholder (e.g. "PAN" or "Issuer" index) must be chosen here.
- **Masterdata attribute**  
Specify the attribute for which the masterdata definition is intended. This must be an own or inherited input attribute. For all transactions for which the insertion condition (below) is fulfilled, the value of the delivering transaction of this attribute is stored in the masterdata cache ("write masterdata"); for all transactions for which the insertion and deletion conditions are not fulfilled, the value of the masterdata cache is written back into the transaction; as if it would have always been part of the transaction ("read masterdata"). When multiple values is enabled (see below) then only the first value from the multi-value list will be written to the transaction. Notice that for *peer* type indexes, the definition of a masterdata attribute for the source and target part of the index is necessary.
- **Store source**  
If checked, the masterdata source message is stored as a record in the IBM Safer Payments data caches. If unchecked, the message is discarded after (the potential) masterdata extraction is carried out. This is only applied to transactions that satisfy the condition defined below.

*Note:*

For the record that is meant to be stored after masterdata was computed a subsequent merging might find a target. If that merging has 'Re-compute target' activated, the source record will not be stored,

irrespective of the 'store source' setting. This can only happen when masterdata and merging source conditions overlap.

- **Allow for multiple values**

If checked, more than one masterdata value can be stored per index node. Multi valued masterdata can be used in a few different ways. The simple case is just to store multiple values of masterdata which are related to an index. For example, you could store multiple addresses for a customer instead of just their current address. Multi valued masterdata can also be used to enable a multi-relations workflow. To read more about that see the Multi-Relations section.

When using multiple valued masterdata the multiple values are not used in calculations, due to the potential impact on latency. If the insertion conditions for masterdata are not met and a value is copied from the masterdata cache to a transaction, then it will always be the first value in the multi value list. There is currently no way to select a different value to be written or to not write a value to the transaction. This may result in confusion when examining the resulting transactions if it does not make sense that the first value in the list should be applied to the transaction.

- **Capacity for multiple values**

The capacity for multiple values is the overall number of additional elements stored. This is the capacity for all elements in the multiple values storage, so for example, if you had an index capacity of 10000 elements, and wanted to store up to 5 elements per index node, you would set the capacity to 40000. This would not mean that you are limited to 5 index entries per node, it is possible to store 20 entries on some nodes and only 1 entry on other nodes, but the full capacity (the sum of all the nodes) is allocated here.

- **Associated index**

The index which will be used to find relations in a multi-relations workflow. When multiple value masterdata is displayed in a case then this index will be searched using the values given in the multiple valued masterdata. For more information see the Multi-Relations section. Note that this index is only used to help display more information in user queries, it is not used in computations. If you do not select an index then Safer Payments will attempt to find the appropriate index based on the attribute which was selected.

- **Relationship values**

Attributes used to describe the relationship between each index node and each masterdata value associated with it. When you have multiple values enabled for masterdata then you may want to add extra information about the relationship between the index node and the particular masterdata value. For example, if you are storing multiple addresses for a customer, you may want to also store the information about which one is the current address, which can be stored in a relationship attribute (although, note that in this example, you would also need to update the relationship description when a new address was added)

Relationship attributes need to be passed in the same transaction as the masterdata value they are related to and are only updated if the insertion conditions for the masterdata are hit. Relationship attributes will always be updated when that masterdata value is sent, so if you send empty relationship values with an existing masterdata value then that will effectively delete the existing relationship values.

- **Insertion conditions**

Insertion conditions decide if the masterdata cache value (the value that "sticks") is written from the transaction to masterdata cache or read from masterdata cache to the transaction. When multiple values are not enabled then if the insertion conditions are hit then it will take the masterdata attribute value from the incoming transaction and overwrite the existing masterdata cache value in memory (so if an empty value is sent then it will effectively delete the existing masterdata value). When multiple values are enabled, then when the insertion condition is hit then it searches for the value from masterdata attribute of the incoming transaction in the existing list of multiple values. If the value from the incoming transaction is not found in the list, then it is added to the end of the list along with any relationship attributes. If the value is found, then only the relationship attributes will be updated.

- **Deletion conditions**

Deletion conditions allow you to delete values from the masterdata when using multiple values (although they can also be used for normal masterdata, it may be simpler to just send empty values which will overwrite the existing values). When a deletion condition is hit, then Safer Payments will search the existing list of masterdata for the appropriate node and if it finds a matching masterdata value, then it will remove it, along with any associated relationship information. You should generally attempt to use non-overlapping conditions for your insertion and deletion conditions, but if both are hit, then the insertion will take precedence and the deletion will not be performed.

- **Forward to external system**

If enabled, sends a request to an external system and ingests the response after conditions are evaluated and before the masterdata is updated or applied. The data and how it is mapped to attributes can be freely configured.

## Memory consumption

The size of masterdata is determined by a combination of index capacity and multiple values capacity (if you have multiple values enabled). This size is the same on disk as in memory (except when deferred writing or encryption are enabled). The base masterdata size (without multiple values enabled) is determined by:

$$\text{AttributeLength} * \text{IndexCapacity}$$

both for MDC and DDC (*AttributeLength* is configurable in the input attribute setup). When multiple values are turned on the sizing of the masterdata is more complex. If you turn multiple values on, then in addition to the base masterdata size above it will also allocate:

$$((8 \text{ Bytes}) * \text{IndexCapacity}) + ((8 \text{ Bytes} + \text{AttributeLength}) * \text{MultipleValuesCapacity})$$

for MDC and DDC. In addition, if masterdata attribute is of type Hex or IP, then an additional  $(1 \text{ bit} * \text{IndexCapacity})$  will be required.



Each relationship attribute also requires its own memory. Every relationship attribute you add requires:

$$\begin{aligned} & (\text{RelationshipAttributeLength} * \text{IndexCapacity}) + \\ & (\text{RelationshipAttributeLength} * \text{MultipleValuesCapacity}) \end{aligned}$$

[back to top](#)

## 6.14.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.14.3 Multi-relations workflow

### **Multi-relations in IBM Safer Payments**

When transferring data into Safer Payments from your company's systems it is often the case that you may have different types of identifiers for different types of entities. For example, you may have accounts and customers, where accounts represent a specific account type, and customers represent physical or legal persons. In this situation it is possible that a single account may be owned (or have a relation to) multiple customers, and individual customers may own (or have a relation to) multiple accounts. In order to investigate this within Safer Payments you will need to set up a multi-relations workflow with a multiple mandator hierarchy and masterdata multiple values enabled.

### **Setting up the multiple mandator hierarchy for multi-relations**

In order for Safer Payments to be able to investigate multiple relations you'll need to enable 2 levels of multi-valued masterdata which can refer to each other, which requires setting up masterdata on an index, which requires a multi-level mandator hierarchy. In our example below we will assume that on the top level mandator we will have the account information and on the lower level mandator we will have the customer information, but it can also be set up in the reverse order. In order to set up the multiple mandator hierarchy follow the steps below:

1. On your top level mandator create the input attributes that you will need for your account IDs and for your customer IDs. In addition, create a second attribute with the same type as the account ID attribute. This second attribute will be required for enabling the multi-relations investigation (it can be set up to be mapped from the same input data, but Safer Payments requires a separate attribute due to the message processing order)

2. Create an index on your account ID attribute
3. Create a new masterdata selecting the customer ID attribute as the masterdata attribute, and using the index on the account ID that you just created. Also, turn on the multiple values setting. Now with this setting turned on you will be able to store multiple customers associated with a single account.
4. Golive with the top level mandator and then create a new challenger with the lower level mandator
5. On the lower level mandator create a new index, selecting the customer ID attribute (the same attribute used for the masterdata in the top level mandator). This needs to be done on the lower level mandator because of the order of message processing within Safer Payments.
6. Still on the lower level mandator create a new masterdata, selecting the second account ID attribute as the masterdata attribute, using the new customer ID index you just created, and enabling multiple values. In addition, select the top level account index as the associated index. With this second multi-valued masterdata you will be able to store multiple accounts associated to a single customer.
7. Golive with the lower level mandator and then create a new challenger with the top level mandator
8. In the top level mandator, select the top level masterdata on the customer ID that you created in step 3 and select the account index from the lower level mandator for the associated index value.
9. Golive with the top level mandator

You should now be set up to investigate multi-relations with Safer Payments. The steps above only discuss the absolute minimum requirements for investigating multiple relations. It's likely that you will also want to set up additional masterdata on your accounts and customers (i.e. account related information such as account type, expiry, and customer related information such as customer name, address, etc.) as well as relationship attributes to describe the relations between customers and accounts. When setting up relationships in a multi-relations workflow like above you will likely want to use the same relationship attributes in both masterdatas (as the relationship describes the relation in both directions between the customer and the account i.e. a customer is the owner of an account, and an account has an owner).

### **Adding multi-relations data to Safer Payments**

Our recommendation for adding data to Safer Payments when using a structure like the above is to set up 3 separate messages, where each will deal with a specific type of masterdata. Safer Payments is very configurable and can support other configurations, but the following setup is our recommended setup as it is easy to reason about. With this setup you should create 3 message types each with its own unique MTID under the Administration->Messages page. You will have one message which will deal

with account related masterdata, one which will deal with customer related masterdata, and one which will deal with the relationship masterdata. You will want to go back to your model and set up the masterdata elements' insertion conditions so that each masterdata element will be inserted from the correct message type. You will also need to set up mappings for each message type to the appropriate input attributes (ensuring you also setup the account and customer ID attributes again for the relationship message). The customer and account masterdata messages will be sent like any normal masterdata transactions. They will have a single row per customer (or account) and a column for each attribute you want to set (i.e. Customer Name). The relationship masterdata will need to be sent with a single relationship per row. So if you have a single customer associated with 5 accounts, then you would send 5 rows, each row would list the same customer ID with a different account ID. For example you could have a file like the following:

<i>CustomerID</i>	<i>AccountID</i>	<i>Relationship</i>
HG12561	55712399	Owner
HG12561	77193772	Signatory
HG12561	68445731	Beneficial Owner
DE92214	68445731	Owner
DE92214	17765438	Joint Owner
NN71622	17765438	Joint Owner
HC77901	68445731	Signatory

In the example data above, there is one customer, identified by ID *HG12561*, that has access to three accounts. For one of these accounts, *68445731*, this customer is only the Beneficial Owner, and customer *DE92214* is the owner. In addition, as mentioned before, you could send additional information about these customers in a separate message, which would contain all the masterdata that is stored for a specific customer (i.e. Customer Name, Customer Address).

One thing to note is that when using multiple value masterdata, the multi value list is not evaluated at all during real time computation, due to the potential impact on latency. It can be evaluated when using Index Based Evaluations, but during real time computation a multi-valued masterdata will behave exactly the same as a normal single valued masterdata. If there is no value included for a masterdata attribute in a transaction, and the insertion conditions of the masterdata do not hit, then that attribute will be filled with the first value in the multi-value list. This may be confusing in some situations as it will seem like a specific value was associated with a transaction when that was not actually the case. If this is a problem with your system it is recommended to include a dummy value instead of not

including a value, in which case Safer Payments will not overwrite the dummy value.

## Exploring multi-relations data

Once you have data added then you will want to be able to explore the data and investigate the relationships between different customers and different accounts. For example, using the data above, if you have an alert which is triggered on account *68445731* you may want to be able to see that there are 3 different customers associated with this account, so that you can notify each of them about the issue with their account. You may also want to investigate the other accounts that these customers are associated with to ensure they don't have any additional issues. This is possible in Safer Payments using the masterdata exploration view, which is shown in the Cases page, on the Masterdata query page, and is shown when a user clicks on the 'more...' link when a multi-value masterdata column is shown in a query.

The masterdata exploration view is automatically shown when a user has multiple valued masterdata displayed. In order to show it in a case, you should select the multiple valued masterdata in the case class configuration screen. Once it is displayed, it will display a tabbed structure, where each sub tab represents an associated account or customer. Using the example data above, if you had a case created for account *68445731* you would have a main tab which displays all the masterdata information relating to the account (i.e. Account Type, Account Expiry) as well as 3 sub tabs, each which relate to a different customer ID (so one for each of *HG12561*, *DE92214*, and *HC77901*). Each of these sub tabs will display the relationship that customer has with the account above. Each of these sub tabs starts out collapsed, but has the option to be expanded, in which case they will additionally show masterdata information about the customer (i.e. Customer Name, Customer Address, etc.). In addition, the customer tab will show all the accounts that customer has a relationship to (including the account above, *68445731*). So, if you expanded the customer tab for customer *HG12561* it would show 3 accounts: *68445731*, *55712399*, and *77193772*. These account and customer relationships can continue to be explored as deep as necessary by a case investigator.

Safer Payments uses the 'Associated Index' value in the masterdata settings to search these relationships between accounts and customers. Without this index information, the masterdata list would just be a list of values with no associated information. By adding the 'Associated Index' selection you allow Safer Payments to take a value and search a separate index for that value, and then show any other masterdata information that is associated with the index node that it finds.

## 6.15 Device identification

When performing financial transactions with counterparties using the Internet for access, certain types of risks specific to this access channel do apply. One risk in particular is the lack of a physical device that identifies the counterparty, such as a payment card of a customer or a terminal for a merchant.

One way to mitigate this risk is to use so-called device identification techniques (aka "device fingerprint" or "browser signature"). Unique and reliable identification of the device can greatly assist in differentiating fraudulent from genuine payment activity.

By the very nature of the Internet that is based on principles like "informality" and "anonymity". For this reason, there is no inherent and universal device identification mechanism available that is reliable and ubiquitous. Today's best business practices for Internet device identification thus use a number of "indirect" identification techniques based on quite different approaches. IBM Safer Payments implements all such techniques that have demonstrated to perform well in real-world applications.

### **Fraud prevention usages**

There are two things for which device identification is useful in payment fraud prevention:

- Identify if the counterparty uses one of the same device that was used before for the current transaction, and
- identify if the same device has been used within transactions of multiple counterparties recently.

The first usage identifies low risk situations. If a counterparty has used the device of the current transaction before, often, and since a while, it is rather likely that the counterparty has the identity claimed. If the device seen before would have been a fraudster's one, there would have been a fraud claim in the meantime. IBM Safer Payments features a specific device identification profiling function that generates output attributes describing how long and how often the counterparty's device has been used before.

The second usage identifies a high risk situation. A device used within a relative short amount of time with a significant number of transactions of different counterparties, if no legitimate relationship between the counterparties exists, usually is an indicator of criminal activity. This is

because many criminals, in particular the ones that create massive fraud losses, not only impersonate one counterparty at the same time, but many. IBM Safer Payments does not feature a specific type of profiling for this as its standard functionality already allows for the detection of such cases. If you like to identify this risk, simply create an index for the device ID CRC value (see below) with a sequence. This index's sequence provides a history of usages of this device. You can now use a counter that computes the number of different counterparties in a certain time period and use this as a risk indicator.

## **Device identification techniques**

Since the HTTP protocol used for any browser based access of Internet sites itself is stateless, so-called "cookies" have been introduced to identify a counterparty both within a web site session and between sessions. A cookie essentially is a text string that can be set by the web site within the browser's private storage, and read only by the same web site when the user visits again .

As such, this technique would be sufficient to support the fraud prevention usages discussed above. Any browser that connects to your website is checked if it had received a cookie from you before. If it has, the browser is "identified". If the browser connecting had not yet received a cookie from you before, it is now given a new one, and can from now on be identified.

However, just using cookies to identify devices in reality often is not enough:

- Some years ago, cookies have gotten a bad name in the public view as they were (mostly for the wrong reasons) considered to be invasive to privacy. While today this is rather a matter of the past, there are still users that disable cookies with their browsers, and there are still websites that refrain from using them.
- Cookies can only be read by the same website that wrote them. i.e. cookies do not allow for the identification of devices from multiple websites. Nevertheless, cookies are still a useful device for a lot of cases of application.
- It is easy for criminals to delete cookies between creating transactions impersonating different counterparties. While it is more unlikely that genuine counterparties purposely delete cookies, and thus low risk situation detection (above) should not be affected, it is likely that criminals do delete cookies and this high risk situation detection (above) is impeded.

To compensate for this, a number of additional device identification methods exist. They mostly work by gathering information about the browser and the physical device the browser runs on. IBM Safer Payments uses two types of information, passive and active.

- Passive information is delivered by the browser without any specific querying by the website. This information includes the HTTP GET/POST headers sent

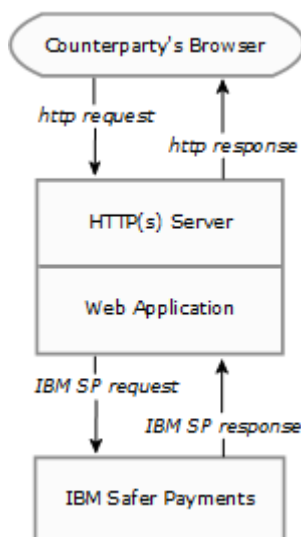
by the counterparty's browser.

- Active information uses Javascript on the browser to query information that is available within the Javascript sandbox, such as screen resolution or system fonts.

Notice that it is entirely up to you whether you use passive and/or active information, and you may even individually decide which of the information elements you are using with IBM Safer Payments device identification.

## Integration

This section assumes that you integrate IBM Safer Payments device identification within an existing architecture of a HTTP(s) server and a web application (that handles your interaction with the counterparty's web browser. In this architecture, the web browser sends http requests to the HTTP(s) server that are computed by the web application. At certain steps, the web application asks IBM Safer Payments for fraud risk assessment by an IBM Safer Payments request, and receives back the IBM Safer Payments response.



Using passive information in IBM Safer Payments for device identification requires that you include the data elements (plus the cookie, if you use cookies to identify counterparties between sessions) in the IBM Safer Payments request. It is up to you how you name these data elements in the IBM Safer Payments request XML message (example), but you need to create mappings (below) for these data elements in IBM Safer Payments.

Using active information works the same way, however, you have to integrate code on your web pages that execute Javascript functions querying the information, and you have to pass this information back to the HTTP(s) server, and - via the web application - to IBM Safer Payments as data elements just as the passive information data elements (above). The best way to integrate the Javascript functions with your web application is highly depending on the detail architecture of your infrastructure. Rather than a

"closed" solution for this, we do provide you with a list of suitable HTTP headers and Javascript "scriptlets" on this page that you can integrate with your web pages according to your web application architecture.

## **Processing device information**

Within IBM Safer Payments, the data elements can be used in different ways:

- You may use individual data elements directly in the decision model. For this you have to define respective attributes and mappings in IBM Safer Payments.
- You may also store individual data elements for integration testing purposes in MDC and/or DDC.
- For the actual IBM Safer Payments device identification profiling, you have to use either the cookie data element or a combination of the passive/active data elements as inputs (best both). The crc32 hash defined in mappings converts any number of XML message fields into one numeric value (hexadecimal, length 4).

## **Business aspects**

Device identification is a very useful and necessary tool to improve fraud prevention performance with Internet originated payment transactions. However, it is not sufficient to implement a fraud prevention solution. For instance:

- Fraudsters will use more and better technology to disguise their activities. For example, to avoid being visible with the same device generating transactions impersonating multiple counterparties, fraudsters can use proxies that filter out browser information or overwrite them with random values. In this case, all transactions appear to come from different devices. Each device appears as a new device without history, in which case this is not considered a low risk situation, but the fact that the device appears as if it was not "seen" before alone usually does not suffice to classify it as high risk situation.
- Malware on a counterparty's device that for instance manipulates the recipient of a transaction to benefit the fraudster remains undetected by device identification, since in this case, it is the "trusted" device of the genuine counterparty that initiates the transaction.
- Each individual uses more and more different devices to access certain services. These devices are changed and change in itself (updates, etc) more and more frequently. Thus the number of "new" devices without any history seen in transactions will increase.
- Changes to the device, such as installation of new software or using different browsers on the same device will limit the precision of device identification.

For these reasons, you should never rely solely on device identification to detect payment fraud. Only the combination with transaction profiling, as featured by the other functionality of IBM Safer Payments, will allow you to keep fraud levels permanently under control.



## Supercookies

In addition to the (above) discussed passive and active information about the counterparty's browser, there are more effective (and more invasive) techniques out there to permanently identify devices. So-called "supercookies" (aka "zombie cookies") use browser and/or operating system weaknesses to embed identification information deep in the counterparty's device for later re-identification.

Such techniques are heavily criticised by privacy advocates. Companies such as Google that have used them in the past faced heavy criticism and have stopped their usage. While passive information is "freely" provided by the browser to the HTTP(s) server, and active information is at least "freely" available to the Javascript that the counterparty has allowed to execute on his device, using weaknesses of the device to place supercookies can usually be considered to be not allowed by the counterparty, neither explicitly nor implicitly.

If you intend to use such technology nevertheless, IBM Safer Payments will use the identification string (after CRC transformation) just as it uses the one that stems from passive/active information (and can even be combined with it). We, however, do not provide the sample code for this (as we do with the sample code to extract active information).  
[back to top](#)

### 6.15.1 Example of XML transaction request message containing browser information

IBM Safer Payments device identification requires that you include (passive and/or active) information derived from the counterparty's browser in the transaction message requests that you like IBM Safer Payments to perform device identification on.

This is an example of such a message:

```
<IRIS Version="1" Message="ModelRequest" MessageTypeId="1"
MessageId="0af87c75503b440">
  <Amount>103.88</Amount>
  <CountryCode>US</CountryCode>
  <MCC>5412</MCC>
  <MerchantID>0000454418440712</MerchantID>
  <PAN>5235004548843157</PAN>
  <POSEntry>901</POSEntry>
  <TerminalID>18461448</TerminalID>
  <TrxDateTime>2014-11-05 14:22:02</TrxDateTime>
```

```
<UserAgent>Mozilla/5.0 (Windows NT 6.1; WOW64)</UserAgent>  
<HttpAccept>text/html, gzip,sdch en-US</HttpAccept>  
<Cookie>65CA04E74BB425342C01</Cookie>  
<ScreenResolution>2048x1152x24</ScreenResolution>  
<TimeZone>-120</TimeZone>  
<Plugins>Chrome PDF Viewer;Microsoft Office 2010;</Plugins>  
<SystemFonts>Agency FB, Aharoni, Algerian</SystemFonts>  
</IRIS>
```

Notice that line feeds and spaces spaces in the example above have been added for readability and may not be present in the actual XML transaction message send to IBM Safer Payments.

[back to top](#)

## 6.15.2 Device identifications

IBM Safer Payments device identification keeps histories of up to 4 devices per counterparty (user account). For each of these devices (browsers), the following data is computed and stored:

- number of transactions with this device
- earliest and latest transaction date
- number of cookie and device ID mismatches

This information is made available from within the device identification profiling profiling method. For each device identification, output attributes carrying this information can be defined.

Notice that you can define multiple device identifications, for instance to identify customer and merchant devices.

[back to top](#)

## 6.15.3 Device identification

To create a device identification definition, the following settings are available:

- **Enabled**  
If checked, this device identification is used in real-time transaction computation and during simulations.
- **Priority**  
Device identifications of each model revision are evaluated in order of their priority. The lower the priority value the earlier it is evaluated.
- **Name**  
The name of a device identification definition. It is used in all IBM Safer

Payments forms.

- **Comment**

A description of the device identification. This will be displayed in various forms and allows to add a more verbose description of the device identification.

- **Index**

Device identification is defined with an index. For instance, if the device identification definition is meant to match devices in online banking, this would be an index on account number. If a peer index is selected, the device identification offers the additional computation method "last target fingerprint".

- **Timestamp**

An attribute that contains timestamp information. This timestamp should be the point in time when the device identification has been gathered on the end-user device.

- **Time unit**

The time unit that will be applied to computation outputs.

- **Cookie**

An attribute that contains four byte of hexadecimal cookie data. This can be the result of the crc32 hash transformation or any other four byte hexadecimal attribute. As long as this value does not change between two transactions the device identification will consider two devices to be the same.

- **Fingerprint**

Another attribute that contains four byte of hexadecimal fingerprint data. This can be the result of the crc32 hash transformation or any other four byte hexadecimal attribute except the one used as "Cookie". As long as this value does not change between two transactions the device identification will consider two devices to be the same even when the cookie has changed.

- **Computation Conditions**

Computation conditions allow to define filters on incoming transaction data. Only transactions that match all defined conditions are taken into account for the device identification.

- **Output attributes**

Every device identification can compute one or more output attributes. For detailed information refer to the respective help text.

## Memory consumption

Device identifications are defined with reference to an index. Their memory consumption is computed as:

$80 \text{ Bytes} * \text{IndexSize}$
---------------------------------------

both for MDC and DDC. The memory consumption for all computed output attributes has to be added.

[back to top](#)

## 6.15.4 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.15.5 Device identification attributes

Each device identification profiling creates one or more new attributes that it feeds its computational results into. Notice that if you use a mandator structure, the rules of this decision logic may use all attributes defined in champion mandator revisions above it in the structure. Each of the device identification output attributes is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain. Notice that the attribute names do not need to correspond to the variable names of data delivered to IBM Safer Payments; you define the relation between IBM Safer Payments attributes and variable names in "Mappings".

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the

values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Data type**

Computations (see below) either deliver numeric, boolean, or hexadecimal output depending on the chosen computation method. The formatting and length of output attributes can only be adjusted for computations delivering numeric output.

- **Formatted as**

The formatting options are for display of values on the IBM Safer Payments pages (for examples in queries or case investigation). Choices differ by data type:

- **Amount**

- Using digit group and decimal separators as defined for each user's preferences (e.g. "12,345.67") for numeric attributes only.

- **Decimals**

- Using decimal separators as defined for each user's preferences (e.g. "12345.67") for numeric attributes only. This option does not use digit group separators.

- **ID**

- Using digit group separators as defined for each user's preferences (e.g. "123,456,789") for numeric attributes only.

- **PAN**

- Using dashed quadruple format typically used for primary account numbers as embossed on cards (e.g. "1234-1243-1243-1243") for numeric and text attributes.

- **No formatting**

- Shows data with no formatter applied.

- **Length/decimals**

Byte length of internal storage for numeric output attribute values, ranging from 1 to 8, and decimals ranging from 0 to 6. The value range that the resulting attribute can represent is computed live in the browser and displayed on the right.

- **Unit**

Displayed with numeric values of this attribute. For all computations that work on timestamps or durations this is set to the time unit defined in the device identification definition.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

- **Computation**

This setting determines how the output attribute is computed from the set of transaction records selected by this device identification:

- **Average number of uses per time unit**

Computes the average number of uses per time unit for the matched device. If no device is matched and a new device created, the output value is (0).

- **Cookie changed**

Indicates that a device uses an unknown cookie. If the fingerprint attribute matches, the new cookie is stored and the device identification information is kept. If the fingerprint also changed a new device is created (and an old device is potentially overwritten).

- **Fingerprint changed**

Indicates that a device uses an unknown fingerprint. If the cookie attribute matches, the new fingerprint is stored and the device identification information is kept. If the cookie also changed a new device is created (and an old device is potentially overwritten).

- **Last target fingerprint**

This computation method is only available in combination with a peer index: It computes the fingerprint of the last device used with the target account of the current transaction.

- **Number of cookie mismatches**

Counts the number of times the cookie has been changed for a given device. The number is incremented, whenever a device is matched only by the fingerprint.

- **Number of fingerprint mismatches**

Counts the number of times the fingerprint has been changed for a given device. The number is incremented, whenever a device is matched by the device cookie but not by the fingerprint. This could happen e.g. when the device configuration changes.

- **Number of uses**

The number of transactions that have been matched to the device.

- **Time between first and previous use**

The time between the initial use and the second most recent use of a device with respect to the timestamp attribute.

- **Time since first use**

The time between the initial and the most recent use of a device with respect to the timestamp attribute.

- **Time since previous use**

The time between the second most recent use and the most recent use of a device.

**Examples:**

- The following table shows a sequence of transactions together with the computed outputs:

#	Account (Index)	Cookie	Fingerprint	Number of uses	Number of cookie mismatches	Number of fingerprint mismatches	Cookie changed	Fingerprint changed
1	1234	0xAAAAAAAA	0xCCCCCCCC	1	0	0	Yes	Yes
2	1234	0xAAAAAAAA	0xCCCCCCCD	2	0	1	No	Yes
3	4321	0xBBBBBBBB	0xDDDDDDDD	1	0	0	Yes	Yes
4	1234	0xAAAAAAAA	0xCCCCCCCD	3	0	1	No	No
5	1234	0xAAAAAAB	0xCCCCCCCD	4	1	1	Yes	No
6	4321	0xBBBBBBBB	0xDDDDDDDD	2	0	0	No	No
7	1234	0xAAAAAAC	0xCCCCCCCC	1	0	0	Yes	Yes
8	1234	0xAAAAAAB	0xCCCCCCCD	5	1	1	No	No

- **Remarks:**

- Please note that #3 and #6 are transactions for a different account.
- As long as either the cookie or the fingerprint of a device matches, the device identification is updated with data from the current transaction. The cookie is always matched first.
- In #7 a new device is created because neither cookie nor fingerprint match the previous transaction for this account. As every device identification has slots for up to four devices, the data from #5 is still available and #8 can be matched to it.

- The following table shows a sequence of transactions together with the computed outputs for time unit hours:

#	Account (Index)	Cookie	Fingerprint	Timestamp	Time since first use	Time since previous use	Time between first and previous use	Average number of uses per time unit
1	1234	0xAAAAAAAA	0xCCCCCCCC	1970-01-01 00:00:00	0.00	0.00	0.00	(0)
2	1234	0xAAAAAAAA	0xCCCCCCCC	1970-01-01 01:00:00	1.00	0.00	0.00	2.00
3	1234	0xAAAAAAAA	0xCCCCCCCC	1970-01-01 03:00:00	3.00	2.00	1.00	1.33
4	1234	0xBBBBBBBB	0xDDDDDDDD	1970-01-01 06:00:00	0.00	0.00	0.00	(0)
5	1234	0xAAAAAAAA	0xCCCCCCCD	1970-01-01 09:00:00	9.00	6.00	3.00	0.44
6	1234	0xAAAAAAAA	0xCCCCCCCD	1970-01-01 12:00:00	12.00	3.00	9.00	0.42

- **Remarks:**

- The transaction in #4 affects the same account but is matched to a new device because neither cookie nor fingerprint match.
- Transactions #5 can be matched to the first device via the cookie. #6 is also matched to this device by cookie and fingerprint.
- The following table shows a sequence of transactions together with the computed outputs:

#	Source Account (Index)	Target Account (Index)	Cookie	Fingerprint	Last target fingerprint
1	1234	0000	0xAAAAAAAA	0xCCCCCCCC	0x00000000
2	5678	0000	0xBBBBBBBB	0xDDDDDDDD	0x00000000
3	1234	5678	0xAAAAAAAA	0xCCCCCCCC	0xDDDDDDDD

- **Remarks:**

- The "last target attribute" computation is only available for peer indexes.
- The output attribute is set to the last known fingerprint value for the target account. If the target account does not have any fingerprint set from a previous transaction, the output is "0x00000000". This computation never changes the device identification for the target account.
- The following table shows an example with transactions for one device that are coming in out of sequence:

#	Account (Index)	Cookie	Fingerprint	Timestamp	Number of uses	Time since first use	Time since previous use	Time between first and previous use	Average number of uses per time unit
1	1234	0xAAAAAAAA	0xCCCCCCCC	1970-01-01 01:00:00	1	0.00	0.00	0.00	(0)
2	1234	0xAAAAAAAA	0xCCCCCCCC	1970-01-01 03:00:00	2	2.00	0.00	0.00	1.00
3	1234	0xAAAAAAAA	0xCCCCCCCC	1970-01-01 00:00:00	3	3.00	2.00	1.00	1.00
4	1234	0xAAAAAAAA	0xCCCCCCCC	1970-01-01 06:00:00	4	6.00	3.00	3.00	0.67

- **Remark:**

The computed output values for out-of-sequence transactions will always be calculated with respect to the most current transaction (with respect to the timestamp attribute). Therefore the "number of uses" in transaction #3 is "3".

[back to top](#)

## 6.15.6 Querying device information

Passive device information is taken from the HTTP request that a customer makes to the payment application. This information has to be extracted by the payment application and forwarded to IBM Safer Payments. Because IBM



Safer Payments device identification is independent on how many and which information is forwarded, we provide some suggestions for suitable HTTP header information below:

### **HTTP accept headers**

```
Accept
```

```
Accept-Encoding
```

```
Accept-Charset
```

```
Accept-Language
```

### **HTTP user agent**

```
User-Agent
```

### **HTTP Cookie**

```
Cookie
```

### **Client IP address**

- the client IP address
- the client IP port

While all these HTTP headers will be useful in IBM Safer Payments, only those headers that are unlikely to change between sessions should be included in the hash transformation for the fingerprint attribute. Especially the client IP and the HTTP cookie should not be included in the hash computation for the device fingerprint, which is intended to be a third identifier that is independent from the other two.

Active device information is queried from within the counterparty's browser using Javascript code. Because IBM Safer Payments device identification is independent on how many and which of the data elements you decide to query, we provide the individual Javascript "scriptlets" below:

### **Screen resolution**

```
var screenResolution = JSON.stringify(window.screen);
```

### **Operating system**

```
var operatingSystem = window.navigator.platform;
```

### **User agent**

```
var userAgent = window.navigator.userAgent;
```

### **Cookies enabled**

```
var allowsCookie = window.navigator.cookieEnabled;
```

## Installed plugins

```
var plugins = {};  
for(i = 0; i < window.navigator.plugins.length; i++) {  
  var _data = {};  
  _data['name'] = window.navigator.plugins[i]['name'];  
  _data['fileName'] = window.navigator.plugins[i]['filename'];  
  _data['description'] = window.navigator.plugins[i]['description'];  
  _data['length'] = window.navigator.plugins[i]['length'];  
  plugins['plugin_' + i] = _data;  
}  
var installedPlugins = JSON.stringify(plugins);
```

## Java

```
var javaEnabled = window.navigator.javaEnabled();
```

## Time zone

```
var timeZone = new Date().getTimezoneOffset();
```

Notice that you have to:

Ensure that these Javascript codes are executed (inline or as library) on the counterparty's browser before the HTTP(s) request that will require device identification is sent to the HTTP(s) server.

Provide the code that adds the Javascript variables assigned with the scriptlets above with the HTTP(s) request to the HTTP(s) server. Also, provide code so the web application adds the data elements to the XML transaction message request which is then sent to IBM Safer Payments.

[back to top](#)

## 6.16 Precedents

Precedents allow quick and easy access to values of the previous transaction record's value by copying it into an attribute of this transaction message.

This for instance allows to define for attributes in this transaction message:

- Amount of last transaction of this cardholder.
- Amount of last transaction at this merchant.
- Amount of foreign last transaction of this cardholder.
- Amount of last transaction of this cardholder above \$200.

Notice that a precedent only works when it is enabled. Precedents of each model revision are evaluated in order of their priority. The lower the priority

value the earlier it is evaluated.

[back to top](#)

### 6.16.1 Precedent

A precedent copies the value of the "source attribute" of a previous transaction record:

- of the most recent transaction record in the index dimension chosen,
- that satisfies the conditions (if defined)

and stores them into its output attribute.

#### **Index**

IBM Safer Payments searches for the preceding record in the dimension of an index sequence. Only indexes that have sequences can be selected here. Notice that with *peer* indexes, the preceding record can be searched for in either the "direction" of the source (payer) or the target (payee) sequence.

#### **Source attribute**

Lets you select which attribute's value should be captured (and outputted) by this precedent. Notice that the attribute type/length of the output attribute of a precedent is exactly the type/length of this source attribute.

#### **Max records**

Maximum number of records alongside the sequence that are evaluated into the past. You should define a reasonable limit here so that in case of very long sequences and a precedent not being found, computation times do not get too high.

#### **Include DDC**

Check to have IBM Safer Payments include data from disk with this computation. Notice that this may significantly increase computation time.

#### **Computation Conditions**

The first record into the past (that is, back in sequence time from now into the past) that satisfies this/these computation condition(s) is considered the precedent. The source attribute value of this record will be taken as output attribute of this precedent and is passed to the decision model with this transaction message.

[back to top](#)

## 6.16.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.16.3 Precedents attributes

The output attribute of a precedent is of the same type, format, and length (and if numeric, same decimals) as the source attribute defined above. The required type/length(/decimals) settings are thus taken automatically from the source attribute and are not shown or editable in this form. If categories are defined for the source attribute, they will be assigned to the output attribute of the precedent automatically. In this case the categories are shown at the bottom of the page but are not editable.

It, however, typically has a different name and sometimes different storage settings.

The settings of a precedent output attribute are hence:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Profiling generated attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

[back to top](#)

## 6.17 Calendar profiles

Calendar profiles provide aggregated counts of totals and transaction message frequencies over calendar periods and store these alongside a referenced index. The number of calendar periods held according to the transaction message timestamp sequence can be set freely. The periods are based on the values of the meta attribute "timestamp" of the transaction message sequence. Each timestamp later than the last one received, moves "transaction time" forward. This transaction time is the reference for the calendar periods.

Within a calendar profile, new attributes can be defined that carry totals or frequencies from any calendar period tracked by the profile.

Memory consumption for the bare calendar profile is computed as:

$$(12 \text{ Bytes} * \text{NumberOfPeriods}) * \text{IndexSize}$$

When "support standard deviation" is enabled the memory consumption will be:

$$(20 \text{ Bytes} * \text{NumberOfPeriods}) * \text{IndexSize}$$

both for DDC and MDC. In addition, the new attributes memory consumption must be added.

Computation of calendar profiles is a two-step task ("pre" and "post"). If the profile shall include the current transaction, only input attributes and list/precedent profiling output attributes can be used in its condition ("pre"). If the profile is defined to not include the current transaction, all other attributes can be used as well in its conditions ("post"). Because the "other attributes" are computed after the profile was (pre-)updated, in this case, a (post-)update step takes place after the rules are computed. This allows defining profiles on rule output attributes, for instance such as a profile for transaction message intercepts or case generation alerts.

[back to top](#)

## 6.17.1 Calendar profile

For details on calendar profile definition, rest the mouse pointer over the respective field to show tooltip style explanations and read below.

Each calendar profile is specified by a set of definitions that are entered on this form:

- **Enabled**

If checked, this calendar profile is used in real-time transaction computation and during simulations.

- **Priority**

Calendar profiles of each model revision are evaluated in order of their priority. The lower the priority value the earlier it is evaluated.

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comments**

Comments are for documentational purposes only. It is advisable to comment the calendar profile fully, so the decision logic remains easy to understand.

- **Index**

Each calendar profile is computed with an index. For example, to profile cardholder behavior, you would use an index on the primary account number; to profile merchant behavior, you would use an index on the merchant ID. Notice that the index chosen does not need to have a

sequence. If you selected a *peer* type index, you may also select which index attribute (payer or payee) shall be used for profiling.

- **Computation timestamp**

Determines whether the reference time of the profile (explained below) or the transaction time is used to compute the output attributes of the profile. If set to "Reference time" period 0 is considered as the reference time (most recent timestamp that has been seen in the meta attribute "timestamp"). If set to "use other" period 0 is considered as the transaction time in the selected timestamp attribute.

- **Include current**

If checked, the current transaction message data (including everything computed) is used in the calendar profile's value.

- **Update during merging**

Update calendar profile when a merging with setting `update calendar profiles and events` or a manual fraud mark has changed the profile's conditions. Example:

- Transaction 1 amount: 100. Calendar total amount: 100
- Transaction 2 amount: 30. Calendar total amount: 100+30=130
- Merging changes the amounts of transaction 1 and 2 to 10
- Transaction 3 amount: 300. Calendar total amount: 10+10+300=320

*Note:* Make sure to activate `update calendar profiles and events` in all mergings that have conclusions which use the calendar profile's amount attribute or conditions attributes. If there are some of those mergings that do have the option enabled and others that do not, it can lead to unexpected values in the profile's output attribute(s).

- **Support standard deviation**

When enabled, standard deviation can be chosen as an output attribute's computation. Note that this will change the memory consumption for the bare calendar profile to:

$$(20 \text{ Bytes} * \text{NumberOfPeriods}) * \text{IndexSize}$$

Changing this value will delete all calendar period data after golive.

- **Decimal accuracy**

Sets the decimal accuracy for standard deviation. The larger the value, the more precise standard deviation can be calculated. In principle, this is only necessary when the deviation output attribute shows more decimals than the amount attribute uses. Enlarging the value comes at a price, since very large values need to be saved for computing deviation. Enlarging the accuracy enhances the probability that the values cannot be saved in the 8 bytes integer anymore. Setting the accuracy to "0" is good enough for most requirements.

Changing this value will delete all calendar period data after golive.

- **Amount attribute**

While the default of this is the amount meta attribute defined, you may specify an alternative attribute to compute the calendar profile's amount values (for instance, another currency).

- **Time zone offset**

Profiles are strictly calendrical. In order to decide to which calendar period a transaction message is added, profiles use the timestamp meta attribute of the model revision. If the transaction message's timestamp meta attribute values are in a different time zone than the periods of the profile, you can enter a non-zero value here. This value in seconds is added to the transaction message's timestamp meta attribute value before the fitting period is computed.

- **Calendar period**

Profiles are strictly calendrical and so are the calendar periods. Calendar calculations for rollovers do not take into account when the calendar was created. So for example, if yearly is selected, the profile will roll over at the beginning of the next year, no matter when it was created in the current year. Or in case biyearly is selected, the calendar will always roll over for even years (e.g. 2022, 2024) regardless of the year it was created in (e.g. 2021).

Changing this value will delete all calendar period data after go-live.

- **Number of periods**

Number of calendar periods that are considered by the profile (including the current period).

- **Exclude zero periods**

If checked, periods which have no fitting transaction, will be excluded from computation.

- **Timed rollover**

If checked, the reference time for calendar periods will be updated to the current time during the end of day job, as if a transaction with that timestamp was processed. Enable it to have deterministic period numbers independent of incoming transactions.

- **Computation Conditions**

Determine which transaction messages are included in the calendar profile.

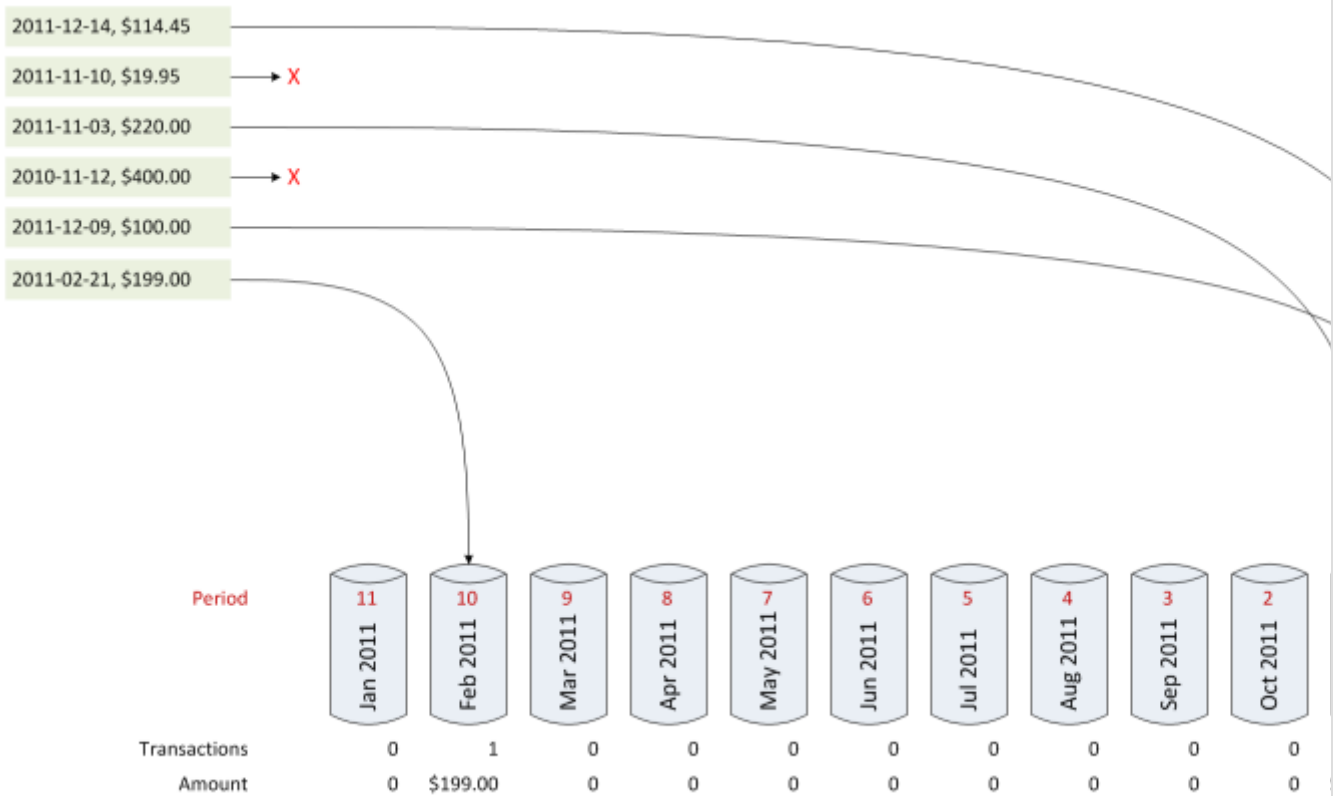
- **Output attributes**

You may define one or more attributes that deliver calendar profile data to be used in subsequent decision logic elements.

## Example

Assuming a calendar profile is defined that counts all transaction messages with an amount larger than or equal to \$100.00 over calendar periods of 12 consecutive months, the figures below show how some sample transactions are stored in a profile (assumed today is the 2011-12-14):





The green boxes depict transaction with their transaction timestamp and their amount. Notice that the transaction timestamp denotes when the transaction actually occurred at the point of sales (meta attribute "timestamp"); this is not the system timestamp. The 12 gray containers depict the 12 calendar periods for which the profile collects data. The periods are numbered from "0" (this calendar period) to "11" (oldest recorded period). Now six example transactions come in:

1. Counted in calendar period 0
2. Not counted because profile condition ("amount  $\geq$  \$100.00") not met
3. Counted in calendar period 1
4. Not counted because transaction timestamp is before the profile's calendar periods
5. Counted in calendar period 0
6. Counted in calendar period 10

To exemplify how output attribute values are computed for this, assume profile calendar periods more filled:



Notice that you may define any number of output attributes that are computed differently from the same calendar periods. Assume that you want

to compare the last three months' performance to the performance of the three months before. In this case, you would define an output attribute with "past calendar period(s)" of "(0~2)/(3~5)" (most recent period first in intervals). This would compute for number of transactions as:

$$(62 + 112 + 5) / (98 + 22 + 170) = 179 / 290 = 0.6172$$

Notice that when you define a ratio (such as above), you would probably want to define an output attribute with decimals.

For the computation of total amounts the computation would be:

$$(2414.45 + 4623.30 + 371.55) / (4422.94 + 502.88 + 6708.02) = 7409.30 / 11633.84 = 0.6369$$

Because profiles are strictly calendrical, once a new calendar period starts, it starts empty and is only filled during the period. If this is not wanted, IBM Safer Payments can project the new period value (if "number of periods" is greater than one). In order to do so, enable the "projection" function in a profile output attribute (more details on profile output attribute online help page). In this case, the above number of transaction computation for "past calendar period(s)" of "(0~2)/(3~5)" would be:

$$(((62 * 14) + (112 * (31 - 14))) / 31) + 112 + 5) / (98 + 22 + 170) = 0.7118$$

As time passes, eventually transaction messages come in that are past the most recent calendar period. In this case the profile performs a so-called "rollover", that is, the oldest period is discarded and a new period is created:

2012-01-01, \$300.00



Notice that if the transaction would not have been January 2012 but March 2012, the profile would rollover three calendar periods at once. This implies that if you would have a "freak transaction", that for instance references a timestamp meta attribute value that is years into the future, the profile would rollover all periods and thus delete all periods.

In certain applications, transactions are not sent to IBM Safer Payments in ordered sequence with respect to the point-of-sales timestamps (timestamp meta attribute). This is for instance the case, if you feed authorization requests and posted transactions into IBM Safer Payments. Because authorization requests are real-time and posted transactions are often nightly batch feeds, transactions could come in that are for an earlier point in time than the newest transactions that had arrived in IBM Safer Payments until this point in time. IBM Safer Payments keeps track of the newest transaction's timestamp and is also known as the "reference timestamp". This has another use when it comes to the computation of the profile output attributes. For the computation of these attributes, you may select if this should consider "transaction time" or "reference time" (setting "computation timestamp"). For transactions that come in sequence (each timestamp meta attribute value of the subsequent transaction message is greater than or equal to the one of the transactions before), this setting makes no difference since the "reference time" is the same as the "transaction time". However, for an "out-of-sequence" transaction, such as a posted transaction that comes in a few hours after it was made at the point of sales, this setting does make a difference. If set to reference timestamp, computation of the said transaction uses the profile values (i.e. computes the profile's output attributes) according to the reference timestamp which is the newest timestamp that has been seen by Safer Payments (possibly considering transactions that were made after the current one but arrived before). This means that a period is considered a certain back period based on the reference timestamp. If set to another timestamp attribute, computation of the said transaction uses the profile values according to the value of the selected timestamp attribute (e.g. meta attribute timestamp) of the transaction. This means that a period is considered a certain back period based on the timestamp of the transaction.

If the most recent transaction received by IBM Safer Payments had the timestamp meta attribute value of 2011-12-14, and a new transaction comes in with timestamp meta attribute value 2011-10-20, reference time computation would compute calendar profiles exactly as exemplified above. Transaction time computation, however, would re-create the result as follows:

$$(5 + 98 + 22) / (170 + 9 + 25) = 0.6127$$

Notice that for past calendar periods, no projection is used and the full value of the month of October was used.

## Remarks

- When you enlarge the number of profile calendar periods into the past, the "new" periods will initially not be filled but only fill up with the passage of

time.

- When you decrease the number of profile calendar periods into the past, the periods not used anymore will be permanently deleted.
- When computing profiles for sandbox records, no rollovers are performed. This means when testing old periods are not discarded but kept and still included in the computation.

[back to top](#)

## 6.17.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.17.3 Calendar profile attributes

Each calendar profile creates one or more new attributes that it feeds its computational results into.

Each of the calendar profile output attributes is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Profiling generated attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Data type**

Calendar profile output attributes are either frequencies (numbers) of records or amounts. Thus only the numeric data type exists. Frequently frequencies are expressed by length 2 attributes, and amounts by length 4 / decimals 2 attributes.

- **Formatted as**

The formatting options are for display of values on the IBM Safer Payments pages (for examples in queries or case investigation). Choices are:

- **Amount**

Using digit group and decimal separators as defined for each user's preferences (e.g. "12,345.67").

- **Decimals**

Using decimal separators as defined for each user's preferences (e.g. "12345.67") for numeric attributes only. This option does not use digit group separators.

- **ID**

Using digit group separators as defined for each user's preferences (e.g. "123,456,789").

- **PAN**

Using dashed quadruple format typically used for primary account numbers as embossed on cards (e.g. "1234-1243-1243-1243").

- **No formatting**

Shows data with no formatter applied.

- **Length/decimals**

Byte length of internal storage, ranging from 1 to 8, and decimals ranging from 0 to 6. The value range that the resulting attribute can represent is computed live in the browser and displayed on the right.

- **Unit**

Displayed with values of this attribute. Typically used for currencies.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message

during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

- **Computation**

Determines how the attribute shall be computed from the calendar profile.

- **Past calendar period(s)**

Selects how the value of this attribute is to be computed from the past calendar periods defined. Periods are denoted by numbers: the value "0" corresponds to the current period, the value "1" to the first past period, and the value "(*n*-1)" corresponds to the oldest period (*n* is the "number of periods" as set with the calendar profile definition above). There are multiple types of computation you can define here:

- **n**

If you just specify a single number, the value of exactly this calendar period is applied to this attribute.

- **n~m**

If you specify a number interval, the total value (sum) of all calendar periods of this interval is applied to this attribute. Notice that this interval is inclusive, for instance, if you define "3~5", the profile calendar period is "monthly" and the current transaction is in mid-December, the value applied to the profile output attribute would include the past months July, August, and September of this year.

- **min(n~m)**

Computes the minimum of the calendar period values in the specified interval.

- **max(n~m)**

Computes the maximum of the calendar period values in the specified interval.

- **avg(n~m)**

Computes the average of the calendar period values in the specified interval.

- **(n~m)/(k~l)**

Computes the ratio of the sum of the interval "n~m" divided by "k~l" (intervals computed as above). Also supports entries such as "n/(k~l)", "(n~m)/k", and "n/k". Notice that this value is not in percent, but is a decimal.

- **Projection**

If checked, the value of the current calendar period (value "0" in "past calendar period(s)" settings above) is computed as projection in respect to the last period.

Projection is calculated according to formula

$$\left( \text{valueLastPeriod} * \left( \frac{\text{periodLength} - \text{timeSinceCurrentPeriodBegin}}{\text{periodLength}} \right) + \left( \text{valueCurrentPeriod} * \left( \frac{\text{timeSinceCurrentPeriodBegin}}{\text{periodLength}} \right) \right) \right)$$

The option is only available, if the "number of periods" as set with the calendar profile definition above is above "1". Notice that when the period "0" appears in intervals or ratios, and "projection" is checked, the current period is also computed as projection.

The algorithm takes into account the fact that calendar months, quarters and years are not of uniform length. It will use the respective period's true lengths for the projection.

Projection is not supported for standard deviation computation.

[back to top](#)

## 6.18 Patterns

### **Business background**

Certain fraud schemes involve a certain sequence of transactions. For instance, after one international purchase transaction, there would be a domestic purchase transaction, and immediately after that domestic transaction, an international ATM withdrawal follows. To detect such schemes, IBM Safer Payments provides "pattern" profiling.

For details, see online help pattern.

[back to top](#)

### 6.18.1 Pattern

For the business background, see online help patterns.

### **Definition**

Pattern definition consists of:

- Conditions that identify when pattern profiling is performed
- Stencils that describe each part of a pattern
- An output attribute generated by pattern profiling, indicating the pattern being matched with the current transaction message.

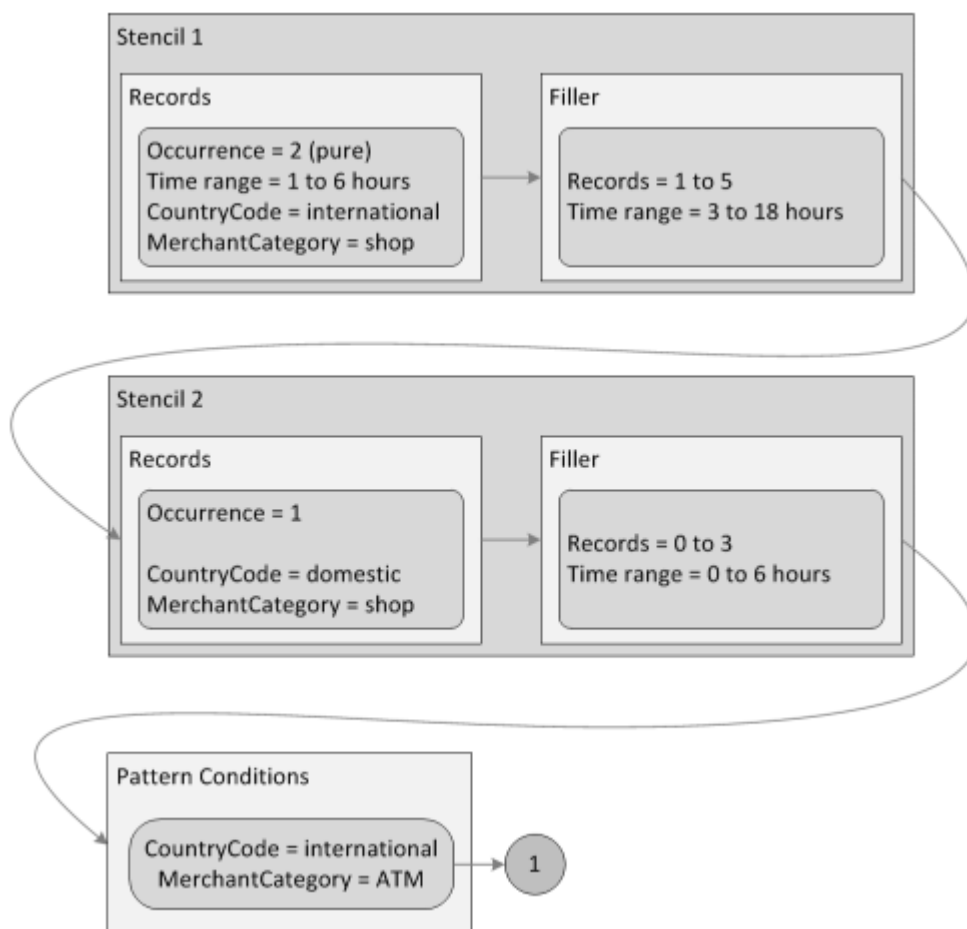
One set of conditions is applied to each incoming transaction message processed by IBM Safer Payments. Only if all conditions are met, IBM Safer Payments will evaluate if the past transactions history of this transaction message matches the pattern defined.

Each stencil is a combination of another set of conditions that a past transaction record shall satisfy, and a range of "filler" transaction messages (or a "filler time range") that may occur after the condition matching record had occurred. All stencils defined must be satisfied by the transaction record sequence in order for the pattern to be matched.

The output attribute is fixed of type "boolean" (True/False, hereinafter "1"/"0"), and of computation "occurs". Pattern profiling only assigns values "0" and "1" to it. "0" indicates that either the condition is not matched by the current transaction message or that the stencil sequence is not matched by previous transaction records. "1" indicates that both the condition is matched for the current transaction message and that the stencil sequence is matched.

### Example

The example assumes this pattern definition:

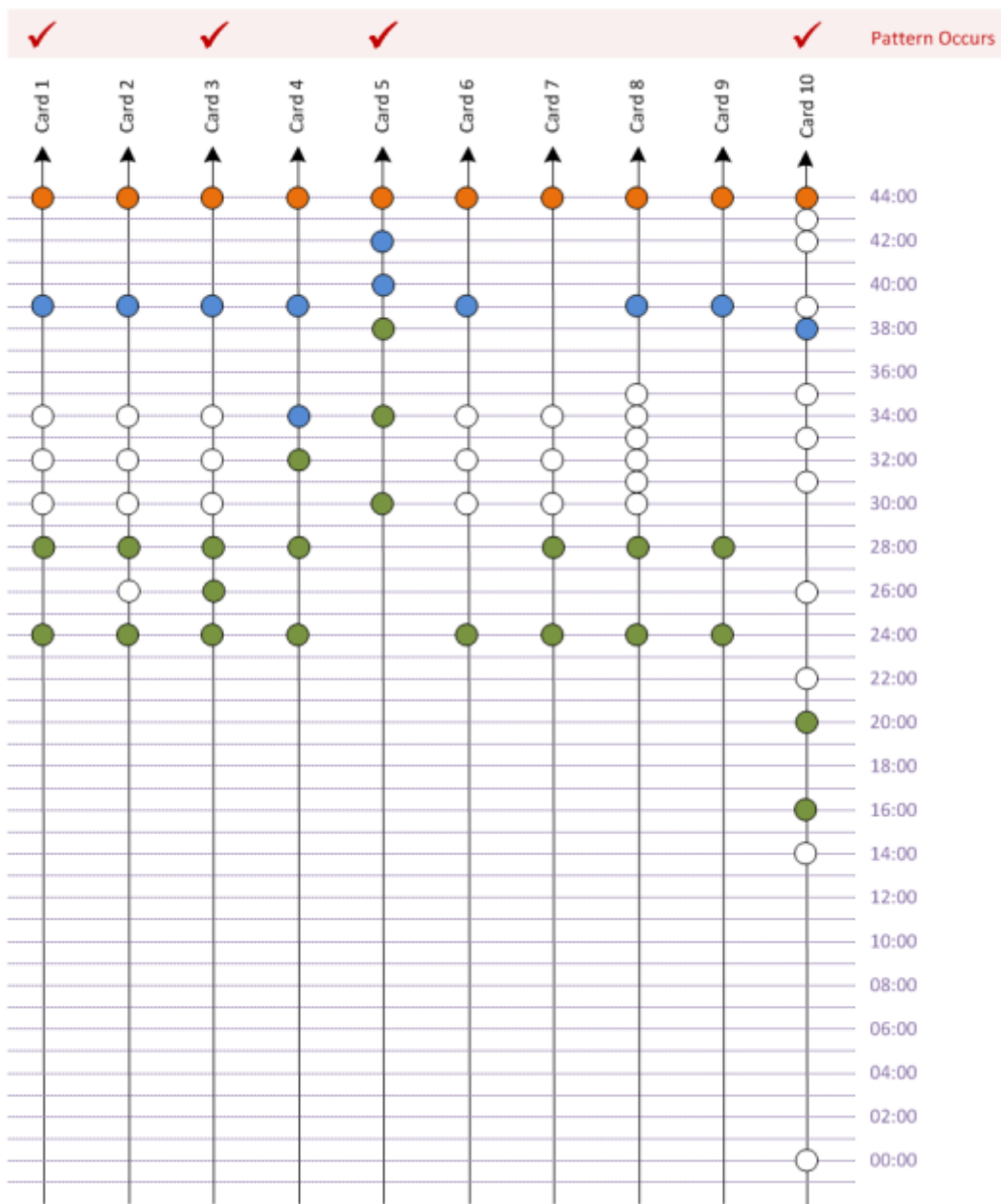


In this example, the pattern output attribute is assigned the value of "1" if:



- There are two subsequent (“pure”) international purchase record that are minimum 1 hour and maximum 6 hours apart (stencil 1 / records).
- Thereafter there are minimum 1 and maximum 5 records within minimum 3 and maximum 18 hours after the past international purchase record that do not satisfy the records condition of stencil 2 of a domestic purchase record (stencil 1 / filler).
- After these filler transactions, but also within maximum 18 hours, there is one domestic purchase record (stencil 2 / records).
- Thereafter there are up to maximum 3 records of any kind plus the current international ATM transaction (pattern conditions) which have to occur within maximum 6 hours (stencil 2 / filler).

The following figure uses a number of sample sequences to exemplify how patterns are computed:



Timelines for each example card with their transaction sequences are drawn on a vertical arrow. Time moves from bottom to top. For illustration reasons,

all pattern condition matching – and thus computation triggering transaction messages – are positioned all at 44:00h.

Dots mark transactions on the example cards timelines:

- Red: current transaction message satisfying the pattern conditions.
- Blue: past transaction record satisfying stencil 2 conditions.
- Green: past transaction record satisfying stencil 1 conditions.
- White: past transaction record that does **not** satisfy the current or next stencil's conditions.

The “pattern occurs” value of the output attribute for the example transaction sequences would be computed as:

1. There are two (green) transaction records satisfying stencil 1 records’ conditions. Thereafter, there are three (white) transaction records not satisfying stencil 2 records’ conditions; these transaction records are within the stencil 1 filler conditions of number 1 to 5 (there are 3 transaction records) and time range 3 to 18 hours (11 hours) before the (blue) first stencil 2 records’ condition satisfying transaction record. Finally, the current transaction message satisfied the pattern conditions. The pattern occurs value hence is “1”.
2. Different to card 1, in this example, there is one (white) not stencil 1 records condition satisfying transaction record between the two (green) ones satisfying it. Because the “pure” option is enabled for the stencil 1 records definition, the non-satisfying transaction record causes stencil 1 to not apply and hence the pattern occurs value is “0”. Notice that if the “pure” option would not be enabled, the pattern occurs value would be “1”.
3. Same as card 1, only that there are three rather than two (green) stencil 1 records condition satisfying transaction records subsequent to each other. Since the first two transaction records already satisfy the stencil 1 records condition, the third (green) one is counted as a filler, and since 4 filler transaction records are also within the number 1 to 5, and the time distance between the last stencil 1 record and the first stencil 2 record is 13 hours which is within the time range 3 to 18 hours. The pattern occurs value hence is “1”.
4. The first two (green) transaction records satisfy stencil 1 records condition, thus the third (green) transaction record, even though also satisfying this condition is considered to be the first stencil 1 filler transaction record. The next (blue) transaction record satisfies stencil 2 records condition, thus the next (blue) stencil 2 records condition satisfying transaction record is considered the first stencil 2 filler transaction record. However, since the time between the first transaction record satisfying stencil 2 records condition and the current transaction message is 10 hours, exceeding the stencil 2 filler maximum time range of 6 hours, the pattern occurs output value is “0”.
5. Same as card 4, however, this time the stencil 2 filler maximum time condition is met. The pattern occurs value hence is “1”.
6. Same as card 1, however, there is only one transaction record satisfying stencil 1 records condition. The pattern occurs value hence is “0”.

7. Same as card 1, however, there is no transaction record satisfying stencil 2 records condition. The pattern occurs value hence is "0".
8. Same as card 1, however, there are 6 stencil 1 filler transaction records. The pattern occurs value hence is "0".
9. Same as card 1, however, there are no stencil 1 filler transaction records. The pattern occurs value hence is "0".
10. Same as card 1, however, maximum number of allowed filler transactions and maximum time ranges are assumed. The pattern occurs value hence is "1".

## Remarks

- If you are in doubt how patterns compute, use the IBM Safer Payments test function to create various transaction record sequences and check how they are computed.
- All intervals (time ranges, filler numbers) are inclusive, that is, the "to" and "from" values themselves are included in the interval.
- If the "pure" option is enabled for records of a stencil, the records satisfying the conditions may not be interleaved by other records.
- If the record occurrence is set to "1", the "pure" and "time range" options are not available.
- The number of stencils is not limited.
- The filler time and filler transactions settings are logically "and"-ed. They must both be satisfied for the pattern output attribute to be set to one.
- Occurrence defines how many transactions fitting a stencil's condition must occur. If there are less transaction messages than the defined number of occurrences directly after another that all fit the conditions, the stencil is not considered applying (and thus the pattern is not considered to match).
- Notice that a pattern only works when it is enabled. Patterns of each model revision are evaluated in order of their priority. The lower the priority value the earlier it is evaluated.

[back to top](#)

## 6.18.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.18.3 Stencil

A stencil is a combination of a condition that a past transaction record shall satisfy, and a range of "filler" transaction messages (or a "filler time range") that may occur between two different stencils. All stencils defined must be

satisfied by the transaction record sequence in order for the pattern to be matched.

More information on how stencils are computed is found on the Online Help Pattern page.

[back to top](#)

### 6.18.3.1 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

### 6.18.4 Pattern attributes

Each pattern profiling creates exactly one new attribute that it feeds its computational results into.

Each of the pattern output attributes is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Profiling generated attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

[back to top](#)

## 6.19 Counters

Counters are similar to calendar profiles, however they evaluate individual transactions back using a referenced index. Thus counters are more flexible than calendar profiles. They can be defined for a "rolling time period" rather than calendar fixed time periods, and past transaction attribute values can be compared to those of the current one (this for example enables defining a counter for "number of transactions at the same ATM within the past 2 hours"). Also, there are more complex evaluation methods available than in calendar profiles. The disadvantage of counters in comparison with profiles is, that in particular with long-term evaluations, the large amount of transactions that require evaluation can make counters perform significantly more slowly than profiles.

Counter results are stored in one or more new attributes defined within the counter. Counters themselves require a sequence but apart from this and the new attribute have no memory consumption.

Notice that a counter only works when it is enabled. Counters of each model revision are evaluated in order of their priority. The lower the priority value the earlier it is evaluated.

[back to top](#)

## 6.19.1 Counter

A counter assembles a set of past transaction records that satisfy a time range and a maximum number of evaluated and matching records criterion, as well as a set of conditions, alongside an index sequence. As an option, the current transaction is included in this set, if the "include current" checkbox is checked.

### Example

Assuming the following sequence of transactions:

#	Timestamp	Amount	Country	Merchant Category
1	2010-01-10 14:00:00	114.13	US	5571
2	2010-01-16 12:00:00	83.03	US	5411
3	2010-01-18 08:00:00	200.00	US	6011
4	2010-01-18 09:00:00	400.00	MY	5813
5	2010-01-18 09:01:00	400.00	MY	5813
6	2010-01-18 09:02:00	400.00	MY	5813
7	2010-01-18 15:00:00	133.00	US	5812
8	2010-01-18 19:00:00	300.00	US	5933
9	2010-01-22 11:00:00	1018.19	MO	5541
10	2010-02-08 12:00:00	100.00	US	5973
11	2010-02-08 12:15:00	300.00	US	5973

Here, the last row #11 represents the current transaction. The following counter definition examples would imply the following set of transactions:

- **A**  
Include current: no  
Max evaluated records: 100  
Max matching records: 100  
Time range: 21 to 0 days  
Evaluation Conditions: none  
=> past transaction records 7 to 10 counted
- **B**  
Include current: no

Max evaluated records: 100  
Max matching records: 100  
Time range: 4 to 0 weeks  
Evaluation Conditions: Country equal to US  
=> past transaction records 2, 3, 7, 8, and 10 counted

- **C**

Include current: no  
Max evaluated records: 3  
Max matching records: 3  
Time range: 4 to 0 weeks  
Evaluation Conditions: Country equal to US  
=> past transaction records 8 and 10 counted

- **D**

Include current: yes  
Max evaluated records: 100  
Max matching records: 100  
Time range: 4 to 0 weeks  
Evaluation Conditions: Country equal to US  
=> past transaction records 2, 3, 7, 8, 10, and 11 counted

- **E**

Include current: yes  
Max evaluated records: 100  
Max matching records: 100  
Time range: 1 to 0 weeks  
Evaluation Conditions: none  
=> past transaction records 10 and 11 counted

Based on this set of past (and potentially the current) transactions, a number of output attributes is derived. For each output attribute, the "computation" setting defines how this attribute shall be computed from the transaction set. For details on computation methods, open the online help page of the output attribute.

## Remarks

Please notice, that the time range definition is inclusive, i.e. time range 3 to 0 hours means  $0 \leq x \leq 3$ .

[back to top](#)

## 6.19.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.19.3 Counter attributes

Each counter profiling creates one or more new attributes that it feeds its computational results into. Notice that if you use a mandator structure, the rules of this decision logic may use all attributes defined in champion mandator revisions above it in the structure. Each of the counter output attributes is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain. Notice that the attribute names do not need to correspond to the variable names of data delivered to IBM Safer Payments; you define the relation between IBM Safer Payments attributes and variable names in "Mappings".

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Data type**

Computations (see below) either deliver numeric or text output (only if



computation is "most occurrence value" the output attribute of a counter may be "text").

- **Formatted as**

The formatting options are for display of values on the IBM Safer Payments pages (for examples in queries or case investigation). Choices differ by data type:

- **Amount**

- Using digit group and decimal separators as defined for each user's preferences (e.g. "12,345.67") for numeric attributes only.

- **Decimals**

- Using decimal separators as defined for each user's preferences (e.g. "12345.67") for numeric attributes only. This option does not use digit group separators.

- **ID**

- Using digit group separators as defined for each user's preferences (e.g. "123,456,789") for numeric attributes only.

- **PAN**

- Using dashed quadruple format typically used for primary account numbers as embossed on cards (e.g. "1234-1243-1243-1243") for numeric and text attributes.

- **No formatting**

- Shows data with no formatter applied.

- **Length/decimals**

Byte length of internal storage for numeric output attribute values, ranging from 1 to 8, and decimals ranging from 0 to 6. The value range that the resulting attribute can represent is computed live in the browser and displayed on the right.

- **Unit**

Displayed with numeric values of this attribute.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

- **Computation**

This setting determines how the output attribute is computed from the set of transaction records selected by this counter:

- **Simple counting methods**

The simple counting methods include:

- **Frequency**

Number of transaction records selected.

- **Total amount**

Total amount of all transaction records selected.

- **Average amount**

Average amount of all transaction records selected.

- **Maximum amount**

Maximum amount of all transaction records selected.

- **Minimum amount**

Minimum amount of all transaction records selected.

- **Multiple occurrences**

The overly frequent occurrence of certain values for an attribute can be a strong indicator of fraudulent behavior. IBM Safer Payments provides different counting methods for this indicator:

- **Most occurrence frequency**

This counting method outputs the number of selected transaction records that have the same value as the reference attribute (defined above). If for instance this counter is used on MerchantID with the index/sequence attribute PAN, this counting method returns how many transactions the cardholder of the current transactions had at most with the same MerchantID.

- **Ratio of most occurrence**

This is the normalized version of the previous. It is computed as the most occurrence frequency value divided by the total number of transaction records that satisfy the counter conditions (frequency). If no transaction satisfies the counter conditions, this value is zero. If the value occurs no more than once, this value is also zero. Notice that this value is always in the interval  $[0; 1]$ . You should therefore define the respective counter output attribute with decimals.

- **Most occurrence value**

Delivers the value that occurred most. Can be used with text and numeric type reference attributes. The respective counter output attribute must have the same type as the referenced attribute. If the value occurs no more than once, this computation delivers zero for numeric type attributes and an empty text for text type attributes. If more than one value occurs with the maximum same frequency, the first value is outputted. Notice that with this computation method, data type and length of the output attribute gets taken from the reference attribute and may not be changed. If categories are defined for the reference attribute, they will be assigned to the output attribute of the counter automatically. In this case the categories are shown at the bottom of the page but are not editable.

**Examples:** Assume the following lists of values of the reference attribute with transaction records that satisfy the counter conditions:

Values of reference attribute	Most occurrence frequency	Ratio of most occurrence
{10; 20; 20; 30; 30; 30; 40; 50}	3	$3/8=0.375$
{}	0	0.000
{10}	1	0.000
{10; 10; 10}	3	1.000
{10; 10; 10; 10; 20; 20; 20; 20}	4	$4/8=0.500$
{10; 20; 30; 40; 50; 60; 70; 80}	1	0.000
{10; 20; 20; 30; 30; 30; 40; 10}	3	$3/8=0.375$

- **Distinct values**

Some fraud patterns can be identified by analyzing the number or ratio of distinct values of the reference attribute in the past transaction record sequence. IBM Safer Payments provides different counting methods for this indicator:

- **Number of distinct values**

This counting method outputs the number of values of the reference attribute of past transactions that are different from each other.

- **Ratio of distinct values**

This is the normalized version of the previous counting method. It is "0" for all values being the same (if more than one value is counted), and "1" for all values being different from each other.

**Examples:** Assume the following lists of values of the reference attribute with transaction records that satisfy the counter conditions:

Values of reference attribute	Number of distinct values	Ratio of distinct values
{10; 20; 20; 30; 30; 30; 40; 50}	5	$4/7=0.571$
{}	0	1.000
{10}	1	1.000
{10; 10; 10}	1	0.000
{10; 20; 30}	3	$2/2=1.000$
{10; 10; 10; 10; 20; 20; 20; 20}	2	$1/7=0.143$
{10; 20; 30; 40; 50; 60; 70; 80}	8	$7/7=1.000$
{10; 20; 20; 30; 30; 30; 40; 10}	4	$3/7=0.429$

- **Multiple values**

Some fraud patterns can be identified by analyzing the number or ratio of values of an attribute in the past transaction sequence that occur more than once. IBM Safer Payments provides different counting methods for this indicator:

- **Number of multiple values**

This counting method outputs the number of values of the reference attribute of past transactions that occur more than once.

- **Ratio of multiple values**

This is the normalized version of the previous counting method.

**Examples:** Assume the following lists of values of the reference attribute with transaction records that satisfy the counter conditions:

Values of reference attribute	Number of multiple values	Ratio of multiple values
{10; 20; 20; 30; 30; 30; 40; 50}	2	2/8=0.250
{}	0	0.000
{10}	0	0.000
{10; 10; 10}	1	1/3=0.333
{10; 20; 30}	0	0.000
{10; 10; 10; 10; 20; 20; 20; 20}	2	2/8=0.250
{10; 20; 30; 40; 50; 60; 70; 80}	0	0.000
{10; 20; 20; 30; 30; 30; 40; 10}	3	3/8=0.375

- **Distinct IP B/C Nets**

This is a variant of "number of distinct values" designed to count the number of different B/C IP nets used by a customer. For this, an attribute holding the IP address must be specified as reference attribute. The format of the IP address must be the "dotted" format, such as "129.44.1.8". The subnet mask applied is "255.255.255.0" for distinct C class nets and "255.255.0.0" for distinct B class nets. That is, IP addresses "129.44.1.2", "129.44.1.255", "129.44.1.0", and "129.44.1.144" would all be considered to be with the same C class net as "129.44.1.8"; and thus not counted as distinct nets. Notice that the IP address holding attribute must be of "text" type and have a minimum length of 15 ("xxx.xxx.xxx.xxx").

[back to top](#)

## 6.20 Events

Events track how long ago (in transaction time) a certain occurrence occurred. The occurrence is often a specific (non-monetary) transaction message that is identified by the event's conditions. Each event contains a new numeric type attribute definition that carries the result. The attribute may have any numeric size.

Calendar profiles and events are a very powerful feature in advanced fraud prevention. Whilst the data cache can only support the storage (and thus

subsequent access/evaluation by counters) of a limited number of transactions, calendar profiles and events do not have a transaction limit.

Events are used to "remember" things that happened (possibly a long time ago). Examples could be "account opened", "new card imprinted", "PIN OK verified", etc.

An event is a "normal" transaction, however, only the timestamp and event condition attributes are used. The event conditions would typically be implemented by defining (using the MTID meta attribute) an attribute, and defining the condition, for example the MTID value for "PIN verified OK".

Any time a transaction comes in that fires the events condition, the transactions timestamp is stored in the event. The event output attribute reflects the time difference between each new transaction and the last occurrence of the event transaction (for the event transaction itself, this time difference is zero). The smallest unit for time differences is seconds. To make the definition of events easier, minutes, hours, days and weeks can also be used as definition units. In addition, attributes may use decimals, representing for instance "2.4 days since last address change".

## Remarks

- While typically, event transactions are defined to only "trigger" the event, this need not be the case. An event triggering transaction could also be a full monetary transaction.
- Event transactions are (notwithstanding their event specific effects) just "normal" transactions and are also stored within the transaction data or shown in investigation reports.
- The output value of an event can also be negative in case of transaction messages not always being in strict sequence. If for instance for one cardholder, a posted transaction with a transaction date of yesterday comes in shortly after an authorization request from a restaurant. If there would be an event defining the last restaurant visit as an event, the posted transaction of yesterday would get the value "-1 days" for the event since with respect to the posted transaction, the last restaurant request occurred -1 days ago. Use mathematical comparison operators in conditions to interpret this value in the way you need it.

[back to top](#)

## 6.20.1 Event

The settings for each event are:

- **Enabled**  
If checked, this event is used in real-time transaction computation and during simulations.

- **Priority**

Events of each model revision are evaluated in order of their priority. The lower the priority value the earlier it is evaluated.

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comment**

Used in the model revision to describe the event.

- **Index**

Index this event is defined along to.

- **Timestamp**

Attribute used as reference for event computation.

- **Time unit**

Event time is computed using this time unit.

- **Include current**

If checked, the event evaluation includes the current transaction. For instance, if this option is not checked, and no event conditions is provided, the event output attribute lists the time since the previous transaction for this index attribute value had arrived.

- **Update during merging**

Trigger an event or update its timestamp when a record meets the event's conditions after a merging which uses setting `update calendar profiles and events` or after a manual fraud mark.

## Memory consumption

Events are defined with reference to an index. Their memory consumption is computed as:

$4 \text{ Bytes} * \text{IndexSize}$
--------------------------------------

both for MDC and DDC. In addition, the new numeric attributes memory consumption must be added.

[back to top](#)

## 6.20.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.20.3 Event attributes

Each event profiling creates exactly one new attribute which is filled with the time that has passed since the event last occurred. Occurrence is defined by

the conditions.

The event output attribute is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Profiling generated attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be in the MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Data type**

The event profiling output attribute is of numeric data type. Notice that the value has the time unit set as "Time unit" above with the event. The length/decimals settings should cover the value range that you are interested at. Notice that if an event did not occur yet or did occur so long in the past

that the value cannot be represented in the universe of the attribute, the value is clipped at the positive maximum of the universe.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

[back to top](#)

## 6.21 Formulas

Formulas allow the use of mathematical expressions to generate a new attribute from existing ones. While mathematical expressions can also be used with conditions, using a formula to generate a new attribute can be more efficient if this expression is used many times in the model revision. The attribute may have any numeric size.

A formula is only computed when it is enabled. Formulas of each model revision are evaluated in order of their priority. The lower the priority value the earlier it is evaluated.

Note that rule conclusions that write a formula expression to an output attribute are similar to Model/Formula.

[back to top](#)

### 6.21.1 Formula

For details on formula definition, rest the mouse pointer over the respective field to show tooltip style explanations.

There are six operations each of which has two operands:

- $(x + y)$
- $(x - y)$
- $(x * y)$



- (x / y)
- geoDistanceKm(pos(latitudeA; longitudeA); pos(latitudeB; longitudeB))
- geoDistanceMiles(pos(latitudeA; longitudeA); pos(latitudeB; longitudeB))

The operands x, y, latitudeA, longitudeA, latitudeB and longitudeB may either be:

- a numeric expression (decimal character is period, no spaces in numbers, may have leading minus sign)
- an attribute of the same transaction (format: [attribute name]) or
- a math condition

In addition to all operations mentioned above, you can also make Python function calls in your formulas. To get the list of available Python functions you need to type "py" in the expression field. For more information about Python code execution refer to the respective online help page.

Memory consumption of a formula is only the memory consumption of the formula output attribute. There is no overhead.

*pos* is a placeholder formula to encode 2 values for geo distance processing. It cannot be used without geoDistanceKm or geoDistanceMiles

*geoDistanceKm / geoDistanceMiles* computes the distance between two geographical coordinates.

Following steps should be performed to achieve useful distance calculation results:

- Define latitude/longitude masterdata for the respective index attribute.
- Define message type, and corresponding mapping to import geo locations
- Load geographical coordinates using a batch load job. The csv file should contain following attributes: MTID, zip, latitude, longitude)
- Define three precedents to capture the data of the previous transaction: previousLatitude, previousLongitude, previousTimestamp
- Define formula to compute distance:  
geoDistanceKm(pos({previousLatitude}; {previousLongitude});  
pos({latitude}; {longitude}))
- Define formula to compute time difference: sub({trxDateTime};  
{previousTimestamp})
- Define rule(s), e.g. (zipDistanceKm ≥ 75) ; (zipTimeDifference ≤ 3600);  
(trxType != eCommerce)

[back to top](#)

## 6.21.2 Formula attributes

Each formula creates exactly one new attribute which is filled with the result of the calculation.

The formula output attribute is specified by a set of definitions that are made on this form:

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.

- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **Storage type**

Attributes that you need in real-time (for counters and mergings) or for analysis and rule generation should be stored in MDC and DDC. Attributes that you only need for investigation and queries should only be stored in the DDC. Attributes that are only used for the evaluation of the current transaction and for which you do not need any history do not need to be stored at all. Notice that your storage options determine how much main and disk memory IBM Safer Payments consumes (number of records times length/characters). You find the memory totals for this model revision in "General".

- **MDC records**

Number of records that should be stored of this attribute in main memory. Because data in main memory is not persistent, the MDC is primed from the DDC when IBM Safer Payments starts up. This implies that the DDC size (i.e. the number of records stored) must always be greater than or equal to the MDC size. This setting is not available if retention by time is enabled.

- **DDC records**

Number of records that should be stored for this attribute on disk. This setting is not available if retention by time is enabled.

- **MDC retention**

Number of days that this attribute should be retained in memory. This setting is only available if retention by time is enabled. The configured retention limits the lifetime of transaction records in the memory data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **DDC retention**

Number of days that this attribute should be retained on disk. This setting is only available if retention by time is enabled. This configured retention limits the lifetime of transactions records in the disk data cache. Older records will be trimmed during the end of day job. Trimming removes the values but does not securely delete them. If that is required, enable 'Purge outdated entries securely' (only available for inputs).

- **Data type**

The data type of a formula output attribute is numeric.

- **Length/decimals**

Byte length of internal storage, ranging from 1 to 8, and decimals ranging

from 0 to 6. The value range that the resulting attribute can represent is computed live in the browser and displayed on the right.

- **Extended logging**

If enabled, this attribute will be specifically called out in a log message during query execution. This can be used to audit access to an attribute's values.

- **Garante2 log field**

Use this select field to map this attribute to a specific Garante2 log field. During query execution this attribute will then provide the value for the selected Garante2 field. This option is only available for unencrypted attributes that have extended logging enabled. If Garante2 logging is disabled for the whole system, the setting is not shown.

- **GDPR log client id field**

If enabled, the values of this attribute will be used to fill the client id field inside the GDPR log during query execution. This option is only available for unencrypted attributes that have extended logging enabled. If GDPR logging is disabled for the whole system, the setting is not shown.

[back to top](#)

## 6.22 Model components

This section defines modeling capabilities of IBM Safer Payments. Safer Payments provides the possibility to combine multiple modeling types to combat fraud effectively. While some of them (rulesets) can be created and trained within Safer Payments itself, other model types can be imported to Safer Payments in PMML (Predictive Model Markup Language) format. The imported PMML models can be evaluated as a part of the overall model alongside model components created within IBM Safer Payments. The following model component types are supported:

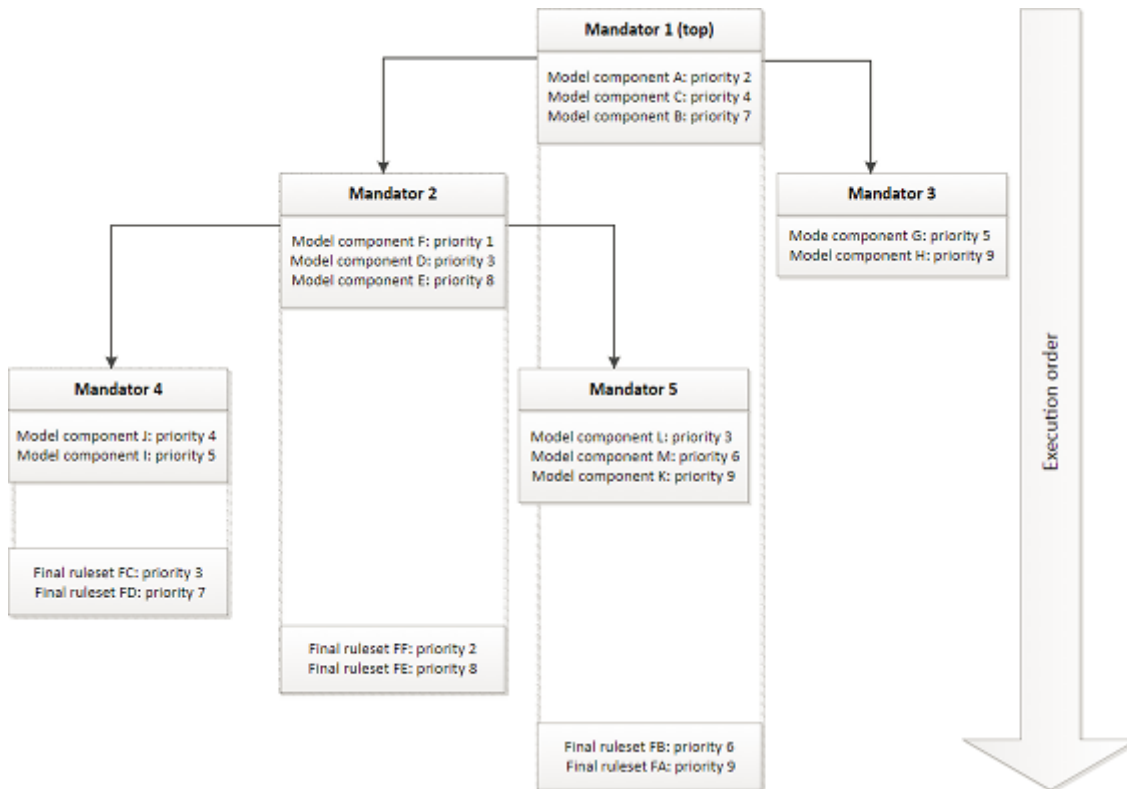
- Ruleset / Scorecard
- Decision tree
- Neural network
- Random forest
- Boosted trees
- Internal random forest
- External model

### General remarks

- With all the model components of this model revision, a model component with higher priority is computed after a model component with lower priority. This is because later model components can overwrite output of earlier model components.
- First the model components of the "highest" mandator in the hierarchy are computed, all model components of the current mandator are computed last.

This is equivalent to an automatically higher priority of the model components of the current model revision, since model components in the current model revision can overwrite any decision a model component of a higher mandator's champion model revision has made. This implies that the model component priorities only determine the computation line-up of model components within a model revision.

The following diagram exemplarily shows an order of execution of model components and final rulesets.



The model components and final rulesets are executed in the following order (Assumption: current mandator = mandator 4):

1. All model components of the top mandator (mandator 1) according to their priorities (A -> C -> B)
2. All model components of the head mandator (mandator 2) according to their priorities (F -> D -> E)
3. All model components of the current mandator according to their priorities (J -> I)
4. All final rulesets of the current mandator according to their priorities (FC -> FD)
5. All final rulesets of the head mandator (mandator 2) according to their priorities (FF -> FE)
6. All final rulesets of the top mandator (mandator 1) according to their priorities (FB -> FA)

### PMML specific remarks

- IBM Safer Payments supports import and execution of a subset of model types and options defined in PMML version 4.3.

- Refer to the section help data field mapping to see how data field mappings can be defined.
- Refer to the section help output field mapping to see how output field mappings can be defined.
- Refer to the section help transformation field mapping to see how transformation field mappings can be defined.
- Before uploading large PMML model files, you might need to adjust the maximum post size setting on the system configuration page. Uploads that exceed the maximum allowed post size will be rejected.
- Note that wildcard characters encountered in PMML predicates will be interpreted according to their role in IBM Safer Payment's expressions.

## PMML data types

Below you can find all supported PMML data types and their counterparts in IBM Safer Payments to which a valid mapping can be defined.

PMML data type	SP data type
string	text, IPv4, hexadecimal, numeric, timestamp
integer	numeric
float	numeric
double	numeric
boolean	boolean
dateTime	timestamp

## PMML transformations

PMML transformations allow to derive new data fields from input data by applying various functions on them. IBM Safer Payments supports a subset of these transformations defined in PMML 4.3 standard.

- **Field reference**  
Field references can be used to simply pass-through transaction data to the model without any transformation.
- **Constants**  
Can be used to define constant values which can be accessed and used from within the model.
- **Apply PMML built-in functions**  
The following built-in functions are supported in "Apply" transformations: **+**, **-**, **\***, **/**, **log10**, **ln**, **sqrt**, **abs**, **exp**, **pow**, **threshold**, **floor**, **ceil**, **round**, **min**, **max**, **sum**, **avg**, **median**, **product**.
- **Normalize discrete values**  
Can be used to transform categorical string values into normalized discrete numeric values. If transaction value equals to the value defined in transformation, this returns 1.0 otherwise 0.0. The transformation value is defined as PMML attribute "value".
- **Normalize continuous values**  
Can be used to transform input values to specific value ranges, usually the

numeric range [0 .. 1], using piecewise linear interpolation. The transformation value is determined by a sequence containing at least two elements called LinearNorm. The LinearNorm elements must be strictly sorted by ascending value of "orig". Given two points (a1, b1) and (a2, b2) such that there is no other point (a3, b3) with a1 < a3 < a2, then the normalized value is:  **$b1 + (x - a1) / (a2 - a1) * (b2 - b1)$**  for  $a1 \leq x \leq a2$ . The input values not lying in the given range are treated as outliers and are handled by the Outlier Treatment Method. Outlier Treatment Method can be "asIs", "asMissingValues" or "asExtremeValues". The default Outlier Treatment Method is "asIs" and it extrapolates the normalized values from the nearest interval. If "asMissingValues" method is set, it maps all the outliers to the value of NormContinuous attribute "mapMissingTo" and if "mapMissingTo" is not given, outliers are mapped to 0.0. "asExtremeValue" method maps outliers to the normalized value from the nearest interval.

The table below provides an overview of the supported transformations per PMML model type.

	PMML decision tree	PMML random forest	PMML neural network	PMML boosted trees
<b>FieldRef</b>	Transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"	Input layer, transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"
<b>Constant</b>	Transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"	Input layer, transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"
<b>Apply</b>	Transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"	Input layer, transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"
<b>NormDiscrete</b>	Transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"	Input layer, transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"
<b>NormContinuous</b>	Transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"	Input layer, transformation dictionary and outputs with feature "transformedValue"	Transformation dictionary and outputs with feature "transformedValue"
<b>Discretize</b>	-	-	-	-
<b>MapValues</b>	-	-	-	-
<b>TextIndex</b>	-	-	-	-
<b>Aggregate</b>	-	-	-	-
<b>Lag</b>	-	-	-	-

[back to top](#)

## 6.22.1 Ruleset / scorecard

Rulesets are a structuring aid for rules. Grouping rules into sets has a number of advantages:

- Often, the representation of a certain fraud type or region specific fraud cannot be done in one rule. Grouping them into a ruleset keeps them in one place for easier reference and maintenance.
- Rulesets can be enabled and disabled entirely. This allows for a set of rules to always be enabled and disabled at once.
- Rulesets can have additional conditions. Thus, if there are a number of rules that share some conditions (such as region, merchant type, or similar), this condition must only be formulated once as the ruleset condition, keeping the actual rules conditions smaller and easier to maintain.
- Because each ruleset can be given a priority, grouping rules in sets can make it easier to create and maintain a priority scheme for the entire rules of the model revision.

## Remarks

- Notice that the individual priorities of single rules in a ruleset are only relevant for the order of execution within a ruleset.
- Also, notice that the conditions that you define for a ruleset will be applied as if they would be defined the same for all individual rules of the set.
- In some applications, there are rules that *need* to be computed last (i.e. with highest priority). If you need this, enable "Final rulesets" within the mandator administration settings for the respective mandator(s). You find more information on final rulesets on their online help page.

[back to top](#)

### 6.22.1.1 Rules

Rules are the core of the model revision as they combine values of input attributes and attributes generated by the profiling methods listed before in this section, to identify fraud patterns. Rules can also have any number of conclusions that set or modify output attributes.

Rules can be entered manually, generated assisted/automatically or be imported via a PMML scorecard.

- To manually enter a new rule, click on the [New rule] icon. To edit an existing rule, click on the respective rule row. Extended rule options are available from a context menu by clicking right on the respective row. You may also select multiple rules using the [Ctrl] key with mouse clicks for individual selection or the [Shift] key with mouse clicks for the selection of an interval.
- Information on assisted or automatic rule generation can be found on the Automatic and Assisted Rule Generation online help page.
- To import rules via a PMML scorecard, click on the [Import PMML scorecard] icon or drop the file directly on the icon. Further information on PMML scorecard import can be found on the PMML online help page.

## Remarks

With all the rules of this ruleset, a rule with higher priority is computed after a rule with lower priority. This is because later rules can overwrite conclusions of earlier rules.

Rules require no memory in MDC or DDC.

[back to top](#)

### **6.22.1.1.1 Rule**

The definition of a rule involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details. Settings are:

- **Enabled**

If checked, this rule is active.

- **Priority**

Enter any value between 0 and 10,000 for the rule priority, the higher this value is, the LATER the rule is computed within this ruleset (later computation means it can overwrite computations by earlier computed rules).

- **Name**

Name of this rule.

- **Comment**

Comments are informational only, however it is highly recommended that you comment each item in IBM Safer Payments fully as these comments are used in various places.

- **Performance report**

Includes this rule for performance report analysis performed using group by queries. If you enable this setting, the rule will keep a record for which transaction it was applied. Thus, this requires additional memory in MDC or DDC. By default the amount of records stored (and the memory and disk required) is based on the size of the SystemTime meta attribute. This can be changed under the Retention settings page.

- **Exclude from MCI responses**

If checked, the rule will be excluded from the list of rules fired in the MCI responses (but will be included in the counts of the number of rules fired).

- **Collusions**

Selected collusions are triggered if the rule conditions are met. For further information about collusions please refer to the respective online help page.

- **Hide from case investigators**

Decides whether the rule is hidden on the case investigation page. By default, it is visible for all users with the privilege to view rules fired (never hidden), but can be hidden from lower mandator investigators or always be hidden (e.g. for rules serving a merely technical purpose).

- **Conditions**

The conclusions of a rule are executed when all defined conditions are satisfied. If no condition is defined, the conclusions of a rule will be applied to all transaction messages.



- **Conclusions**

The conclusions of a rule are executed when all defined conditions are satisfied.

- **Actions**

The actions of a rule are executed when all defined conditions are satisfied.

If a rule query is defined, you can execute it on a specific rule by selecting "Execute rule query" from the context menu or the form. A rule query delivers all records, that are hit by the selected rule. This function requires an active and valid simulation. Further information on simulation queries can be found [here](#).

Selecting "Execute Rule Analysis" from the form starts a single rule analysis in order to get statistics about this specific rule. Further information on rule analysis can be found [here](#).

Information about the rule report can be found [here](#).

[back to top](#)

### **6.22.1.1.2 Rule analysis**

Single rule analysis results show the fraud prevention performance for this rule based on the selected analysis. Further information on rule analysis can be found [here](#).

[back to top](#)

### **6.22.1.1.3 Rule report**

**Important:** To start a rule report a rule report query has to be defined and the simulation of the meta attribute intercept has to be enabled in the modeling section. Beside that the executing user needs to have simulation memory for the mandator of this revision.

The rule report provides information about the performance of a rule. There are two options to start the rule report:

- **With context**

The complete decision model is considered. To start the rule report with context it is required to have a valid simulation already. The summary takes only those records into account where the rule, the report is generated for, fired. However, the relative amount and share against the entire Simulation are shown in the summary as well. The absolute numbers for the entire Simulation can be found in the report header. Note that this option is only available if the ruleset and the rule are enabled.

- **Without context**

Only the selected rule is simulated. In case you start a report "without context", all your previous simulation and analysis results will be invalid. Notice that results will be lost as soon as you close the form. The executing

user needs to have memory assigned to his user account for the mandator of this revision.

The report consists of three parts:

- **Report Settings**

The basic information about the report is listed here. Beside that the definition of the rule set and the rule itself is shown.

- **Summary**

This section summarizes the number of generated alarms dissected by the return value (meta-attribute intercept). The summary is computed using the simulation the report based on, not the original transaction data.

- **Record list**

The record list shows the records where the rule fired. It is defined as a rule report query. The record list is computed using the simulation the report based on, not the original transaction data.

[back to top](#)

#### **6.22.1.1.4 PMML scorecard import**

PMML (short for Predictive Model Markup Language) is a XML-based file format used to describe and exchange models produced by data mining and machine learning algorithms. One of the supported models is the scorecard model which you can use to import rules into IBM Safer Payments.

#### **XML schema**

The PMML scorecard model has the following xml schema:

```

<xs:element name="Scorecard">
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="Extension" minOccurs="0" maxOccurs="unbounded" />
      <xs:element ref="MiningSchema" />
      <xs:element ref="Output" minOccurs="0" />
      <xs:element ref="ModelStats" minOccurs="0" />
      <xs:element ref="ModelExplanation" minOccurs="0"/>
      <xs:element ref="Targets" minOccurs="0" />
      <xs:element ref="LocalTransformations" minOccurs="0" />
      <xs:element ref="Characteristics" />
      <xs:element ref="ModelVerification" minOccurs="0" />
      <xs:element ref="Extension" minOccurs="0" maxOccurs="unbounded" />
    </xs:sequence>
    <xs:attribute name="modelName" type="xs:string" />
    <xs:attribute name="functionName" type="MINING-FUNCTION" use="required" />
    <xs:attribute name="algorithmName" type="xs:string" />
    <xs:attribute name="initialScore" type="NUMBER" default="0" />
    <xs:attribute name="useReasonCodes" type="xs:boolean" default="true" />
    <xs:attribute name="reasonCodeAlgorithm" default="pointsBelow">
      <xs:simpleType>
        <xs:restriction base="xs:string">
          <xs:enumeration value="pointsAbove" />
          <xs:enumeration value="pointsBelow" />
        </xs:restriction>
      </xs:simpleType>
    </xs:attribute>
    <xs:attribute name="baselineScore" type="NUMBER"/>
    <xs:attribute name="baselineMethod" default="other">
      <xs:simpleType>
        <xs:restriction base="xs:string">
          <xs:enumeration value="max" />
          <xs:enumeration value="min" />
          <xs:enumeration value="mean" />
          <xs:enumeration value="neutral" />
          <xs:enumeration value="other" />
        </xs:restriction>
      </xs:simpleType>
    </xs:attribute>
    <xs:attribute name="isScorable" type="xs:boolean" default="true"/>
  </xs:complexType>
</xs:element>

<xs:element name="Characteristics">
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="Extension" minOccurs="0" maxOccurs="unbounded" />
      <xs:element ref="Characteristic" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:element>

```

To import rules into IBM Safer Payments from a PMML scorecard you have to upload a valid XML file, corresponding to the schema above, via a browser. To that purpose you can click on the [Import PMML scorecard] icon in the ruleset form or drop the file directly on the icon.

## Example

An example for a valid XML file would be following scorecard definition:

```

<?xml version="1.0" encoding="UTF-8"?>
<PMML version="4.1" xmlns="http://www.dmg.org/PMML-4_1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  <Header copyright="www.dmg.org" description="Sample scorecard">
    <Timestamp>2010-11-10T08:17:10.8</Timestamp>
  </Header>
  <DataDictionary>
    <DataField name="Merchant Category Code" dataType="string" optype="categorical"/>
    <DataField name="Shopping Transactions" dataType="integer" optype="continuous"/>
    <DataField name="Amount" dataType="double" optype="continuous"/>
  </DataDictionary>
  <Scorecard modelName="SampleScorecard" functionName="regression"
    useReasonCodes="true" reasonCodeAlgorithm="pointsBelow" initialScore="0" baselineMethod="other">
    <MiningSchema>
      <MiningField name="Merchant Category Code" usageType="active" invalidValueTreatment="asMissing"/>
      <MiningField name="Shopping Transactions" usageType="active" invalidValueTreatment="asMissing"/>
      <MiningField name="Amount" usageType="active" invalidValueTreatment="asMissing"/>
    </MiningSchema>
    <Output>
      <OutputField name="Final Score" feature="predictedValue" dataType="double" optype="continuous"/>
    </Output>
    <Characteristics >
      <Characteristic name="Merchant Category Code Score">
        <Attribute partialScore="-10">
          <SimplePredicate field="Merchant Category Code" operator="isMissing"/>
        </Attribute>
        <Attribute partialScore="20">
          <SimplePredicate field="Merchant Category Code" operator="equal" value="6011"/>
        </Attribute>
      </Characteristic>
      <Characteristics name="Shopping Transactions Score">
        <Attribute partialScore="0">
          <SimplePredicate field="Shopping Transactions" operator="isMissing"/>
        </Attribute>
        <Attribute partialScore="10">
          <SimplePredicate field="Shopping Transactions" operator="greaterOrEqual" value="1"/>
        </Attribute>
        <Attribute partialScore="20">
          <CompoundPredicate booleanOperator="and">
            <SimplePredicate field="Shopping Transactions" operator="greaterThan" value="1"/>
            <SimplePredicate field="Shopping Transactions" operator="lessOrEqual" value="4"/>
          </CompoundPredicate>
        </Attribute>
        <Attribute partialScore="30">
          <CompoundPredicate booleanOperator="and">
            <SimplePredicate field="Shopping Transactions" operator="greaterThan" value="4"/>
            <SimplePredicate field="Shopping Transactions" operator="lessOrEqual" value="12"/>
          </CompoundPredicate>
        </Attribute>
        <Attribute partialScore="50">
          <SimplePredicate field="Shopping Transactions" operator="greaterThan" value="12"/>
        </Attribute>
      </Characteristics>
      <Characteristics name="Amount Score">
        <Attribute partialScore="100">
          <SimplePredicate field="Amount" operator="isMissing"/>
        </Attribute>
        <Attribute partialScore="15">
          <SimplePredicate field="Amount" operator="lessOrEqual" value="100"/>
        </Attribute>
        <Attribute partialScore="35">
          <CompoundPredicate booleanOperator="and">
            <SimplePredicate field="Amount" operator="greaterThan" value="100"/>
            <SimplePredicate field="Amount" operator="lessOrEqual" value="500"/>
          </CompoundPredicate>
        </Attribute>
        <Attribute partialScore="5">
          <SimplePredicate field="Amount" operator="greaterThan" value="500"/>
        </Attribute>
      </Characteristics>
    </Scorecard>
  </PMML>

```

A tabular representation of this scorecard would look like this:

Scorecard Variable	Scoring												
Merchant Category Code	<table border="1"> <thead> <tr> <th>Value</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td>nil (missing value)</td> <td>-10</td> </tr> <tr> <td>6011</td> <td>20</td> </tr> </tbody> </table>	Value	Score	nil (missing value)	-10	6011	20						
Value	Score												
nil (missing value)	-10												
6011	20												
Shopping Transactions	<table border="1"> <thead> <tr> <th>Value</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td>nil (missing value)</td> <td>0</td> </tr> <tr> <td><math>\geq 1</math></td> <td>10</td> </tr> <tr> <td><math>&gt; 1 \wedge \leq 4</math></td> <td>20</td> </tr> <tr> <td><math>&gt; 4 \wedge \leq 12</math></td> <td>30</td> </tr> <tr> <td><math>&gt; 12</math></td> <td>50</td> </tr> </tbody> </table>	Value	Score	nil (missing value)	0	$\geq 1$	10	$> 1 \wedge \leq 4$	20	$> 4 \wedge \leq 12$	30	$> 12$	50
Value	Score												
nil (missing value)	0												
$\geq 1$	10												
$> 1 \wedge \leq 4$	20												
$> 4 \wedge \leq 12$	30												
$> 12$	50												
Amount	<table border="1"> <thead> <tr> <th>Value</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td>nil (missing value)</td> <td>100</td> </tr> <tr> <td><math>\leq 100</math></td> <td>15</td> </tr> <tr> <td><math>&gt; 100 \wedge \leq 500</math></td> <td>35</td> </tr> <tr> <td><math>&gt; 500</math></td> <td>5</td> </tr> </tbody> </table>	Value	Score	nil (missing value)	100	$\leq 100$	15	$> 100 \wedge \leq 500$	35	$> 500$	5		
Value	Score												
nil (missing value)	100												
$\leq 100$	15												
$> 100 \wedge \leq 500$	35												
$> 500$	5												

### IBM Safer Payments compatible scorecards

In order to be able to be imported into IBM Safer Payments a scorecard has to fulfill certain conditions:

- Attribute 'name' of every element 'DataField' has to correspond to an IBM Safer Payments model attribute name available to the ruleset where the scorecard shall be imported to.
- Attribute 'dataType' and attribute 'optype' of every element 'DataField' have to correspond to the respective IBM Safer Payments model attribute definitions. See PMML data types table in the model components online help for supported data types and mappings.
- Attribute 'name' of every element 'MiningField' has to correspond to an IBM Safer Payments model attribute name available to the ruleset where the scorecard shall be imported to.
- Attribute 'name' of every element 'OutputField' has to correspond to an IBM Safer Payments model attribute name that can be overwritten by conclusions of the ruleset where the scorecard shall be imported to.

- Attribute 'dataType' and attribute 'optype' of every element 'OutputField' have to correspond to the respective IBM Safer Payments model attribute definitions. See PMML data types table in the model components online help for supported data types and mappings.
- Valid values for the attribute 'operator' of every element 'SimplePredicate' are:
  - isMissing
  - isNotMissing
  - greaterThan
  - lessThan
  - greaterOrEqual
  - lessOrEqual
  - equal
  - notEqual

The value has to correspond to the respective IBM Safer Payments model attribute definition (i.e. no 'greaterThan' operator for text values). Values not known to IBM Safer Payments will be imported per default as 'equal'.

- For the attribute 'booleanOperator' of element 'CompoundPredicate' only the value 'and' is being supported. When any other value is given, the whole rule will be ignored (not imported).
- Operators isMissing and isNotMissing are supported only for text, numeric, and date/timestamp values.

## Remarks

- For supported PMML data types and their counterparts in IBM Safer Payments, see PMML data types table in the model components online help.
- IBM Safer Payments model attributes are only matched to scorecard variables if the attribute 'usageType' of element 'MiningField' is 'active'.
- If the scorecard is compatible to IBM Safer Payments, all **existing rules in the ruleset will be erased** and replaced by rules corresponding to the imported PMML file.

- 

In the example above the created rules would be:

Condition	Conclusion
Merchant Category Code is empty	Final Score increment by -10
Merchant Category Code case sensitive equal to 6011	Final Score increment by 20
Amount is empty	Final Score increment by 100
Amount less than or equal to 100	Final Score increment by 15
Amount greater than 100 Amount less than or equal to 500	Final Score increment by 35
Amount greater than 500	Final Score increment by 5
Shopping Transactions is empty	Final Score increment by 0
Shopping Transactions greater than or equal to 1	Final Score increment by 10
Shopping Transactions greater than 1 Shopping Transactions less than or equal to 4	Final Score increment by 20
Shopping Transactions greater than 4 Shopping Transactions less than or equal to 12	Final Score increment by 30
Shopping Transactions greater than 12	Final Score increment by 50

- Scorecards are usually only used for rules which change a score. Therefore, all imported rules will have a conclusion with an 'increment by' operator, where the score value will be incremented by the value specified in the respective 'partialScore' attribute of an 'Attribute' element.

[back to top](#)

### 6.22.1.1.5 Rule actions

Rule actions are performed on incoming transaction when all conditions of the rule are met. There are 4 different types of rule actions:

- **Add alarm**  
Adds an alarm for a case class. The data of an incoming transaction will be used to create an alarm for the selected case class. This is an alternative to define a conclusion with the meta attribute "case class".
- **Add entry**  
Adds an entry for a defined risk list. If an incoming transaction contains the input attribute of the selected defined risk list, an entry will be created with the transaction's attribute value. Further settings for the creation of defined risk list entries via rule actions can be found in the configuration of the respective defined risk list.
- **Add notification**  
Adds a notification. Choose a predefined notification that will be send when the rule fires. This is an alternative to define a conclusion with the meta attribute "notification".
- **Set masterdata**  
Overwrites the stored value of the selected masterdata element. You can either use constant values (e.g. "5") or the value of an attribute of the

current transaction by using the reference to this attribute (e.g. {CustomerName}).

## Remark

It is possible to define multiple rule actions of the same type. If for example several actions of the type "Add alarm" for different case classes are defined, an alarm will be created for each case class. However using the same case class several times does not create multiple alarms for that case class and thus has the same effect as using it only once. Performing a "Set Masterdata" action on the same masterdata element several times, overwrites its value each time.

[back to top](#)

## 6.22.2 Decision tree

Decision trees are one of the most standard and commonly used statistical models. The model is organized into a hierarchical tree structure which combines multiple nodes. Scoring of a transaction against a decision tree starts from its root node and descends into child nodes. Each node has a logical predicate that determines the evaluation path, for example, processing is continued within a child whose predicate is evaluated to true. This process is continued until a leaf node is reached. The latest score in the evaluation path serves as the predicted value for the evaluated message. Note that scores are defined by the attribute *score* on the tree nodes.

IBM Safer Payments supports both multi-node trees and binary trees. The type of the model is specified by the attribute *splitCharacteristic* of *TreeModel* element. The supported options for the *splitCharacteristic* attribute are:

- **multiSplit (default)**

Each non-leaf node in the tree model may have an unrestricted number of children. If the attribute is not explicitly set, this value will be used as the default value.

- **binarySplit**

Each non-leaf node in the tree model should have exactly two children.

It might happen that none of the child nodes evaluates to true while evaluating a tree model. In that case the optional *noTrueChildStrategy* attribute should indicate how to treat such situations (see section "No true child strategy" for the usage and supported options).

## Score distribution

Scoring nodes in a decision tree define an attribute *score* whose value serves as the predicted value if a transaction message chooses the node. In addition



to the predicted value, PMML also allows us to define a so-called *ScoreDistribution* element within each scoring node. This element specifies the probability distribution for each class that the model can predict. This means that scoring nodes can also compute probabilities of each class based on the record count of who voted for a particular class and the total record count. For more information about score distribution, refer to the official PMML standard.

### Calculation of numeric predicates:

*Note:* Inside a PMML file, a numeric constant in a predicate can have many decimals. Safer Payments will however allow a maximum of 8 decimals, so the decimal will potentially be cut off.

If a constant has more decimals than the attribute in the predicate, then a predicate can potentially return an unexpected boolean value for very large numeric attribute values.

*Example:* The predicate in PMML is defined as

```
<SimplePredicate field="AMOUNT" operator="lessOrEqual" value="0.0000068500000000002">
```

The AMOUNT attribute in this example has a length of 8 bytes (64 bits) and 2 decimals. It can therefore store values up to  $(2^{63} - 1) / 10^2 = 92,233,720,368,547,758.07$  (or the equivalent negative values).

The decimal will be cut to *0.00000685*.

However since the predicate is compared with 64 bit integers and the decimal precision is 8 due to the constant, the predicate can only be guaranteed to return expected boolean results for absolute AMOUNT values

less or equal to  $(2^{63} - 1) / 10^8 = 92,233,720,368.54$

When the constant has less decimals, the AMOUNT values can be larger accordingly.

### No true child strategy

Defined as *noTrueChildStrategy* attribute in *TreeModel* element, this attribute defines how to treat situations where none of the child nodes evaluates to true. The supported options for this attribute are:

- **Return null predication**

Tree model returns no prediction.

- **Return last predication**

In case one of the parent nodes scored already, the last score is taken, otherwise no prediction.

Ideally, every decision tree will provide a score. However, there might be situations where the main predicate in a decision tree node evaluates to unknown. For situations like this, IBM Safer payments will always evaluate to false.

[back to top](#)

### 6.22.3 Neural network

A neural network is represented as a set of neurons arranged in neural layers. It is comprised of one input layer, one or more hidden layers (usually simply referred to as layers) and one output layer. All layers are interconnected and each neuron receives signals from neurons of the previous layer and processes them. IBM Safer Payments only supports execution of feedforward fully connected neural networks as a part of its model components.

#### **Inputs and data transformations**

The initial inputs are defined in the input layer. Input values are derived from transaction data by applying transformations to the attributes defined in the data field mapping section or by simply using their values directly. For the list of supported transformations, refer to the generic online help page of model components.

#### **Activation of neurons**

Each neuron activates the signal received from the previous layer. IBM Safer Payments supports all group 1 activation functions which take a linear combination  $X$  of weights, inputs and a bias. These activation functions are listed below:

- **threshold**  
activation = 1 if  $X > \text{threshold}$ , otherwise 0
- **logistic**  
activation =  $1 / (1 + e^{-X})$
- **tanh**  
activation =  $(1 - e^{-2X}) / (1 + e^{-2X})$
- **identity**  
activation =  $X$
- **exponential**  
activation =  $e^X$
- **reciprocal**  
activation =  $1 / X$

- **square**  
activation =  $x^2$
- **Gauss**  
activation =  $e^{-(x^2)}$
- **sine**  
activation =  $\sin(x)$
- **cosine**  
activation =  $\cos(x)$
- **Elliott**  
activation =  $x / (1 + |x|)$
- **arctan**  
activation =  $2 * \arctan(x) / \pi$
- **rectifier**  
activation =  $\max(0, x)$

## Outputs

The activations of the last (hidden) layer are the final scores of the neural network. These are mapped to IBM Safer Payments attributes as defined in the output field mapping section in the exact same order in which neurons appear. The highest score always determines the predicted value. Notice that no normalization such as *simplemax* or *softmax* will be applied.

[back to top](#)

### 6.22.4 Random forest

A random forest combines multiple decision tree models in one statistical model using segmentation approach. This approach implies that multiple tree models are grouped inside of a *Segmentation* element. Scoring takes place by evaluating each decision tree separately, independent of others and then aggregating all outputs across all decision trees. Hence, it is model generator's responsibility to specify how multiple models should be used and how scores should be aggregated by defining a multiple model method (see below for the usage and supported options).

#### Model combination methods

Defined as *multipleModelMethod* attribute in *Segmentation* element, this attribute defines an aggregation/combination method. The supported options are:

- **Majority vote**  
Selecting the score for which the highest number of tree models voted. For example, assuming that we have a random forest containing three trees and trees have predicted "NON\_FRAUD", "FRAUD" and "FRAUD" respectively, the final output will be "FRAUD" (2:1). In case of two trees (two predictions

"FRAUD" vs. "NON\_FRAUD") this method can become ambiguous. The probability of predicted values is calculated by the number of trees voted for this predicted value divided by the total number of trees.

- **Average and weighted average**

Probabilities are computed as the (weighted) average of probabilities predicted by each model. The final predicted value would be the winning class which has the highest combined probability. The predicted probabilities are defined by a node element *ScoreDistribution* (see "Score distribution" section of decision trees for additional details).

- **Select first**

Selecting the first model score. Having the above example with three trees, the final output in this case will be "NON\_FRAUD".

[back to top](#)

## 6.22.5 Boosted trees

Boosting is a machine learning technique in which models are built incrementally in a stage-wise fashion, by learning from errors of previous models. Every subsequent model is grown to fit the error residuals of a previous model. The combination of individual models results in a strong ensemble model.

There are various tools available on the market which can be used to train boosted tree models. There can be slight variations in the resulting PMML when exporting them.

Safer Payments allows execution of specific variants of externally trained boosted tree models via PMML. PMML boosted tree models are expected to contain one or more decision trees, usually followed by a PMML regression model at the last layer. The tree models and the regression model are expected to reside inside a "Segmentation" node which has an aggregation method "modelChain". This implies that the output of one model serves as an input for the next model. It is also possible to have one "Segmentation" node inside another "Segmentation" node which is also a common pattern for various PMML model generators.

[back to top](#)

## 6.22.6 Internal random forest

A random forest combines multiple decision tree models in one statistical model using a segmentation approach. This approach implies that multiple tree models are grouped inside of a *Segmentation* element. Scoring takes place by evaluating each decision tree separately, independent of others, and then aggregating all outputs across all decision trees.

The random forest model generated by IBM Safer Payments uses **majority voting** as the combination method to aggregate the output of the multiple trees. The model selects the score for which the highest number of trees voted. For example, assuming that we have a random forest containing three trees and they have predicted "NON\_FRAUD", "FRAUD" and "FRAUD" respectively, the final output will be "FRAUD" (2:1). In the case of two trees (two predictions, "FRAUD" vs. "NON\_FRAUD") this method can become ambiguous. The probability of predicted values is calculated by the number of trees which voted for this predicted value divided by the total number of trees. The predicted value and the two probability values are written to the output attributes that can be configured for each internal random forest.

[back to top](#)

## 6.22.7 PMML model import

This section lets you import statistical models in PMML format. To do so, you can click on the upload button [PMML Model Import] of this section.

### **PMML version compatibility**

IBM Safer Payments supports import and execution of a subset of model types and options defined in PMML version 4.3.

[back to top](#)

## 6.22.8 Data field mapping

This section lets you define mappings between attributes that are used in the PMML model and IBM Safer Payments revision attributes.

The labels of the select fields are defined by PMML model attribute names and their data types within brackets. In the select field, model revision attributes are listed, and you can select which model revision attribute will be mapped to which PMML model attribute. Model revision attributes are filtered by data type and preselected if attribute names match or are similar. The similarity is measured using the Levenshtein algorithm.

For numeric PMML model attributes, IBM Safer Payments provides the possibility to assign encoded categories of numeric and text attributes to it. If no category is selected, the numeric value of the attribute will be used in the computation. For text attributes, the category is mandatory.

PMML data types table lists all supported PMML data types and their counterparts in IBM Safer Payments.

[back to top](#)

## 6.22.9 Output field mapping

This section lets you define mappings between output attributes.

On the left-hand side of the section you will find PMML model output attribute names and data types (in brackets). On the right-hand side model revision attributes are listed to which the imported attributes should be mapped. Model revision attributes are filtered by data type and preselected if attribute names match or are similar. The similarity is measured using the Levenshtein algorithm.

PMML data types table lists all supported PMML data types and their counterparts in IBM Safer Payments.

[back to top](#)

## 6.22.10 Transformation field mapping

This section lets you define mappings between PMML transformation fields (aka derived fields) and IBM Safer Payments revision attributes.

Defining mappings for transformation fields is optional as these values are used during internal computations only. In case you want to store the PMML transformed values alongside the transaction message, you can select one overwriteable attribute for each transformation field which needs to be stored.

PMML data types table lists all supported PMML data types and their counterparts in IBM Safer Payments.

[back to top](#)

## 6.22.11 External model

To enable the distribution of data to other systems or enhance the scoring model with contributions from external models, Safer Payments (SP) utilizes the external model components elements, which act as a proxy for external systems. When the current model decides that it needs extra information (e.g., another SP instance, another transaction processing system), it triggers an external model component. The external model component, then, sends a request to that system and halts the transaction until it either receives a response or it times out. Therefore, it guarantees real-time transaction computation. Configuring the time-out and a set of recipients for the request is handled by the outgoing channel configuration.

The request is an HTTP JSON message whose HTTP headers are defined in the HTTP headers section. The JSON message comprises a set of attributes

values whose paths are defined in the request mappings sections. The format of the request message including the HTTP header is as follows:

```
POST / HTTP/1.1
content-length: $message length$content-type: text/json; charset=UTF-8
<custom headers>
x-sp-message-id: $message-id$
```

```
{"IRIS":{"Version":$transaction version$,"Message":"ModelRequest","MessageId":$message id$,"SystemTime":$time of sending request$},<custom JSON elements>}
```

Such that

- **\$message length\$:** is the length of the message content calculated by the external model.
- **<custom headers>:** represents the list of manually configured HTTP headers (see next paragraph).
- **\$message-id\$:** is a unique id for this request that the external model expects to find in the response message to match the response for its corresponding request.
- **\$transaction version\$:** is the version of the transaction being computed.
- **\$time of sending request\$:** is the time at which the message was sent.
- **<custom JSON elements>:** represents JSON elements calculated from the request mappings and the attributes values in the computation cache.

Each request is assigned a unique **\$message-id\$** that the external model component uses to match the response to its corresponding request. Therefore, both the request and response need to include this id. The request message contains the id in its HTTP header "x-sp-message-id" as well as its JSON body, as shown above. The external model component expects the response to be a JSON object with the id being either delivered in the "x-sp-message-id" HTTP header or inside the JSON payload with key "MessageId".

## HTTP headers

This section lets you define the custom HTTP headers of the request message. The HTTP headers will be added to the request message in the same order defined here. As mentioned in the previous paragraph some additional HTTP headers will also be included in the message being sent.

## Request Message Mappings

This section lets you define mappings from attributes values to JSON fields in the request message. The mapping specify which attribute (Attribute) to include its value and its corresponding JSON path within the request message (JSON Element).

The JSON path is similar to that defined in input/output mappings. For example:

transaction/order/items[0]/categories[0]/[0]  
maps to:

```
{
  "transaction": {
    "order": {
      "items": [{
        "categories": [{"Books"}]
      }]
    }
  }
}
```

## Connection Settings

This section lets you define which persistent connection is used to connect to the external system.

The first option is to use a static persistent connection for all messages. Disable the "Select persistent connection through id attribute" toggle for this and select the desired persistent connection using the "Outgoing channel configuration" field.

The second option is to dynamically select a persistent connection for every transaction message. Enable the "Select persistent connection through id attribute" toggle and select an attribute in the "Attribute storing persistent connection id" field. Only attributes with the meta attribute "external model connection ID" are available. During computation of a transaction, the external model component will read the value of the selected attribute from that transaction and tries to find a persistent connection with that ID value. If this fails, a log message will be printed and the external model component will be skipped.

## Forward all inputs, outputs, and profiling outputs

In a cascaded horizontal scaling setup, where the external model component is used to forward the whole transaction message to another Safer Payments instance, the setting "Forward all inputs, outputs, and profiling outputs" can be enabled. This will hide the request mappings of the model component. Instead the external model mappings found on the mappings page are used to send out all inputs, outputs and profiling outputs.

## Response Message Mappings

This section lets you define mappings from JSON fields in the response message to attributes values in the Computation cache (CDC). The mapping



specifies which JSON path within the response message (JSON Element) is mapped to which attribute.

The JSON path is similar to that defined in input/output mappings. For example:

transaction/order/items[0]/categories[0]/[0]  
maps to:

```
{
  "transaction": {
    "order": {
      "items": [{
        "categories": [{"Books"}]
      }]
    }
  }
}
```

### **Include external response metadata in local response**

When data is forwarded to an external model component, the external component may send a response back. When the JSON response contains an "IRIS" key, as it is the case when the external model component is another Safer Payments instance, the relevant part of the metadata (the data associated with the "IRIS" and "RulesFired" keys) is extracted and saved. The metadata saved from the external model responses is later included in the JSON response of the primary Safer Payments cluster. Note that the cluster's own response will only contain the metadata from the external system if it produces a response in JSON format itself. Such a response data enrichment has the following structure:

```
"EMC_RESPONSES": [{
  "EMC_NAME": "emc_1",
  "EMC_UID": "11223",
  "EMC_RESPONSE_DATA": {
    "IRIS": {...}
  }
}]
```

This is how it looks when "RulesFired" is also found in the external response:

```
"EMC_RESPONSES": [{
  "EMC_NAME": "emc_1",
  "EMC_UID": "11223",
  "EMC_RESPONSE_DATA": {
    "IRIS": {...},
    "RulesFired": [...]
  }
}]
```

[back to top](#)

## 6.23 All rules

Rules are the core of the model revision as they combine values of input attributes and attributes generated by the profiling methods listed before in this section, to identify fraud patterns. Rules can also have any number of conclusions that set or modify output attributes.

Rules can either be entered manually or generated assisted/automatically.

This page shows all existing rules that match the filter criteria. We provide two filters, one for active / inactive rules and one for inherited / own rules. Both filters can be combined. The filters are defined as follows:

- **Active**

A rule is considered as active if both the ruleset and the rule itself are active. In all other cases it is considered as inactive.

- **Inactive**

A rule is inactive if either the ruleset or the rule itself is inactive.

- **Inherited**

Inherited rules are rules from mandators that are above this mandator within the mandator hierarchy. You may use these input rules in the same way as the ones you define yourself, but you may not change them.

- **Own**

Own rules are the rules that are defined for this mandator in this revision.

[back to top](#)

## 6.24 Final rulesets

Final rulesets are similar to rulesets but are computed after all rulesets are computed.

Also while rulesets are computed "top-down", that is first the rulesets of the "highest" mandator in the hierarchy are computed and rulesets of this mandator are computed last, this sequence is reversed with final rulesets. This is to ensure that because the rulesets of the highest mandator are computed last, they will win out on any conflicting rules with a lower level mandator's model revision.

[back to top](#)

### 6.24.1 Final ruleset

Final rulesets once created are listed on the navigation menu left so they can be quickly accessed. To access any of the rules of a final ruleset, click left on

the respective rule name in the left navigation menu.

Notice that the conditions that you define for a final ruleset will be applied as if they would be defined the same for all individual rules of the set.

## Remarks

- With all the rules of this ruleset, a rule with higher priority is computed after a rule with lower priority. This is because later rules can overwrite conclusions of earlier rules.

[back to top](#)

## 6.25 Collusions

### Business background

Collusion is the process where card information is copied from transactions made at one or more terminals at the merchant site ("common point of purchase", aka CPP or "point of compromise", aka POC), over a defined period of time, and later used to create fraudulent transactions.

A traditional way of fighting this type of fraud is to replace all cards that have been used at the POC during the affected period. This is a costly process involving customer disruption. It also only works after a point of compromise is detected and verified.

IBM Safer Payments provides a much better way to deal with this type of fraud. Using collusion processing, IBM Safer Payments constantly analyses past transactions for indicators that a set of cards has been compromised and is now used for fraudulent transactions. Special investigation cases are generated for potential points of compromise. These investigation cases provide the possibility to protect compromised cards even before they are used for fraudulent transactions. In addition, collusions not only detect potential points of compromise but also provide further information such as a skimming time range.

In this way, collusion fraud can be prevented even before a POC is known, and POCs themselves can be found.

Collusion processing can be triggered by rules, if the respective conditions are met, or when mergings are executed. With that it is possible to execute a collusion processing automatically in all cases where cards seem to be used fraudulently after being compromised in order to protect other cards before collusion fraud takes place. Collusions are triggered within the real-time processing of incoming messages but are executed in parallel to the real-

time execution of messages. Using this technology collusion processings will not influence the computation time of incoming transactions.

In addition, to the automatic execution of collusions it is possible to run collusions manually for a predefined data selection.

For reasons of generality, what in the standard situation described above is the "card" or the "account" is referred to as "first party", what is the "merchant" or the "terminal" is the counterparty".

## **Analytical process**

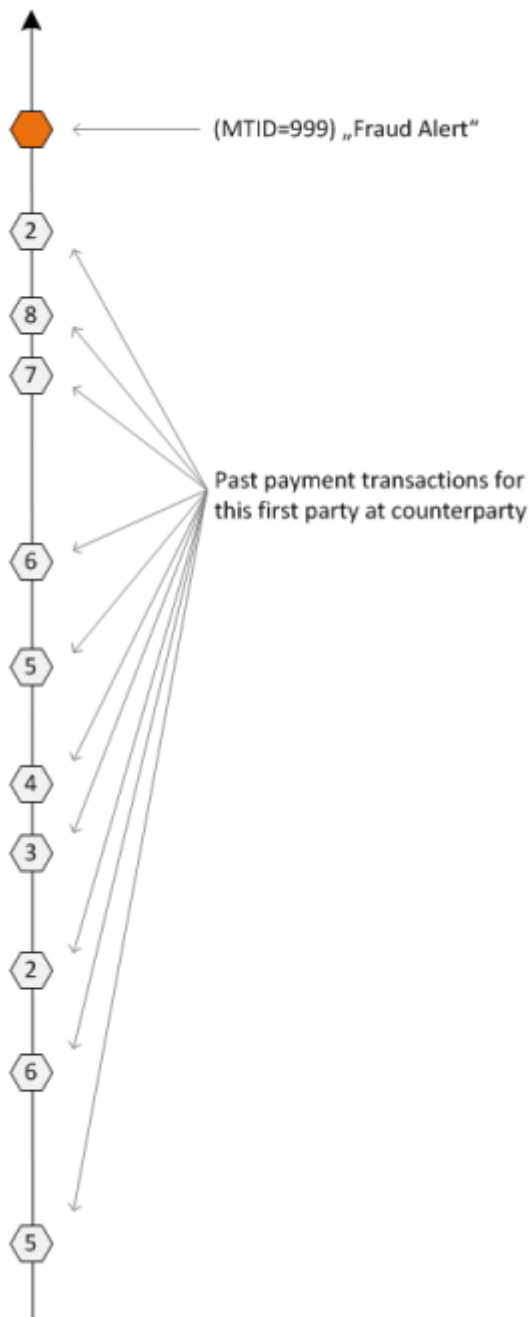
The analytical process is as follows:

1. Analyze the transaction record history for the first party. Collect all transaction records of this history that satisfy the "counterparty time criterion" and "counterparty conditions". The counterparty time criterion is a time interval (from/to) relative to the value of the meta attribute 'Timestamp'.
2. For the resulting set of past transaction records, create a set of counterparties involved with these transaction records.
3. For each counterparty, select what other first parties had transaction records with the counterparty, with the transaction records satisfying the "connivance time criterion" (relative to the transaction message timestamp found in step 2. above) and the "connivance conditions".
4. Count how many of these first parties satisfy the compromised criteria within the compromised time range (with respect to the reference timestamp) after they made the first transaction at the counterparty within the connivance time period; and do not satisfy the compromised criteria before. If no compromised conditions are defined the compromised criteria includes fraudulent transaction. If additional compromised conditions are defined, first parties are counted as affected first parties if either "fraud-criterion" or the compromised conditions are satisfied within the compromised time range.
5. For each counterparty where more first parties than defined as "Threshold first parties" are counted, generate the defined "point of compromise suspicion case" (as defined as case class).

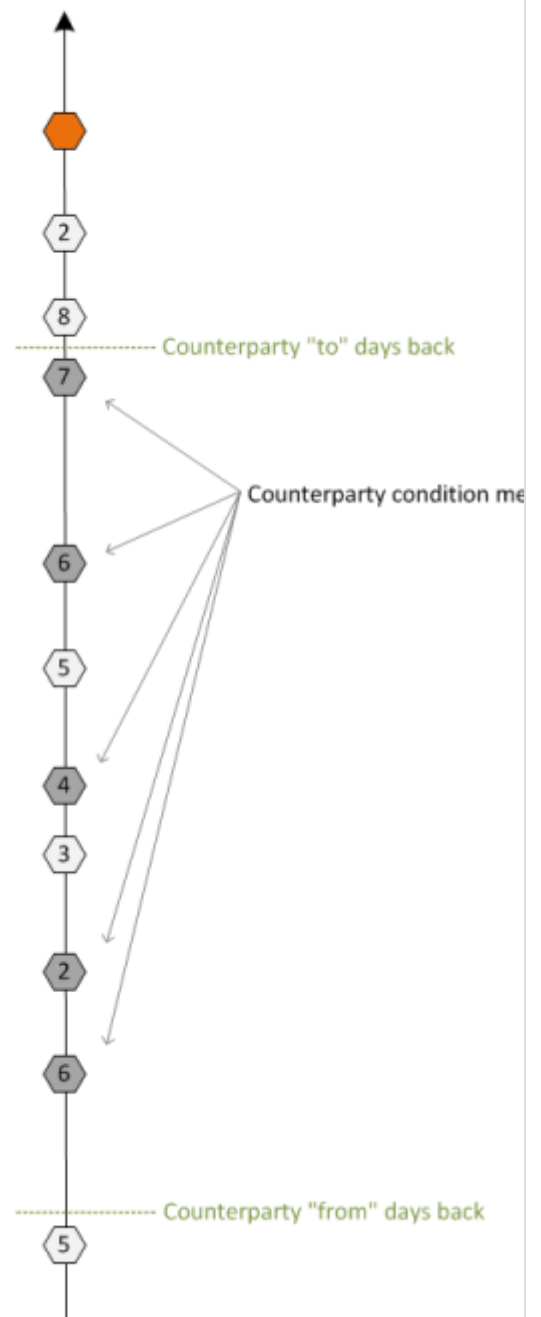
## **Example**

Assuming the conditions of a rule that indicates fraudulent behavior induced by a POC are satisfied, the respective rule triggers a collusion. This transaction is marked red and the previous transactions are shown with their counterparty value in the figure below left:

Transactions of first party B over time

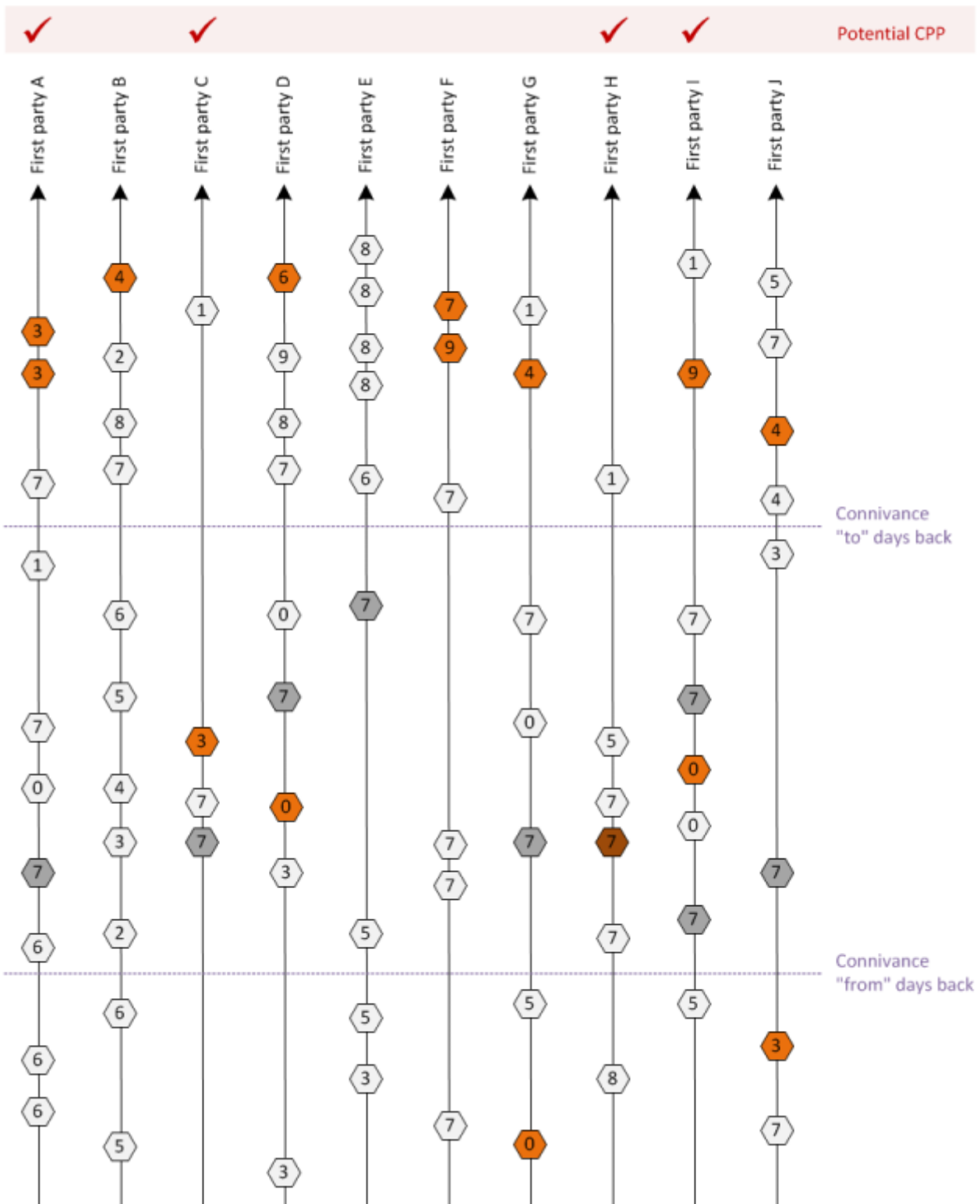


Transactions of first party B over time



Now the sequence of past transaction records is analyzed: the "counterparty time range" identifies the sub-sequence (within dotted green lines) in which merchants are considered that had transaction records with first party B. In the figure above right, these were the counterparties 2, 4, 6, and 7 (marked dark grey). Counterparties 3 and 5 do not fulfil the counterparty conditions.

Next the past transaction record sequences of all four counterparties are analyzed as potential POCs. The next figure shows the POC analysis for the first counterparty 7:



The figure shows the first party transaction record histories (vertical lines) for each first party that had transactions with the counterparty 7 within the connivance period. Fraudulent transaction records are marked in red, transaction records involving counterparty 7 that match the connivance conditions are marked dark grey. The counterparty values are printed in the hexagons.

The first party transaction record sequences are evaluated:

- First party A: The first party had one transaction record at counterparty 7 within the connivance period and fraud within the compromised time range after the first transaction record at counterparty 7 and no fraud before the

first transaction record at counterparty 7. It is thus counted as potential POC induced fraud.

- First party B: This is the first party whose transaction message is currently/originally evaluated. Since the first transaction record at counterparty 7 occurred after the connivance period, this first party is not considered further.
- First party C: The first party has a transaction record within the connivance period at counterparty 7, no fraud before the first transaction record at counterparty 7, and at least one fraud transaction record within the compromised time range after the first transaction record at counterparty 7. It is thus counted as potential POC induced fraud.
- First party D: The first party has a transaction record within the connivance period at counterparty 7, but fraud occurred before the first transaction record at counterparty 7. This first party is not considered further.
- First party E: The first party has a transaction record within the connivance period at counterparty 7, but no fraud occurred. This first party is not considered further since no additional compromised conditions are defined.
- First party F: The "connivance conditions" are not satisfied for the transaction record at counterparty 7. This first party is not considered further.
- First party G: Same as first party D. This first party is not considered further.
- First party H: The first transaction record at the counterparty that satisfies the connivance conditions is fraudulent. It is thus counted as potential POC induced fraud.
- First party I: Fraud occurred within the compromised time range after the first transaction record with the counterparty. It is thus counted as potential POC induced fraud.
- First party J: Even though the first fraud occurred after the first transaction record at the counterparty and within the compromised time range, this first counterparty transaction record was outside the connivance period. This first party is not considered further.

The same analysis is performed on all four counterparties. The example results of this are:

Counterparty	2	4	6	7
First parties that indicate potential POC	14	33	1	4
All first parties that fit connivance criteria	22	193	5	9
Ratio	38.89%	17.10%	1.85%	44.44%

This concludes the analytical part of collusions. Based on the results:

- POC investigation cases are generated through the generation of alarms, and
- the indicators computed are displayed within the newly created cases or updated if the generated alarm is aggregated with an already existing case for the found potential point of compromise.

A POC alarm is generated for each counterparty where the result is higher than pre-defined threshold:

- Threshold first parties  
Absolute number of first parties that indicate potential POC.

In addition to the detected potential POC the following information are provided within the generated cases:

- number of affected first parties
- number of generated alarms
- skimming time range

## Remarks

- Collusion alarms also contain a list of potentially affected first parties. These are displayed on the case investigation page in a separate section and can be drilled down for their past transaction record sequence.
- Besides the time ranges mentioned above there are also limits available for first parties and counterparties which are included in the collusion processings. This allows to control the computation time of collusions.
- Manually executed collusions do not generate cases. Instead a summary is displayed where all detected potential POCs are displayed together with further information such as number of affected first parties and the respective skimming time range. This information can be used for further investigations.

[back to top](#)

## 6.25.1 Collusion

Each collusion searches within past transactions whether there is an accumulation of fraud with accounts/cards that could indicate that a common point of purchase has been used to extract account/card information. Refer to the online help function for collusions above for details on the computation. Each collusion comprises a number of definitions:

In order to include a collusion within the real-time processing of transactions, the respective checkbox has to be enabled for a rule or a merging.

To simulate a collusion processing press the green button on top of the form. This will start a simulation of the respective collusion using the data selection configured on the page "Simulation". Results of manually executed collusions are provided in a table on the bottom of this page. It is recommended to simulate collusions before they are taken into production to avoid a large number of generated alarms or unexpected results. Manually executed collusions can be aborted at any time during computation by clicking the respective red button.

- **Name**

The name is used in all IBM Safer Payments forms and should be chosen from a business domain.



- **Comments**

Comments are only for documentational purposes. It is advisable to comment the attributes extensively, so the decision logic remains easy to understand.

- **First party (index)**

Index of the attribute (must have a sequence) that shall be used as first party. This would typically be the attribute that identifies the card or the account.

- **Threshold first parties**

Threshold for the absolute number of cards that indicate a potential POC. If this threshold is reached for a counter party, a collusion alarm is generated.

- **Counterparty (index)**

Index of the attribute (must have a sequence) that identifies the counterparties to be evaluated. This would typically be the attribute that identifies the merchant or the terminal.

- **Counterparty time range**

Time interval, relative to the value of the meta attribute 'Timestamp', in which counterparties that had transactions with the first party are considered. Only counterparties are considered as points of compromise that had transactions with the first party during this time period and that also satisfy the "counterparty conditions" (below). Please notice, that the time range definition is inclusive, i.e. time range 3 to 0 hours means  $0 \leq x \leq 3$ . Please also notice that the sequence timestamp attribute of the first party index is used for this evaluation.

- **Max counterparties**

The maximum number of counterparties that will be evaluated.

- **Connivance time range**

Time before and after the transaction at the counterparty, in which other first parties are considered that had transactions with a counterparty and that also satisfy the "connivance conditions" (below). Please notice, that the time range definition is inclusive, i.e. time range 3 to 0 hours means  $0 \leq x \leq 3$ . Please also notice that the sequence timestamp attribute of the counterparty index is used for this evaluation.

- **Max first parties**

The maximum number of first parties, that will be evaluated for each counterparty.

- **Compromised time range**

Time interval, relative to the current reference timestamp, in which the compromised criterion (below) has to be satisfied. The reference timestamp is the most recent timestamp that is available for the meta attribute 'Timestamp'. Please note that in case no compromised conditions are defined, only fraudulent transactions are considered as indicators for a compromised account.

- **Generate alarms**

An alarm is generated for each counterparty that is considered a potential point of compromise:

- **Case class**

Id of case class that the generated alarm(s) shall belong to. Please note that only case classes of type "collusion" are selectable.

- **Case score**

Value of the meta attribute "case score" which determines the importance of the generated alarm(s).

For help on the sections, refer to their individual online help pages.

Notice that the online help page for collusions (from the top section) describes the collusion evaluation process in detail.

[back to top](#)

## 6.25.2 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 6.26 Model revision golive

As the first step of the golive process, this report is generated which summarises the changes that a golive implies. If you confirm golive, these changes are carried out.

Golives can be classified into two categories: Structural and Logical. Structural changes are changes which require changes to memory (e.g. adding new attributes, changing the MDC or DDC size of existing attributes, changing the length of attributes, etc.). Logical changes are changes to the message computation (e.g. changes to conditions, addition or deletion of rules (when rule performance report is not enabled for those rules), etc.).

When "Enable Logical Golives" is enabled, the structural golives and logical golives are processed differently. Structural golives require message processing on an instance to be temporarily stopped in order to update the internal memory structures (however message processing for the cluster can continue by enabling the MCI Bypass). When a logical golive occurs, the message processing does not need to be stopped. The internal references can be updated and message processing can continue immediately.

When "Enable logical golives" is not enabled, all golives are processed as structural golives.

### **Golive report**

Golive report provides important information and details about the current golive before execution. Information is provided in the following sections

- Warning  
Provides details about how IBM Safer Payments is going to handle the execution of the current golive according to the status of the other instances in the cluster.
- Operation  
Describes the operation which is happening on the current revision.
- Storage Info  
Provides details about memory used for the retiring champion and memory required by the new champion.
- Maintenance Mode  
Describes the current maintenance mode for the instance.
- Golive Type  
Describes how IBM Safer Payments is going to handle execution of current golive, it could be a structural golive or logical golive.
- Status  
Describes a summary about golive report results.

[back to top](#)

## 7. Administration

This chapter covers the administration functions of IBM Safer Payments.

[back to top](#)

### 7.1 System configuration

This page contains all settings that are the same for all IBM Safer Payments instances in a cluster. Their settings are described by tooltip style explanations when you rest the mouse pointer over the respective label.

Typically, these settings have been made during installation of IBM Safer Payments by or with the assistance of IBM Safer Payments consultants. Only perform changes on this page when you know what you are doing as improper settings can cause IBM Safer Payments to not work as expected.




Notice that some changes will come into effect immediately, while others come into effect only when IBM Safer Payments reboots. This can cause different IBM Safer Payments instance in a cluster to behave differently when re-booted at different times.

Because the subjects of the different sections of this page are highly diverse, detailed help is provided from within each section for some of the sections.

When in doubt, contact the IBM Safer Payments support to assist with the configuration.

## Tools

The toolbar of this section contains some utilities:

-  Saves the system configuration (replicated via FLI to all instances of the cluster).
-  Lets you download an archive file with configuration and log data to your local computer (to be used with issue analysis).
-  Creates a full report with respect to the PCI DSS compliance of the current IBM Safer Payments system configuration and settings.

[back to top](#)

### 7.1.1 Authentication settings

IBM Safer Payments supports the following authentication methods:

- Local  
Only the IBM Safer Payments stored password is checked.
- LDAP  
Only the LDAP password is checked.
- Local and LDAP  
First the local password is checked, if it does not fit the LDAP server is checked.
- OIDC claim  
The specified username attribute inside the OIDC token is checked for existence within IBM Safer Payments

It also provides the following session binding settings:

- Use IP address for session binding.  
The default value is True, which means if the IP address of an authenticated user changes, the session will be terminated.  
By default, the IP will be checked for each request to ensure that the caller is who they say they are. For some clients, their IP may be changed between requests preventing them from using Safer Payments. Setting it to false will allow the server admin to disable the IP check for sessions.
- Use HTTP Header X-Forwarded-For for session binding.  
The default value is True, which means if the value of the X-Forwarded-For changes, the session will be terminated.  
Most application servers can leverage the X-Forwarded-For header with the source IP address for logging or blocklisting. For some clients, the X-Forwarded-For may be changed between requests by a proxy server preventing them from using Safer Payments. Setting it to false will allow a server admin to disable the X-Forwarded-For check for sessions for that scenario.

## LDAP authentication

IBM Safer Payments supports LDAP (lightweight directory access protocol) servers as an alternative means of user access authentication. The LDAP server is not part of IBM Safer Payments, you must install and operate it separately from IBM Safer Payments.

Configuration of the LDAP server involves the following settings:

- Use Active Directory

Use Active Directory authentication method (username@domain)

- Allow Single Sign On

Allow a user to automatically login using their windows credentials. For more info please see Setup required to enable Single Sign On.

- Automatically Re-login

Allow a user to automatically sign in after their session expires (this setting is only available when Single Sign On is enabled).

- LDAP hosts

IP address or domain name of LDAP server (for example "iris.ldap.intranet"). You can also enter multiple hosts by separating them with commas (i.e. "iris.ldap.intranet,iris2.ldap.intranet"). In this case IBM Safer Payments will try and connect to any backup hosts in the order they are listed if it cannot contact the first host.

- LDAP base DN

Base of distinguished name (for example "OU=Users,DC=company,DC=local").

- Active Directory domain

Active Directory domain for login (username@domain).

- LDAP port

IP port of LDAP server (typically "389" or "636" for SSL access).

- LDAP encryption over SSL

Enables encrypted communication between IBM Safer Payments and LDAP host. The LDAP SSL connection settings are configured outside of Safer Payments. Safer Payments is using the shared library of OpenLDAP to implement the LDAP authentication. The SSL/TLS settings are not done in Safer Payments, they need to be applied to the OpenLDAP configuration file, which can be found under /etc/openldap/ldap.conf. Please refer to the OpenLDAP manual for the necessary settings and options to set up the certificates. Please note that you have to restart Safer Payments after every change of configuration files on operating system level for the changes to take effect in Safer Payments.

- LDAP timeout

LDAP timeout (time to wait to connect to LDAP server)

Notice that in each case, a user account in IBM Safer Payments must exist for a user to log on.

If LDAP only authentication is enabled, all administrators are also authenticated only by the LDAP host. If this authentication fails, the administrator is locked out. Any change of the OS LDAP setting, (for example changing the LDAP SSL setting), requires a restart of the instance for the change to take effect.

## OIDC authentication

IBM Safer Payments also supports a token based Single Sign On (SSO) login based on the OpenID Connect protocol. In this case, Safer Payments is presented with a OIDC token containing a login name. This token is provided by an external server, which is not a part of IBM Safer Payments and must be operated separately. For PCI compliant usage, you must address all PA-DSS and PCI DSS requirements for this server on your own.

The configuration of the OIDC token based authentication involves the following settings:

- Token name  
In this field, you need to specify the name of the HTTP header field that contains the OIDC claims token.
- Username attribute  
The username attribute identifies the attribute of the OIDC claim that is used for authentication.

Example token:

```
{
  "login_name": "jsmith@exampleMail.com",
  "last_name": "Smith",
  "first_name": "Jane",
  "id": "cl.jsmith",
  "internal_id": "25",
  "emails": {
    "personal": "jsmith@personalMail.com",
    "business": "jsmith@businessMail.com"
  },
  "phone_numbers": {
    "business": "555-555-1234"
  }
}
```

If this login method is used, you must ensure that the username submitted via the OIDC claim token exists as a user inside IBM Safer Payments. If this is not the case, a login is not possible.

[back to top](#)

### 7.1.1.1 Setup required to enable Single Sign On

When you have configured Safer Payments to use LDAP (with either the 'LDAP' setting or 'local then LDAP') you also have the option to turn on Single Sign On (SSO) allowing your users to be automatically logged in by

authenticating the account that they've logged in with on their machine. In order to do this the Safer Payments server uses the Kerberos authentication method and some additional set up steps will be required on your LDAP server, on the Safer Payments server and on each individual's client machine. The first set of steps will describe how to set up SSO assuming you are using Active Directory as an LDAP server. If you are using a Linux KDC then see the steps at the bottom for instructions.

The steps below need to be performed for the Safer Payments server where your API is running. If you would like SSO to be available and if your API changes servers, then you will need to perform the steps on each other server where the API can run. The steps below will assume that you are just setting up kerberos on the single Safer Payments server where the API is running, and so will refer to this server as the Safer Payments server.

## Creating the Kerberos keytab on Active Directory

First, go to your Active Directory server and add a new user which will be used by the service (if you are using a Linux KDC see the bottom of this document for instructions). In our examples below we will assume that the user is named *SPServiceUser* with the password *Password123*. Ensure that this user's password will not expire, since it will only be used by the service. We will also assume that you have another user that will be used to login to Safer Payments called *AdminUser* with a password of your choosing.

Next open a command prompt as administrator and run the following 2 commands to associate the service principal with the username and create the keytab:

```
setspn -A HTTP/SaferPaymentsServerWithDomain Username  
  
ktpass -out OutputPath -princ  
HTTP/SaferPaymentsServerWithDomain@DomainNameInCaps -  
mapUser Username -mapOp set -pass Password -crypto RC4-HMAC-NT  
-pType KRB5_NT_PRINCIPAL
```

For example, if your Safer Payments server is on a machine called *SPServer* and is part of the domain *internal.example.com* and you used the username and password mentioned previously you would run the following commands

```
setspn -A HTTP/SPServer.internal.example.com SPServiceUser  
  
ktpass -out c:\krb5.keytab -princ  
HTTP/SPServer.internal.example.com@INTERNAL.EXAMPLE.COM -
```

```
mapUser SPServiceUser -mapOp set -pass Password123 -crypto RC4-  
HMAC-NT -pType KRB5_NT_PRINCIPAL
```

You should now have a keytab file created at `c:\krb5.keytab`. Copy this file to your Safer Payments server where your API is running using a secure method.

## Configuring Kerberos on the Safer Payments Server

Next you will do the required Kerberos configuration steps on the Safer Payments Server. First, you want to ensure that you can reach the Active Directory server from your Safer Payments server with the fully qualified domain name (i.e. assuming the Active Directory server is named `ADServer` and continuing with the example above you would run `ping ADServer.internal.example.com`). If you can't reach the Active Directory server then you'll need to either configure your hosts file or your local DNS server so that you can.

After ensuring that your Safer Payments server can connect to your Active Directory server you will set up the `/etc/krb5.conf` file to point to your domain. Open the `/etc/krb5.conf` file in your editor and change the `default_realm` to point to your realm, and then change the `[realms]` section to point to your Active Directory server and the `[domain_realm]` section to point to your realm. For example, continuing with the example above the file would look like this (all the logging and libdefaults settings other than the `default_realm` can potentially be changed).

```
[logging]  
default = FILE:/var/log/krb5libs.log  
kdc = FILE:/var/log/krb5kdc.log  
admin_server = FILE:/var/log/kadmind.log  
  
[libdefaults]  
default_realm = INTERNAL.EXAMPLE.COM  
dns_lookup_realm = false  
dns_lookup_kdc = false  
ticket_lifetime = 24h  
renew_lifetime = 7d  
forwardable = true  
  
[realms]  
INTERNAL.EXAMPLE.COM = {  
kdc = ADServer.internal.example.com
```



```
admin_server = ADServer.internal.example.com
}
```

```
[domain_realm]
.internal.example.com = INTERNAL.EXAMPLE.COM
internal.example.com = INTERNAL.EXAMPLE.COM
```

You can now test that your kerberos settings are correct and you can connect to your Active Directory by running the *kinit* command. Continuing with the example above you would run the command

```
kinit AdminUser
```

Followed by the user's password. If no errors occur then you can run the *klist* command which should show a ticket for the username which you just entered. If you had an error while running the *kinit* command, check the connectivity between the machines (in both directions) and ensure that there were no errors in either of the configuration files you set up in the previous steps

Next copy the keytab file you created from the previous section to `/etc/krb5.keytab`

Since keytab files contain highly sensitive information, notably encryption keys, it is imperative to ensure proper access controls to these files. Assuming that your Safer Payments service runs under a unique username, the keytab file should be modified so it is readable only by that username.

You can now test that the keytab was created correctly. Run the following command and ensure that it lists the service principal which you created in the steps above.

```
klist -k -t /etc/krb5.keytab
```

With our example above, the command should show the principal `HTTP/SPServer.internal.example.com@INTERNAL.EXAMPLE.COM`

Next you can test that you can authenticate the keytab by running the following command (followed by entering the user's password that you set up previously):

```
kinit -k -t /etc/krb5.keytab HTTP/SaferPaymentsServerWithDomain
```

For example, continuing with the example above you would enter:

```
kinit -k -t /etc/krb5.keytab HTTP/SPServer.internal.example.com
```

Followed by the password `Password123`. If this command does not give any error then your keytab is set up correctly and Kerberos is correctly

configured on the machine.

## Setting up Safer Payments

In order to use the Single Sign On feature you need select the 'LDAP' or 'local then LDAP' settings in the system configuration. Once you have selected one of those options you will have the option to 'Allow Single Sign On' which will allow the users to be automatically logged in with the same user account that they used to log in to their machine when they load any Safer Payments page. The Single Sign On feature assumes that the usernames are the exact same between Safer Payments and the Active Directory server, just like the LDAP feature.

## Setting up the client

Finally, before a client can use the Single Sign On feature you will need to run some set up steps on your client machine to allow your authorization credentials to be sent through the browser.

First, obviously you will need to ensure that the machine is connected to the domain and that you are logged in as a domain user who also has a username in Safer Payments

Next you will need to set up the browser. Follow the steps below depending on which browser you are using.

### **Internet Explorer and Google Chrome on Windows**

1. Open *Control Panel* and select *Internet Options* and then the *Security* tab.
2. Select the *Trusted sites* zone and then select the *Custom level...* button
3. In the settings dialog navigate to the *User Authentication* section and change the *Logon* setting to *Automatic logon with current user name and password* and hit OK
4. Finally, back on the *Trusted sites* zone, hit the *Sites* button and add the website of your Safer Payments instance to the Trusted sites (using its fully qualified domain name). Following with our previous example we would add `http://SPServer.internal.example.com` (if your Safer Payments site only uses HTTP and not HTTPS you will need to unselect the box at the bottom requiring HTTPS)
5. You can now hit ok to close the settings dialog and save the settings

### **Firefox**

1. Open a new Firefox tab and in the URL bar navigate to *about:config* and click the *I'll be careful, I Promise!* button
2. In the search dialog search for *negotiate* and then open the *network.negotiate-auth.trusted-uris* value and enter the fully qualified domain name (following with our previous example you would enter *SPServer.internal.example.com*)
3. You can now close the *about:config* tab

After configuring the browser, ensure you are logged on to your machine with a user account that has a matching username in Safer Payments, and then you should be able to open a new web page pointing to Safer Payments and be automatically logged in.

## Creating the Kerberos keytab on Linux

The information below will describe how to create a keytab using the MIT KDC implementation, however there should be equivalent commands in other implementations.

Ideally you should set up your Iris server to access the KDC before running the steps below, so that you can run the remote version of *kadmin* on your Iris server. To do that, follow the steps above under *Configuring Kerberos on the Safer Payments Server* until after you run the *kinit AdminUser* command. Alternatively, you can also run the *kadmin.local* command on your KDC server, but it is recommended to run it on the Iris server so you do not need to transfer the keytab over the network.

First you will need to create a principal for the service. Run the *kadmin* command to enter the *kadmin* CLI, then run the following commands to add a service principal and then create a keytab.

```
kadmin  
  
addprinc  
HTTP/SaferPaymentsServerWithDomainInLowercase[@RealmNameInCaps]  
  
ktadd -k OutputPath  
HTTP/SaferPaymentsServerWithDomainInLowercase[@RealmNameInCaps]
```

To use our example names from above you would do the following commands:

```
kadmin  
  
addprinc  
HTTP/spserver.internal.example.com@INTERNAL.EXAMPLE.COM
```

```
ktadd -k /home/dev/KDCServer.keytab
HTTP/spserver.internal.example.com@INTERNAL.EXAMPLE.COM
```

You will now have the keytab file available on the Iris server (or, if you ran `kadmin.local` on the KDC machine, transfer the keytab file to the Iris server using a secure method) and you can follow the remaining steps from *Configuring Kerberos on the Safer Payments Server* above  
[back to top](#)

## 7.1.2 User accounts

The settings of this section enable fine control on how IBM Safer Payments handles user accounts and password policies:

- **Maximum failed logins**

If a user has more consecutive failed login attempts, the account is automatically disabled. An administrator must then re-enable this user manually.

- **Old passwords rejected**

Number of passwords previously used that are rejected as new passwords. It is not possible to select a previously stored password.

- **Password validity**

Time period in days that a password shall be valid until IBM Safer Payments forces the user to change it. The user cannot have access to the API until this user selects a new valid password.

- **Password minimum length**

Any password with less than these number of characters is rejected.

- **Password must contain lower case**

Any password that does not contain lower case characters is rejected.

- **Password must contain upper case**

Any password that does not contain upper case characters is rejected.

- **Password must contain digits**

Any password that does not contain at least one digit character is rejected.

- **Password must contain special character**

Any password that does not contain at least one special character is rejected.

- **User account deletion**

If checked, user accounts can be permanently deleted.

- **Enable extended authentication**

Enable two factor authentication by sending a random one-time-password via email and requesting it before login.

- **Enable system account**

Enables definition of system accounts that do not allow for a "real" user access via the web user interface but rather for the execution of API commands by script or third party software products There is no CSRF protection or extended authentication for these kind of user accounts.

- **Maximum User Inactivity Period**

This is the number of days a user account is allowed to be inactive before it

is automatically disabled. Set it to 0 days for an unlimited time.

- **Allow system users to have API access from these IP addresses**

Restricts requests for system account to the defined ip addresses. You can enter a comma-separated list of IP addresses.

[back to top](#)

### 7.1.3 Main memory sizing

IBM Safer Payments draws part of its high transaction message processing, simulation, and model generation performance from the fact, that it caches most of the data used for computation in main memory. IBM Safer Payments uses main memory for different purposes:

- **Production memory data cache**  
For each data holding attribute, index, calendar profile, etc in IBM Safer Payments, the part most relevant to real-time processing (aka "production") is kept in this cache area for expedited access. In most IBM Safer Payments applications, the total main memory requirement of the production memory data caches requires the dominant part of the main memory available on the server hardware. How much memory is used depends on the individual settings of all champions' model elements. For details, refer to IBM Safer Payments storage architecture.
- **Simulations memory data cache**  
During simulation, IBM Safer Payments needs to build up temporary memory data caches for simulated elements. For instance, if a new element was added or changed, and its result is to be simulated, IBM Safer Payments uses caching so that the results are immediately available for analyses and model generation.
- **Miscellaneous**  
While most other functions of IBM Safer Payments also use main memory during computation, this amount is significantly smaller compared to the MDC memory used for production and simulation.

Notice that the operating system will deliver IBM Safer Payments with nearly any amount of memory, yet once physical RAM memory is exhausted, the operating system will start offload RAM pages to disk (swapping). This diminishes IBM Safer Payments performance by multiple orders of magnitude to a level where the entire computer can become so busy with swapping, that it does not react anymore to user input or transaction messages.

It is obvious that this situation must be avoided at all costs. IBM Safer Payments has a number of features to configure the amount of main memory accessible to data caches and simulation as well as means to help monitor the key health figures of the installation:

- Sizing

- Main memory usage limit  
The maximum reserved memory consumption of each IBM Safer Payments instance can be limited to this amount.
- Mandator simulation memory limit  
For each mandator the maximum of simulation memory that can be accessed for analyses, simulations and model generation can be limited.
- Alarming
  - Status Alarms Indicators  
IBM Safer Payments provides various Status Alarm Indicators to monitor the memory consumption of an IBM Safer Payments installation. The monitoring is performed on instance level and can be accumulated per cluster. For details, refer to Status Alarm Indicators.

[back to top](#)

## 7.1.4 Heartbeat settings

IBM Safer Payments server instances continuously broadcast their own status in the cluster. If no message is received from an instance for a while, it is considered to be down. With this mechanism, the tasks can be assigned more efficiently.

There are two heartbeat related settings:

- - Period: The time interval in milliseconds between two heartbeats. This setting should be smaller than the Threshold setting.
- - Threshold: If no new heartbeat from the remote instance is received within this threshold time in milliseconds and if there were 3 unsuccessful heartbeat sending attempts in a row, the remote instance is considered unreachable.

The receive timeout for heartbeat messages is 1000 milliseconds. As it is required to have 3 timed-out sending attempts, the minimum threshold is considered to be at least 3000 milliseconds. Smaller values can be set but those will not result in faster status changes.

[back to top](#)

## 7.1.5 Deferred writing

The IBM Safer Payments storage architecture involves both an in-memory data cache layer (MDC) and a disk data cache layer (DDC). The standard IBM Safer Payments data access logic is the following:

- Read access  
For any kind of computation need, transaction data available in MDC is read from MDC. Data not available in MDC is optionally read from DDC (the latter should be used not in real-time decisioning, such as in profiling counters or mergings, and its use can be enabled or disabled in the system configuration).

- Write access

Data is both written to the MDC and the DDC immediately (if it falls within the limits of the respective storage capacity).

## **High performance applications**

For high-performance applications of IBM Safer Payments, with a very large number of online or offline transactions to be processed (multiple thousands per second), the immediate (synchronous) writing of each data element into the DDC can be "deferred". This way, multiple DDC write operations are combined (so that they can be written to disk more efficiently) and are written a short time later (asynchronous).

If deferred writing is enabled, IBM Safer Payments does only write data (that the MDC can hold) into the MDC (and not the DDC immediately). Rather a separate service thread continuously stores all unsaved data (data in MDC but not in DDC) in a round robin fashion. That is, first all unsaved records for each attribute are saved at once, then all indexes.

It should be noted that even though this approach of storing IBM Safer Payments data on disk in the end transfers the same total amount of data compared to the IBM Safer Payments standard data access logic that stores each record's data individually and immediately, however, since storing larger chunks of data rather than many small elements is by orders of magnitude more efficient.

Deferred writing thus enables using IBM Safer Payments in high performance applications while it ensures that data loss is minimal in case of a non-orderly shutdown.

## **Deferred writing options**

Optionally a deferred writing time gap can be defined. If this period is set to larger than zero, this time period will never be saved to disk. This option is useful for operations of IBM Safer Payments in applications where the actual decision on whether or not to authorize a transaction is made after IBM Safer Payments has assessed the transaction, and IBM Safer Payments is informed of the (final) authorization decision by advices. Since such advice messages would come into IBM Safer Payments with a certain delay (usually seconds), deferred writing should wait a period somewhat larger than the advice delay, so that the merging operation can be performed while the data is still in main memory. Notice that if the advice for whatever reason comes later and the respective data range has already been written to disk, the merging is still carried out correctly, yet because the merging target writes are into a region where the main memory attributes are already stored on

disk, the merging targets would induce direct disk writes, that can severely slow down transaction processing.

Another deferred writing option is the setting of a safety margin. Since IBM Safer Payments continues to process transactions while the data from main memory is written to disk, not the full MDC cache size is available for deferred write caching. This setting defines how many MDC record positions are *not* used for deferred writing caching. The value should be set as the maximum number of transactions (messages and records) processed by IBM Safer Payments in the time it takes to write the MDC cached data to DDC.

### **Deferred writing disk usage limits**

Depending on the performance of the disk subsystem, IBM Safer Payments can overuse caches and control mechanisms. It is therefore useful to limit the bandwidth of IBM Safer Payments deferred writing operation. This limit is facilitated by writing data in chunks of 'disk chunk size' and wait the 'disk chunk delay' amount of time after each chunk was written.

For most purposes, the optimum chunk size is 64 KB (65,536 Bytes). The disk chunk delay can then be computed by the following formula:

$$\text{disk chunk delay} = ((1/\text{SET}) - (1/\text{NET})) * \text{disk chunk size}$$

where

- SET is the desired maximum write performance, and
- NET is the maximum sustained writer performance of the disk subsystem.

Assuming a NET performance of 128 MB/s and a desired IBM Safer Payments write performance of 48 MB/s, as well as a disk chunk size of 64 KB, the disk chunk delay would compute to about 1 millisecond.

Notice that for technical reasons, the minimum wait time is 1 millisecond, if the write performance should be higher, the disk chunk size would have to be increased from 64 KB.

Since data elements smaller than the defined disk chunk size are written at once, it can be useful to define a pause after IBM Safer Payments has written an element (e.g. an attribute, an index, a masterdata) to provide the disks some time to perform other tasks. The typical setting for the 'pause after element' is the same wait time as the disk chunk delay.

### **Deferred writing shadow commit options**

There are currently two options for the deferred writing shadow commit:

- shadow commit chunk size  
If greater than 0, transaction computation will get smoother as between chunks, computation continues.



- shadow commit chunk delay  
Time shadow commit waits at least between chunks for transaction computation (if greater than zero).

## Remarks

- If deferred writing is enabled, IBM Safer Payments starts a separate service thread that continuously subsequently writes all attributes, all indexes, all masterdatas, all events, and all calendar profiles. This implies that depending on the wait times for the disk subsystem, this thread alone can pretty much use the computing resources of an entire CPU. You will thus observe CPU load on IBM Safer Payments even if IBM Safer Payments does not perform any other task.
- While with attributes, only the period (record interval) between the last MDC to DDC save operation is stored, indexes are stored at once. Since the actual MDC to DDC save operation takes too much time for transaction processing to wait for its completion, write operations to the index/masterdata/event/calendar profile are cached in a temporary MDC (aka "shadow") during the MDC to DDC save operation. Once this save operation is completed, the temporary MDC will be committed at once to the respective index/masterdata/event/calendar profile (to the MDC, where it is saved in the next deferred write iteration).
- The time it takes to have written all attributes' deltas and indexes depends on the number of transactions IBM Safer Payments processes and the performance of the hardware being used; in particular its disk subsystem performance. This is a self-regulating process as the higher the transaction volume gets, the larger the stored chunks of data get (and thus the efficiency of the save operation increases. It is not possible to deliver more transactions to IBM Safer Payments as the deferred writer can save in a typical hardware configuration.
- When IBM Safer Payments stops to compute transactions (offline and online), the to be cached record intervals for the attributes eventually reaches zero and the indexes have no changes. An orderly shutdown will also ensure that all cached data is stored from MDC to DDC before IBM Safer Payments stops operation.
- Enabling deferred writing in operation will not cause any disruption of service as the individual data element writing is just disabled and the asynchronous deferred writing service thread is started.
- Disabling deferred writing in operation causes IBM Safer Payments to dump all data not yet saved in DDC at once. This operation will disrupt computation and can take a few minutes, depending on the amount of data that must be written.
- In case of a non-orderly shutdown, all data not saved from MDC to DDC is lost. If the respective IBM Safer Payments instance is restarted later, this missing data will not automatically be restored. If you need to restore this data, you will have to restore the entire IBM Safer Payments instance.
- If retention by time is enabled, every golive will automatically take the "minimum MDC size" setting of this section into account. That also implies that changing the minimum MDC size while retention by time is enabled might be problematic in that it could automatically change the memory requirements of all champion model revisions. To avoid this, changes to the

minimum MDC size are delayed until a commit is performed on the "Retention settings" page which will perform the necessary checks and resizes in a controlled manner during the end of day job.

[back to top](#)

## 7.1.6 Auto refresh

The settings of this section involve the automatic page refreshing.

Following pages can be refreshed automatically:

- **Dashboard**

Enter a refresh interval for the dashboard page. While being viewed, it will be refreshed whenever the specified interval of seconds expires.

- **Investigation**

Enter a refresh interval for the investigation page. While being viewed, the investigation cases table will be refreshed whenever the specified interval of seconds expires.

- **Work case**

Enter a refresh interval for the work case page. If there are no investigation cases available, the work case page will be refreshed whenever the specified interval of seconds expires and the content will be updated as soon as a new case is available for the investigator.

- **Analyses**

Enter a refresh interval for the analyses page. While being viewed, the analyses results during analyses computation will be refreshed whenever the specified interval of seconds expires.

- **Job schedule**

Enter a refresh interval for the job schedule page. While being viewed, the job table will be refreshed whenever the specified interval of seconds expires.

- **Model element generation**

Enter a refresh interval for the model element generation page. While being viewed, it will be refreshed whenever the specified interval of seconds expires.

- **Model golive**

Enter a refresh interval for the model revision selection page during model golive in progress. While being viewed, it will be refreshed whenever the specified interval of seconds expires.

- **Cluster administration**

Enter a refresh interval for the cluster administration page. While being viewed, it will be refreshed whenever the specified interval of seconds expires.

- **Encryption keys**

Enter a refresh interval for the encryption keys page. While being viewed, it will be refreshed whenever the specified interval of seconds expires.

- **Query result**

Enter a refresh interval for the query result page. While being viewed, it will

be refreshed whenever the specified interval of seconds expires.

- **Memory management**

Enter a refresh interval for the memory management page. While being viewed, it will be refreshed whenever the specified interval of seconds expires.

- **Session countdown**

Enter a refresh interval for the session countdown. If multiple tabs of IBM Safer Payments are in use, their session countdowns will be synchronized whenever the specified interval of seconds expires. This ensures that actions in one tab affect the countdown of the other tab. Consider that this is executed **permanently** and **everywhere** in IBM Safer Payments, so do not choose a value too small. The countdowns may differ from each other by the specified time. If 0 is set as value, the countdowns are only synchronized when the countdown expires.

- **Notice**

Enter a refresh interval for the notices feature. The client will contact the server to see if there are any new notices whenever the specified interval of seconds expires.

If you do not want a page to be refreshed automatically, enter 0 as value.  
[back to top](#)

### 7.1.7 Direct transaction marking in queries

The following settings allow an investigator to mark transactions as fraud directly inside a query result by using a drop-down list in each row of the result table. When enabled, the default timestamp chosen by the user will be applied to the transaction.

- **Default Fraud Timestamp**

Default fraud timestamp to be applied when a transaction is marked as fraud.

[back to top](#)

### 7.1.8 Message command interface

The MCI (Message Command Interface) is the interface for incoming transactions.

- **Close during golive**

If enabled, IBM Safer Payments will close all MCI connections during golive and does not accept new MCI connections until golive is finished. It will also deactivate the MQ and Kafka interfaces during the golive.

- **Use only printable ASCII**

If enabled, IBM Safer Payments will only print ASCII (range 32-127) characters in MCI responses. Other characters will be escaped with '\_'

- **Use custom end-of-message marker**

If enabled, the users can define a custom end-of-message marker for MCI messages. This is necessary if users want to send custom messages to the MCI interface other than XML. This option is only to be used in association with a custom library parser and after implementing the necessary operations.

- **Get custom response**

If enabled, the users can define a custom response for MCI messages. This option is only to be used in association with a custom parser after implementing the necessary operations.

[back to top](#)

## 7.1.9 Application programming interface

The Application Programming Interface involves following settings:

- **Session timeout**

Enter a value in seconds for the maximum session time. The user is logged out automatically after this time, if the API is not used actively. Additionally this is the time any user editable object is locked for editing by this user (if IBM Safer Payments detects that a user navigates away from a page/section where this user could edit the object, it immediately unlocks the Object. This timeout normally applies when for whatever reason, IBM Safer Payments did not detect the user navigating away). The remaining time of the session is displayed by the session timeout countdown in the upper right section. Using the API actively resets the countdown just as clicking on the countdown itself.

- **Session timeout countdown threshold**

Enter a value in seconds for the threshold of the session timeout countdown. If the threshold is reached, the remaining time will be highlighted to warn the user about being logged out soon.

- **Use maximum session time**

If enabled, user sessions are terminated once the maximum session time is reached, even if the user has been actively using the API. Logged in users will be warned as soon as half of the maximum session time has expired for their session. Additionally, a warning message will be shown to an active user one minute, 20 seconds, and ten seconds before they are being logged out. The lowest possible value for the maximum session time is 60 seconds with the lowest recommended value being 300 seconds. Whenever a smaller value is entered, the system will display a warning.

- **Cross-site request forgery protection**

If enabled, CSRF protection is enabled by using a cookie-stored session variable to avoid session hijacking.

- **Disable UI downloads**

If enabled, all the buttons for exporting content of data tables will be hidden system wide. Note that this setting does not affect the visibility of other

download buttons such as the ones for the configuration or attachment downloads. The users would still be able to copy & paste the content of data tables.

- **Use custom HTTP headers**

Enabling this option will allow the usage of modified HTTP headers for API requests. This option should only be used if the default HTTP headers do not suffice.

- **Use HSTS HTTP header**

If enabled, add HSTS entry to HTTP headers. Do only enable this, if you have a valid HTTPS connection and don't need a fallback in case of certificate expiration. Enabling will add 'Strict-Transport-Security: max-age=31536000; includeSubDomains' to HTTP headers.

- **Enable gzip for API requests**

If enabled, HTTP gzip compression is used for API requests, if web browser supports compression (results in faster loading times of the IBM Safer Payments pages).

- **Enable keep-alive for API requests**

If enabled, HTTP 1.1 keep-alive is used for API requests, if client is able to use keep-alive. If not, every API-Request needs one connection which is closed after sending.

- **Download requests**

If enabled, the download of all previous requests of the current user is enabled.

- **Maximum post request size**

Enter a value in MB for the maximum size of a HTTP POST request.

- **Server name in header of HTTP responses**

Enter the server name that shall be used in the header of HTTP responses. When no name provided, the server name will be omitted in the header.

[back to top](#)

## 7.1.10 IBM MQ interface

The IBM MQ interface facilitates transaction message deliveries through IBM MQ servers. To support integrating IBM Safer Payments into an IBM MQ environment, the following logging settings are available:

- **Dump message data**

When enabled, all messages received or sent through the IBM MQ interface will be printed to the console or to individual files in the "log" subdirectory of the receiving instance. This can severely slow down performance so it should only be used to investigate problems with message processing. When several messages are processed in one second, they all will be written into the same file.

- **Dump malformed messages**

Setting this to a number different from zero causes IBM Safer Payments to dump malformed requests into individual files in the local "log" directory. The number input here will be the maximum number of malformed requests which will be written to the file. This setting should never be

enabled in a production environment and only be used to investigate problems during integration.

[back to top](#)

### 7.1.11 Kafka interface

The Kafka message interface facilitates transaction message deliveries through an external Kafka cluster. To support integrating IBM Safer Payments into an external Kafka cluster, the following logging settings are available:

- **Dump message data**

When enabled, all messages received from the external Kafka cluster through the Kafka inbound endpoint or sent back to the external Kafka cluster as a response will be printed to the console or to individual files in the "log" subdirectory of the receiving instance. This can severely slow down performance so it should only be used to investigate problems with message processing. When several messages are processed in one second, they all will be written into the same file. This setting does not affect messages sent through a Kafka Outgoing Channel Connection

- **Dump malformed messages**

Setting this to a number different from zero causes IBM Safer Payments to dump malformed requests into individual files in the local "log" directory. The number input here will be the maximum number of malformed requests which will be written to the file. This setting should never be enabled in a production environment and only be used to investigate problems during integration.

[back to top](#)

### 7.1.12 Alert message interface

IBM Safer Payments has an outgoing message interface for alert messages. Alert messages include:

- Status alarm indicator (SAI) alert messages
- Investigation alert messages (Case actions, External Queries)
- Processing alert messages (Notifications)

Alert messages are sent by IBM Safer Payments using one of the following protocols:

- file system (plain text)
- file system (docx)
- HTTP message
- IP message
- ODBC SQL
- SMTP (email, SMS)

For each of these protocols IBM Safer Payments uses a dedicated outgoing queue, which sends the produced messages using asynchronous, parallel processing. The AMI is an outgoing interface. While it is possible to work with responses and response codes, the AMI does not provide any functionality to connect to Safer Payments from external applications, such as mail or database servers. To send information to IBM Safer Payments, use the BDI, MCI, or MQI.

Because it is assumed that all IBM Safer Payments instances use the same SMTP server, its configuration is made in the "settings.iris" file (administration system configuration page) rather than in the "cluster.iris" file (cluster administration page). This configuration will then also be offered as a template to all outgoing channel configurations using the SMTP protocol. Activation and de-activation of the AMI or specific protocols are controlled by the cluster administration page and stored individually for every instance.

## Configuration

SMTP access is configured on this page via the settings:

- **IP Address**

Address of the mail server, either as name ("smtp.mybank.co.uk") or as numeric address ("192.168.119.4").

- **IP Port**

Port of mail server, typically "25" for unencrypted SMTP and "465" for SSL.

- **Username/password**

If provided, IBM Safer Payments uses the "AUTH LOGIN" approach to log into the SMTP server.

- **Use SSL**

If provided, IBM Safer Payments uses SSL encryption to authenticate and send emails. The SMTP server needs a valid certificate to establish a connection.

- **From**

The sender address used for the email. The recipient of the IBM Safer Payments emails will "see" this as the default sender's email address by default, if the system alarm indicator or case class specific entry is left empty.

- **Send Interval**

IBM Safer Payments periodically sends out all emails that have been generated since the last successful sent operation. This entry specifies the interval in seconds. A typical value would be 30 seconds.

- **Retry Interval**

The amount of time IBM Safer Payments will wait before trying to re-send messages, which could not be delivered in the previous attempt.

- **Archive**

If this flag is enabled, IBM Safer Payments does not delete messages sent via the alert message interface, but just moves them to archive directory.

## Numeric values in messages

Messages sent through the alert message interface e.g. in notifications, external queries, or case actions can contain formatted numeric values. Depending on the format of the attribute, those numeric values will utilize the **decimal separator** and **digit group separator** specified in this section. Formatting is only applied if the sent element enables **Format values** in its configuration.

## Report generation jobs

Report generation jobs can send the generated reports through outgoing channel configurations. These outgoing messages utilize the decimal and field separator configured in this section. The appearance of encrypted attribute data depends on the masking setting of the used outgoing channel configuration. Reports downloaded through the user interface utilize the requesting user's separator and masking settings.

## Query Tables in Message Templates

Case actions can contain query results in the form of tables. When those tables are used in combination with target types "HTTP", "Message" and "File" they will be written as plain text using special characters to separate the columns and rows. Those characters are defined globally in this section:

- **Query table column separator**

The special character to be used to separate table columns from each other. The options are the same as for field separators.

- **Query table row separator**

The special character to be used to separate table rows from each other. The options are the same as for column separators with an additional "new line" option. This option will result in either a CRLF on Windows or a LF on Linux.

## SMS

IBM Safer Payments does not distinguish between Emails and SMS (short message system). Whether an alert message is distributed as Email or as SMS depends on the environment or local SMTP relay settings.

## Remarks

- The IBM Safer Payments outgoing alert message interface does not support any authentication other than AUTH LOGIN. If this is needed, it must be configured with the local SMTP relay.
- Alert messages can be sent to multiple email/SMS addresses.
- Alert messages and outgoing channel configuration messages are generated by their respective sources and then stored as JSON formatted files and are stored in the "eml" directory of each IBM Safer Payments instance.
- The actual delivery of messages is farmed out in separate (yet embedded) IBM Safer Payments service threads that constantly attempt to deliver all unsent messages. Once a message is successfully sent, it will be either



deleted or moved to archive directory, depending on the setting of the archive flag in system configuration. The number of threads (per protocol that is available in outgoing channel configurations) can be adjusted in the "number of parallel threads" section on this page. All outgoing channel configurations using the same protocol will share a common thread pool.

[back to top](#)

## 7.1.13 Serialize computation

### **Serialize computation**

Serialize computation of critical areas. Enabling can result in a slow computation of incoming records. If not enabled, doublet detection and mergings will not work correctly for parallel incoming transactions.

### **Access protection**

If enabled IBM Safer Payments prevents records that are still being computed from being overwritten by merging sources, retrying the merging source until the computation is complete.

If you are having issues with merging synchronization you may also want to turn on the 'Retry mergings' setting for individual mergings which are having issues, which is an independent setting from this one. This setting waits until a merging target is completed processing before starting the computation of the merging source and retries the specified number of times. That setting will retry to find a merging target if no target can be found. Note that if both settings are turned on then it can retry the combined amount.

- **Maximum attempts**

If 'Access Protection' is enabled then this setting determines how many times it will try before failing or continuing (depending on the 'Fail on timeout' setting below)

- **Retry wait time**

If 'Access Protection' is enabled then this setting determines how long to wait in between the retries (in msec)

- **Fail on timeout**

If 'Access Protection' is enabled then this setting determines whether or not a transaction should fail if it exceeds the number of retries, or if it should continue with the write (potentially corrupting the data)

[back to top](#)

## 7.1.14 Case investigation

The settings of this section involve the case investigation workflow build into IBM Safer Payments.

Configuration involves the following settings:

- **Manual fraud value**

If no categories are defined for the "fraud" meta attribute, this value is assigned to the records that are manually marked as fraudulent.

- **Remote fraud flag retries**

Number of retries, if the remote fraud flag couldn't be set on the remote instance, for example due to FLI synchronization issues. 0 means no re-try, just send the fraud marking once.

- **Fraud flag retry every**

Number of seconds to wait each time the remote fraud flag couldn't be set on the remote instance, for example due to FLI synchronization issues. While waiting, the FLI is not receiving further FLI message from the instance that was previously trying to set the fraud flag.

- **Maximum cases shown on selection table**

Maximum number of cases that are sent from the IBM Safer Payments server to the browser as a result of a case search or a case selection. This is to limit the load time of the page.

- **Maximum cases shown in history**

Maximum number of cases that are sent as case history query of the case investigation page. This is to limit the load time of the page.

- **Archive cases after [days]**

Automatically archives cases that have been generated and not been worked on since at least the defined number of days.

- **Clear reporting attribute caches after [days]**

Automatically clears the reporting attributes cache of cases that have been generated and not been worked on since at least the defined number of days. The cache is built when viewing cases. It contains attributes that have been added to the case class after the case has been created and attributes from other case classes when case selection is viewed for several case classes with different sets of attributes. Only attributes from other case classes are cleared.

- **Case consolidation starts every [seconds]**

Enter a time period in seconds in which case consolidation job should periodically start.

- **Case escalation starts every [seconds]**

Enter a time period in seconds in which case escalation job should periodically start.

- **Case dispatching starts every [seconds]**

Enter a time period in seconds in which case dispatching job should periodically start.

- **Enable attachments**

If checked, investigators can attach files to cases from their computers.

**Caution!** Uploaded files are not screened for potentially harmful contents by IBM Safer Payments. When enabling attachments, be aware of the potential risk of spreading malicious files among different users and, if needed, set up file screening mechanisms or upload policies outside of IBM Safer Payments.

- **Maximum case attachment size**

If case attachments are enabled, this parameter defines the maximum size of attached files in MB.

- **Update calendar profiles and events by manual fraud marks**

When enabled, setting manual fraud marks will update calendar profile periods or events. This can have effects on a calendar profile when it uses "fraud" attribute as "amount attribute" or in its conditions. It can affect an event when it uses "fraud" attribute in its conditions.

- **Resolve uncached reporting attributes**

When Safer Payments loads cases it will cache the values of the reporting attributes into memory, however if reporting attributes are later added to the case class, cases from before these attributes were added will display blank columns for the new attributes. By enabling this option the transactions of the case will be examined in order to load values for these attributes, however this can have a significant performance impact when loading the cases table. Whether or not this is enabled, if the cases table contains reporting attributes which do not exist for a certain case class, those columns will be blank. This functionality can also affect a few other places where reporting attributes are used, such as Masterdata which is displayed in the case, Defined Risk List Entries created from a case or displayed in the case, CPPs created from a case, and the "to" field of emails sent from a case. If these are not showing up for you after disabling this setting then you need to add the appropriate attribute as a reporting attribute of the case class. In addition, there are some places where reporting attributes are used (like when executing case actions) where this setting is ignored and the system will always retrieve the attribute value.

- **Include DDC to resolve uncached reporting attributes**

When loading reporting attributes for a case, by default the DDC is not accessed. By enabling this option, the DDC can also be accessed, which can significantly affect the system performance.

- **Include DDC in case creation**

If checked, data available on disk will be included when creating cases from query.

- **Case aggregation history**

If checked, aggregated alarms will be stored in the case.

## Case archiving details

IBM Safer Payments creates cases from alarms. They are both created internally in RAM and on disk as a separate file for each case. All cases are stored in subdirectories of the "inv" directory, whose location is defined by a registry entry for IBM Safer Payments. Within this "inv" directory, there is an "INVxxx" and "ARCxxx" subdirectory for each mandator. "xxx" is the unique ID of the mandator. There is a readme text file within each directory detailing the originating mandator. The "INVxxx" directories contain the active cases, while the "ARCxxx" directories contain the archived cases.

Each case file name follows the convention (example):

```
investigation_case_2011-08-08_10-53-13_000000000000441700.iris
```

(The timestamp value denotes the case generation and the number is the unique internal case ID of IBM Safer Payments).

The format in which cases are stored is JSON, like all non-binary IBM Safer Payments files. Unlike the IBM Safer Payments configuration files, however, in case files, the references to any IBM Safer Payments object (such as attributes, case classes, rules etc.) are also included in clear text. This enables reading the case files also outside IBM Safer Payments. The files use UTF-8 for non-English characters. To increase readability for JSON files, use a formatter such as [www.jsonlint.com](http://www.jsonlint.com).

Archiving is carried out once per day in a service thread spun off by IBM Safer Payments. This thread identifies all cases that shall be archived, removes them from its main memory caches, and moves the case file from the respective "INVxxx" directory to the "ARCxxx" directory.

## Remarks

- IBM Safer Payments never erases cases from the "ARCxxx" directories. It is the responsibility of the administrator to ensure that files in these directories are moved to a safe place or deleted after they are not needed anymore.
- Once a case file is archived, IBM Safer Payments cannot display it or search for it anymore. Also its audit trail entries are not accessible anymore from within IBM Safer Payments.

[back to top](#)

## 7.1.15 Query

The following settings configure queries in general to avoid displaying problems and excessive query computation length:

- **Records warning at**  
Some (mostly older) browsers have problems loading query tables with very large content. For this reason, the number of records may be limited for the display. If a user defines a query in which the number of records exceeds this value, IBM Safer Payments will show a warning dialog.
- **Records limit at**  
To avoid excessive query computation length this value defines queries maximum record limit. If a user defines a query in which the number of records exceeds this value the validator will show an error.
- **Group by query accounts limit**  
Some (mostly older) browsers have problems loading query tables with very large content. For this reason, the number of records may be limited for the display. IBM Safer Payments will never print more accounts than this number, even if a group by query result contains more.
- **DDC may be enabled**  
If checked, users may define queries that also use data from the disk data cache (DDC). Attributes which are only stored in DDC, may be used within queries and their conditions. This may result that a query computation requires more time.

- **Result lifetime**

Defines the time a query result is stored. After expiration of this time period, IBM Safer Payments has to recompute query results.

- **Common point result lifetime**

Defines the time a common point query result is stored. After expiration of this time period, IBM Safer Payments has to recompute query results.

- **CSV export nil value**

Defines which value should be printed in query result exports in case there is either no value provided or it is not accessible in MDC/DDC. There is an individual setting for data type numeric, text and timestamp. If "Original value" is chosen, the usual value for CSV exports in IBM Safer Payments is printed, which is "0" for empty numeric values, "" for empty text and timestamp and "" when a value is not available in MDC/DDC. Choosing "Empty value", no value will be printed for empty values and values not available in MDC/DDC.

Single API queries provide an external interface to IBM Safer Payments index query results. They are sent with HTTP GET, have no session, no CSRF protection and need to validate the password on every query. If they are not used, they should be disabled in IBM Safer Payments. If needed, it is recommended to restrict them to system users (see user accounts).

The following settings restrict access to single API query configuration:

- **Access to single API query**

The access can be enabled for all users, restricted to system users or completely disabled

[back to top](#)

## 7.1.16 Monitoring

This section deals with general settings for monitoring which includes both monitoring of compliance lists and defined risk lists.

For more information about specific settings for compliance and defined risk lists please refer to the online help pages of the respective subsections.

### **Result lifetime**

For both compliance and defined risk lists IBM Safer Payments provides a search functionality. Using the search functionality users are able to easily find entries even within large lists. The setting "Result lifetime" specifies the time in seconds a search result is available for users when closing and reopening the respective page.

[back to top](#)

## 7.1.17 Compliance monitoring

IBM Safer Payments supports the upload of several sanction lists and provides all necessary functionality to monitor those lists in real-time. Due to the large number of entries in some compliance lists you can decide whether or not a list should be available in IBM Safer Payments. Below you can enable the lists which should be imported and available in IBM Safer Payments. As a prerequisite to use compliance list, you have to specify the raw-data's location within the cluster administration. Notice that those files will be re-loaded during each start-up and have to be available on each instance. It is also possible to manually reload the files without restarting IBM Safer Payments. This can be done in the monitoring section of IBM Safer Payments itself.

The following lists can be used within IBM Safer Payments:

- **European sanction list**

Activates the European sanction list for monitoring purposes. The European sanction lists are published on the website of the EEAS at <http://eeas.europa.eu/>. IBM Safer Payments uses the consolidated list of persons, groups and entities subject to EU financial sanctions. You may download current version of the file from said website.

- **OFAC sanction list**

Activates the OFAC sanction list for monitoring purposes. The OFAC sanction lists are published and provided by the US department of the treasury. IBM Safer Payments uses the xml version of the SDN list which can be found at [https://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/sdn\\_data.aspx](https://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/sdn_data.aspx).

- **United Nations list**

Activates the United Nations list for monitoring purposes.

- **Political exposed persons list**

Activates the political exposed person list for monitoring purposes. The political exposed person list is a proprietary list and is not freely accessible. If you are interested in using the political exposed person list contact the IBM Safer Payments support for further information.

- **Global watch list**

Activates the global watch list for monitoring purposes. The global watch list is a proprietary list and is not freely accessible. If you are interested in using the global watch list contact the IBM Safer Payments support for further information.

- **Russian sanction list**

Activates the Russian sanction list for monitoring purposes. The list is provided by the Russian central bank and has to be converted to a csv file before it can be used by IBM Safer Payments. If you are interested in using the Russian sanction list contact the IBM Safer Payments support for further information.

Similar to the golive wait factor, IBM Safer Payments provides the possibility to control a delayed reload of lists on remote instances:

- **Reload wait factor**

During a manual reload of lists within an IBM Safer Payments cluster, lists are first reloaded on the instance with active API. The first reload on a remote instance is triggered immediately after reload has been finished successfully on the primary instance. The second remote reload will wait for the reload time of the first primary reload multiplied by this wait factor. "0" for immediate transmission to all instances after successful reload on primary instance. If the wait factor is "0" IBM Safer Payments will not interrupt the transaction processing while reloading. Instead the previous lists are used until the reload is finished. Please note that this process will use additional memory. A wait factor greater than "1" for a cascaded reload, if all instances need the same time for a reload. A cascaded load will stop the transaction processing on all instances that are currently reloading. It will however not use additional memory. It is recommended to use "1.05" to have an additional wait of 5% to avoid having a simultaneous reloads on 2 machines.

Depending on the lists that are selected, different amounts of memory are required to load such lists. You can define the initial amount of memory allocated as well as the amount of memory by which IBM Safer Payments should increase the allocation in case the initial amount was not sufficient.

- **Initial memory allocation size**

When lists are initially loaded IBM Safer Payments will allocate the defined amount of memory. We recommend to allocate 50 MB in case you do not use the political exposed person list. In case you do use the political exposed person list you should allocate 700MB. In case you frequently encounter log message 828 that indicates the initial memory allocation was not sufficient you should increase this value.

- **Memory allocation increase**

In case the initial memory allocation size is too low and IBM Safer Payments needs additional memory to load the compliance lists to memory it will restart the load and increase the memory allocation by the amount of bytes defined here.

[back to top](#)

## 7.1.18 Risk monitoring

Due to the large number of entries that can be part of a defined risk list, IBM Safer Payments provides several functionalities that allow you to maintain those lists in a more convenient way. Please note that some of the functionalities can only be executed by users with appropriate privileges.

- **Permanent deletion of defined risk lists**

Deactivating this option defined risk lists cannot be deleted anymore, instead just disabling a defined risk lists is possible. In case a defined risk list is deleted the associated audit trail will be deleted as well. Therefore if you want to keep the audit trail deactivate this option. In terms of computation there is no difference between a deleted and a deactivated defined risk list.

- **Bulk deletion**

Enables a function that allows to delete all entries that match certain

selection criteria. It is recommended to activate this option if you use the automatic import of risk lists. It allows users, that own the necessary right, to manage defined risk lists in an easier way.

- **Bulk (de)activate**

Enables a function that allows to (de)activate all entries that match selection certain criteria. Deactivated entries are not used for computation, deactivate entries in case you want to use them later on again. It is recommended to activate this option if you use the automatic import of risk lists. It allows users, that own the necessary right, to manage defined risk lists in an easier way.

- **Defined risk list entry consolidation starts every**

This is the time period in seconds in which defined risk list entry consolidation is periodically started for entries that were created by rule actions.

- **Maximum number of displayed table entries**

Browsers have certain limits in displaying a large number of table rows. Therefore we limit the number of displayed table entries by default. You can change these settings to a higher/lower number if required. Don't change these settings if you are not sure that your browser can handle it. It can lead to unexpected behavior of the graphical user interface (e.g. browser freeze).

[back to top](#)

## 7.1.19 Decision models

The following general settings deal with the management of model revisions:

- **Remote golive wait factor**

The remote golive wait factor only applies to logical golives. Structural golives no longer use the remote golive wait factor. In order to ensure cluster processing capability during a structural golive, please see the "Enable interlock" functionality.

The remote golive wait factor is a wait time to be applied before a remote golive gets transmitted. The first golive of a remote instance is triggered immediately after the primary golive. The second remote golive will wait for the time of the first primary golive, multiplied by this wait factor. "0" for immediate transmission to all instances after successful golive. "1" for a cascaded golive, if all instances need the same time for a golive. It is recommended to use "1.05" to have an additional wait of 5% to avoid having a simultaneous golive on 2 machines.

- **Enable logical golive**

Golives can be classified into two categories: Structural and Logical.

Structural changes are changes which require changes to memory (e.g. adding new attributes, changing the MDC or DDC size of existing attributes, changing the length of attributes, etc.). Logical changes are changes to the message computation (e.g. changes to conditions, addition or deletion of rules (when rule performance report is not enabled for those rules), etc.).

When "Enable Logical Golives" is enabled, the structural golives and logical



golives are processed differently. Structural golives require message processing on an instance to be temporarily stopped in order to update the internal memory structures (however message processing for the cluster can continue by enabling the MCI Bypass). When a logical golive occurs, the message processing does not need to be stopped, the internal references can be updated and message processing can continue immediately.

When "Enable logical golives" is not enabled, all golives are processed as structural golives.

- **Treat golive warnings as errors**

If enabled, all golive warnings will be treated as errors and thus prevent the user from going live with the revision.

- **Merchant monitoring rules may use DDC**

If checked, users may define merchant monitoring rules that also evaluate data from the disk data cache (DDC). It is still optionally selectable per rule if the rule will include DDC when evaluating its results, and only certain rule types can include DDC.

- **Enforce peer confirmation**

If checked, the user that has last edited a model revision may not be the same one that confirms golive. On the retention settings page the user that saved the last set of pending settings cannot be the one that commits them (generating a report and confirming that report).

- **Rebuild Indexes**

If you change the settings of an index in a way that enables a sequence to access more records, IBM Safer Payments needs to rebuild this index in order to access the complete history of the respective index values. Enabling the rebuild index options triggers a complete index rebuild during golive. All elements that depend on the indexes structure are rebuilt as well.

- **Profilings may use DDC**

If checked, users may define counters and index sequencings that also evaluate data from the disk data cache (DDC).

- **Mergings may use DDC**

If checked, mergings can access data of merging targets that is only available in the disk data cache (DDC). This also affects the availability of attributes in the merging target and termination conditions. Without this setting only attributes that are stored in the memory data cache (MDC) are usable.

- **Maximum number of category changes**

Due to browser limitations and in terms of the overall usability of the revision audit trail only a certain number of detailed changes to categories can be stored. Once there are more than x changes to the category list only a summary will be stored. The same effect applies for the compare revision function. Changing this parameter does not affect previously written entries. Thus we recommend not to change the default value.

- **Number of stored champion and retention audit trail entries**

IBM Safer Payments archives champion audit trail entries once a certain number of entries is reached to minimize unnecessary memory consumption. The number is initialized with the recommended settings by the IBM Safer Payments team but can be changed based on the IBM Safer Payments licensee's requirements. The audit trail entries will be archived during the

end of day job.

This parameter is also used to limit the number of retention audit trail entries that are stored. Please note that retention audit trails are not archived.

This feature is optional, using zero as maximum number of stored audit trail entries will disable the archive function.

- **Number of displayed champion and retention audit trail entries**

To match the previously mentioned browser limitations the number of displayed audit trail entries for champion and retention settings is limited as well. The feature is optional and can be disabled by using zero as maximum number of displayed audit trail entries. All changes to this parameter will apply immediately.

- **Number of displayed collusion simulation results**

Collusion simulation creates result records to give a fraud analyst an idea of how well a collusion definition is going to perform. This setting limits the number of displayed results to a manageable amount. Increasing this value has direct impact on the rendering performance of the collusion pages and can even cause timeouts if the value is too high for a certain browser.

[back to top](#)

## 7.1.20 Modeling

The following settings deal specifically with modeling:

- **Simulation may access DDC**

If checked, simulation may access data stored only in the disk data cache (this will slow down simulation significantly).

- **Max computed indicators**

This setting defines how many indicators shall be considered in computation, set it to the maximum number.

[back to top](#)

## 7.1.21 Default xDC capacities

The following settings configure, which default capacities are suggested for new attributes and sequences:

- **Storage type**

Default storage type suggested for new attributes.

- **DDC capacity**

Default disk data cache (DDC) capacity suggested for new attributes and sequences.

- **MDC capacity**

Default memory data cache (MDC) capacity suggested for new attributes and sequences.

[back to top](#)

### 7.1.22 Deletion policy

The following settings configure, which status a model revision has to have to allow for permanent deletion:

- **Challenger**  
If checked, challenger model revisions may be deleted by users with appropriate privileges/roles.
- **Invalidated**  
If checked, invalidated model revisions may be deleted by users with appropriate privileges/roles.
- **Retired**  
If checked, retired model revisions may be deleted by users with appropriate privileges/roles.

[back to top](#)

### 7.1.23 Sampling

You can control on which pages sampling techniques can be accessed.

- **Query**  
Allows usage of sampling techniques for investigation and group-by queries.
- **Simulation**  
Allows usage of sampling techniques for simulation, simulation query, and analysis data selection.
- **Rule generation**  
Allows usage of sampling techniques for the training and verification data selection of rule generation.
- **Data export job**  
Allows usage of sampling techniques for export job to extract data from Safer Payments' data storage to CSV-files.

[back to top](#)

### 7.1.24 Application settings

This section contains general settings for the application.

#### **Application name**

Name of this IBM Safer Payments application as it appears (for all instances) in the browser tab.

## Server time zone

Defines in which time zone server related timestamps are displayed. Read about time representation in IBM Safer Payments as background information.

Changing server time zone value has direct impact on the calculation of the meta attribute SystemTime. It also has an effect on the following operations:

- Defined Risk Lists Expiration & Start
- Manual fraud marking
- RDI operations
- Retention by time
- Index and Attribute purging

Changing server time zone value does not impact on:

- Profilings as long as the meta attribute systemTime is not used for the computation timestamp or as the sequence attribute of the used index
- [back to top](#)

## 7.1.25 Event log messages

### Default view period

The default time period of latest log messages shown in IBM Safer Payments system and audit log (user interface).

### Enable all event log messages

If checked, the configuration of event log messages is ignored and all messages are created in the system log

### Enable operating system logging

If checked, messages will be sent to the operating system event log (event log in windows and syslog in linux systems)

### Syslog facility

This is the RFC 3164 facility value for the syslog message (only visible if operating system is linux)

### Syslog template

The template for messages to send to the operating system logging. The {<value>} fields are replaced with the log message values:

- {instanceId} - the cluster id of the IBM Safer Payments instance
- {dateIso} - the date (server time) of the log message in ISO 8601 YYYY-MM-DD hh:mm:ss format

- {nanoSeconds} - additional nano seconds of the last second
- {level} - the log message level as single character shortcut (C,D,I,W,E,F,A,X)
- {number} - the log message id
- {user} - the login name of the user which produced this log messages, if available. If not there will be whitespaces. This string is at least 8 chars long.
- {message} - additional information for the log message.
- {ipData} - 'IP' and 'forwardedFor' information. This is only available, if the user login is known and if the 'audit log' is enabled for this log message.

[back to top](#)

## 7.1.26 Miscellaneous

This section lets you perform miscellaneous settings:

### **Start End of Day (EoD) job**

This is the start time for End-of-day jobs. These jobs will archive old cases and erase unneeded data. Make sure these jobs start at low traffic times. The job will start cascaded on the IBM Safer Payments cluster. It will wait at least 30 seconds on each instance. Before start, IBM Safer Payments will wait for other instances End-of-day-jobs to finish. Note that the timezone of your input corresponds to the timezone configured on your "My Account" page. The configured server time zone on the other hand is not taken into account.

Example: The server is in timezone UTC+3. End of day jobs should start at 23:00 o'clock (server time zone). On "My Account" page the time zone is configured as UTC+1. For end of day jobs to start at 23:00 o'clock (server time zone) 21:00 has to be entered here.

### **Enable End of Day (EoD) job**

This setting is used to enable or disable running the End-of-day job.

***Note: Do not disable this setting without consulting IBM Support. In general, the setting should always be left enabled, as the End-of-day job is required for optimal system performance. However, in some situations it may be necessary to delay the End-of-day job over multiple days and this setting can be used then, but it should only be disabled temporarily and then re-enabled afterwards.***

### **Notices expiration**

This is the number of days that each notice expires in, calculated from the date when the notice was sent. An end of day job will find any notice that has expired and delete them from all users' lists and storage.

## **Shutdown grace period**

The shutdown grace period is the time period in seconds between an instance receiving a shutdown request and actually shutting down. In this time period IBM Safer Payments waits for its (spun off) service threads to end after they have been notified of the shutdown request. After this period IBM Safer Payments forces the threads to end.

## **Update interval instance status file**

Stores instance status information in a file. Deprecated feature, only use when instructed by IBM.

## **Report limit at**

If a user defines a report with a maximum number of records larger than the value defined, IBM Safer Payments limits the result.

## **Check indexes on startup**

Checks structural consistency of indexes upon startup. This will significantly slow down start process.

## **Check for other instances**

Protect DDC against usage from other instances by locking a file from DDC during startup. Will only protect the own DDC folder. Other files or folders will not be protected and there will be no check if another Safer Payments process is running.

## **Fill files with zeros**

Enforces the filling of the end of files with zeros on resize. This has an influence on the creation of files in sparse file systems. Recommended is "Do not fill" for Windows and "Only fill when initializing" for Unix systems.

## **Sanitize values in csv exports**

If enabled, all text values in csv exports starting with '=', '+', '-', '@', 'tab' or 'return' will be prepended with a single quote to avoid csv injection attacks in spreadsheet applications. You can disable this if you are sure that users that download csv files don't have any application installed that performs remote code execution due to csv injection attacks.

## **Wipe DDC position**

If enabled the DDC write position of an encrypted attribute will be wiped before writing a new value.

## Size of computation thread buffer elements

This value determines the size of each buffer element in a computation thread. These elements are used to provide memory to the custom parser. The element size should be at least as large as the largest mapped attribute of an incoming message.

## Index Search in multiple relations query

If enabled, a multiple relations masterdata query will automatically search for fitting indexes to query additional data to be displayed in the query result. This could have heavy impact on query duration.

## SSL Cipher List

The SSL Cipher List contains a list of SSL cipher settings for all SSL-encrypted interfaces, similar to the Apache setting 'SSLCipherSuite'.

Typical setting for the cipher list:

```
ECDHE-ECDSA-AES128-GCM-SHA256:ECDHE-RSA-AES128-GCM-SHA256:ECDHE-ECDSA-AES256-GCM-SHA384:ECDHE-RSA-AES256-GCM-SHA384:ECDHE-ECDSA-CHACHA20-POLY1305:ECDHE-RSA-CHACHA20-POLY1305:DHE-RSA-AES128-GCM-SHA256:DHE-RSA-AES256-GCM-SHA384
```

If the cipher list contains errors, there will be a log entry and the SSL cipher list will be set to 'HIGH'.

## SSL use certificate chain

Change behavior of configured SSL/TLS server certificates. If selected, a certificate chain file will be used instead of a simple certificate file.

## Enable configuration change journal

If enabled, all changes to elements within IBM Safer Payments will be written to configuration change journals in clear text. The configuration change journals are stored in local directories as configured in the "Optional log directories"-section in Cluster>System monitoring>Settings for each IBM Safer Payments instance.

Note that the target file path needs to be set for each individual instance in the IBM Safer Payments cluster.

**Important:** Configuration change journals are written in clear text. The setting should only be enabled if absolutely necessary. If the setting is enabled, the configuration change journal directories must be protected against unauthorized access.

## Python function timeout strategy

Controls whether python functions are interrupted after a certain amount of time.

Possible settings are:

- **No Timeout**

Python functions are never interrupted. No overhead.

- **Soft Timeout**

Python functions are interrupted at the next interruption point after their time is up. Almost no overhead.

- **Hard Timeout**

Python functions are interrupted immediately after their time is up. Considerable overhead.

When soft timeout is selected and a python function takes too long, Safer Payments signals the Python interpreter to raise a `KeyboardInterrupt` exception. The Python interpreter periodically checks for pending exceptions and finally raises them. These checks are only done on bytecode boundaries, so if the interpreter hangs (e.g. due to deadlocks, blocking I/O, long running functions implemented in extensions not written in Python, ...) the exception is never raised and the function execution is never interrupted. Use this if no Python function uses blocking I/O, mutexes, long running functions implemented in extensions or anything else that keeps the interpreter from moving to a different line of Python code.

The hard timeout mitigates these shortcomings by creating a new OS thread for each call to a Python function. The function is then called within this new thread using the same interruption technique as the soft timeout. This ensures that Safer Payments can continue even when the Python function never returns. This solution has the overhead of creating a new thread and bears the risk of accumulating a number of background threads being stuck in a Python function. The number of currently active background threads can be monitored using Status Alarm Indicators. Threads that completely hang while executing a Python function can only be stopped by restarting the Safer Payments instance.

In any case, as Python functions are interrupted by injecting a `KeyboardInterrupt` exception, they must never catch and ignore exceptions of this type or of type `BaseException`.

When a Python function is interrupted, a message with ID 756 is added to the system log.

## Python function timeout

Maximum time a callout to a python function may take.

## Allow python function timeout override



Allow overriding the maximum execution time of python functions on a per python module basis.

### **Enable interlock**

If interlock is enabled, certain activities will never be performed on multiple instances at the same time. They are queued and run in sequence instead. In addition they will only be performed when the number of active instances is equal to or greater than the defined number of minimum active instances. These activities include structural golives, updating mandators, updating messages, updating working queues, executing index (sequence) rebuilds, retiring a champion without promoting a new champion and End of day jobs. An instance is considered to be active if it is currently not performing any of the above named actions itself and is currently not involved in a restore or master key change. If for example a structural golive is triggered while the number of active instances is below the defined minimum, the golive will start but wait with its execution until the required minimum of instances have become active again. In addition, "MCI bypass" requires this setting to be enabled in order to activate.

### **Minimum active instances**

Controls the minimum number of instances in the cluster to be active (available to score transactions), before allowing any instance to enter maintenance mode. The instance entering maintenance mode is not considered active. That means if this value is equal to or greater than the number of instances in cluster, no instance is allowed to enter the maintenance mode at all.

[back to top](#)

## 7.1.27 Latency reporting

The following settings cover the reporting of latency violations in system internals and log files:

- **Log latency violation details**

If enabled, detailed processing times will be captured for transactions that violate the configured latency threshold. The latency threshold can be configured per message. If the processing time exceeds the threshold, a latency violation report will be generated. The report can be retrieved from "System Internals" and optionally from a file.

Latency violation reports are processed in a separate thread to reduce the impact on message processing times.

- **Restrict to most time consuming elements**

Capturing and writing the latencies for every single element (e.g. rules, counters, etc) will grow the latency report file quickly. Typically, only the most time consuming elements are of importance and it is possible to limit the number of top time consuming elements with this setting.

- **Log "misc wait" time details**

A lot of technical transaction processing steps, like writing attributes from memory to disk, are collected in the "misc wait" latency report category. If the processing time of this category is particularly high, enabling this option will break down the details.

- **Log latencies also for FLI**

By default latency reporting is only done on the primary instance, so for messages received via MCI or BDI. With this option the reporting will also be done for messages received via FLI. When "Write reports to file" is enabled they will also be written to disk on such instance(s).

- **Write reports to file**

If enabled, latency reports will be written to a file inside the log/latencies folder. This allows to persist reports that would otherwise be overwritten in "System Internals", due to the limited number of available report slots there. A new file is generated per day. To save space, the report file does not contain a full description of processing elements, like the reports that can be found in "System Internals". Instead, there is a supplementary file called 'latency\_log\_element\_map' which contains these descriptions for every element ID. Latency reports can be downloaded under "System Internals"/"General Information".  
*Note:* An excessive number of latency violations can lead to large file sizes of log files. Report files should be cleaned up regularly.

- **Monitor violations buffer every**

This setting determines the interval in which the latency violations buffer is checked for new entries that will then be transformed into reports.

- **Latency violations buffer size**

Since latency violations are transformed into reports in a separate thread there is a buffer that keeps the unprocessed latency data. This setting defines the maximum number of entries in the buffer. Entries are removed from the buffer after they have been transformed into reports.  
*Note:* If there are more latency violations than the system is able to process and the buffer is able to take, new latency violation entries will be discarded until buffer capacity is freed.

- **Process violations in chunks of size**

Determines how many entries in the latency violation buffer are processed at once. When "Write reports to file" is enabled, the bigger the chunk size, the longer the disk subsystem is busy writing data at once, potentially blocking other write operations. Chunk sizes that are too small make writing to disk less efficient. There is no rule of thumb for a good chunk size as it depends on too many factors. It needs to be optimized if performance becomes an issue. A good starting point is 1/10th of the buffer size.

- **Wait time between chunks**

The wait time in milliseconds between processing of chunks. When "Write reports to file" is enabled, the wait time gives the disk subsystem the opportunity to perform other write operations. There is no rule of thumb for a good setting as it depends on too many factors. It needs to be experimentally optimized in case performance becomes an issue. A good starting point is 50ms.

- **Maximum reports in system internals**

This is the limit of latency violation reports that are stored in memory for display in "System Internals". Newer reports will overwrite old ones. This setting has no impact on how many reports are written to disk. The maximum value here is 5000.

[back to top](#)

## 7.1.28 GDPR logging

If this setting is enabled Safer Payments generates the GDPR complied logs. Note that GDPR logging needs to be enabled at the mandator level, for this setting to be effective. The settings in the section allow us to use the values needed for log generation.

- **GDPR log id**

Fixed value to be used as identifier of the logs.

- **GDPR application code**

The AAM code of the Safer Payments.

- **GDPR operation category**

Operating category of the logs generated

[back to top](#)

## 7.1.29 Garante2 logging

If this setting is enabled Safer Payments generates the Garante2 complied logs. Note that Garante2 logging needs to be enabled at the mandator level, for this setting to be effective. The settings in the section allow us to use the values needed for log generation.

- **Garante2 log id**

Fixed value to be used as identifier of the logs.

- **Garante2 application code**

The AAM code of the Safer Payments.

- **Garante2 company code**

Fixed number to be used as company code in the logs.

- **Garante2 request type**

Request type of the logs

- **Garante2 function**

Function of the logs

[back to top](#)

## 7.2 Retention settings

### Overview

Starting with Safer Payments 6.2 the retention of attributes can be specified in number of days instead of number of records. This offers a more business-centric view on data retention than older versions provided. Configuring retention in terms of days allows Safer Payments to restrict data access for queries and profilings looking into past transactions, e.g. if a Counter is looking 10 days into the past, but the attribute it is looking at is only retained for 5 days, the Counter will only be able to see these 5 days worth of data, no matter how many records or days might be available due to technical reasons.

### Workflow

When retention by time is enabled, changing any other setting on this page increases or decreases the memory and disk space required by every model revision. Because of this impact, retention settings can only be changed by following a workflow with the following steps:

1. Save changes: A user enters the necessary changes into the form and clicks the "Save" button. Once saved, further changes are not possible until the saved settings are applied or reset.

2. Commit changes: After settings have been saved, they have to be committed. A report is generated first showing the effects on memory and disk requirements using the currently active champion revisions. If the report determines that the system cannot fulfill these requirements, confirming the report is not possible. If the "System configuration" page specifies that golives have to be performed using peer confirmation, the commit report must be initiated by a different account than the one that saved the changes.
3. Confirm retention report: If the system can satisfy the memory and disk requirements according to the new retention settings, the report can be confirmed. Similar to golives we differentiate between two types of changes:
  - A "logical" change happens when the retention mode is changed i.e. when switching from retention by time to retention by records or the other way around. When confirming this kind of report, the changes will be applied immediately since they will not change the memory required by any model revision. During this, the retention page will be locked. An indicator at the top informs about the ongoing operation. Log message number 803 and a new entry in the retention page's audit trail will be printed once the changes have been completed.
  - A "structural" change happens when retention by time is used and any of its settings have been changed. Confirming the report will schedule the retention changes to be applied during the next end of day job. The end of day job will then perform the necessary adjustments to the champion revisions increasing or decreasing MDC and DDC as needed. Before doing so it will perform another check to see if the system can satisfy the new memory and disk requirements. In the rare event that it cannot, the end of day job will not apply the changes, print out log message number 805 and add an entry to the retention page's audit trail.
4. Reset: When settings have been saved, a report has been generated or changes have been scheduled to be applied during the next end of day job, it is still possible to reset the workflow by using the respective button.

## Page sections

- **Retention mode**

This setting specifies whether to use retention by time or retention by records. If retention by records is used this page does not offer any additional settings and won't be needed to operate IBM Safer Payments at all.

- **Active settings**

This section shows the retention settings currently in use by the system.

- **New settings**

This is where new settings are entered to be saved. See below for a description of each setting.

- **Pending settings**

After saving new settings, they will be shown in this section and cannot be edited anymore unless a reset is performed.

- **Committed settings**

When a commit schedules changes to be applied during the next end of day

job, they will be shown in this section. The values cannot be changed anymore but a reset is still possible until the end of day job actually starts to run.

## Retention by time settings

The following settings are available if retention by time is used:

- **Contingencies**

Over the course of a year there might be times in which more transactions go through the system than normally. These peaks can cause the number of daily transactions to deviate from the value calculated using "transaction volume per year". The shorter the retention time of an attribute, the more problematic these peaks can be since the unexpected number of transactions might fill up the MDC and DDC, leading to less days being stored than were specified. That's why we allow the specification of contingencies. These allow the available MDC and DDC space to be increased by a relative amount. We offer three different contingency values to account for the fact that attributes with shorter retention are more likely to be affected by short peaks than attributes with longer retention.

- **Annual transaction volume**

The number of transactions that are expected per mandator to be processed by Safer Payments over the course of one year. Even though data retention is now specified in terms of days, for technical reasons Safer Payments still needs to calculate a fixed size for MDC and DDC of each attribute. The calculation is heavily based on the annual transaction volume so the numbers should be as accurate as possible.

- **Minimum MDC size**

This setting can only be changed on the "System configuration" page if deferred writing is enabled. If it is changed while retention by time is active, that change will be delayed until the next retention commit and appear in this field. This behavior is because retention by time automatically takes this setting into account when calculating MDC and DDC capacities. If we did not delay the change, every golive could end up becoming a "structural" golive because of this even if only a rule was changed.

## Calculation of MDC/DDC capacity

With retention by time enabled, calculating the size of an attribute's MDC and DDC involves the following steps:

1. We determine which contingency value to use depending on the attribute's retention setting:  $\text{contingency}$
2. We calculate the expected transactions per day:  $\text{tpd} = \text{tpy} \div 365$
3. We multiply the transactions per day with the specified retention:  $\text{capacityBase} = \text{tpd} \times \text{retention}$
4. Finally we add the contingency:  $\text{capacity} = \text{capacityBase} \times \text{contingency} \div 100$

## Enabling retention by time

When switching from retention by records to retention by time, always make sure to enter accurate values for the aforementioned settings, especially the

annual transaction volume. When switching the retention mode, MDC and DDC won't be changed. The system will just take whatever size the data caches currently have for each attribute and compute their retention values based on this. If the retention by time settings are off by too much, the retention values of attributes become unreasonable, negatively affecting queries and profilings. Example: If you have an attribute with an MDC capacity of 2,000,000 records and enable retention by time with an annual transaction volume of 365 record (1 record per day) the attribute's retention would end up being 2,000,000 days, which is not a retention that will make a whole lot of sense for most applications.

### **Manually set rule performance data cache sizes**

When enabled, the MDC/DDC capacities (in retention by records) or retention values (in retention by time) of rule performance reports can be manually adjusted, reducing the MDC and DDC size requirements for the rule performance report storage. When this setting is not enabled the MDC and DDC size for the rule performance reports will be based on the size of the SystemTime meta attribute. Note that when retention mode is being changed, these settings are disabled and new values will be computed automatically. Any changes to these settings are a structural change, and are thus applied during the next end of day job.

### **Effects of time retention on data access**

When retention by time is used, the MDC and DDC retention periods of an attribute limit the lifetime of transaction records within the data caches of that attribute i.e. an attribute that is only stored for 5 days in MDC and DDC will not provide a value for any transaction record older than that according to the record's system time. This affects queries as well as profiling elements looking at past transactions.

To not negatively affect computation performance, the data caches of each attribute are cleaned up during the end of day job in a process we refer to as 'trimming'. This process only removes the outdated entries. The size of the data caches is not affected. Log message #844 provides information about the number of outdated entries that were removed from the data caches of each attribute.

Trimming is also applied to rule and final rule performance caches in the same way as long as retention by time is used. It does not matter if 'Manually set rule performance data cache sizes' is used or not.

Right after a Safer Payments instance was started up the MDCs of attributes and rules might contain transaction records outside the MDC retention period. This is because the priming mechanism copies all the records from

the DDC that fit into the MDC's capacity without taking the retention setting into account. The next end of day job trimming will remove these outdated records.

**Important:** Trimming does not securely delete the outdated data. If this is required the "Purge outdated entries securely" option of the attribute needs to be enabled. Refer to the Input attributes help page for details.

[back to top](#)

### 7.2.1 Retention audit trail

Since retention settings affect the memory and disk space consumption of the whole system, each action performed will be logged in an audit trail, with the most recent entry appearing at the top. Changes to the page itself will be displayed with a yellow icon. If an error happened when applying changes, a red icon will be shown while a green icon is used if no errors were encountered.

[back to top](#)

### 7.2.2 Retention report

The retention report shows the effects on memory and disk requirements using the currently active champion revisions. If the report determines that the system cannot fulfill these requirements, confirming the report is not possible. If the "System configuration" page specifies that golives have to be performed using peer confirmation, the commit report must be initiated by a different account than the one that saved the changes.

[back to top](#)

## 7.3 User roles

To complement the flexibility of IBM Safer Payments' mandator hierarchy, user privileges are managed using a role model that allows the definition and granting of roles for each mandator individually. In addition to this, each user account is tied to an ("associated") mandator, which also determines which data a user may access ("access" comprises the privilege to view individual transactions in query results or investigation screens, as well as in simulation, analysis and rule generation). The inner workings of this are explained in the remainder of this section.

### **Role definitions**



The number of roles is not limited. Roles are defined for a specific mandator and can be inherited by sub mandators. Roles can be viewed/changed by users with the respective privileges. Refer to the help page of the section below for details on the definition of roles.

## **Grants**

Once roles are defined, they can be "granted" to each user account assigned to a fitting mandator (depends on the setting whether or not roles are inherited). Refer to the online help page on "user accounts" for more details [back to top](#)

### 7.3.1 Role

Each role is the combination of a number of privileges that are either enabled or not (check boxes). The privileges are organized in a hierarchy, where the privileges on lower levels of the hierarchy can only be enabled if the respective upper level privilege is enabled. To provide a clear overview of all enabled privileges, privileges that cannot be enabled because the upper level privilege is not enabled are hidden. All privileges displayed with "..." expand to additional privileges when checked. Right of the privileges, a more detailed explanation of the respective privilege is provided.

In most cases the upper level privilege is a "view" function privilege. Once this is enabled, either "change" or "add/edit/delete" privileges become selectable (and visible).

Whether the privileges superseding "view" are combined to "change" or split up to "add/edit/delete" privileges depends on the specifics of the respective IBM Safer Payments function.

Roles are associated with a mandator. Use the "inherit" option to make roles available with sub mandators as well. Otherwise, this role can only be used for setting mandator privileges of the mandator this role is associated with.

These privileges available in IBM Safer Payments are described on the page itself.

- **View dashboard**

View the IBM Safer Payments dashboard with its status alarm indicators and KPI charts.

- **Reports...**

View Report tab.

- **Case Class...**

View and generate case class reports that have already been defined.

- **Change**  
Add, edit, and delete case class reports.
- **Investigation...**  
View and generate investigation reports that have already been defined.
  - **Change**  
Add, edit, and delete investigation reports.
- **Missed Cases...**  
View and generate missed cases reports that have already been defined.
  - **Change**  
Add, edit, and delete missed cases reports.
- **Investigator...**  
View and generate investigator reports that have already been defined.
  - **Change**  
Add, edit, and delete investigator reports.
- **Fraud Marking...**  
View and generate fraud marking reports that have already been defined.
  - **Change**  
Add, edit, and delete fraud marking reports.
- **Investigation...**  
Investigation of cases generated for suspicious transactions.
  - **Query...**  
View and execute queries that have already been defined.
    - **Change**  
Add, edit, and delete queries.
      - **Change Extract Template**  
Add and edit extract template of a query.
  - **Common point query...**  
View and execute common point queries that have already been defined.
    - **Change**  
Add, edit, and delete common point queries.
- **Create Cases**  
User may create cases right from a query result table.
- **Fraud marking**  
Manual flagging of fraudulent transactions in transaction tables of investigation queries.
- **Cases...**  
Investigate cases.

- **Investigation supervisor...**

User may see case selection and execute case search.

- **Take over**

Take over investigation cases that are reserved (follow up) for other users.

- **Interrupt**

Interrupt investigation cases that are currently worked by other users.

- **View other users' cases**

View cases that are being investigated by another user.

- **Bulk transitions**

Execute bulk case transitions via context menu.

- **Change CPP**

Add, edit, and delete CPP of cases.

- **Send case actions**

User may send case actions.

- **Modify case actions**

User may modify case actions before sending.

- **Execute external queries**

User may execute external queries.

- **Masterdata**

User may query masterdata.

- **Change masterdata values**

Change or enter masterdata in investigation cases or masterdata queries.

- **Group by queries...**

View and generate group by queries that have already been defined.

- **Change**

Add, edit, and delete group by queries.

- **CPPs...**

View CPPs.

- **Change**

Add and edit CPPs.

- **Monitoring...**

View Monitoring tab.

- **Compliance lists...**

User may view the compliance list definitions.

- **Change**

User may change the compliance list definitions.

- **Ad hoc check**

User may perform compliance ad hoc checks.

- **Defined risk lists...**

User may view the defined risk list definitions.

- **Change**

User may change the defined risk list definitions.

- **Defined risk list entries...**

User may view the entries to defined risk lists.

- **Import**

User may import entries to defined risk lists.

- **Change**

User may change the entries to defined risk lists.

- **Bulk delete**

Bulk delete defined risk list entries.

- **Bulk (de)activate**

Bulk (de)activate defined risk list entries.

- **View defined risk list audit trail**

User may view defined risk list audit trail.

- **Model...**

View model tab.

- **Decision models...**

View model revisions and their components.

- **Edit...**

Edit model revision.

- **Take over**

Take over a model revision that is reserved for other users.

- **Data caches**

Edit disk and memory data cache sizes.

- **Indexes**

Edit index definitions.

- **Masterdata**

Edit masterdata definitions.

- **Modeling**

Activation and configuration of test modeling functions.

- **Simulation**

Activation and configuration of simulation and analysis modeling functions.

- **Rule**

Activation and configuration of rule generations.

- **Random Forest**

Activation and configuration of random forest model generations.

- **Export simulation data**

Export simulation data to disk.

- **Change simulation instance**

Allows the selection of an instance using a button on top of the simulation and simulation report pages.

- **View preprocessing rulesets and rules**

View preprocessing rulesets and rules, and execute rule analysis and query.

- **Change**

Add, edit, and delete preprocessing rulesets and rules.

- **Profiling**

Activation and configuration of profiling functions.

- **View device identification...**

View device identifications.

- **Change**

Add or delete device identifications and edit existing device identification parameters.

- **View precedents...**

View precedents.

- **Change**

Add or delete precedents and edit existing precedent parameters.

- **View calendars...**

View calendars.

- **Change**

Add or delete calendars and edit existing profiles.

- **View patterns...**

View patterns.

- **Change**

Add or delete patterns and edit existing pattern parameters.

- **View counters...**

View counters.

- **Change**

Add or delete counters and edit existing counter parameters.

- **View events...**

View events.

- **Change**

Add or delete events and edit existing event parameters.

- **View formulas...**

View formulas.

- **Change**

Add or delete formulas and edit existing formula parameters.

- **Inputs/outputs**

Change model revision inputs and outputs.

- **Change I/O encryption**

Enable/disable encryption of input/output attributes.

- **Change I/O purging**

Enable/disable purging of outdated entries of input/output attributes.

- **Model Components**

View model components.

- **View rulesets and rules**

View rulesets and rules, and execute rule analysis and query.

- **Change**

Add, edit, delete, enable, and disable rulesets and rules.

- **View PMML**

View PMML model (decision tree, neural network, random forest, and boosted tree) components.

- **Change**

Add, edit, delete, enable, and disable PMML model components.

- **View External Model**

View external model components.

- **Change**

Add, edit, delete, enable, and disable external model components.

- **View Internal Model**

View internal random forest model components.

- **Change**

Add, edit, delete, enable, and disable internal random forest model components.

- **Change rule settings**

Change various settings within the rules form. This option does not grant any privileges on its own. Only the subprivileges grant users privileges to perform actions.

- **Change rule performance reporting**

Add/remove rule from performance report.

- **Change conclusion intercept meta attribute**  
Add, edit, and remove conclusions with the intercept meta attribute.
- **Change set alarm action**  
Add, edit, and remove alarm rule actions.
- **Change set masterdata action**  
Add, edit, and remove masterdata rule actions.
- **Change set notification action**  
Add, edit, and remove notification rule actions.
- **Change set defined risk list action**  
Add, edit, and remove defined risk list rule actions.
- **Message mapping...**  
View mapping of message variables to model revision attributes.
  - **Change**  
Add, edit, and delete message mappings.
- **Mergings**  
Change mergings of messages to records.
- **View final rulesets and rules**  
View final rulesets and rules, and execute rule analysis and query.
  - **Change**  
Add, edit, and delete final rulesets and rules.
- **Copy**  
Copy model revisions.
- **Initialize golive...**  
Initialize a new model revision to golive (mark challenger down to become champion).
  - **Confirm Golive**  
Confirm golive of a new model revision (golive of challenger to champion).
- **Re-golive**  
Re-golive of a model revision that is already retired
- **Retire champion**  
Retire a model revision in status champion without promoting another revision to status champion.
- **Delete**  
Deletion of a model revision.
- **Administration...**  
Access administration tab.
  - **Mandators...**  
View mandator administration.

- **Edit**  
Add, edit, and delete mandators.
- **Roles...**  
View role definitions, their privileges, and mandator associations.
  - **Change**  
Add, edit, and delete role definitions.
- **Case actions...**  
View case action definitions.
  - **Change**  
Add, edit, and delete case action definitions.
    - **Change SQL**  
Add, edit, and delete case actions definitions that execute SQL commands.
  - **Run Test**  
Test case action definitions.
- **User groups...**  
View user group definitions.
  - **Change**  
Add, edit, and delete user groups.
- **Case states...**  
View case states.
  - **Change**  
Add, edit, and delete case states.
- **Case workflows...**  
View case workflows.
  - **Change**  
Add, edit, and delete case workflows.
- **Case close codes...**  
View case close code definitions.
  - **Change**  
Add, edit, and delete case close code definitions.
- **Case classes...**  
View case classes.
  - **Change**  
Add, edit, and delete case classes.
- **Working queues...**  
View working queues.
  - **Change**  
Add, edit, and delete working queues.



- **Case groups...**

View case groups.

- **Change**

Edit and add case groups.

- **Notifications...**

View alarm notification definitions.

- **Change**

Add, edit, and delete notification definitions.

- **Change SQL**

Add, edit, and delete SQL notification definitions that execute SQL commands.

- **Run Test**

Test notification definitions.

- **Text modules...**

View text module definitions.

- **Change**

Add, edit, and delete text module definitions.

- **External queries...**

View external query definitions.

- **Change**

Add, edit, and delete external query definitions.

- **Run Test**

Test external queries definitions.

- **Reminders...**

View reminder definitions.

- **Change**

Add, edit, and delete reminder definitions.

- **Status alarm indicators...**

View status alarm indicators.

- **Change**

Add, edit, and delete status alarm indicators.

- **Charts and KPI...**

View chart and key performance indicator definitions.

- **Change**

Add, edit, and delete charts and key performance indicators.

- **Charts and KPI...**

View chart and key performance indicator definitions.

- **Change**

Add, edit, and delete charts and key performance indicators.

- **Cluster...**

View Cluster Tab.

- **Memory management...**

View memory consumption of simulations.

- **Stop simulations**

Stop simulations of other users.

- **Outgoing channel configuration**

View outgoing channel configuration.

- **Change**

Add, edit, and delete outgoing channel configuration definitions.

- **Change Basic Authentication**

Edit settings of Basic Authentication.

- **Run Test**

Test outgoing channel configuration definitions.

[back to top](#)

## 7.4 User accounts

The table below lists all user accounts for which you have access privileges.

Depending on your privileges, you may change (edit/add/delete) user accounts. You may also select from the toolbar whether or not disabled accounts shall be shown. Notice that depending on the IBM Safer Payments settings, you may or may not delete user accounts permanently (non-deletion is to ensure that all audit trails will lead back to a user account).

[back to top](#)

### 7.4.1 User account

#### **User administration**

IBM Safer Payments is designed to support large scale applications with many hundred users belonging to a large number of mandators. For details on processing structured portfolios with mandator structures, visit the structural configuration help page.

IBM Safer Payments provides a two-dimensional privilege system allowing efficient but fine-grained control over which areas users can access and what operations they can perform:

- **Global privileges**

These privileges are granted independently from the mandator structure.

One of these global privileges is the "user account maintenance" privilege that enables a user to create/change user accounts. A user with this privilege can grant other accounts more privileges than the privileges this user has.

- **Mandator privileges**

Each role is a set of privileges assembled for a specific "user role" in IBM Safer Payments. Roles are granted to user accounts always on a per-mandator basis. The privileges of the roles are thus only applied to this mandator.

## Remarks

- Each user account is associated to one mandator. A user with the global privilege to change user accounts may only create user accounts for their associated mandator and its sub mandators.
- Each user account is associated to one mandator. A user's privilege to change their own mandator privileges applies to that mandator and its sub mandators.
- Roles can be passed on to sub mandators by enabling a checkbox next to the mandator-role association.
- A user that has been granted the role privilege to change or view one mandator also has the same privilege for its sub mandators even without explicitly passing the role to those sub mandators. This is an exception to all other mandator privileges that are strictly limited to the mandator granted.
- A user that has been granted the change privilege for a particular type of element (e.g. case actions) for one mandator is able to view this type of element for all mandators up the hierarchy. This is necessary to avoid creating duplicate elements on different levels of the hierarchy.
- A user's login may never be changed once the account has been created.
- For certain settings default values can be configured on the system configuration page to make setting up new accounts easier.

[back to top](#)

### 7.4.1.1 Global privileges

These privileges are granted independently from the mandator structure as they cover access privileges to the general functionality of IBM Safer Payments:

- **User accounts**

Defines which user account management actions may be performed by the user for other user's accounts.

- **No privileges:** May not see other user accounts.
- **View:** May view settings and privileges of other user accounts but not change them.
- **Reset password:** May change another user's password in addition to viewing their settings and privileges.

- **Manage login:** May change another user's password and enforce password changes in addition to viewing their settings and privileges. May also enable or disable accounts.
- **Change:** May change another user's privileges and settings including passwords. May also enable or disable accounts.
- **User self service**  
Defines which user account self service actions may be initiated by the user (user changes settings of his own account).
- **System configuration**  
Defines which system configuration actions may be performed by the user. If the user has no rights for system configuration, the right 'export configuration' cannot be activated.
- **Retention administration**  
This privilege controls access to the retention settings page which allows enabling and configuring retention by time. To configure retention by time an annual transaction volume has to be entered for every mandator within the system. The retention page displays the names of all mandators as well as their parent-child relationship to each other. Keep this in mind when granting this privilege to a user.
- **Real-time intercept codes**  
Defines which real-time intercept codes management actions may be initiated by the user.
- **Messages**  
Defines which message management actions may be initiated by the user.
- **Cluster**  
Privileges of this user account with respect to cluster management.
- **Event log messages**  
Privileges of this user account with respect to the configuration of event log messages.
- **Jobs**  
Privileges of this user account with respect to the configuration and execution of jobs.
- **Password safes**  
Defines which password safes management actions may be initiated by the user.
- **Compliance list**  
Privileges of this user account with regard to reloading compliance lists and searching/viewing compliance list entries.
- **Key entry**  
Defines if and which part of a public encryption key may be entered by the user.
- **Key management**  
Defines which key management actions may be initiated by the user.
- **View system internals**  
User may view the details of IBM Safer Payments' internal data structure.
- **View unmasked data**  
User may view encrypted data unmasked (if encryption is enabled).

- Change memory limits  
User may change memory limits of mandators.
- Export configuration  
User may export configuration.
- View system log messages  
User may view the system log messages.
- View audit log messages  
User may view the audit log messages.
- View transaction reports  
User may view transaction reports.
- View rules fired  
User may view the rules that created an alarm.
- View conditions of rules fired  
User may view the conditions of the rules that created an alarm.
- View manual icon  
View the manual icon in each help dialog.
- View private working queue  
User may view investigation cases of his private working queue.
- Set all user preference defaults  
If enabled, this user may set the defaults for all user's preferences.
- Use configuration import API  
If enabled, this user may use the "importRevisionChanges" and "saveWithUid" API requests. These API endpoints are mainly used when transferring configuration information between separate clusters. In addition to having the "Use configuration import API" privilege, a user still will need all the individual role privileges which are used to create the various elements. It is recommended that the user account with "Use configuration import API" privilege be given full privileges.

[back to top](#)

### **7.4.1.2 Maintenance functions**

Maintenance functions are special API requests. Their functionality is assumed to not be used during standard IBM Safer Payments operations, but rather for highly specific maintenance functions, such as issues analyses, benchmarking, or facilitating automated testing. Maintenance functions can be enabled separately:

- Index functions  
Enables functions to reset an index (including all its related calendar profiles, events and masterdata) and to rebuild an entire index (erases existing one) using all records stored.
- Reset user preferences.  
Enables a function to reset preferences, searchfilter, table sizes and column orders for all users.
- Rewrite element to disk  
Enables a function to store a serializable object of an IBM Safer Payments

installation on disk.

- Cleanout Revisions  
Enables a function that unloads all non-champion revisions from IBM Safer Payments and moves their file representation from the "cfg" to the "arc" directories of all IBM Safer Payments instances.
- Set MDC/DDC sizes  
Enables a function to change size of the specified xDC.
- Check health of index  
Enables a function to check specified index for issues. During execution of this maintenance function no other access to this index is possible.
- Reset FLI  
Enables functions to reset all outgoing FLI connections and rewind the FLI buffer's read position to the first unacknowledged FLI message.
- Create conclusion expression pair list  
Shows expression values used in rule conclusions. Can be used if rules are defined for mapping an attribute onto another one.
- Cancel master key change  
Enables a function to cancel a master key change.
- Convert attribute data  
Enables a function to convert an integer value in format YYYYMMDDhhmmssZZZ to a timestamp in milliseconds since 1970-01-01 00:00:00.
- Rewrite risk lists  
Enables a function to rewrite a risk list to the cluster from this instance, so it will be synchronized on all instances.

[back to top](#)

### **7.4.1.3 Mandator privileges**

In this section, you may grant any number of roles to this user account for exactly one mandator. You may create multiple grants to associate multiple roles for one mandator or multiple mandators.

[back to top](#)

### **7.4.1.4 Simulation memory**

In this section, you may define how much memory the user can use for simulations belonging to a specific mandator on each instance that is enabled to run simulations. A user can never use up more simulation memory on a given instance than this setting permits.

[back to top](#)

## **7.5 User groups**

The table below lists all user groups for which you have access privileges.

User groups can be used for configuring privileges of case transitions and notices. The definition of a user group involves selection of multiple users from the list of potential case investigators and users who can send notices. The same user can belong to more than one group at the same time. The selected users will be then privileged to execute certain case transitions on investigation cases. Once user groups are defined, they should be assigned to case transitions from the case class definition. The users in the group will also be able to send notices to other members in the group if they have the "Send notices" global privilege enabled.

[back to top](#)

## 7.5.1 User group

User groups have the following settings:

- **Name**  
Used to identify the user group.
- **Comment**  
Used to describe the user group. You may use this field to explain what this user group is used for.
- **Mandator**  
Each user group belongs to one mandator. Once created, mandator ownership does not change.
- **Users**  
Here you will find all users that are associated with the selected mandator or with submandators and have investigation privileges. The selected users will belong to the user group and will be privileged to execute certain case transitions on investigation cases if the user group is assigned to case transitions from the case class definition. Users will also be able to send notices to other users in this group if they have the "send notices" global privilege configured.
- **Additional users who can send notices**  
Select users outside this user group who will be able to send notices to this user group.
- **Other user groups that can send notices**  
Select other user groups that will be able to send notices to this user group.

[back to top](#)

## 7.6 Master keys

IBM Safer Payments supports PCI DSS compliant encryption of transaction data (e.g. PAN) and related configuration settings. Data encryption keys are

referred to as master keys within IBM Safer Payments. At any given point in time only one master key can be active, but multiple master keys can exist within IBM Safer Payments to facilitate key rotation and failover.

## **Types of master keys**

IBM Safer Payments utilizes AES-256 encryption for sensitive data and configuration options. Two sources of master keys are supported: keygen and KMIP.

Keygen master keys are generated by an external tool called "keygen". This tool is delivered as part of the IBM Safer Payments installation. Refer to the Keygen master key help page for more details.

KMIP master keys are stored and managed on an external server and retrieved by IBM Safer Payments using the Key Management Interoperability Protocol (KMIP) version 1.1. Refer to the KMIP master key help page for more details.

## **Enabling encryption**

Encryption must first be enabled globally on the system configuration page. Once enabled, a master key must be activated to allow IBM Safer Payments to actually perform encryption and decryption operations. Afterwards data encryption can be enabled inside the model for each input attribute. If encryption is enabled for an attribute the following protections apply:

- Only users with the proper global privilege are able to see values of that attribute in clear text. Other user accounts can be set up to either not be able to see any values at all or only see masked values. In masked values all characters are replaced with an X except the first 6 and last 4. If the value is only 10 or less characters long, everything will be replaced with an X.
- The DDC file of that attribute is encrypted with AES-256.
- User preferences and configuration elements using the attribute or values associated with it are encrypted on disk and when being synchronized over the FLI.

Encryption consumes considerable computational resources. Depending on the encryption settings and length of an attribute the disk space required by it might also increase. You should thus keep encryption to only the attributes where you really need it.

## **Key activation**

Both types of master keys are activated through the IBM Safer Payments user interface. At any point in time only one key can be active and that key is then used for all data encryption and decryption.



For performance reasons the cleartext data encryption key is kept in memory as long as IBM Safer Payments requires it. The key is placed in a secure heap to protect it against access from other processes, memory swaps or dumps, and memory walking.

## **Cluster operations**

Once a master key has been activated within a cluster, individual IBM Safer Payments instances can be stopped and started without having to re-activate the key again. Instances starting up will utilize the ECI to gather the active master key from the other instances and activate it automatically.

If the whole IBM Safer Payments cluster was shut down while encryption was active, instances will enter a "waiting for key" state the next time they are started. In this state, data has not been read yet and all data interfaces are still closed. The previously used master key has to be activated manually on one instance for the cluster to continue starting up and become fully functional.

## **Limited validity of master keys**

All master keys are only valid for a limited amount of time. The master key lifetime can be configured on the system configuration page.

**Important:** When the active master key expires, IBM Safer Payments closes all incoming data connections on all instances. Transaction processing or changing the master key lifetime are then no longer possible. It is strongly recommended to add a status alarm indicator which warns the administrator before a master key expires so that a master key change can be performed in time.

## **Master key change**

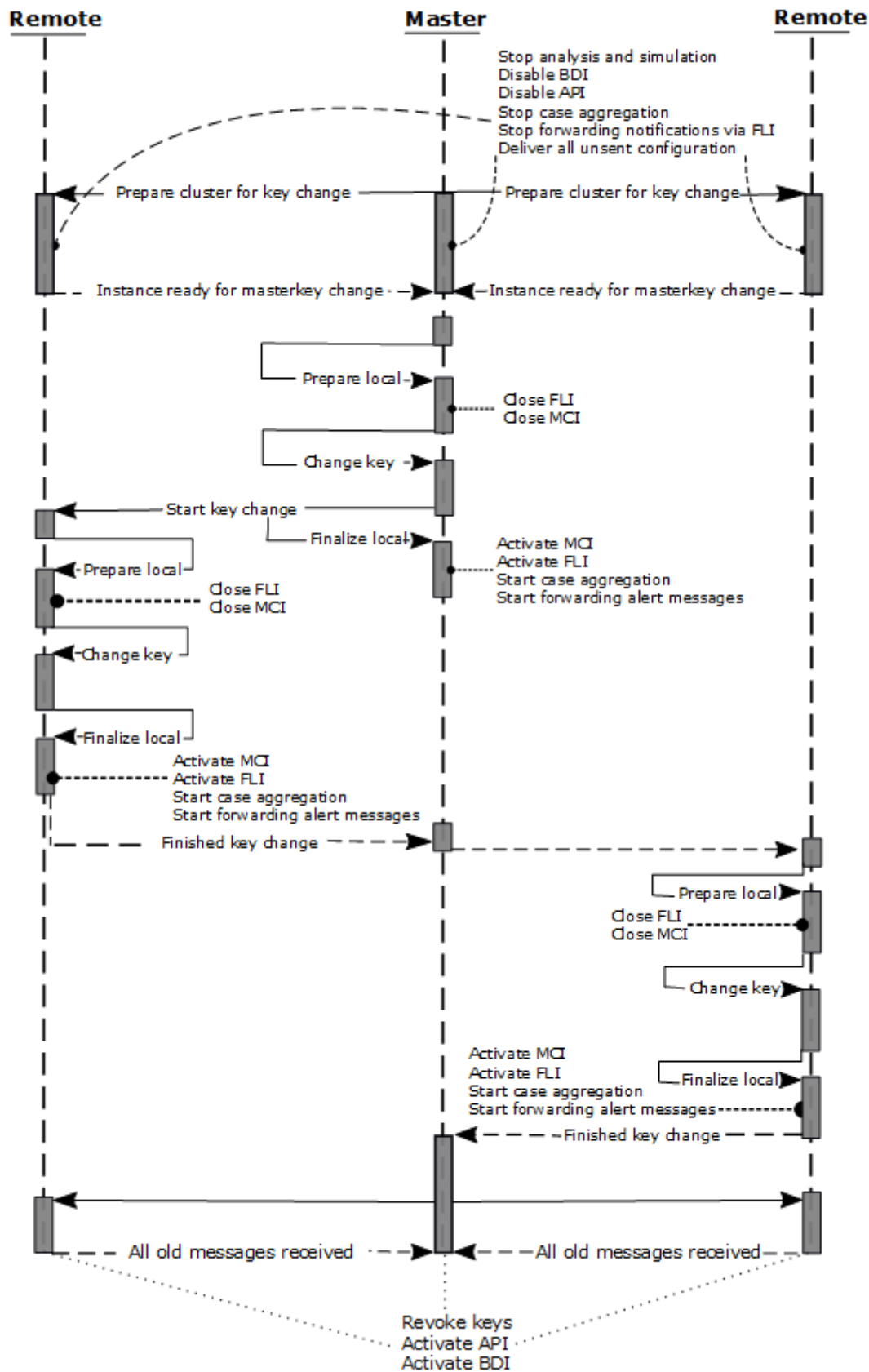
A master key change rotates the current data encryption key i.e. it replaces it with a different one. This requires IBM Safer Payments to decrypt and re-encrypt all sensitive data and configuration settings. This can take a long time. To ensure that transaction processing is not interrupted during a master key change, IBM Safer Payments allows a cascaded key change.

A cascaded master key change delays the re-encryption on remote instances. The delay depends on the master key change wait factor which can be configured in system configuration. For a wait factor of "0" the key change is executed immediately on all instances. While this is the fastest way to change a master key it prevents IBM Safer Payments from scoring transactions during the key change.

If the wait factor is greater than "0" the key change is executed on the instance with the active API first. Once the first instance finished, the remote instances are sorted according to their FLI buffer fill levels and written to a list. The next key change will be executed on the remote instance with the lowest fill level.

The other instances start the key change after a certain delay, which is defined as list position multiplied by master key change wait factor multiplied by the time it took to re-encrypt everything on the first instance. For a wait factor greater than "1" this leads to a cascaded master key change where only one instance re-encrypts at the same time. We recommend a wait factor of "1.05" to have an additional wait of 5% and to avoid having a simultaneous re-encryption on two instances.

To trigger a master key change, just follow the process of activating a master key while another one is already active. The figure below illustrates the process of a master key change:



Once the master key change is triggered all cluster instances enter a passive state. The information that the cluster is going to change the master key is sent via SCI to ignore possible filled FLI buffers. Every instance performs the following steps to prepare itself for a key change:

- Disable the API and BDI.
- Stop the case consolidation. Alarms are still generated but will not be aggregated until the master key change is finished.

- Stop forwarding of notifications via FLI. Notifications are still created and will be sent as long as the AMI is active on the generating instance. If there is no active AMI on the generation instance the notifications will be stored and forwarded once the key change is finished.
- Stop the reminder controller.
- Stop the end of day job controller.
- Write a "ready for key change message" to the FLI buffer that confirms the previous steps are completed.

The instance that had the active API waits in the passive state until it has received the "ready for key change message" from all other instances and has sent its own. Afterwards the instance prepares itself for the re-encryption by disabling the MCI and the incoming FLI. In case deferred writing is enabled the deferred writing service is stopped as well and all files are dumped to disk. The re-encryption starts and the instance status is changed to "master key change active".

During this re-encryption the instance dumps all configuration files, the encrypted DDC attributes, all active cases and all unsent notifications. Once the re-encryption was successful, the API instance notifies the other instances to start the key change according to the previously described wait factor. The instance enters status "finalize" and reactivates itself again as follows.

- Activate MCI and BDI. It is possible to process transactions.
- Activate incoming FLI. The outgoing FLI will send all messages that were encrypted with the "old" key. Messages that are encrypted with the new key are only sent if the receiving instance has finished re-encryption as well.
- Activate API and start reminder controller.
- Write all stored notifications and emails to FLI buffer and allow forwarding of alert messages.
- Start the end of day job controller.

Every instance reports when it has received all messages that were encrypted with the previous master key. As soon as all instances have finished the key change and received all old messages, the instances revoke the previous keys and switch the status from "finalize" to "ok". The master key change finished successfully.

### *Possible error scenarios*

There are several error scenarios during a master key change:

- A remote instance is shutdown or crashes during the key change. If a remote instance becomes unreachable the master key change continues on the other instances, but the instances will wait until this instance is available again before leaving status finalize. Only instances in status "invalidated" are ignored. Once the instance is restarted it will start in status

"invalidated" and allow the other instances to finish the key change. The restarted instance has to be restored.

- The master instance crashes during key change.  
It depends at which point the instance crashes. If the re-encryption is finished on the remote instances, the master instance can be restarted in status "invalidated" and the key change will finish successfully. If the instance crashes before the re-encryption was successful the remote instance will stay in status "passive", but can be set to status "ok" using the maintenance function.
- The network communication to one instance is lost.  
IBM Safer Payments will wait indefinitely for instances that are unreachable. If necessary, the other instances can be set to status "ok" via maintenance function to finish the master key change manually.

### *Maintenance functions*

The master key change implements a special maintenance function to cancel a master key change on one instance. The function is bound to a special user privilege. It allows to cancel a master key change and set the new instance status to `invalid` or `ok` after cancellation.

[back to top](#)

## 7.6.1 Keygen master keys

Keygen master keys are created by an external tool called "keygen". This tool is delivered as part of the IBM Safer Payments installation. The tool produces configuration files that must be manually distributed to all IBM Safer Payments instances to be usable.

### **Keygen master keys and their subkeys**

Keygen master keys are associated with one or more encryption keys. These encryption keys represent "key triplets" consisting of the following subkeys.

- Private key
- Left public key
- Right public key

Note that the terminology of public and private keys used here, deviates from that used in asymmetric encryption. To activate a keygen master key all three subkeys of one triplet must be present.

The private subkey of a triplet is stored in a file called "key\_*no*.iris" in the IBM Safer Payments "key" directory. The public keys are kept secretly by human keyholders. Because of this we also sometimes refer to them as the left and right passphrases of an encryption key.

IBM Safer Payments allows multiple active and non-active key triplets to exist for each master key. While only one of the key triplets can be active at a time, it makes no difference which of the key triplets for a given master key is the active one.

Key triplets are differentiated by their number.

### Adding new keys

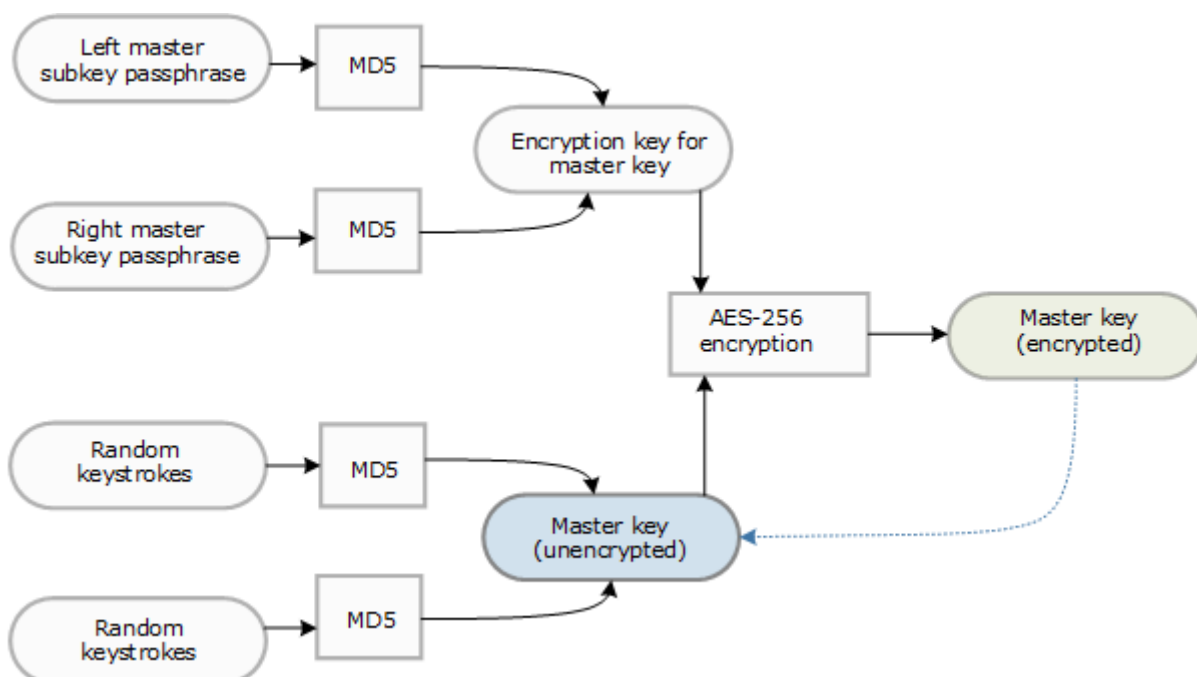
Keygen master keys and encryption keys / key triplets can only be created by the external tool called "keygen". This tool is part of the IBM Safer Payments installation but should never be executed on the same machine that hosts IBM Safer Payments.

The main output of the "keygen" tool are key triplet files named "key\_no.iris". These files must be distributed to the key directories of all IBM Safer Payments instances. Use the [Reload private keygen keys from disk] button on the master keys table to load these new files into IBM Safer Payments. The new keys will appear in their respective tables and can be used accordingly.

The following paragraphs describe the concepts behind generating master keys and key triplets. For instructions on how to create master keys or key triplets, refer to the implementation guide.

### Keygen master key generation

The following figure exemplifies the computational actions involved in master key generation:



The actual master key used by IBM Safer Payments to en-/decrypt data is generated by using two sets of random keystrokes hashed by MD5,

delivering a 256 bit length root key. This master key is never stored or made accessible to users. Rather, using the two passphrases of the keyholders, the master key is encrypted using the AES-256 algorithm.

It is important to notice that (dotted line in the figure above) using the two passphrases, the encrypted master key can be decrypted.

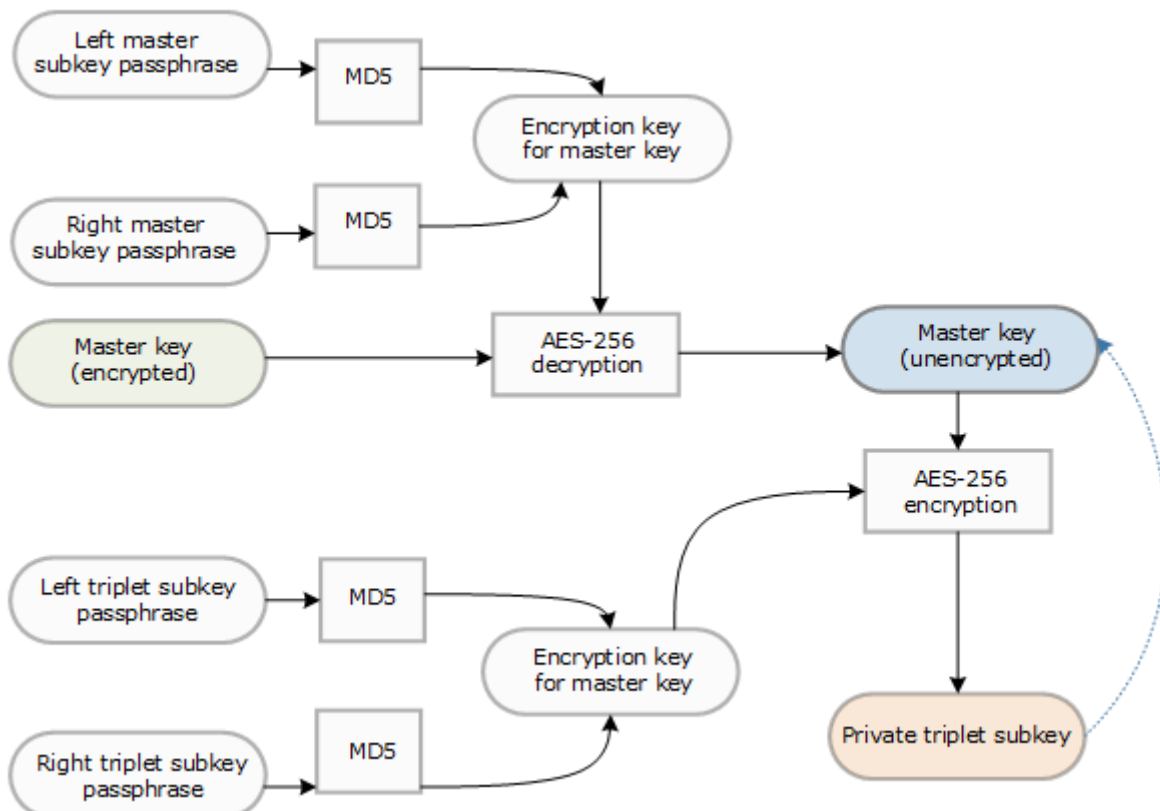
This encrypted master key is therefore stored in a safe place and is subsequently used together with the passphrases of the keyholders to create the triplets that are the only keys used during IBM Safer Payments operations.

This is also the reason why the key generator is provided as a separate utility program rather than an integral part of IBM Safer Payments. Not even the encrypted master key should ever be on the IBM Safer Payments server host. Rather you may use any other computer to create the encrypted master key, store it in a safe place, and generate triplets from this whenever needed.

### Keygen key triplet generation

Key triplet generation requires the left and right master key passphrases thus the presence of the respective keyholders plus two keyholders for the two public subkeys of each triplet. The keyholders may be the same people.

The figure below illustrates the process:



First the encrypted master key is read from file and using the two master passphrases gets decrypted in main memory only. From this unencrypted version of the master key now each triplet is derived by encrypting the master key with a new pair of passphrases / public keys.

The result of this process is the private triplet subkey. This must be stored in the "key" directory of the IBM Safer Payments installation. Because the file system of the IBM Safer Payments server host is a protected area, this provides an added level of security.

A good practice with key generation is to generate a number of key triplets in advance and then use them as they are needed.

It is important to notice that from each private triplet subkey, by decryption using the two public keys, IBM Safer Payments can reconstruct the master key in main memory for its operations.

### **Key activation**

To activate a keygen master key both keyholders must enter their public keys for the same encryption key / key triplet. The encryption keys can be found in a second table after selecting a master key. Each keyholder needs to click on the encryption key to open a form allowing them to enter their public key. After both public keys have been entered the key can be activated by any user with the appropriate global privilege.

The privileges have been designed in such a way, that no single user account can be used to enter both public keys.

To activate a master key on all IBM Safer Payments instances simultaneously, the public keys are synchronized between instances through the ECI. The private key is never transferred.

### **Check key**

After both public keys have been entered for a given encryption key / key triplet, the key can be checked using a button in the form toolbar. This validates if the entered passphrases are correct.

### **Encryption key lifetime**

Encryption keys have a globally configured lifetime similar to master keys.

**Important:** When the active encryption key expires, IBM Safer Payments closes all incoming data connections on all instances. Transaction processing or changing the encryption key lifetime are then no longer possible. It is strongly recommended to add a status alarm indicator which warns the



administrator before an encryption key expires so that a different encryption key can be activated.

## Key revocation

Keygen encryption keys can be revoked to mark them as unusable e.g. at the end of their lifetime. Revoking a keygen encryption key removes it from the encryption keys table and writes it into the "revoked\_keys.iris" file to prevent any future activation attempts.

Key revocation is performed as part of a master key change, but can also be triggered manually. The automatic revocation during a master key change is only done, when **Reuse keys** is disabled in the system configuration.

Otherwise, keys are only marked as inactive but can be activated again.

[back to top](#)

## 7.6.2 KMIP master keys

KMIP master keys are stored on and retrieved from an external server using the Key Management Interoperability Protocol (KMIP). KMIP servers need to support certificate based authentication and KMIP version 1.1 to be usable.

### Connecting to the KMIP server

The configuration of a KMIP key within IBM Safer Payments consists of information about which server to connect to and which certificates to use for authentication. The server is specified as either an IP address or hostname, and a port number. IBM Safer Payments authenticates the KMIP server by using a CA certificate file and sends out a client certificate to allow the KMIP server to authenticate IBM Safer Payments.

To facilitate encrypted communication a client certificate private key must also be provided. It is assumed that this file is stored protected by a passphrase. Thus, whenever a KMIP connection is triggered by the user, e.g. when activating the master key, a dialog will be shown asking for the client certificate private key passphrase.

Only the instance on which the user activates the key issues KMIP operations to the server. Therefore, this instance is the only one strictly requiring the certificate and private key files. Nevertheless, it is recommended to keep those files on all instances for failover.

### Key creation

IBM Safer Payments can either use already existing AES-256 keys or create its own. This depends on whether or not the **Key ID** field has been filled out

before activating or checking the key. If no ID was provided, IBM Safer Payments will create and activate a new AES-256 key on the KMIP server. The created key's lifetime will be set according to the **maximum master key life** configured in the system configuration. The ID of the created key is stored in the KMIP master key configuration within IBM Safer Payments.

Note that IBM Safer Payments assumes a new key to be automatically activated on the KMIP server after creation. Therefore, if the KMIP server does not perform such a transition automatically, the key must be manually activated on the KMIP server.

### **Key activation and checking**

Activating a KMIP master key means that IBM Safer Payments retrieves the key from the KMIP server and stores it internally in secure memory. Data encryption and decryption are performed by IBM Safer Payments itself. The KMIP server is not involved for performance reasons.

When activating, IBM Safer Payments first verifies that the key stored on the KMIP server is an active AES-256 symmetric key, enabled for both decryption and encryption. If that is not the case, activation will fail. The same checks can be triggered without performing an activation by using the check functionality offered in the form toolbar. If no key ID was configured, checking will create a key on the KMIP server before performing the checks.

To activate a KMIP master key on all IBM Safer Payments instances simultaneously, the raw data encryption key is synchronized between instances through the ECI. Only the API instance performs KMIP operations.

### **KMIP master key lifetime**

For KMIP master keys the lifetime is managed by the KMIP server. Keys created by IBM Safer Payments will set the key's lifetime according to the value configured in the system configuration.

### **Key revocation**

KMIP master keys can be revoked to mark them as unusable e.g. at the end of their lifetime. Revoking a KMIP master key deactivates it on the KMIP server which will prevent any future activation attempts. Key revocation can only be triggered manually.

[back to top](#)

## **7.7 Password safes**

The table lists all password safes. A password safe is automatically generated for private keys which are located in the password safes folder.

Provide the correct password to activate a key. Once activated, it can be selected in an encrypted job to decrypt a file that contains an aes password. Using this aes password the encrypted job can be executed.

You will find further details for the encrypted job import in Importing encrypted job files.

[back to top](#)

### 7.7.1 Password safe

Password safes have the following settings:

- **Name**

Descriptive name. Can be selected in settings of an encrypted job.

- **Password**

A private key itself should be protected with a password. Provide the correct password to activate the key. Once activated, it can be selected in an encrypted job to decrypt a file that contains an aes password. Using this aes password the encrypted job can be executed. You will find further details for the encrypted job import in Importing encrypted job files.

- **Comment**

Used to describe the password safe.

[back to top](#)

## 7.8 Mandators

IBM Safer Payments can be configured to operate sub-portfolios in a different way. For details, refer to the online help page on structural configuration.

New mandators are created by clicking on the [New mandator] button.

If this capability is not needed, simply leave the default head mandator and do not define any more mandators here.

Notice that for any IBM Safer Payments function that is mandator specific, a choice of mandators is not shown (but implicitly selected) when there is only one mandator, regardless whether there is only one mandator defined or the user only has access privileges for one mandator.

[back to top](#)

### 7.8.1 Structural configuration

Structural configuration involves empowering IBM Safer Payments to work for multiple sub-portfolios from within a single installation. This configuration is made by defining a mandator structure on this page.

## **Structured portfolios**

In the past, most payment processing centre environments were designed to serve a homogenous portfolio of cardholders or merchants. All users could access all data, and one single model revision served all transactions. Even when the portfolio actually consisted of multiple sub-portfolios, the same users of the payment processing centre accessed all data, and if individualization of the model was required for different sub-portfolios, specific decision rules were introduced into the model. Previous generations of IBM Safer Payments served these needs well.

However, needs have changed. Today, most payment processing centres serve multiple portfolios, either of "internal" or "external customers". Customers in this sense can be lines of business of the same organization the processing centre belongs to ("internal"), or ("external") customers (issuers, acquirers) that are consumers for the processing services. What also has changed in the recent years is that fraud prevention has moved from a task that was perceived as a "black box" by the customers and typically performed by a few specialists of the payment processing centre, to a business process that customers want to control by themselves. Thus, it has become commonplace that the customers of the payment processing centres require to access IBM Safer Payments functionality directly.

To cater for these new needs, earlier versions of the software introduced a "mandator" concept for structured portfolios, in which one installation could operate a portfolio consisting of sub-portfolios of multiple mandators, where each mandator could define its own model revision and work its own case classes.

IBM Safer Payments promotes this concept to an entire new level. IBM Safer Payments not only supports multiple mandators, it also supports any structure of mandators. Thus, the payment processing centre can run a single IBM Safer Payments installation that serves a number of its mandators, yet each of its mandators can optionally also serve submandators (and so forth). Each mandators can access IBM Safer Payments as if it is its own fraud prevention system, having its portfolio data "Chinese-walled" from the other mandators.

The mandator structure in IBM Safer Payments encompasses all aspects of fraud prevention. For instance the payment processing centre can define a "vanilla" fraud prevention model that deals with all standard fraud patterns.

If a mandator feels that it needs to add (or subtract) any decision rules or other elements to (from) a model, it can do so without any effect on all other mandators. Since typically these "individualizations" involve only a small fraction of the settings of the "vanilla" fraud prevention model, much work is saved. The result is a standardized solution where any level of individualization can be made with minimum effort.

It should be noticed that using multiple IBM Safer Payments installations for a structured portfolio is a bad choice. Not only do administration and operation cost increase significantly, but the different installations cannot share important information in real-time. For instance, in a structured portfolio involving multiple issuers, if a merchant-side point of compromise is detected, this information would only be available with one IBM Safer Payments installation. And even if one would install cross-communication channels for such information, the problem remains that detecting certain fraud patterns is much harder (and much slower) when each IBM Safer Payments system only "sees" a fraction of the transaction volume. Therefore, the only viable choice for a structured portfolio is to run fraud prevention on a single installation, so that the pattern recognition algorithm can use all data to verify fraud patterns.

### **Hierarchical mandator structure**

IBM Safer Payments can be configured to support any number of mandators within a tree type structure. This structure follows a number of rules:

- A first mandator is already pre-defined when installing IBM Safer Payments. It is defined as the "top" node of the mandator hierarchy ("Infinity Processing Corp" in the example below).
- There may only be one top node in an IBM Safer Payments configuration. In situations where there are multiple "top-level mandators", the top node must be defined and considered a "virtual node", and the multiple mandators are defined right below it.
- For the definition of each subsequent mandator ("submandator"), the next upper node of this new mandator must be selected as "head mandator" to form a hierarchy.
- Mandators may be added later at any position, even "in-flight", without IBM Safer Payments operation halting. Mandators may also be deleted, once all of its references in IBM Safer Payments have been deleted or deactivated (not top mandator).
- Because the mandator structure is key to all IBM Safer Payments operations, the hierarchy does not allow for moving of mandators to different heads.

For illustrational purposes, now assume the following example hierarchy with 8 mandators:



The example assumes that IBM Safer Payments is operated in the data center of Infinity Processing Corp that provides issuer and acquirer services for the 3 mandators: Goldhausen, Rich Int'l, and United Banks. Goldhausen itself owns Trust Bank. United Banks is a legal construction over Savings&Loans, Corporate Int'l, and CountryBank. United Banks thus has no own card portfolios.

There are a number of implications with such a hierarchy:

### **Inheritance**

Within the mandator structure, a mandator below the top mandator inherits certain properties from mandators in the direct path "above" it. For instance, CountryBank inherits from United Banks and Infinity Processing Corp.

Properties inherited include model revision elements, such as:

- attributes,
- profiling, and
- rules.

This allows defining model revisions in a "top-down" approach. For instance, all "standard" attributes would be defined with Infinity Processing Corp, so they are available with all mandators. Assuming that the three submandators of United Banks require additional attributes, they would be defined with the model of United Banks. This way the additional attributes would be visible and available with United Banks, Savings&Loans, Corporate Int'l, and CountryBank (An "inherited" attribute can be used just like any "local" attribute. It, however, can only be edited from within the mandator it belongs to).

Typically "general purpose" profilings ( e.g. "Revenue past 24h", "Number ATM withdrawals past 30 min at this ATM"), and thus their output attributes, would also be defined on a high hierarchy level – most likely the top mandator.

With rulesets and rules, inheritance can be used even more effectively by defining "general fraud rules" in the top mandator and rules addressing portfolio specific fraud patterns in mandators down the hierarchy; there can also be rules that revert a decision made by a rule in a higher node.

## **Mandator conditions**

In a mandated configuration, it must be defined which mandator "owns" a transaction message/record. For this, each mandator is associated with so-called "mandator conditions". Typically these conditions involve IIN-Ranges ("Institute Identification Number") or other criteria that define "ownership" of records.

Mandator conditions are defined on the form that opens below this section when you select a mandator or create a new mandator using the respective button of the toolbar. They may use any attribute present in any of the mandator champions available to this mandator.

IBM Safer Payments interpretation of the mandator conditions follows the hierarchy: IBM Safer Payments starts with the top mandator and evaluates the conditions of all its submandators. For each of these submandators, IBM Safer Payments starts the evaluation of the submandators of this mandator (if the conditions of submandators of the same mandator are overlapping, IBM Safer Payments will compute all submandators and continue their path).

Mandator ownership of a transaction message/record is essential for various access and computational decisions that IBM Safer Payments makes. These are described in detail below.

## **Computation**

For any kind of IBM Safer Payments transaction message computation (online or batch), IBM Safer Payments must determine which model revisions are applied to it. IBM Safer Payments handles this the following way:

- Determine owning mandator (cf. above).
- Find path up to top mandator from owning mandator.
- Apply all champion models from top of the path (i.e. first top mandator, last owning mandator. This ensures that a submandator is always computed after a mandator, ensuring that the more "further down" a mandator model is, the more it has the "last word" on decisions).

Because the owner mandator champion model is always computed last, it can overrule decisions made by head mandators.

While the principle that the lower mandator in the hierarchy always overrules the higher one is the correct one for most types of computation in a model, there is an exception. For instance, there may be rules for which the mandator up higher in the hierarchy should overrule the lower one. These rules are located in the "final rulesets" of a model revision. Since only certain applications do require this, whether or not final rulesets are available is defined on a per-mandator level in the mandator settings.

## Data access

In structured portfolios data access is only granted to authorized users. Data access comprises – if the respective role privileges are granted – the following functions:

- view transaction details in query result tables and investigation pages,
- use data for simulation and analysis, and
- use data for rule generation.

In IBM Safer Payments, a user is authorized to view all data that is owned by the mandator and its submandators the user is associated to.

For ease of use, in each of the functions listed above, the mandators whose data shall be included in the function can be selected in a checkbox list. For instance, if a user is associated with United Banks, this user will be presented with the choice of United Banks, Savings&Loans, Corporate Int'l, and CountryBank. It is important to notice that the United Banks choice in this case comprises all transaction records that satisfy the United Banks conditions and none of the submandators' conditions.

## Mandator maintenance

A user that has *change* privileges for a mandator may create, change, and delete any submandator "below". A user, however, may not change or delete a mandator if this user has no *change* privileges of the head mandator.

This ensures that a user with *change* privileges for its own mandator cannot change the mandator conditions for example to expand its ownership of data.

There is one exception to this for the top mandator. A user with *change* privileges for the top mandator can change the top mandator's properties. Notice that the top mandator cannot be deleted and does not have data conditions.

## Mandator deletion

Because mandator deletion can have disastrous effects when performed unintentionally, *change* privileges for mandators shall be granted only to users that understand these implications well. Even then, it is advisable to use a separate user account for such activities.

As a matter of precaution, the mandator deletion confirmation dialog requires the user to re-type the name of the mandator to ensure that the user is well aware of the action taken.

## Granted roles



The access and change privileges to entities associated to a mandator are controlled by "roles" that are granted to a user for each mandator separately. For details, refer to user accounts.

[back to top](#)

## 7.8.2 Mandator

Each mandator represents a logical (often also physical) unit that combines model revisions, access privileges, investigation, users, query and reports. It typically represents either a customer of a processor or a sub-portfolio. For details on IBM Safer Payments mandator hierarchies, refer to the online help page on structural configuration. Each of the counter output attributes is specified by a set of definitions that are made on this form:

### Settings

- Head
  - Determines (for a new mandator) to which existing mandator it is attached (as submandator). Notice that you may not change this once a mandator is created.
- Name
  - The name is used in all IBM Safer Payments pages and functions.
- Comments
  - Comments are only for documentational purposes. It is advisable to fully comment the mandators.
- Remote lookup index
  - If you are unsure what index to choose, please get in contact with services. It is a prerequisite to define a remote look up index that holds a value for every transaction when using the case investigation capabilities of Safer Payments for the following reasons:
    - If you are using the IBM Safer Payments case investigation or query capabilities, you may flag (and unflag) individual transactions as fraudulent (or not). When this feature is used in a clustered configuration, the other instances must follow this flagging. For them to identify the correct transaction this index is used.
    - In order to always see all expected attribute values in case investigation, external queries, OCCs and CPPs, a remote look up index needs to be defined in a way that it provides a value for every transaction. Otherwise, it is possible that certain attribute values cannot be retrieved from transactional data and appear as empty values.
- Final rulesets
  - Enables an additional set of rules that are (1) computed *after* all other rulesets are computed, and (2) are computed in a sequence "upward" the mandator hierarchy. This implies that, unlike with *normal* rulesets, final rulesets of a higher mandator are computed after a lower mandator, and thus can override the decisions of mandators located lower in the hierarchy.

- Allow investigation user report  
This option enables evaluation of individual investigation user efficiency.
- Include profiling and component statistics in model responses  
Enabling this will cause model responses to include counts of how many of each type of model element were executed on this mandator for that transaction. In order to be executed for a transaction, that transaction must satisfy the computation conditions of the model element. (Some model elements have other restrictions on execution. For example, calendars will not be executed for transactions with no timestamp.) The model elements counted this way are: calendars, counters, device identifications, events, formulas, patterns, precedents, PMML boosted trees, PMML neural networks, PMML random forests, and rules.
- Simulation memory  
The absolute maximum amount of simulation memory available on each instance for this mandator. Notice that IBM Safer Payments may decline simulation requests even when this limit is not reached, if the total memory on this IBM Safer Payments instance does not suffice to serve the simulation request. Please notice that the memory limit of a certain mandator may not exceed the memory limit of its head mandator.
- Enable Garante2 logging  
This option enables the Garante2 complied logs for the mandator. This option is only considered, if the Garante2 logging is enabled at the global level in the misc settings.
- Enable GDPR logging  
This option enables the GDPR complied logs for the mandator. This option is only considered, if the GDPR logging is enabled at the global level in the misc settings.

## **Doublet detection**

Lets you configure which transactions of this mandator shall be considered doublets:

- Enabled  
Activates doublet detection for this mandator.
- Include DDC  
Allows access to DDC values for the evaluation of doublets. This might have catastrophic effects on performance.
- Index  
Defines which index should be used for doublet detection. Usually, this should be the most distinctive index of your configuration.
- Attributes  
Choose a number of attributes, that characterize a unique transaction record. The number of attributes selected here should be kept to a minimum as this affects computational performance.
- Send output attributes  
Send available output attributes of the found doublet in the message response.
- Access protection for outputs  
Protect access of doublets in order to retrieve outputs in case that those

values are currently accessed by another transaction and therefore could be modified. If there is still no success to safely access the transaction after the defined number of attempts, the response will be returned without including any output values.

- Attempts to retrieve output value  
Number of attempts to safely access the doublet in order to return outputs. If there is still no success after this number of attempts, the response will be returned without including any output values and will have error code 1011.
- Wait ms between attempts  
Wait this amount of milliseconds in between the defined number of attempts.

Doublet detection analyses the sequence of an index entry. If it encounters a transaction records, that has identical values for all selected attributes, the currently processed transaction is discarded.

### **Status alarm indicators in dashboard**

Lets you define how status alarms for users of this mandator are shown:

- Explanation text  
This text is shown below the header at all times.
- Explanation tooltip  
This text is shown as tooltip if the mouse pointer rests over the "Alarm" header.
- Online help type  
Lets you enable default or custom help texts in the header of the status alarm section.
  - custom online help only  
This option allows entering of a custom help text. Only the custom help text will be displayed.
  - custom and default online help  
This option allows entering of a custom help text. Both, the custom help text and the default help text, will be displayed.
  - no online help  
No help text will be displayed
  - default online help only  
Only the default help text will be displayed.
- Custom online help  
If you selected custom help text to be displayed (above), you may enter it here.

### **Mandator conditions**

For all non-top mandators, these conditions define the data ownership.

Notice that the definition must comprise all data that shall be owned by submandators of this mandator. Data that satisfies the mandator conditions of a submandator is *not* considered to be owned by this mandator.

## Mandator custom CSS layout configuration

IBM Safer Payments enables hierarchical customization of its user interface. All CSS definitions entered here are applied to this mandator and all its members (and their members).

[back to top](#)

### 7.8.2.1 Conditions

This element uses conditions. You can find further information in the conditions chapter:

[9.4.1 Conditions](#)

[back to top](#)

## 7.9 Charts

The table lists all charts that are defined and for which you have access privileges.

Charts are displayed on the IBM Safer Payments dashboard page and allow for key performance indicators ("KPIs") be defined within them.

[back to top](#)

### 7.9.1 Chart

Charts have the following settings:

- **Enabled**  
Lets you temporarily display or hide charts.
- **Position**  
Lets you define in which sequence multiple charts are shown. Smaller numbers are top positions.
- **Mandator**  
Each chart belongs to one mandator. Once created, mandator ownership does not change.
- **Name**  
Name that will be shown on the "dashboard" page of IBM Safer Payments.
- **Comment**  
Used to describe the case chart. The comment is also displayed to users on the "dashboard" page and may thus contain further explanations.
- **Explanation text**  
This text is shown below the header of this chart at all times.

- **Explanation tooltip**

This text is shown as tooltip if the mouse pointer rests over the chart's header.

- **Online help type**

Lets you enable default or custom help texts in the header of the status alarm section.

- **Custom online help**

- If you selected custom help text to be displayed (above), you may enter it here.

[back to top](#)

## 7.10 Status alarm indicators

The table lists all status alarm indicators ("SAI"). SAI can be configured to monitor all important system and health parameter of an IBM Safer Payments installation (single-instance or clustered). They are displayed on the dashboard page and may be configured differently for each mandator.

[back to top](#)

### 7.10.1 Status alarm indicator

Status alarm indicators ("SAI") monitor internal or external parameter values of IBM Safer Payments operations. They can be defined as either "warnings" or "errors". If a defined threshold is reached, the SAI shows its warning/error status on the dashboard and (if enabled) sends out an email or mobile text message.

#### Configuration

The definition of a SAI involves a number of settings:

- **Enabled**

- Lets you enable/disable SAI without the need to deleting and re-entering them.

- **Position**

- Numerical value that identifies the relative position of the SAI on the dashboard. The smaller the number, the higher the position.

- **Name**

- Used to identify the SAI; can be taken into the SAI alert messages (below).

- **Comment**

- Used to describe the SAI; can be taken into the SAI alert messages (below).

- **Mandator**

- Each SAI strictly belongs to one mandator (this ownership cannot be changed once the SAI is created). You may choose from any SAI that you

have SAI change privileges for. Notice that users will only see SAIs on their dashboard page that belong to the mandator the user belongs to as well.

- **Alarm type**

Defines the type of alarm. Depending on the type of alarm, different subsections containing alarm type specific settings are shown. The alarm types are:

- **Cases in investigation [#]**

Monitors number of cases satisfying the specified settings:

- Data from mandators  
Restricts the cases monitored to the mandators specified.
    - Case state  
Restricts the cases monitored to the case state specified.
    - Case close code  
Restricts the cases monitored to the case close codes specified.
    - Case conditions  
Restricts the cases monitored to those that satisfy all conditions defined.

Notice that since cases are replicated within a cluster, this SAI will show only once on the dashboard.

- **Emails unsent [#]**

Total number of emails and mobile text messages queued for sending out (total for all mandators defined in IBM Safer Payments). Since each IBM Safer Payments instance sends out its Emails and texts individually, this SAI will be shown for each cluster instance on the dashboard.

- **Externally delivered data**

Reads SAI value from an external source. The additional setting is:

- External file name  
Path and file name of the data delivered.

For details on the file format, scroll to the end of this page.

- **Fastlink buffer usage [%]**

Monitors utilization of the FastLink outgoing buffer. This SAI will be shown for each cluster instance on the dashboard.

- **Fastlink messages unsent [#]**

Monitors backlog of the FastLink outgoing buffer. This SAI will be shown for each cluster instance on the dashboard.

- **IBM Safer Payments memory consumption [GB]**

Current memory consumption of IBM Safer Payments in Gigabytes. This SAI will be shown for each cluster instance on the dashboard.

- **IBM Safer Payments reserved memory [%]**

Current reserved memory of IBM Safer Payments in percentage of memory usage limit. Reserved Memory is the sum of simulation, analysis, rule generation and MDC memory of all champions. This SAI will be shown for each cluster instance on the dashboard.

- **IBM Safer Payments peak memory consumption [GB]**  
 Peak memory consumption of IBM Safer Payments in Gigabytes. Same as before, only peak value as monitored by the operating system. Only available on Windows platforms. This SAI will be shown for each cluster instance on the dashboard.
- **Last error log message [h]**  
 Time since last error log message was generated by this instance. This SAI will be shown for each cluster instance on the dashboard.
- **Last fatal error log message [h]**  
 Time since last fatal error log message was generated by this instance. This SAI will be shown for each cluster instance on the dashboard.
- **Last warning log message [h]**  
 Time since last warning log message was generated by this instance. This SAI will be shown for each cluster instance on the dashboard.
- **Encryption Key active since [d]**  
 Time since current encryption keys was activated. This SAI will be shown for each cluster instance on the dashboard. Since encryption keys are replicated within a cluster, this SAI will show only once on the dashboard. \*deprecated\* use "encryption key valid until"
- **Remaining lifetime of key [d]**  
 Time until current encryption key will expire and shutdown incoming interfaces. This SAI will be shown for each cluster instance on the dashboard. Since encryption keys are replicated within a cluster, this SAI will show only once on the dashboard.
- **Master Key active since [d]**  
 Time since current master key was activated. This function is deprecated and will be removed in a later release
- **Master Key valid until [d]**  
 Time until current master key will expire and IBM Safer Payments will force a re-encryption. This SAI will be shown for each cluster instance on the dashboard. Since encryption keys are replicated within a cluster, this SAI will show only once on the dashboard.
- **Free disk space [GB]**  
 The application will measure the number of available disk space in GB of this folder. On Linux for example, "statvfs" will be used to calculate the number of available blocks.
- **Oldest open case [d]**  
 Monitors the age of the oldest unclosed case for the mandators defined. Since cases are replicated within a cluster, this SAI will show only once on the dashboard.
- **Index fill level [%]**  
 Maximum fill level (calculated as the number of distinct entries currently stored in the index divided by the capacity of the respective index) of all indexes selected.
- **MCI average latency [ms]**  
 Average internal latency in the selected period of time for messages in the Message Command Interface without network communication.
- **MCI maximum latency [ms]**  
 Maximum internal latency measured in the selected period of time for

messages in the Message Command Interface without network communication.

- **MCI latency violations [%]**

Percentage of transactions that take longer to calculate than the maximum latency in settings.

- **Number of Python background threads [#]**

Number of OS threads currently executing a Python function in the background. High numbers indicate potential issues with slow or hanging Python functions. Search for system log ID 756. Hanging Python functions can only be stopped by restarting the Safer Payments instance.

- **Retention usage [%]**

Compares actual total number of transactions in MDC against expected number of transactions per year in case retention by time is enabled. Shows the result as a percentage of the expected transactions per year, so 100% means the actual total number of transactions per year exactly matches the expected number of transactions per year.

- **Operating system total physical memory usage [%]**

Percentage of physical RAM used on server. This includes IBM Safer Payments, the operating system, and all other software that runs on the server. If the available physical RAM is low, IBM Safer Payments operation may slow down to a degree that renders stable operations impossible. Only available on Windows platforms. This SAI will be shown for each cluster instance on the dashboard.

- **Transaction message rate [1/s]**

Monitors number of transaction messages satisfying the specified settings:

- Data from mandators  
Restricts the transaction messages monitored to the mandators specified.
- Data points  
Lets you define a number of past periods used to average the value. Averaging is important with transaction message streams that have a high degree of fluctuation. The total period considered is printed for information right of the field (data points \* check each).
- Transaction message condition  
Lets you restrict transaction messages according to attribute values.

This SAI will show for each cluster instance on the dashboard.

- **Users logged on [#]**

Number of users currently logged on.

- Data from mandators  
Restricts the users monitored to the mandators specified.

Notice that since users are served from only one instance within a cluster, this SAI will show only once on the dashboard.



- **Check each**

Frequency this SAI is checked.

- **Alarm status**

Each SAI can be defined to either indicate an "error" or a "warning". If you like both a warning and an error for an alarm status, define two SAIs with different thresholds.

- **Alert above/below**

If "below" or "above" are checked, their respective threshold entry fields become visible and allow for the entry of values that if exceeded cause the SAI to go into alarm state

- **Dashboard messages**

Specify how SAI are shown on the dashboard page:

- **Display text**

Template for text shown on the dashboard with each SAI line. Because of the limited space, you may want to keep this text short. You may use the message variables explained below to include dynamic contents.

- **Display tooltip**

Template for text shown as "tooltip" style pop-up message when the mouse pointer hovers over the display text. Because the tooltip is not hard limited on size, you may use this to display more details about the alarm than with the display text. You may use the message variables explained below to include dynamic contents.

- **Alert by Email**

Enables SMTP delivery of email or text message. Once enabled, more fields are shown below:

- **Email from**

Email address (name@domain.com) that should be displayed as the sender of the alert. If this field is not set, the default email from address of the IBM Safer Payments settings is used.

- **Email to**

Email address (name@domain.com) of the recipient of the alert. Multiple recipients can be entered if separated by comma or semicolon.

- **Email subject**

Text template for the subject line of the email send out. You may use the message variables explained below to include dynamic contents.

- **Email body**

Text template for the email body send out. You may use the message variables explained below to include dynamic contents.

## Template variables

Within the display text/tooltip and the email subject/body templates, you may use the following variable fields:

- **{externalMessage}**

With all external alarms, the delivering file can contain a "message text".

This variable field is replaced with that text. Notice that if this "message text" contains any of the other variable fields, they will be filled in as well.

- **{name}**

This variable field is replaced with the name of the SAI. If the name text contains any of the other variable fields, they will be filled in as well.

- **{comment}**

This variable field is replaced with the comment of the SAI. If the name text contains any of the other variable fields, they will be filled in as well.

- **{value}**

This variable field is replaced with the current (numeric) value of the SAI using 3 decimals (when it was last computed).

- **{integerValue}**

This variable field is replaced with the current (numeric) value of the SAI using no decimals (when it was last computed).

- **{thresholdAbove}**

This variable field is replaced with the (numeric) value of the "above" threshold.

- **{thresholdBelow}**

This variable field is replaced with the (numeric) value of the "below" threshold.

- **{lastUpdateTimestamp}**

This variable field is replaced with timestamp the SAI was last computed (and the current value of {value} was derived).

- **{alarmTimestamp}**

This variable field is replaced with timestamp the last alarm was triggered.

- **{mandator}**

This variable field is replaced with the name of the mandator to which the SAI belongs.

- **{instanceId}**

This variable field is replaced with the instance ID of the IBM Safer Payments instance.

- **{instanceName}**

This variable field is replaced with the instance name of this IBM Safer Payments instance.

## Template conditions

Before the template variables are filled in (above), you may define conditional text elements that are displayed only if the last computed value of the SAI meets defined criterion.

The format of these conditions is:

IF(*value op value:text*)

As *op* (operators) you may use: "<", ">", "<=", ">=", and "=". *value* is the last computed value of this SAI and *text* is the text that is filled in instead of this condition when the condition is met.

For example:

IF(value < 0.5>Last Warning {value}h ago)IF(value>=0.5:No warning within 0.5h)

will get replaced with the text "Last Warning 0.3h ago" if the value of the SAI was 0.3 and will get replaced with "No warning within 0.5h" if the value was 5.9.

## Remarks

- All SAIs are computed periodically, each within its own IBM Safer Payments service thread.
- Each SAI computes/updates according to its frequency settings. If an alert (email/text) is generated, it is generated at exactly this time. The dashboard page refreshes according to its own refresh setting, or respectively, the user refresh actions, not necessarily synchronous to the SAI computational updates.  
With email generation, the email is generated when the alarm is first triggered. As long as the alarm remains active, the periodic computation does not trigger further alarms. Another alarm would only be generated if the alarm condition is first no longer valid, but then becomes valid again.
- There are no emails generated for the alarm condition being no longer valid.
- Explanation texts and online help options/texts to be displayed on the dashboard with SAI can be defined with the mandator administration settings.
- SAIs that monitor via a time series of data points are stored in memory only. After a restart of IBM Safer Payments, they must build up the time series before the reading is accurate.

## External alarms

The alarm type "external" allows for external systems to deliver SAIs into the IBM Safer Payments dashboard and email alerting mechanisms. If alarm type is set to "external", a text entry "external file name" opens in which the path and file name of the file containing the external indicator values is defined. The file format is fixed-length text where each line corresponds to one value delivery. The "frequency" setting defines how often this file is read (last line only).

The format of each line is:

*YYYY-MM-DD hh:mm:ss S mmm*

where *S* is the status (0: OK, 1: warning/error), and *mmm* the (variable size) message that optionally can be included with display and email messages as detailed above. The timestamp value is taken as the "alarmTimestamp" and can also be included in messages. Since IBM Safer Payments only reads the last line of the file, the delivering software program can safely append each alert to the file so that an audit trail gets created.

[back to top](#)

## 7.10.2 Status alarm indicator as email

If "alert by email" is enabled, each status alarm indicator alert will be also generated as email.

Subject and body of the email may contain the same variables as in the display text/tooltip of the status alarm indicator itself.

[back to top](#)

## 7.10.3 Status alarm indicator as event log

If "alert by event log message" is enabled, each status alarm indicator alert will be also generated as log entry with the event log message number "474".

The log message shown can be defined in the "log message template", in which you can use the same variables as in the display text/tooltip of the status alarm indicator itself.

To enable this event log message for any logging target (system/audit/external), open the log message number 474 on the "event log message" administration page.

[back to top](#)

## 7.11 Key performance indicators

The table lists all key performance indicators ("KPI") that are defined and that you have access privileges for. KPI are displayed in charts on the IBM Safer Payments dashboard page.

KPI are similar to status alarm indicators. Their differences are:

- KPI trace their indicators as time series and display them as time series charts on the IBM Safer Payments dashboard.
- KPI do not generate alarms or show alarm status. You may define both a SAI and a KPI for any indicator that you like both to be shown as time series and have (an) alert(s) associated to.
- KPI are also used to represent long-term data. They are thus stored both in main memory (for dashboard display) and on disk, so historical KPI data is automatically loaded when IBM Safer Payments boots.

[back to top](#)

### 7.11.1 Key performance indicator

The definition of a key performance indicator (KPI) involves a number of settings:

- **Enabled**  
Sets the KPI definition active. Notice that for each enabled KPI, a separate IBM Safer Payments service thread is started.
- **Chart**  
Selects in which chart this KPI is to be displayed.
- **Position**  
Numerical value that identifies the relative position of the KPI on the dashboard chart it is defined in. The smaller the number, the higher the position. The position values must not to be in sequence.
- **Name**  
This name is used to identify the KPI in the chart legend. The name should thus be kept short to not consume too much space. The chart legend displays for each time series: "*name [unit/timeunit]*" or "*name [unit]*".
- **Comment**  
This name is used to describe the KPI in the chart legend's tooltip.
- **KPI type**  
Defines the type of KPI. Depending on the type of KPI, different subsections containing KPI type specific settings are shown. The KPI types are:
  - **External file**  
External KPIs are read from disk to allow including data from other systems to be displayed with the IBM Safer Payments dashboard. Specific settings are:
    - External file name  
Path and file name of the data delivered.
    - Value unit  
Unit of the values of the data delivered (e.g. "trx/min", "cases", "%"). Will be printed as unit on the chart's diagram.

For details on the file format, scroll to the end of this page.

- **Investigation Activities**  
Monitors investigation activities that can be filtered with the following specific settings:
  - Data from mandators  
Restricts the cases monitored to the mandators specified.
  - Case actions  
Restricts the cases monitored to selected investigation actions.
  - Case close codes  
If the case actions (above) to be monitored include closed cases, this selection opens and let you further restricts the closed cases monitored to the case close codes specified.
  - Case classes  
Restricts the cases monitored to the case classes specified.
  - Time unit  
Unit in which the KPI is computed and displayed.

- **Data points**  
Lets you define a number of past periods used to average the value. Averaging is important with transaction message streams that have a high degree of fluctuation. The total period considered is printed for information right of the field (data points \* check each).
- **Case conditions**  
Restricts the cases monitored to those that satisfy all conditions defined.

Notice that since cases are replicated within a cluster, this KPI will show only once on the dashboard.

- **Logged on users**

Number of users currently logged on.

- **Data from mandators**  
Restricts the users monitored to the mandators specified.

Notice that since users are served from only one instance within a cluster, this KPI will show only once on the dashboard.

- **Notifications generated**

Monitors number of notifications generated satisfying the specified settings:

- **Data from mandators**  
Restricts the notifications monitored to the mandators specified.
- **Time unit**  
Unit in which the KPI is displayed.
- **Data points**  
Lets you define a number of past periods used to average the value. Averaging is important with notification streams that have a high degree of fluctuation. The total period considered is printed for information right of the field (data points \* check each).
- **Transaction message condition**  
Lets you restrict notifications according to attribute values of their transaction message.

This KPI will show for each cluster instance on the dashboard.

- **Number of cases**

Counts number of cases by case classes and status.

- **Data from mandators**  
Restricts the cases monitored to the mandators specified.
- **Case state**  
Restricts the cases monitored to the case states specified.
- **Case close codes**  
If the case state (above) to be monitored include closed cases, this selection opens and let you further restricts the closed cases monitored to the case close codes specified.

- Case classes  
Restricts the cases monitored to the case classes specified.
- Case conditions  
Restricts the cases monitored to those that satisfy all conditions defined.
- **Average latency MCI**  
Monitors average latency of transaction messages in milliseconds.
- **Maximum latency MCI**  
Monitors maximum latency of transaction messages in milliseconds.
- **MCI latency violation**  
Monitors percentage of transactions that have required processing/latency of more than the defined threshold in configuration settings.
- **Transaction message rate**  
Monitors number of transaction messages satisfying the specified settings:
  - Data from mandators  
Restricts the transaction messages monitored to the mandators specified.
  - Time unit  
Unit in which the KPI is computed and displayed.
  - Data points  
Lets you define a number of past periods used to average the value. Averaging is important with transaction message streams that have a high degree of fluctuation. The total period considered is printed for information right of the field (data points \* check each).
  - Transaction message conditions  
Lets you restrict transaction messages according to attribute values.

This KPI will show for each cluster instance on the dashboard.

- **FastLink message rate**  
Monitors number of transaction messages from incoming FastLink interface satisfying the specified settings:
  - Data from mandators  
Restricts the transaction messages monitored to the mandators specified.
  - Time unit  
Unit in which the KPI is computed and displayed.
  - Data points  
Lets you define a number of past periods used to average the value. Averaging is important with transaction message streams that have a high degree of fluctuation. The total period considered is printed for information right of the field (data points \* check each).

- **Transaction message conditions**  
Lets you restrict transaction messages according to attribute values.

This KPI will show for each cluster instance on the dashboard.

- **Retention usage**

Compares actual total number of transactions in MDC against expected number of transactions per year in case retention by time is enabled. Shows the result as a percentage of the expected transactions per year, so 100% means the actual total number of transactions per year exactly matches the expected number of transactions per year.

- **MCI thread status**

Monitors the number of MCI threads in a state specified by the MCI thread status settings described below. Due to technical reasons, the numbers of threads may not always add up correctly. When a thread transitions from one state to the other (e.g. finishes processing and starts writing the response), it could be counted for both states for a short amount of time.

- **MCI endpoint**  
Lets you select the MCI endpoint to be monitored.
- **MCI thread status**  
Lets you select the MCI thread status to be monitored.

- **Frequency**

Frequency this KPI is checked in seconds.

- **Period**

Time period for which data points shall be kept in days.

- **Auto scale**

If checked, the chart scales its own minimum and maximum according to the data range displayed. If not checked, you may enter a minimum and a maximum vertical axis value.

- **Representation**

Lets you select which type of chart is to be used to visualize this KPI.

## Remarks

- All KPIs are computed periodically within each its own IBM Safer Payments service thread.
- Each KPI updates according to its frequency settings. The dashboard page refreshes according to its own refresh setting, or the user refresh actions (whatever occurs first).
- KPI are stored in memory for the time period specified only. On disk, they are stored for an unlimited amount of time. After a reboot, past data is pre-loaded so that past performance data is shown as well.
- KPI data outside the defined time period is removed from memory once per day during the end of day gardening job (also for external KPI data files).

## External alarms



The KPI type "external file" allows for external systems to deliver KPIs into the IBM Safer Payments dashboard. If KPI type is set to "external type", a text entry field "File name" opens in the form in which the file name of the file containing the external KPI is defined. Each external KPI corresponds to a text file named "kpi\_FileName.iris" in the "KpiPath" directory. Each update cycle, the new contents of this file is read.

The format of each line is:

```
YYYY-MM-DD hh:mm:ss value
```

where *value* is the KPI value in floating point representation (for instance either "9.4150e+002" or "941.5"). The timestamp value is used to plot the time series data.

[back to top](#)

## 7.12 Case states

The table lists all case states that are defined and that you have access privileges for.

Case states are part of case workflow elements and allow to add new investigation stages. Case states are defined on a per mandator basis and are inherited downwards within the mandator hierarchy. An arbitrary number of case states can be created and once created, they can be used in case workflows (*Administration -> Case management -> Case workflows*). Cases are worked according to the case workflow definition and through the states selected from here.

### Remarks

Notice that case states "New", "Closed" and "Followup" are default and thus cannot be changed or deleted.

[back to top](#)

### 7.12.1 Case state

The definition of case states involves a number of settings that are made in this form.

- **Name**

Used to identify the case state.

- **Comment**

Used to describe the case state. You may use this field to explain what this state is used for.

- **Mandator**

Each case state belongs to one mandator. Once created, mandator ownership does not change.

- **Exclusive state**

Determines whether or not the case state is exclusive. In exclusive state a case is assigned an investigator and can only be worked by that investigator. Cases that are in exclusive state are not available to other investigators. Any case transition to exclusive state will require an investigating user as manual input.

[back to top](#)

## 7.13 Case close codes

The table lists all case close codes that are defined and that you have access privileges for.

Case close codes are the choices fraud investigators have when they close a case in investigation.

[back to top](#)

### 7.13.1 Case close code

Case close codes have the following settings:

- **Name**

Name that will be shown as standard to the fraud investigator on the "case" page of case investigation.

- **Mandator**

Each case close code belongs to one mandator. Once created, mandator ownership does not change.

- **Comment**

Used to describe the case close code. The comment is also displayed to users that work investigation cases. You may thus use it to include case class specific investigation instructions.

- **Fraud status**

Each case close code must map to one of the "principal" fraud statuses so that IBM Safer Payments can interpret case closings for its reporting and statistical analysis. Available fraud statuses are "fraudulent", "genuine", and "unknown".

- **Case actions**

Lets you choose which case actions are triggered when a case is closed using this case close code.

[back to top](#)

## 7.14 Case workflows

The table lists all case workflows that are defined and that you have access privileges for.

IBM Safer Payments allows defining freely configurable case investigation workflows. Case workflows are created on a per mandator basis and are inherited downwards within the mandator hierarchy. Once created, case workflows should be used in case classes indicating how cases of each case class should be worked.

## **Definition**

Case workflow definition consists of:

- case states, and
- case transitions that allow to switch between these states and apply certain actions on a case.

Each case transition has source states and a target state (from/to). Execution of a transition will change the state of a case to the target state specified in the transition settings. In addition to that, there are a number of other configuration parameters for case transitions.

Once case transitions are defined, they can be executed on cases:

- manually by the fraud investigator, or
- automatically if auto escalation conditions are defined and fulfilled.

Both case transition privileges and auto escalation conditions are configured from the case class settings when making case workflow selection.

## **Remarks**

When creating a new case workflow, you need to make sure it contains the two mandatory states ("New" and "Closed") and valid transitions between the defined case states. Newly created cases are set to state "New". The final investigation state is "Closed", where cases are considered as closed. While these two states are mandatory in every case management workflow in IBM Safer Payments, it is possible to add an arbitrary number of investigation states in between.

Please notice that you need to update case class settings every time you add a new transition to case workflow because otherwise the newly created transitions will be available neither for manual nor for automatic execution.

If this capability of defining new case workflows is not needed, simply use the default case workflow which comes with IBM Safer Payments installation. Please note that the default workflow may not be changed.

[back to top](#)

## 7.14.1 Case workflow

The definition of case workflows involves a number of settings that are made in this form.

- **Enabled**  
Allows you to temporarily enable/disable case workflows.
- **Name**  
Used to identify the case workflow.
- **Comment**  
Used to describe the case workflow. You may use this field to describe how case investigation will be carried out when using this case workflow.
- **Mandator**  
Each case workflow belongs to one mandator. Once created, mandator ownership does not change.
- **Case states**  
Lets you select case states that will be used in this case workflow.
- **Transitions**  
You may define one or more transitions between case states selected above.

[back to top](#)

## 7.14.2 Case workflow transitions

Case transitions allow to switch between case states. You can define case transitions below.

[back to top](#)

## 7.14.3 Case workflow transition

The definition of case transitions involves the following settings that are made in this form.

- **Name**  
Used to identify the transition.
- **Comment**  
Used to describe the transition.
- **Justification codes**  
Justification codes (aka "reason codes") are the choices fraud investigators have when executing case transitions. All codes entered here as free text will be available in the transition form for selection. You can leave this field empty if no justification is required for executing a certain transition.
- **Justification mandatory**  
If enabled, the investigator will be required to select a justification code (defined above) when executing the case transition.

- **Comment allowed**

If enabled, the transition form shown to the investigator will contain an additional free text field where the user can enter his comments.

- **Comment mandatory**

If comments for the transition allowed, determines whether or not the comment is mandatory.

- **Bulk transition**

If enabled, the following transition can be executed by investigation supervisors (if appropriate privilege is granted) and working queue managers via context menu on a single case or on multiple cases in one step. Notice that if this option is not enabled, the transition will not be available for execution via context menu.

- **Source states**

Lets you specify all possible case states from which this transition can happen.

- **Target case class**

This option allows you to change the case class of a case when executing the transition. There are two options for this field available "current" and "definable".

- **Current**

- Case class will remain the same when the transition is executed. If you do not want to change case class, simply leave selection on "current" and specify target state for the transition in the following field.

- **Definable**

- This option will let you choose a target case class and a target state later from the case class definition when making case workflow selection.

- **Target state**

If target case class "current" is selected, you need to specify target state for this transition.

[back to top](#)

## 7.15 Case classes

The table lists all case classes that are defined for this mandator.

### Case generation

In most applications of IBM Safer Payments, the reaction to a suspected fraudulent transaction is:

- intercepting with the transaction in real-time (typical means of interceptions are declining a transaction or referring it to a call center for security screening), and/or
- creation of an investigation case.

Both reactions are triggered by the model revision output attributes, and carried out by IBM Safer Payments according to its configuration.

With intercepting, the real-time interception codes are defined on the real-time interception codes page on the admin tab.

## **Alarms**

The creation of investigation cases is a bit more complex. The first step is the creation of alarms. Each transaction message that is computed with a CaseClass meta attribute non-zero value is considered an alarm. Alarms are organized per mandator.

When an alarm is generated, IBM Safer Payments checks if there are unworked (new) cases for the "same payment entity" to which this alarm is consolidated. Because this check may take a while (a few milliseconds), this check is not performed within the (potentially real-time) message computation. Instead, each alarm generated is fabricated into a case (that looks as if there was no other case to consolidate with) and put into an "alarm" class for each mandator.

These not-yet-checked-for-consolidation cases are not displayed with any of IBM Safer Payments investigation functions. Instead, a scheduled "case loading" service periodically (as defined with IBM Safer Payments settings) works this "alarm" class for each mandator and checks for each alarm if it can be consolidated or not. If it can, consolidation is performed, if not, the case is put to the "case" class for the respective mandator so it becomes available to all IBM Safer Payments investigation functions.

## **Case consolidation**

Case consolidation for regular cases (aka "aggregation") is performed whenever the new alarm hits on an entity (cardholder, merchant) for which an already unworked case exists. The case score and case class as well as the reporting attribute values of the "aggregated" case are taken from either the case or the alarm, whichever has the higher case score. If two alarms have the same case score, the newer one "wins" the consolidation, as it is assumed that "newer" means "more current" and thus "more accurate" to describe the case in the IBM Safer Payments investigation workflow.

Collusion cases are always aggregated with respect to potential points of compromise. Compromised and affected first parties are consolidated and skimming time ranges are updated during case aggregation. If a case has already been worked on it is not used as a target for case consolidation.

## **Automated case transitions**

IBM Safer Payments allows to automate execution of case transitions by defining a number of conditions on case variables and on reporting attributes as selected in case class setting. Conditions can be added to each case transition that is marked as automated. Scheduled jobs will constantly monitor cases of each case class and fitting cases will be escalated in a timely manner. You can also setup to send case actions with the execution of case transitions which could be used to notify investigation supervisors or to send reminders to investigators, for example. By default, all fitting cases are escalated every minute. You can change this setting from the system configuration page.

[back to top](#)

### 7.15.1 Case class

The definition of a case class involves a number of settings that are made in this form. Two different types of case classes are available to provide specific information both for "regular" and "collusion" cases. Rest the mouse pointer over a setting for details. Settings are:

- **Enabled**

Allows you to temporarily enable/disable case classes without needing to redefine them or change model rules.

- **Case class ID**

If a transaction message is computed with a non-zero "case class" value, IBM Safer Payments checks if any of the case classes bears this number, and if so, creates an alarm for this case class. Please notice that you may not re-use numbers of inherited case classes.

- **Mandator**

Each case class belongs to one mandator. Once created, mandator ownership does not change.

- **Name**

Used to identify the case class.

- **Comment**

Used to describe the case class. The comment is also displayed to users that work on a case of this case class. You may thus use it to include case class specific investigation instructions.

- **Case workflow**

Each case class must define one investigation workflow. Cases of this case class will be modeled according to the selected workflow.

- **Type**

There are three different types of case classes available. *Regular* case classes for "normal" investigation cases generated by rules, specific *collusion* cases generated by collusion processes, and *Index Based Evaluation* cases for monitoring.

- **Regular**

For regular case classes the following additional settings are available:

- **Reporting attributes**

Selects attributes to be displayed with the investigation case list. Typically you would choose attributes that described the case for users to quickly identify it. If you want to enable additional reporting attributes after cases have already been created for this case class, you should consider to use a remote lookup index (see mandator configuration for more information).

- **Missed cases report index**

This indexes' sequence is used during missed cases reports to search for fraudulent transactions in the history of a given case's entity. Only indexes whose attributes were selected as reporting attributes are available. Cases belonging to case classes without a missed cases index will be ignored by missed cases reports.

- **Enabled for case creation**

Allows you to use this case class for case creation. It will be possible to create cases with this case class even if the case class itself is disabled. In this case you'll have to enable the case class first in order to see the created cases for investigation.

- **Column sequence**

Lets you choose how reporting attributes shall be shown in the investigation case table. Notice that this table is shown when you select "case investigation" from the "investigation tab".

- **Case consolidation**

If enabled, a new alarm can be aggregated into an existing case if both the alarm's aggregation conditions and the case's aggregation conditions are fulfilled. When the alarm and case belong to different case classes only one set of aggregation conditions is evaluated for each side: For the target's case class only the first set is evaluated while for the alarm's case class only the second set is considered.

- **Aggregation conditions for target cases**

This condition set is evaluated for the potential consolidation target. It compares the data of the target case on the left side with the alarm's data on the right. The set can have multiple groups of conditions. A set is considered fulfilled if any of its groups are fulfilled or if the set is empty.

- **Aggregation conditions for alarms to be consolidated**

This condition set is evaluated for the alarm to be consolidated. It compares the data of the alarm on the left side with the target case's data on the right. The set can have multiple groups of conditions. A set is considered fulfilled if any of its groups are fulfilled or if the set empty.

- **Index based evaluation**

For index based evaluation case classes the following additional settings are available:

- **Case consolidation**

If enabled, alarms can be aggregated into an existing case of this case class if the case is not yet closed and if both the alarm and case contain the same value or values for the configured aggregation index.



- **Aggregation index**

If case consolidation is enabled this field specifies which index is used to perform case aggregation. In a typical use case an index based evaluation would use a customer index as the primary index and an account index as the associated index. When enabling case aggregation using the associated index all associated index values are evaluated meaning that an alarm for customer 1 with accounts A and B will only be aggregated to a case that also has accounts A and B and only those. **When choosing aggregation on the associated index, cases from index based evaluations that do not use an associated index will never be aggregated.**

- **Collusion**

Collusion cases provide information about the detected (potential) point of compromise, compromised first parties and potentially affected first parties. Instead of reporting attributes there are additional case attributes, such as *First skimming transaction* and *Last skimming transaction*. During aggregation all such case attributes are updated. Collusion alarms are always aggregated for detected potential points of compromise.

- **Visible to submandator investigators**

If disabled this case class and cases belonging to the case class are hidden from submandator investigators. Cases that already belonged to the private working queues of submandator investigators are reset to state "New" and put into an applicable public working queue. This setting also affects visibility of case classes in the case class table on the administration tab for administrators associated with submandators. This setting does not affect the visibility of the case class on the model and report tabs.

- **Aggregation trailing**

Lets you enable or disable logging of alarm aggregation in case audit trail. If disabled, alarm aggregation logs will not be added to case audit trail.

- **Limit the number of loaded audit trails**

If enabled, allows you to specify the number of audit trail entries to be stored in memory. The remaining audit trail entries will be available on disk and can be loaded on demand from the case investigation page.

- **Number of audit trail entries per case**

The maximum number of audit trail entries per case to be stored in memory. If currently there are more audit trail entries in the memory than the number specified here, these entries will be dumped to the disk within the end of day job (being executed once a day). Please note that increasing this number will not result to immediate load of audit trail entries from disk but will only affect new audit trails to be added to a case. If you want the increased parameter to become effective for all existing cases, you need to restart the application.

- **Queries**

Lets you choose which of the index queries defined are automatically displayed on the case investigation "case" page for cases of this case class. Please note that only one fitting index query (with respect to counterparty and first party indexes) is displayed for potential points of compromise and affected first parties for cases of type *collusion*.

- **Highlight case alarms in queries**

If enabled, all transactions belonging to a case will be highlighted in query results.

- **Masterdata**

Lets you choose which masterdata values are to be included with cases of this case class. For more information on masterdata, refer to the help page on the masterdata definition page. Please note that only masterdata attributes linked to the counterparty index are displayed for cases of type *collusion*.

- **Case Actions**

Lets you choose which case action values are to be included with cases of this case class.

- **Case Close Codes**

Lets you choose which close codes can be used to close a case of this case class.

- **Case Transitions**

This section contains all case transitions populated from the selected case workflow that can be executed on cases of this case class. Please note that transitions listed here need to be configured before you can use them in the case investigation module.

[back to top](#)

## 7.15.2 Case transitions

Below you can find all case transitions of the selected case workflow. You need to update some of the settings by adding user groups and/or auto escalation conditions for each transition before using the transitions in the case investigation module.

[back to top](#)

## 7.15.3 Case transition

Every case transition from the selected workflow needs the following settings to be defined.

- **Case actions**

Allows you to select case actions that will be send automatically when this case transition is executed.

- **Case close codes**

Allows you to select case close codes, which can be used with this transition.

- **User groups**

Specify which user groups are privileged to execute this case transition. If left empty, only investigation supervisors and working queue managers will be privileged execute this case transition.

- **Automated transition**

If enabled, the following transition can be executed automatically by the system (if auto escalation conditions below are defined and fulfilled).

- **Case close code**

You need to specify a case close code for automated closing case transitions. Cases will be closed with the selected code.

- **Followup user**

You need to select an investigator for automated transitions to exclusive state. Cases will be added to the working queue of the selected user when the transition is executed.

- **Auto escalation conditions**

In addition to manual execution of case transitions, it is also possible to trigger case transitions automatically by defining a number of case conditions. Each condition will be evaluated, and cases that satisfy all conditions defined will be escalated. If you define no condition here, the transition will be executed.

- **Exit case investigation screen after transition**

If enabled, after executing the transition, the investigator will be returned to the page from which the case was opened, i.e. case selection, case search or work case. Note that it may happen that work case pulls the same case again after the transition such that despite this option being enabled, the investigator effectively stays on the same page. Transitions ending in exclusive states or in closed state do not offer this setting and always behave as if it was enabled.

## Remarks

Please note that cases that have already been closed (case state "Closed") are not considered as escalation targets and thus no automated transition can be executed on these.

[back to top](#)

### 7.15.4 Defined risk lists

Information about defined risk list entries can now be integrated into the case investigation screen. When opening a case a new section will be displayed showing you all the risk lists for which an entry exists related to the currently viewed case. If an investigator has the proper privilege they can use this new section to add entries to risk lists, change existing entries or remove them.

The defined risk lists that are shown for a given case have to be selected within the case class definition. Only the lists selected there will be available to an investigator. Every investigator will be able to see existing risk list entries but only investigators with a special privilege will be able to add, edit or remove risk list entries from within the case. The case class definition offers the following options for risk lists:

- **Defined risk list:** This selects a risk list to be available for this case class. Note that every risk list is only allowed to appear once in this whole section.

- **Color:** Inside the case a color will be displayed right next to a risk list entry. This can be helpful for investigators to gather certain information at a glance without having to read through the details.

[back to top](#)

## 7.16 Case groups

Case Groups are used as a mechanism to assign CPPs to specific investigation cases, and that also means to assign to a mandator because a case group must be defined based on one mandator. Once a case group is defined it is available in the CPP selection application. When adding a new CPP the case group it belongs to must be selected. The table shows all case groups.

The following columns are always shown:

- **Mandator**  
Name of the mandator to which the case group belongs.
- **Name**  
Name of the case group.
- **Enabled**  
Indicates, if the case group is enabled.
- **Comment**  
Comment of the CPP.
- **Inherit to submandators**  
Indicates, if the case group inherits to submandators. If this is the case, submandators of the listed mandator are able to view and create CPPs of/for the case group.
- **Evaluation attribute**  
An attribute of closed fraudulent cases that are connected with a CPP. It will be added up and displayed in the CPP table.

### Remarks

- Case groups must be defined and enabled to create and use CPPs.
- Notice that you can sort the investigation table by clicking on column headers. To sort for more than one column, simply click the columns in sequence (the former "inner" sorting will remain). Sorting preferences are stored with your user's account.

[back to top](#)

### 7.16.1 Case group

The configuration of case groups.

- **Enabled**

A case group can be enabled or disabled. CPPs cannot be assigned to disabled case groups. If a case group that contains CPPs gets disabled, the belonging CPPs are not displayed in the CPP table anymore and cannot be assigned to cases.

- **Inherit to submandators**

CPPs of case groups that inherit to submandators are visible to submandators. Furthermore, submandators are able to assign CPPs to the case group and view and change belonging CPPs.

- **Name**

The name of the case group.

- **Comment**

A comment which is added to the case group. Comments do not influence computation and are informational only.

- **Mandator**

The mandator the case group belongs to.

- **Evaluation attribute**

Choose an attribute that will be added up and displayed in the CPP table, if it belongs to a case that was closed as fraudulent and is connected with a CPP. The CPP list displays the sum of values in the column 'Sum of evaluation attribute' from all the cases to which the CPP is assigned to.

[back to top](#)

## 7.17 Case types

The table lists all case types that are defined and that you have access privileges for.

Case types allow a way to highlight all cases that match conditions selected by the investigator.

### **Definition**

Each case type defines insertion conditions and an associated color with it. Cases that satisfy the insertion conditions are highlighted with the chosen color on the Case Selection page.

[back to top](#)

### 7.17.1 Case type

Case types have the following settings:

- **Name**

Used to identify the case type.

- **Comment**

Used to describe the working queue. You may use this field to explain what

this working queue is used for.

- **Color**

Allows you to select a color to highlight all cases of given case type, on the Case Selection page.

- **Priority**

Numeric value ranging from 1 to 10,000 indicating the priority of the case type. Evaluation is performed in ascending order of the priorities. That means the higher the number, the LATER the case type is evaluated within a mandator.

- **Mandator**

Each case type belongs to one mandator. Once created, mandator ownership does not change.

- **Insertion conditions**

You may further restrict the cases to be added to the case type to those whose reporting attributes and data satisfy certain criteria by defining conditions here.

[back to top](#)

## 7.18 Working queues

The table lists all working queues that are defined and that you have access privileges for.

Working queues provide a queuing and prioritization mechanism for investigation cases. Cases are constantly evaluated and sent off to working queues. By this way cases are becoming available to investigators assigned to the working queues.

### Definition

Each working queue defines insertion conditions and selection of users assigned to the queue. Cases satisfying the insertion conditions are being added to the working queue. Investigators can then work cases by pulling them from the queues they are assigned to. Besides having assigned users, working queues might also have queue managers who besides doing case investigation, can also see the list of cases available in the working queue. In addition to that, working queue managers will be privileged to:

- Take over investigation cases that are reserved (follow up) for other investigators
- Interrupt investigation cases that are currently worked by other investigators
- View cases that are being investigated by another investigator
- Execute bulk case transitions via context menu

It is possible to prioritize working queues by assigning a numeric value to it. This prioritization indicator is used when evaluating cases, and when pulling

a case from the queue.

## Remarks

Notice that working queue prioritization only influences the sequence of working queues within a mandator. That means that first working queues of mandators on higher levels within the mandator hierarchy are evaluated.

[back to top](#)

### 7.18.1 Working queue

Working queues have the following settings:

- **Enabled**

Allows you to temporarily enable/disable the working queue.

- **Priority**

Numeric value ranging from 1 to 10,000 indicating the priority of the working queue. Evaluation is performed in ascending order of the priorities. That means the higher the number, the LATER the working queue is evaluated within a mandator.

- **Name**

Used to identify the working queue.

- **Comment**

Used to describe the working queue. You may use this field to explain what this working queue is used for.

- **Mandator**

Each working queue belongs to one mandator. Once created, mandator ownership does not change.

- **Cases from mandators**

Restricts cases to be added to the working queue to the mandators specified.

- **Users**

Selection of users assigned to the working queue. The assigned users will be able to pull investigation cases from the working queue.

- **Queue managers**

Queue managers can see the list of all cases associated with the working queue. They will also be privileged to perform all supervisor actions (taking over cases, interrupting, viewing cases of the working queue users and executing bulk transitions).

- **Show closed cases**

Additionally, take on board closed cases (to inspect forepassed activities).

- **Insertion conditions**

You may further restrict the cases to be added to the working queue to those whose reporting attributes and data satisfy certain criteria by defining conditions here.

[back to top](#)

## 7.19 Case Action Inputs

Case action inputs are user-configured input fields to be used within case action message templates. These inputs are intended to be manually filled out by the investigator before sending the case action or to be automatically filled with a default value configured for each input.

Case action inputs are intended to be used in case actions that use a simplified view. The simplified view will contain a field for every case action input in the case action's message template. The field will be displayed according to the label and type settings of the case action input. The following types are supported:

- **Numeric value:** Displays a numeric input to the investigator. The field can be left empty or filled with numbers. The number of supported decimals can be configured inside the case action input and all numbers entered by a user will automatically be adjusted to follow this setting. This means that when setting up a case action input with two decimals every number entered will appear with two decimals in the preview and sent message even if the investigator entered them with less decimals or more.
- **Text value:** The investigator is presented with a text input that can hold strings of arbitrary length.
- **Date selection:** This option presents a date picker to the investigator. The selected date is translated into an ISO timestamp (YYYY-MM-DD HH:MM:SS) with the hours, minutes and seconds being set to zero. The timestamp is sent out exactly as the user configures it without any timezone settings being taken into account.
- **Date and time selection:** Similar to the previous type just with an additional field for selecting a time value. The selected values are again translated into ISO timestamps and sent out exactly as the investigator selects them without any timezone adjustments being made.
- **Toggle:** Displays a toggle component to the investigator. Toggles can either be enabled or disabled which is translated to the numbers 1 or 0 in the preview and sent message.
- **Dropdown:** Use this option if the investigator should be able to select one of several pre-defined values. Each option can be configured in the case action input form with at least one option being necessary to allow saving. Each dropdown option has a value and a label. The label is what's displayed to the investigator while the value is what will show up in the preview or message being sent. Note that no formatting is applied to the values and that each value and label has to be unique within its case action input.

For almost every type of input a default value can be configured. Default values can be left empty and are then treated as being nil. Such case action inputs show up as empty fields in the simplified view. The value used for previews and sent messages depends on the nil value settings of the



outgoing channel configuration the case action belongs to. For dropdowns the first dropdown option is considered to be the default value.

Case action inputs can be used in case actions without a simplified view. If no preview functionality is present the case action input placeholder will be replaced by the input's default value or an empty string if there is none. For more information on previews and the simplified view refer to the online help for case actions.

[back to top](#)

## 7.20 Case actions

Case actions are messages sent by IBM Safer Payments to other systems during case investigation. Once case actions are defined, they can be configured for inclusion both for case classes and case close codes. (All these configurations are available from the administration tab.) Notice that you first have to define case actions, before they can be enabled for inclusion with case classes and case close codes.

With case close codes, the enabled case actions are automatically executed when a case is closed with the respective case close code.

With case classes, the enabled case actions are available for manual trigger (by the fraud investigator) during the investigation of a case.

The uses for case actions are manifold. Here are some examples:

- With a case closed as *fraud verified*, the respective case close code could also send a case action to the cardholder management system to close the account and invoke the embossing of a new card.
- During the investigation of a case, case actions can be used to send emails to the cardholder or merchant involved with the case.

[back to top](#)

### 7.20.1 Case action

The definition of a case action involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details. Settings are:

- **Enabled**  
Allows you to temporarily enable/disable case actions without the need of redefining them or change model rules.
- **Requires confirmation**  
Allows you to require an additional confirmation when manually sending certain case actions. When sending one or more case actions from the case

investigation screen an additional confirmation dialog will be shown if at least one of the selected actions has this setting enabled. The confirmation dialog displays all the selected case actions, highlighting the case actions that need confirmation. When canceled, no case action is executed including the ones that do not require confirmation. When confirmed, all the selected case actions are executed. Automatic case actions executed as part of case transitions will not be impacted.

- **Name**

Used to identify the case action. The name does not appear in the generated message.

- **Comment**

Used to describe the case action. The comment does not appear in the generated message.

- **Mandator**

Each case action belongs to the mandator of the selected outgoing channel configuration. Once created, mandator ownership does not change.

- **Outgoing channel configuration**

The outgoing channel configuration that will be used to deliver the case action message. Outgoing channel configurations can be defined in the "cluster" tab and then referenced here. Depending on the type of the chosen outgoing channel configuration, the remainder of the form changes to display protocol specific settings. The values in the form will be pre-filled by default settings defined in the outgoing channel configuration, but offer to overwrite the values for the case action.

- **SMTP**

Case actions shall be sent by email using a SMTP type email service. SMTP case actions are queued and are sent out periodically (defined in IBM Safer Payments configuration) as batch. If the SMTP service is temporary unavailable, IBM Safer Payments attempts re-sending them also periodically. SMTP case actions are also stored on disk to ensure that unsend SMTP case actions will be attempted to be resent after a hard stop of IBM Safer Payments. This choice allows the following entries:

- **Format values**

Format/unformat values which are inserted in the message template.

- **Email "from" address**

The sender address used for the outgoing SMTP case actions.

- **Recipient address**

Lets you choose between a "constant" recipient address (entered below) or taking the string value of the email meta attribute by choosing the option "variable from meta attribute" of the current transaction message. The latter allows for sending emails to individual cardholders, merchants, or acquirers.

- **Constant email "to" address**

If the recipient address is "constant", all outgoing SMTP messages are sent to this address. You may use multiple email addresses here, just separate them by semicolon.

- **Subject template**

Text template for the subject line of the outgoing SMTP message (see below).

- **Body template**

Text template for the message body of the outgoing SMTP message (see below).

- **Support HTML formatting**

When activated, mails send HTML formatted text as well as plain text (inside one message). Provide HTML formatted text through "HTML body template" box and plain text through "Body template" box.

- **Encode HTML body base64**

When activated, the HTML body text will be base64 encoded. Note that some more complicated HTML formatting might not be rendered correctly with base64 encoding. Please try with test notification first.

- **HTML body template**

HTML formatted text template for the message body of the outgoing SMTP message (see below).

- **Message or HTTP Message**

Case actions shall be sent by IP message to any other system. Analogous to SMTP case actions, message case actions are stored until they can be sent successfully. These choices allow the following entries:

- **Format values**

Format/unformat values which are inserted in the message template.

- **Content type (HTTP only)**

The content type that will be used in the HTTP header. For additional information on how to use multipart forms, [click here](#).

- **Message template**

Text template for the message (see below).

- **File**

Case action shall be stored as a file. There will be one file per each case action and the file name includes the system time with microseconds. This choice allows the following entries:

- **Format values**

Format/unformat values which are inserted in the message template.

- **File name prefix**

Allows to define a file name prefix to distinguish messages from different case actions using the same outgoing channel configuration.

- **Message template**

Text template for the message (see below).

- **SQL**

Case action shall be executed as ODBC SQL. You have to install and configure a valid ODBC connector on all machines with active AMI. Make

sure, that you can reach your database with your ODBC connector, before configuring ODBC SQL actions. The integration should be compatible with mySQL, postgresQL and oracle ODBC connectors. The following settings are available for this type:

- **Format values**

Format/unformat values which are inserted in the message template.

- **SQL Query**

SQL template for the message (see below).

This could be for example:

```
INSERT INTO fraud VALUES ({PAN}, sysdate, 'REASON_1');
```

```
{call iris.Update_Status({PAN}, {Trx_Id}, 'REASON_2',  
{Trx_Time})}
```

- **Template file (.docx)**

With word template file (.docx) case actions it is possible to generate template based word documents automatically from a case. First a suitable .docx template file has to be created with Microsoft Word (version 2010 or higher) and uploaded.

Within the .docx template document it is possible to define placeholders for reporting attributes, query results, masterdata, user data case variables, and text modules which are filled when sending the case action. The values will be formatted according to their data type and "format" setting.

You can apply different font styling options to your placeholders. Please note that you might need to choose a specific font family for some placeholders to make sure the filled text is rendered correctly. For example, if the replacement text contains Thai characters, font family for the corresponding placeholder could be set to "Browallia New" or to any other font family that includes Thai characters.

When a template file (.docx) case action is sent from a case, the investigator may decide if the generated template file (.docx) document shall be downloaded or if the document shall be attached directly to the case. To add a template file (.docx) document directly to the case, case attachments have to be activated for investigation.

- **URI**

With URI case actions it is possible to generate URI calls from a case.

- **URI template**

URI template for the message (see below).

This could be for example:

```
skype:{CUSTOMER_PHONE}?call
```

- **Encode values**

Choose whether the replaced values need to be encoded with percent-encoding.

- **Simplified view for investigators**

Enables the simplified view for this case action. Refer to the "Simplified view" section below for more details.

## Text templates

The message, subject and body templates configured for different types of case actions support a wide range of placeholders that are filled dynamically when sending the case action. The following placeholders are available:

- **Reporting attributes:**

Placeholders for reporting attributes are defined with curly brackets **{attribute name}**. You can use every attribute, that was defined when creating the case and which was reachable by the mandator. For cases created by an **index based evaluation** you can also use curly brackets to reference "Hit Condition Values" by their name.

- **Query results:**

There are two different types of query result placeholders, depending on the type of case action they are used in.

- **Placeholder for e-mail or sql-notifications:**

Placeholders for query results are defined with curly brackets. They can only be used for case action previews and if query results were added to the case action previously. It is necessary to define the selected columns as attribute names in curly brackets too **{{attribute A}{attribute B}{attribute C}}**. This would create following result table:

attribute A	attribute B	attribute C
A1	B1	C1
A2	B2	C2

The data has to be selected in case queries and added through the context menu. There will be no query result, if there was no selected data before sending the case action. Query results in e-mails will always be sent out as CSV file and will be visible in the e-mail body.

For SQL Notifications, you can only use one attribute name between double curly brackets **{{attribute A}}**. An example for SQL would be `UPDATE my_table SET column1='{{attribute A}}', column2='{{attribute B}}' WHERE column3='{{attribute C}}'`

If there are two entries added to the case action, this would perform two sql database updates.

- **Placeholder for types File, HTTP and Message:**

The template syntax, usage and resulting content are the same as for SQL and e-mail case actions. Instead of using HTML to format the table, its rows and columns are separated by characters which can be selected in the system configuration. An example could be to separate the columns using semicolons and the rows using a line break. The result would look like this:

```
attribute A;attribute B;attribute C
A1;B1;C1
A2;B2;C2
```

- **Placeholder for word template file (.docx) documents:**

Placeholders for query results are defined by creating a table inside the Word document with at least one table row. Within the table header the

selected columns can be defined with attribute names inside curly brackets. The first table row defines if the column will be filled with transaction data of the case action or not. In the case that the column should be filled, add an opening and closing curly bracket "{}" in the first table row in the respective column.

This could be for example:

{TrxDateTime}	{Amount}	{Merchant ID}
{ }	{ }	{ }

Query results can only be used when query results were added to the case action previously. The data has to be selected in case queries and added via context menu. There will be no query result, if there was no selected data before sending the case action.

- **Case alarm tables:**

The system configuration option "case aggregation history" causes cases to store a list of all aggregated alarms belonging to it. Those alarms behave identical to query results in that they can be added to the case action section and be referenced using the exact same placeholders. **However, it's not possible to add both case alarms and query results to case actions at the same time!**

- **Masterdata:**

Placeholders for masterdata attributes are defined with double square brackets **[ [masterdata attribute name] ]**. You can use every masterdata, that is accessible by the mandator.

- **User data variables:**

Placeholders for user data are defined with single square brackets e.g. **[InvestigatingUserName]**. You can switch between users by changing the prefix

- [Investigating..]: The user, that is currently investigating the case.
- [Viewing..]: The user, that is viewing the case and sending the case action.
- [Closedby..]: The user, that closed the case.

The prefix has to be combined with a user variable name. For example, **[..UserName]** could be used as **[InvestigatingUserName]**, **[ViewingUserName]** or **[ClosedbyUserName]**. The following user variable names are available:

- [..UserName]: The username as string.
- [..UserNameAndLogin]: The username, followed by the user login in parenthesis.
- [..UserId]: The system internal user UID.
- [..UserEmail]: The users e-mail address.
- [..UserPhone]: The users phone number.
- [..UserLocation]: The users location.
- [..UserMandator]: The users mandator name.
- [..UserMandatorUid]: The UID of the users mandator.

- **Case variables:**

Case variables are also defined with square brackets **[GeneratedOn]**. You

can use following placeholders:

- [CaseClass]: The name of the case class.
- [CaseClassUid]: The UID of the case class.
- [CaseClassId]: The ID of the case class.
- [GeneratedOn]: The generation date as ISO formatted date.
- [GeneratedOnTimestamp]: The generation date as UNIX timestamp.
- [ClosedOn]: The case close date as ISO formatted date.
- [ClosedOnTimestamp]: The case close date as UNIX timestamp.
- [FollowupOn]: The followup date as ISO formatted date.
- [FollowupOnTimestamp]: The followup date as UNIX timestamp.
- [LastActionOn]: The last action date as ISO formatted date.
- [LastActionOnTimestamp]: The last action date as UNIX timestamp.
- [StateChangedOn]: The case state change date as ISO formatted date.
- [StateChangedOnTimestamp]: The case state change date as UNIX timestamp.
- [Score]: The case score.
- [Hits]: The case hits.
- [State]: The investigation state.
- [StateUid]: The UID of the investigation state.
- [ExtendedState]: The investigation state as visible in the case selection table.
- [LastState]: The last investigation state.
- [LastStateUid]: The UID of the last investigation state.
- [FraudStatus]: The fraud status of the case close code, if the case was closed.
- [CaseCloseCode]: The case close code, if defined.
- [CaseCloseCodeUid]: The UID of the case close code.
- [Mandator]: The case mandators name.
- [MandatorUid]: The case mandators UID.
- [CaseUid]: The case UID, as visible in the case selection table (1-123).
- [CaseUidRaw]: The case UID, as visible in url or in file system (1000000000000123).
- [Memo]: The text value of memo field.
- [CaseAgeInDays]: The time since case generation in days.
- [CaseAgeInHours]: The time since case generation in hours.
- [CaseAgeInMinutes]: The time since case generation in minutes.
- [DaysSinceLastAction]: The time since last action in days.
- [HoursSinceLastAction]: The time since last action in hours.
- [MinutesSinceLastAction]: The time since last action in minutes.
- [DaysSinceStateChanged]: The time since case state changed in days.

- [HoursSinceStateChanged]: The time since case state changed in hours.
- [MinutesSinceStateChanged]: The time since case state changed in minutes.
- [Firstparty]: Not compromised first party, only available for collusion type case classes.
- [Counterparty]: Counterparty of the case, only available for collusion type case class.

- **Text modules:**

Text modules are defined as **[TextModule]**. An investigator may choose one text module when they send a case action during case investigation. If one was chosen, the placeholder in the message is replaced by the text template of the text module. Otherwise the placeholder is removed from the case action message. Notice, text module placeholders can only be used in the body template. In the subject template, the placeholders for text modules are not replaced. Please notice as well that text module placeholders can only be used in case actions of type SMTP, SQL and template file (.docx).

- **Loop construct for regular cases:**

The loop construct allows to print out query results or alerted transactions, that were added to the case action section on the case investigation page in a flexible format in contrast to the query results placeholder that always returns a table. They are available for case action types "File", "HTTP", "Message", and "SMTP". The general syntax is:

```
{[ ] [ ] }
```

The first set of square brackets contains a text template that can contain references to attributes, case variables, text modules and masterdata. This text template will be repeated and evaluated for each query result or alerted transaction. In case no data was added to the case action section, all alerted transactions will be iterated through. The second set of square brackets is optional and can contain a string that separates the outputs of each iteration.

**Example:** Assuming we have a case for PAN "1111222211112222" with two alarms: one with an "Amount" value of "1.0" and another with a value of "2.0". We now could define a template like this:

```
{[ {PAN} | {Amount} ] [ \n ] }
```

The result would be:

```
1111222211112222 | 1.0
```

```
1111222211112222 | 2.0
```

- **Loop construct for index based evaluation cases:**

Index based evaluations that used multiple value evaluation can have several associated index nodes in one case. To retrieve information specific to those index nodes like the value itself or associated masterdata a loop construct was introduced for case actions of type "File", "HTTP", "Message", and "SMTP". The general syntax is:

```
{[ ] [ ] }
```

The first set of square brackets contains a text template that can contain references to attributes, case variables, text modules and masterdata. This text template will be repeated and evaluated for each associated index node in the case. The second set of square brackets is optional and can contain a string that separates the outputs of each associated index node. **Example:**

Assuming we have a case for customer "A" and accounts "1" and "2". We now could define a template like this:



```
{{PAN}} | [[Account Type]][\n]}
```

Assuming account "1" is a private account and "2" is a business account, the result would be:

1 | private

2 | business

Please note that the "Account Type" masterdata is defined on the "PAN" index and therefore changes in each iteration of the loop. **This is a special behaviour of index based evaluation cases.** In regular cases only the masterdata values associated with the current alarm (the one that is highlighted in the alerted transactions table) will be used.

- **Index based evaluation variables:**

Index based evaluations offer special fields and placeholders:

- [HitNodeValue]: The node value that triggered the alarm.
- [HitAssociatedNodeValue]: The associated node value that triggered the alarm. If none is present the placeholder will be replaced with an empty string.
- [CalendarComputationName]: Only usable in a loop construct (see above). Retrieves the calendar computation names for the current associated index node duplicating the line if needed.
- [CalendarComputationValue]: Only usable in a loop construct (see above). Retrieves the calendar computation values for the current associated index node duplicating the line if needed.

- **Case action inputs:**

Placeholders for case action inputs are defined with two angular brackets on each side of the case action input name e.g. <<**My case action input**>>. A case action can refer to any case action input that either belongs to the same mandator or one of its parents. Please refer to the online help for case action inputs for more details.

## Previews

Case actions of type HTTP, SMTP and SQL can be previewed before sending. Once an investigator selects one of these to send, a new form is added to the case action section of the case investigation screen. Using the form, investigators can preview the contents of the message being sent and adjust it if necessary. The top of the form offers several fields depending on the type of case action:

- **Recipient emails:** Only shown for SMTP case actions. The email addresses that the message should be delivered to separated by commas.
- **Comment:** A multiline text that will be added to the audit trail entry created when sending the case action.
- **Text module:** Only available for case actions of type SMTP and SQL and only if the message template actually contains the "[TextModule]" placeholder.

Below these fields two tabs are shown. In the first one, **Edit**, an investigator can view and change the message template of the case action. For SMTP case actions both the subject template and body template are shown. The

second tab, **Preview**, shows a read-only preview of the message i.e. the message template but all placeholders are replaced with the values taken from the case. Changes to the templates on the first tab are visible on the second tab and will be applied when sending the case action.

When the case action uses a simplified view (see below), the simplified view replaces the template fields in the **Edit** tab. The preview tab is not affected and will take the changes made on the simplified view into account.

Investigators need to have the role privilege to modify case actions to be able to edit any field in the preview section except the comment. Without this privilege, the investigator can only view a read-only version of the fields, templates and preview. They can still send the case action.

### **Simplified view**

Case actions using a simplified view can be edited by an investigator before being sent. This is similar to the preview functionality that some types of case actions already offer but simplified views are available for all types of case actions except template file (.docx) and they do not require the investigator to directly edit the message template.

When an investigator selects a case action with simplified view to be sent a new form is displayed inside the case action section of the case. This form contains an input field for each placeholder found within the message template. The following types of placeholders are supported by the simplified view:

- Reporting attributes
- Masterdata
- User data variables
- Case variables
- Case action inputs

Other placeholder types will not show up in the simplified view but will continue to be filled according to the rules outlined in the "Text templates" section above. For SMTP case actions the simplified view will include placeholders from the subject template as well as the body template.

Placeholders for which the case does not have a reporting attribute stored might not appear in the simplified view if the case is not able to reconstruct that reporting attribute's value from the transaction record that created the case. This can happen for reporting attribute or masterdata placeholders when there is no fraud mark index set up in the mandator or when the transaction record was already evicted from the data caches.

Reporting attribute and masterdata placeholders for which the system has stored nil as a value show up as empty fields in the simplified view. If the investigator leaves the field empty the nil value settings of the outgoing channel configuration will be applied when previewing or sending.

Nil values are also possible for some case variables like

**[InvestigatingUserName]** or **[ClosedByUserName]**. If a case cannot fill such a variable, e.g. because the case has not been closed yet, the simplified view will show an empty field. When previewing or sending the message the nil value settings of the outgoing channel configuration are then applied.

For case action inputs the concept of nil values does not apply. If the investigator leaves the simplified view empty for a case action input, that placeholder will be replaced by an empty string in the preview or when sending the message. This behavior applies to numeric, text, dropdown, date and date and time inputs.

Investigators without the role privilege to modify case actions are presented with a read-only version of the simplified view. The fields still show the values taken from the case or the default values for the case action inputs so the investigator can review those before sending.

### **Testing case actions**

The [Save and create test case action] toolbar button above creates a sample case action. You can either use an existing case to fill the message template or create a case action using an empty template. Please note that reporting attributes, query results and masterdata will not be included in message templates when testing case actions.

[back to top](#)

## 7.21 Text modules

Text modules can be used to predefine text templates which can be added to case actions. IBM Safer Payments provides case actions to send messages to other systems during case investigation. For the case actions types "SMTP", "SQL" and "Word (.docx)" a placeholder for text modules can be defined by adding the keyword [TextModule] into the body template. An investigator may choose one of the text modules when sending a case action during case investigation. If one text module is selected, the placeholder of the message is replaced by the text template of the text module. Otherwise the placeholder is removed from the case action message.

The table below lists all defined text modules. To add a new text module click [new text module]. To view or change text modules, left click on the respective row in the table.

[back to top](#)

### 7.21.1 Text module

The definition of a text module involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details. Settings are:

- **Enabled**  
Allows you to temporarily enable/disable text modules.
- **Name**  
Used to identify the text module. The name is used to choose the text which should be added to the case action.
- **Comment**  
Used to describe the text module.
- **Mandator**  
Each text module belongs to one mandator. Once created, mandator ownership does not change.
- **Text template**  
Used to define a text which can be added to a case action (of the type SMTP or document) during case investigation.

[back to top](#)

## 7.22 External queries

External queries are means of requesting data from another system for case investigation purposes. They are used to ensure that the data used to evaluate a case is up to date.

External queries can be sent as IP or HTTP messages and are triggered either while loading a case or upon user request.

External queries within IBM Safer Payments are modeled using the same template mechanism as case actions or notifications. The response is parsed according to the definition and displayed within the case. It is even possible to update the stored data of the case using the received data.

[back to top](#)

### 7.22.1 External query

The definition of an external query involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details. Settings are:

- **Enabled**  
Allows you to temporarily enable/disable external queries without the need of redefining them.
- **Name**  
Used to identify the external query. The name does not appear in the generated message.
- **Comment**  
Used to describe the external query. The comment does not appear in the generated message.
- **Outgoing channel configuration**  
The outgoing channel configuration that will be used to deliver the external query. Outgoing channel configurations can be defined in the "cluster" tab and then referenced here. External queries support outgoing channel configurations of the types "HTTP" and "message".
- **Mandator**  
Each external query belongs to one mandator defined in the outgoing channel configuration. This mandator can not be changed.
- **Format values**  
Format/unformat values which are inserted in the message template.
- **Content type (HTTP only)**  
The content type that will be used in the HTTP header.
- **Message template**  
This is the template which is used to generate the request. You can use any reporting attribute within IBM Safer Payments by just putting its name within curly brackets. IBM Safer Payments will replace that part of the message with its actual value from the case.
- **Response mapping**  
IBM Safer Payments expects XML or JSON responses and can map the values to reporting attributes or masterdata. This setting tells IBM Safer Payments which XML tag or JSON key will be used to fill which reporting attribute. It is defined as a list of pairs, where each pair is separated by a ';'. The values are expected as 'attributename:XML-tag' or 'attributename:JSON-key', where: attributename is the name of an attribute as defined in IBM Safer Payments, XML-tag is the name of the tag without '<' or '>' characters, and JSON-key is the name of the key without quotation marks. See below for some examples.
- **Overwrite case values**  
The mapped response values can be used to overwrite the values stored within the case. Note that when masterdata is mapped, the masterdata values are always overwritten, as they are not part of this specific case. If you have data which just needs to be displayed, then you can display it using the display data format (see examples below).

## Expected Data Format

IBM Safer Payments supports two response formats (XML and JSON), and two versions of each.

Version 1 supports update data only. Update data contains values representing input attributes and masterdata from the Safer Payments model. The response mapping (see above) is applied to these attributes only.

Version 2 supports both update data and/or display data. Display data comprises attributes which are not stored within IBM Safer Payments — in other words, data whose purpose is solely to be displayed in one or more tables of the external-query section of a case.

## **XML, version 1**

Version 1 is used to update reporting attributes and masterdata within the case with the results from the external system. The XML response should have exactly one tag at the outer-most level. For single-attribute responses, having just the attribute tag with its value is sufficient. For multi-attribute responses, a container tag should be used to encapsulate all the attributes.

### **Format 1**

```
<attribute name>attribute value</attribute name>
```

### **Example 1**

```
<cash>99.99</cash>
```

### **Example of a potential corresponding response mapping**

```
Amount:cash
```

### **Format 2**

```
<xml><attribute name 1>attribute value 1</attribute name 1><attribute name 2>attribute value 2</attribute name 2></xml>
```

### **Example 2**

```
<xml><cash>99.99</cash><time>2020-12-31T17:00:00Z</time><age>42</age><country>Canada</country></xml>
```

### **Example of a potential corresponding response mapping**

```
Amount:cash;Trx Timestamp:time;Cardholder Age mda:age;Cardholder Country:country
```

## **XML, version 2**

In addition to supporting the functionality of version 1, version 2 also allows data to be displayed within the case that is not present within Safer Payments. This data can be displayed in a table, and the number of rows and columns of this table is determined by the external-query response. The XML response expects the following tag names: SP\_EXTERNAL\_QUERY\_RESPONSE, SP\_UPDATE\_DATA, SP\_DISPLAY\_DATA, SP\_TABLE, SP\_TABLE\_TITLE, SP\_TABLE\_HEADER, SP\_TABLE\_ROW, SP\_CELL. SP\_EXTERNAL\_QUERY\_RESPONSE, SP\_UPDATE\_DATA, SP\_DISPLAY\_DATA, and SP\_TABLE\_HEADER should only occur once — however, if more than one of these tag pairs is provided, then the last set will be used. When sending the version 2 SP\_UPDATE\_DATA format, you need to ensure that it is sent in a flat xml format, where all the xml elements are direct descendants of the SP\_UPDATE\_DATA element, unlike version 1 where it was possible to have additional nesting.

### Format

```
<SP_EXTERNAL_QUERY_RESPONSE><UPDATE_DATA>
<attribute name 1>attribute value 1</attribute name 1>
<attribute name 2>attribute value 2</attribute name 2>
</UPDATE_DATA><DISPLAY_DATA><SP_TABLE>
<SP_TABLE_TITLE>table title</SP_TABLE_TITLE>
<SP_TABLE_HEADER><SP_CELL>header 1</SP_CELL>
<SP_CELL>header 2</SP_CELL><SP_TABLE_HEADER>
<SP_TABLE_ROW><SP_CELL>row value 1a</SP_CELL>
<SP_CELL>row value 2a</SP_CELL></SP_TABLE_ROW>
<SP_TABLE_ROW><SP_CELL>row value 2a</SP_CELL>
<SP_CELL>row value 2b</SP_CELL></SP_TABLE_ROW>
</SP_TABLE><SP_TABLE><SP_TABLE_HEADER>
<SP_CELL>header value 3</SP_CELL><SP_CELL>header
value 4</SP_CELL><SP_TABLE_HEADER>
<SP_TABLE_ROW><SP_CELL>row value 3a</SP_CELL>
<SP_CELL>row value 4a</SP_CELL></SP_TABLE_ROW>
<SP_TABLE_ROW><SP_CELL>row value 3b</SP_CELL>
<SP_CELL>row value 4b</SP_CELL></SP_TABLE_ROW>
</SP_TABLE></DISPLAY_DATA>
</SP_EXTERNAL_QUERY_RESPONSE>
```

### Example

```
<SP_EXTERNAL_QUERY_RESPONSE><UPDATE_DATA>
<cash>99.99</cash><time>2020-12-
31T17:00:00Z</time><age>42</age>
<country>Canada</country></UPDATE_DATA>
```

```

<DISPLAY_DATA><SP_TABLE>
<SP_TABLE_TITLE>Favorites</SP_TABLE_TITLE>
<SP_TABLE_HEADER><SP_CELL>Favorite Color</SP_CELL>
<SP_CELL>Favorite Food</SP_CELL><SP_TABLE_HEADER>
<SP_TABLE_ROW><SP_CELL>Blue</SP_CELL>
<SP_CELL>Pizza</SP_CELL></SP_TABLE_ROW>
<SP_TABLE_ROW><SP_CELL>Red</SP_CELL>
<SP_CELL>Noodles</SP_CELL></SP_TABLE_ROW>
</SP_TABLE><SP_TABLE><SP_TABLE_HEADER>
<SP_CELL>Favorite Pet</SP_CELL><SP_CELL>Favorite
Band</SP_CELL><SP_CELL>Favorite Singer</SP_CELL>
<SP_TABLE_HEADER><SP_TABLE_ROW>
<SP_CELL>Dogs</SP_CELL><SP_CELL>The
Beetles</SP_CELL><SP_CELL>Michael Jackson</SP_CELL>
</SP_TABLE_ROW><SP_TABLE_ROW>
<SP_CELL>Cats</SP_CELL><SP_CELL>The Rolling
Stones</SP_CELL><SP_CELL>Elvis Presley</SP_CELL>
</SP_TABLE_ROW></SP_TABLE></DISPLAY_DATA>
</SP_EXTERNAL_QUERY_RESPONSE>

```

### Example of a potential corresponding response mapping

```

Amount:cash;Trx Timestamp:time;Cardholder Age
mda:age;Cardholder Country:country

```

### JSON, version 1

Version 1 is used to update reporting attributes and masterdata within the case with the results from the external system. The JSON response expects all the update-data attributes at the root level of a JSON object as keys, and their corresponding values as strings, numbers, or booleans.

#### Format

```

{"attribute name 1": "STRING","attribute name 2":
NUMBER,"attribute name 3": BOOLEAN}

```

#### Example

```

{"cash": 99.99,"time": "2020-12-31T17:00:00Z","age": 42,
"country": "Canada"}

```

### Example of a potential corresponding response mapping

```

Amount:cash;Trx Timestamp:time;Cardholder Age
mda:age;Cardholder Country:country

```



## JSON, version 2

In addition to supporting the functionality of version 1, version 2 also allows data to be displayed within the case that is not present within Safer Payments. This data can be displayed in a table, and the number of rows and columns of this table is determined by the external-query response. The JSON response expects the following key names:

SP\_EXTERNAL\_QUERY\_RESPONSE, SP\_UPDATE\_DATA,  
SP\_DISPLAY\_DATA, SP\_TABLES, SP\_TABLE\_HEADER, SP\_TABLE\_ROWS.

### Format

```
{ "SP_EXTERNAL_QUERY_RESPONSE": { "SP_UPDATE_DATA":  
  { "attribute name 1": "STRING", "attribute name 2":  
    NUMBER, "attribute name 3": BOOLEAN },  
  "SP_DISPLAY_DATA": { "SP_TABLES": [ { "SP_TABLE_TITLE":  
    "table title", "SP_TABLE_HEADER": [ "header 1", "header 2" ],  
    "SP_TABLE_ROWS": [ [ "Value 1a", "Value 2a" ], [ "Value 1b",  
    "Value 2b" ] ] } ] } } }
```

### Example

```
{ "SP_EXTERNAL_QUERY_RESPONSE": { "SP_UPDATE_DATA":  
  { "cash": 99.99, "time": "2020-12-31T17:00:00Z", "age": 42,  
    "country": "Canada" }, "SP_DISPLAY_DATA": { "SP_TABLES":  
  [ { "SP_TABLE_TITLE": "Favorites", "SP_TABLE_HEADER":  
    [ "Favorite Color", "Favorite Food" ], "SP_TABLE_ROWS":  
    [ [ "Blue", "Pizza" ], [ "Red", "Noodles" ] ] },  
  { "SP_TABLE_HEADER": [ "Favorite Pet", "Favorite Band",  
    "Favorite Singer" ], "SP_TABLE_ROWS": [ [ "Dogs", "The  
    Beetles", "Michael Jackson" ], [ "Cats", "The Rolling Stones",  
    "Elvis Presley" ] ] } ] } } }
```

### Example of a potential corresponding response mapping

```
Amount:cash;Trx Timestamp:time;Cardholder Age  
mda:age;Cardholder Country:country
```

[back to top](#)

## 7.23 Job schedule

The table lists all jobs that have been defined. Because of the status information provided an auto-refresh time interval (on the "system configuration" page) can be defined which causes this page to reload periodically.

To view or change job details and parameters, left click on the respective row in the table.

Use the context menu to execute or stop one (or in new user interface multiple) job(s), or to generate reports when report generation jobs are selected.

List of status and errors that a job can have:

- **Aborted**: The export job is stopped by the user while it is running.
- **Batch data interface was deactivated on executing instance**
- **Batch data interface is not active**
- **Curtailing masterdata**: The job is curtailing masterdata.
- **Error**: The job failed with error. Contact support for clarification.
- **Finished with errors, check log**: The job is finished but with errors. Contact support for clarification.
- **Finished OK**: The job is finished successfully.
- **Forcibly interrupted**: The job that was running, when the BDI instance is crashed or forcefully shutdown, is changed to this status. An interrupted job will continue, even if the job had been suspended in the meantime, suspending only inhibits the next start
- **Nothing to do**: There is no file to load in the batch job's incoming directory.
- **Recessed**: The job is stopped by the user while it is running.
- **Running...**: The job is running.
- **Suspended**: The recurring automatic execution of this job is suspended. The job can still be executed manually.
- **Throttled...**: The job is throttled as the BDI instance' outgoing FLI buffer fill level is above the "job processing freeze at" threshold defined in System configuration.
- **Waiting...**: The job is waiting for semaphore file.

For more details, read the background help page on IBM Safer Payments interfaces that is available from the main help page.

[back to top](#)

### 7.23.1 Job

Each job represents a manually or periodically executable task. There are different types of jobs available. The following settings are common for all of them:

- **Name**  
Used to identify the job.
- **Comment**  
Used to describe the job.

- **Job type**

Select which kind of job you would like to define (see below for type specific settings). Currently these types are available:

- **Load file**

The standard way of loading a batch of files into IBM Safer Payments. For more details, read the BDI (batch data interface) overview.

- **Generate report**

Job type to generate reports. The results can be downloaded using the button at the top of the form.

- **Evaluate sanction list**

Job type used to perform offline compliance checks.

- **Execute index based evaluation**

Job type used to execute index based evaluations. **Important:** While index based evaluations are executed, the used indexes are locked against changes, so message computations affecting those indexes will be halted until the job finishes. Because of this, index based evaluation jobs should be run on an instance that does not process incoming transactions.

- **Export data**

Job type used to export transactional data.

- **Priority**

The priority for the operation system to execute the job. Notice that the maximum priority is limited by the general IBM Safer Payments setting (system configuration page). The higher this priority, the more computational resources will be given by IBM Safer Payments to the computation of this job.

- **Maximum threads**

Maximum number of parallel threads (if available from the overall BDI thread pool size as configured) that IBM Safer Payments attempts to employ for the processing of this job. The higher this number, the more parallel computing resources will be given by IBM Safer Payments to the computation of this job. If the total number of currently available BDI threads (as configured on the system configuration page minus the ones currently used by other jobs) is lower than the maximum number of threads set here, IBM Safer Payments will only use the available number of threads for the entire duration of its job processing.

- **Recurrence**

Select if a job should be executed manually, daily, weekly, monthly or periodically using a defined time interval. Notice that for jobs repeated in a defined time interval, IBM Safer Payments sets the next time the job runs in alignment to full hours. If you, for instance, create a job at 15:43, the next run would be at 16:00, if you set the time interval to 20, 30 or 60 minutes. If you set the interval to 10 minutes, the next run would be at 15:50.

- **Suspended**

If checked, the recurring automatic execution of this job is suspended; it can still be executed manually.

- **Day of week**

Select on which day of the week (user time) a weekly job shall be executed. When the user is not in the UTC timezone then the job may be executed on a

different day in UTC. Example: The user is in UTC-1 (user timezone) and sets the job's execution to Sunday at 23:45. These settings would result in a weekly job execution at Monday 00:45 UTC.

- **Day of month**

Select on which day of the month (user time) a monthly job shall be executed. Numbers 1 to 31 are valid. If the chosen day doesn't exist in a given month, for example 30 and 31 in February, the job is executed on the **last day of the month**. When the user is not in the UTC timezone then the job may be executed on a different day in UTC. Example: The user is in UTC+1 (user timezone) and sets the job's execution to the 1st of every month at 00:15. These settings would result in a monthly job execution at the last day of every month at 23:15 UTC.

- **Daytime**

Select the user time at which daily, weekly or monthly jobs shall be executed.

- **Repeat every**

Specifies the interval after which a job should be restarted.

The following settings are only available for job type "Load file":

- **Wait for semaphore file**

If selected, execution of a job waits until a semaphore file is delivered to ensure that partial file deliveries are not processed.

- **Create log file**

If checked, a log file is created during file processing; the log will contain a row for each record containing the (XML formatted) response of the computation.

- **Curtail masterdata**

If checked, all masterdata elements, that have an MTID meta attribute insert condition for the message type ID of this job and are not updated with this job, are deleted (set to nil value) upon completion of the job. **Note:** Not available for messages using the NACHA format.

- **Parameter**

Customer specific processing options can be entered here. These options are provided by the IBM Safer Payments team.

- **Message**

This message will be associated with all messages coming from this job. The meta attribute "Message type ID" will automatically be filled with the respective MTID of the selected message.

- **Continue after error**

If enabled, rows in which format errors are detected will be skipped and event log messages will be generated; if disabled, job halts at error

- **Check row length**

If enabled, only rows that have the expected length will be processed. For FCD messages the expected length is computed using the defined mappings. For NACHA messages the row length is checked to be 94 characters. **Note:** Only available for messages using FCD or NACHA format.

- **Validate NACHA batches**

If enabled, the job ignores batches where the number of parsed Entry Detail Records and Addenda Records does not match the number specified in the

Batch/Control Record. Enabling this reduces performance as message computation can only start after the batch was validated. **Note:** Only available for messages using the NACHA format.

- **Incoming directory**

Directory for the files to be loaded by this job. According to the type of the selected message only certain types of files will be read in alphabetical order during the job. See the following table for an overview of expected file extensions. In case you want to use other types of files, please choose the custom message type and make sure you have the custom parser library in place.

Message type	File extension
CSV format	.csv
FCD format	.fcd
JSON format format	.json
XML format	.xml
nested XML format	.xml
NACHA format	.ach .nacha .txt

- **Archive directory**

Directory to which files that have successfully been loaded into IBM Safer Payments are moved

- **Error directory**

Directory to which files that have not successfully been loaded into IBM Safer Payments are moved

- **Enable encrypted delivery**

If selected, delivery of encrypted job files is activated. Job files need to be encrypted with the key from encrypted aes key path. You will find further details for the encrypted job import in Importing encrypted job files.

- **Use AES CTR**

It is highly recommended to enable AES CTR. We may remove this checkbox in later releases and implicitly use AES CTR. If enabled, an AES-256-CTR cipher will be used to decrypt the job file. Additionally, this will also use PBKDF2 with a sha256 as digest to hash the encrypted file and OAEP as padding for the RSA encryption. If disabled, an AES-256-CBC algorithm will be used, which might have known security issues depending on its use case. A description on how to encrypt your files with AES-256-CTR can be found in the online help in Password Safe.

- **Password safe**

Choose the activated rsa decryption key from password safe here. This key will be used to decrypt the encrypted aes key.

- **Aes key path**

Path to the encrypted aes key, which is used to decrypt the job file(s). The key itself will be decrypted with the activated rsa key from password safe.

- **Re-create interval index**

If enabled, selected interval indexes will be reset and recreated during the execution of the job. Use this feature to update interval indexes while loading masterdata. **Note:** Not available for messages using the NACHA format. The recreation will be performed on each instance.

**Note:** The job will only run cascaded if interlock is enabled. If interlock is not enabled, the job will run on the API first, and then on the rest of the cluster at the same time.

- **Mandators**

Select the mandators whose indexes should be recreated.

- **Indexes**

Select the interval indexes that should be recreated.

The following settings are only available for job type "Generate report":

- **Mandators**

Select the mandators that should be included in the report generation job.

- **Reports**

Select the reports to be executed for the report generation job.

Currently, group by queries, merchant monitoring rules and reports from the report section that are defined for the selected mandators will be available for selection here.

- **Use outgoing channel configuration**

If checked, the report(s) will be sent via outgoing channel configuration when the job is executed.

- **Outgoing channel configuration**

The outgoing channel configuration that will be used to deliver the report(s). Outgoing channel configurations can be defined in the "cluster" tab and then referenced here. Depending on the type of the chosen outgoing channel configuration, the remainder of the form changes to display protocol specific settings. The values in the form will be pre-filled by default settings defined in the outgoing channel configuration, but offer to overwrite the values for the job.

- **SMTP**

SMTP messages are queued and are sent out periodically (defined in IBM Safer Payments configuration) as batch. If the SMTP service is temporary unavailable, IBM Safer Payments attempts re-sending them also periodically. SMTP messages are also stored on disk to ensure that unsent SMTP messages will be attempted to be resent after a hard stop of IBM Safer Payments. This choice allows the following entries:

- **Email "from" address**

The sender address used for the outgoing SMTP notification.

- **Email "to" address type**

Lets you choose between a "constant" recipient address (entered below) or taking the string value of the "email" meta attribute of the current transaction message. The latter allows for sending emails to individual cardholders, merchants, or acquirers.

- **Constant email "to" address**

The recipient address is "constant", all outgoing SMTP messages are sent to this address. You may use multiple email addresses here, just separate them by semicolon.

- **Subject template**

Text template for the subject line of the outgoing SMTP message.

- **Body template**

Text template for the message body of the outgoing SMTP message.

- **File**

There will be one file per each report and the file name includes the system time with microseconds. This choice allows the following entries:

- **File name prefix**

Allows to define a file name prefix to distinguish messages from different jobs using the same outgoing channel configuration.

The following settings are only available for job type "Evaluate sanction list":

- **Mandators**

Select the mandators from which compliance lists will be selectable.

- **Compliance lists**

Select the compliance lists for the sanction list job. Only offline compliance lists defined for the selected mandators will be available.

The following settings are only available for job type "Execute index based evaluation":

- **Mandators**

Select the mandators from which index based evaluations will be selectable.

- **Index based evaluations**

Select the index based evaluations to execute. Only index based evaluations defined for the selected mandators will be available. Each index based evaluation will be executed isolated from the others so there is no interaction or dependency between them.

The following settings are only available for job type "export data job":

- **Export type**

Type of exported data stream. Currently only CSV format is supported.

- **Target file**

Directory and name of the file where exported data will be written. **It is highly recommended to use a different disk subsystem to avoid severe performance impacts.** You may include the following variable fields in the file name which will be replaced with actual values:

- **{name}**  
This variable field is replaced with the name of the job.
- **{comment}**  
This variable field is replaced with the comment of the job.
- **{dateIso}**  
This variable field is replaced with execution date.
- **{instanceId}**  
This variable field is replaced with the instance ID of the IBM Safer Payments instance.
- **{instanceName}**  
This variable field is replaced with the instance name of the IBM Safer Payments instance.
- **Decimal separator**  
Specify which character should be used to as decimal separator.
- **Field separator**  
Specify which character should be used to separate values in exported CSV file.
- **Salt**  
A random token which will be used to hash encrypted attributes. You can use the pre-generated salt, or you can enter a new one.
- **Include DDC**  
If enabled, the job will use data available on the disk data cache (DDC).
- **Export data selection**  
The data selection allows for both choosing an interval and additional conditions. Refer to the section help pages for more information.
- **Attributes**  
Allows to select which columns are to be included in the exported data file.
- **Encrypted attributes export**  
This section lets you define how encrypted attributes should be exported. Refer to the section help for more information.

Notice that when using multiple threads for data export, the data is processed in chunks and thus the sequence of records is not preserved. If you want to preserve the sequence you should execute single threaded data export.

[back to top](#)

## 7.23.2 Encrypted attributes export

When exporting encrypted attributes from IBM Safer Payments using its export engine, you must define for every attribute how the stored value should be exported. Each encrypted attribute can be exported as plain text, and/or can be hashed or masked.



By default, plain text values of encrypted attributes are exported. However, you can deselect the plain text column, or add the hashed and masked variants of the value. Including hashed/masked variants of the value will introduce additional columns in the data export file named by *attribute name* + "\_hashed" and *attribute name* + "\_masked" respectively.

For exporting the hashed variant of an encrypted attribute, export engine uses a so-called salt, which is a random token used by the encryption algorithm to "safeguard" sensitive exports. You can use the pre-generated salt, or you can enter a new one in the field above.

[back to top](#)

### 7.23.3 Importing encrypted job files

If "Job encryption enabled" is activated in system settings in section "Batch data interface", encrypted job files can be imported through the BDI interface. To achieve the encrypted processing of batch data IBM Safer Payments chooses a combination of RSA and AES encryption. In order for the import to work, job files have to be encrypted with the following specification:

- Encryption system: AES (Advanced Encryption Standard)
- Cipher: aes-256-ctr
- Hash function: sha-256
- Key derivation: pbkdf2 with 100000 iterations

It is expected that job files may be encrypted by a different person than the one importing the encrypted files in IBM Safer Payments. Therefore, encrypted job files and the AES password (which is used to encrypt the job files) need to be exchanged somehow. In order to exchange the AES password securely, IBM Safer Payments uses public / private key encryption using the RSA encryption system (Rivest, Shamir and Adleman).

#### **Creating a RSA public and private key file**

The person operating IBM Safer Payments has to create a private / public key pair. This can for example be done using openssl with the following command:

```
RSA_PASSWORD=myRsaPassword123

openssl genrsa 4096 | openssl pkcs8 -topk8 -out privateKey.pem -v2
aes256 -v2prf hmacWithSHA256 -passout pass:$RSA_PASSWORD

openssl rsa -in privateKey.pem -out publicKey.pem -outform PEM -
pubout -passin pass:$RSA_PASSWORD
```

A private key 'privateKey.pem' and a public key 'publicKey.pem' are then written to disk. The private key is secured with the "RSA\_PASSWORD" and can only be used in combination with this password.

The private key stays at IBM Safer Payments and will be used in the following process to decrypt the AES password (see description below). The public key should be transferred to a person encrypting the job file.

### **Encrypting the job file**

The person encrypting the job file can generate a 32 byte AES password (key) randomly with the following command.

```
AES_PASSWORD=$(< /dev/urandom tr -dc _A-Z-a-z-0-9 | head -c32)
```

While not recommended, the key can be defined manually instead of being randomly generated.

The AES password can be used to encrypt a job file with the following command:

```
openssl enc -aes-256-ctr -md sha256 -pbkdf2 -iter 100000 -in  
unencryptedJobFile.csv -out encryptedJobFile.csv -pass  
pass:$AES_PASSWORD
```

The encrypted job file "encryptedJobFile.csv" is then written to disk.

### **Encrypting the AES password**

With the RSA public key the unencrypted AES password can then be encrypted and written to disk with the following command:

```
printf $AES_PASSWORD | openssl pkeyutl -encrypt -pkeyopt  
rsa_padding_mode:oaep -pkeyopt rsa_oaep_md:sha256 -pkeyopt  
rsa_mgf1_md:sha256 -inkey publicKey.pem -pubin -out aesKey.ssl
```

The AES password is then written encrypted to the file "aesKey.ssl"

### **Preparing the encrypted import**

The person who encrypted the job file sends the IBM Safer Payments operating user

- the encrypted job file ("encryptedJobFile.csv" in the example, or multiple files if more than one were encrypted with the same password). The person operating IBM Safer Payments places this file in the "Incoming directory" folder which shall be used for the job.
- the file which contains the encrypted AES password ("aesKey.ssl" in the example). The person operating IBM Safer Payments places this file in a folder of the machine running the instance with the "Batch data interface".

The person operating IBM Safer Payments then places the previously created RSA private key (privateKey.pem) inside the password safe folder (by default the folder "/pws") of each IBM Safer Payments instance. It is important, that the key is available on all instances, in order to activate it. Also, the BDI needs to be active on at least one instance. The key must then be activated in 'administration/password safe' by selecting it in the table, providing the password RSA\_PASSWORD from above and saving. Once the key is activated it will be marked with a green status symbol in the password safe table. See password safe for further details.

In case you want to manually test if the encryption worked correctly on file level, you can run following commands to decrypt the file and display first 5 lines unencrypted:

```
AES_PASSWORD=`openssl pkeyutl -decrypt -pkeyopt
rsa_padding_mode:oaep -pkeyopt rsa_oaep_md:sha256 -pkeyopt
rsa_mgf1_md:sha256 -inkey privateKey.pem -in aesKey.ssl -passin
pass:$RSA_PASSWORD`

openssl enc -aes-256-ctr -md sha256 -pbkdf2 -iter 100000 -in
encryptedJobFile.csv -pass pass:$AES_PASSWORD -d | head -n 5
```

### **Importing the encrypted job file**

To import the encrypted job file a job has to be created with "Load file job" as job type and the option "Enable encrypted import" needs to be activated. The password safe, which was activated in the previous step needs to be selected from the drop down in the field "Password safe". The path to the AES key file ("aesKey.ssl" in the example) needs to be provided in the field "Aes key path" and the path to the encrypted job file needs to be provided in the field "Incoming directory". Running the job then imports the encrypted job file. It is possible to import multiple encrypted job files, when these are placed inside the job file folder. Note that these files need to be encrypted with the same AES password in order for the decryption to succeed.

[back to top](#)

## 7.24 Messages

Transaction data enters and leaves IBM Safer Payments as "messages":

- online transaction messages (those that require an immediate response such as authorization requests) use IBM Safer Payments' message control interface (MCI), while
- offline transaction messages use IBM Safer Payments' batch data interface (BDI).

More information on these interfaces can be found at the Interfaces Overview.

In a typical IBM Safer Payments application, multiple data sources (and drains) exist that all send transaction message requests to IBM Safer Payments. Since these messages typically stem from different source systems, they typically contain different data fields that require mapping of message variables to IBM Safer Payments input and output attributes. They sometimes even contain different data formats and hence require (possibly different) preprocessing.

## Messages and mappings

IBM Safer Payments comprises full management capabilities for messages and mappings. Because the message definitions themselves are model revision independent, messages are defined on a mandator basis within IBM Safer Payments administration. Messages are inherited downwards within the mandator hierarchy. Based on the own and inherited messages defined, within each model revision, the mapping of message variables to IBM Safer Payments attributes and any pre-/post-processing is defined.

The various data source messages are identified by a MessageTypeId (aka MTID), which is a (mandatory) IBM Safer Payments meta attribute of numeric data type. Typical message types in an IBM Safer Payments application could include: authorization requests, masterdata delivery transactions, posted transaction notifications, fraud alerts, chargeback notifications etc. Each different message can have its own variable-attribute mappings and its own pre-/post-processing settings.

[back to top](#)

### 7.24.1 Message

Each message is defined for one Message type ID. An incoming transaction message (via MCI or BDI) will be associated to a message if its Message type ID value fits the Message type ID.

The settings for each message are:

- **Mandator**

Each message belongs to a mandator and is inherited to all mandators that belong to it. Notice that you cannot change mandator ownership of a message once created.

- **Name**

Used in the model revision mappings to identify the message.

- **Comment**

Used in the model revision mappings to describe the message.

- **MTID**

Message type ID for this message as used with MCI transactions.

- **Storage and processing**

Used to configure whether a message is creating transaction records.

- *Create transaction records*

Create a transaction record for this message. Can be overwritten by mergings and masterdata that are configured to store sources.

- *Do not create transaction records*

Do not create a transaction record for this message. Can be overwritten by mergings and masterdata that are configured to store sources.

- *Compute monitoring lists only*

Do not create a transaction record for this message and compute monitoring lists only. Cannot be overwritten.

- **Latency threshold**

The maximum latency IBM Safer Payments may take for the processing of a transaction. This setting will be used by key performance, status alarm indicators and system internals.

- **Monitor latency**

Monitor latency as key performance indicator or in latency report, if available. Only messages with this checkbox enabled will be considered as latency violation for KPIs and will be added to the latency report in system internals. The latency report is archived in the "log" directory and can be downloaded with the configuration in "System Internals" page.

- **Offline via Batch Data Interface**

- **Type**

Used to identify if a message is used online (MCI) or offline (BDI). In case of offline messages, the message can either be a CSV, FCD, JSON, NACHA, XML or flat XML file. The MCI interface accepts XML, flat XML, JSON, FCD, and custom defined messages. For custom messages, please make sure you have the custom parser library in place.

- **Charging message**

Used to configure whether transactions of this message are to be charged. Only charging messages will be counted in the transaction message report.

- **Fixed entry size**

Used to determine how many characters need to be read from file per line/entry. If -1, then no fixed sized will be applied, and it will be read till end of line.

- **Character encoding conversion**

Safer Payments expects incoming messages to be encoded in UTF-8. This setting allows to ingest messages with a different character encoding. Incoming messages are converted to UTF-8 prior to processing. Responses are converted back to the specified character encoding before being sent. Dumping of incoming messages to disk is always performed after conversion. Responses are dumped before being converted back to the specified character encoding.

Conversion is done using the "iconv" utility provided by the operating system. The full list of supported encodings can be found by issuing the

command "iconv --list" in a console. Examples are "ISO-8859-1", "SHIFT-JIS" or "UTF-32".

- **Online via Message Command Interface**

IBM Safer Payments uses these values to estimate bandwidth required for replicating and processing of MCI data. Please enter the expected values in the respective fields.

- *Average volume*

- Total number of transaction messages within a long time period (typically a year).

- *Peak volume*

- Peak number of transaction messages to be processed (typically defined as per second).

- **Offline via Batch Data Interface**

IBM Safer Payments uses these values to estimate bandwidth required for replicating and processing of BDI data. Please enter the expected values in the respective fields.

- *Records per file*

- Number of records on average per file.

- *Volume*

- Number of files delivered per time unit.

- *Processing time*

- Time in minutes one of the delivered files shall be processed within.

## **Settings exclusive to AVRO message type**

- **Schema Registry URLs**

URLs that are used to connect to schema registry server from which schemas for AVRO messages will be fetched. It is possible to define multiple schema registry instance URLs and thereby have a method for failover. If multiple URLs are provided, Safer Payments will try to establish a connection in a round-robin fashion until it succeeds.

More information about AVRO could be found under Cluster/Interfaces/KMI.

[back to top](#)

## 7.24.2 Transaction messages report

This report shows an overview of all messages' data streams.

[back to top](#)

### **7.24.2.1 Transaction message report**

The message report provides aggregated and computed information on a message type. Each message type can come into IBM Safer Payments as online and/or offline data streams. Open the respective help pages of the subsection(s) for more detail.

This information is intended to provide assistance with IBM Safer Payments sizing and the implementation of interfaces to IBM Safer Payments.

[back to top](#)

### **7.24.2.1.1 Online via message command interface**

For messages that are defined to receive online transaction messages via MCI, the estimated lengths of the messages are shown plus example messages (with variable formatting and additional information). In addition, bandwidth requirements are computed from the volume settings provided from the message definition. The MCI interface accepts the XML or JSON format by default. In case you want to send other formats, please configure the MCI settings accordingly and make sure you have the custom parser library in place.

#### **Message samples**

The samples provided illustrate how messages to and from IBM Safer Payments should look like. Notice that there are a number of placeholders used:

- The MessageId value is exemplary.
- 'xxxx' denotes hexadecimal values (number of characters represents maximum length).
- 'aaaa' denotes text values (number of characters represents maximum length).
- '1' denotes Boolean values.
- Numeric values have placeholders showing the maximum positive number that the IBM Safer Payments attribute can take.
- IPv4 values are denoted by an exemplary IP address.
- '...' is a placeholder for value of unknown type (for instance, if used by a processing function).
- 'YYYY-MM-DD hh:mm:ss' is a placeholder for a timestamp value (depending on processings, there could be different formats).

Refer to the reference on the MCI (Message Command Interface) for a complete reference on messages sent to and received from IBM Safer Payments.

#### **Message samples view options**

The different view options to the message sample are:

- condensed  
If the placeholders are replaced with the true values, this is *exactly* the format of the message IBM Safer Payments expects to receive or will send.

Since this format does not allow for line feeds, the example can be rather long and you might have to scroll the page to the right.

- pretty  
Different to 'condensed', this option uses line feeds and space characters to make the sample message easier to read.
- pretty plus warnings (only XML)  
Also shows when different IBM Safer Payments attributes feed from the same XML variable.
- pretty plus warnings and comments (only XML)  
Provides additional information on which IBM Safer Payments attributes feed from the XML variables.

[back to top](#)

### **7.24.2.1.2 Offline via batch data interface**

For messages that are defined to be delivered with batch file data, the estimated length of records is computed. In addition, bandwidth requirements are computed from the volume settings provided from the message definition.

#### **FCD columns format**

This section provides an exact overview on what data all mandators extract from an FCD file, in case the FCD format is enabled for this message.

For each data element extracted, the exact positions of extraction are listed and the attributes that feed from it. The color icon indicates potential warnings or errors with the definition. Positions within the FCD record that are not extracted are also listed.

#### **FCD record sample**

This section provides an example record using the following placeholders:

- Boolean  
A Boolean value is indicated by the '0' placeholder character.
- Numeric  
A numeric value is indicated by '1' placeholder character(s).
- Hexadecimal  
A hexadecimal value is indicated by 'x' placeholder character(s).
- IPv4  
An IP address value is indicated by 'i' placeholder character(s).
- Text  
A text value is indicated by 'a' placeholder character(s).
- Timestamp  
A timestamp value is indicated by its complete format placeholder (e.g. 'YYYYMMDD').



Notice that positions within the FCD record that are not extracted by any mandator's mapping are indicated by '\_' characters, and positions extracted to multiple attributes are indicated as '?'.

[back to top](#)

## 7.25 Notifications

Notifications (typically sent via email, mobile text, or fax media) are a potential reaction to a transaction message. IBM Safer Payments creates a notification the same way as it generates alarms for investigation cases.

There are many similarities to case classes. Notifications are defined on a mandator basis and are triggered by the "notification" meta attribute value being non-zero. The value of the "notification" meta attribute determines which of the notifications defined is generated for the transaction message.

Notice that notifications can be generated in parallel to cases, reminders and real-time reactions, such as to intercept a transaction.

[back to top](#)

### 7.25.1 Notification

The definition of a notification involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details. Settings are:

- **Enabled**

Allows you to temporarily enable/disable notifications without the need of redefining them or change model rules.

- **Notification ID**

Value of the "notification" meta attribute that triggers this notification.

- **Name**

Used to identify the notification. The name does not appear in the generated notification message.

- **Comment**

Used to describe the notification. The comment does not appear in the generated notification message.

- **Mandator**

Each notification belongs to the mandator of the selected outgoing channel configuration. Once created, mandator ownership does not change.

- **Outgoing channel configuration**

The outgoing channel configuration that will be used to deliver the notification message. Outgoing channel configurations can be defined in the "cluster" tab and then referenced here. Depending on the type of the chosen outgoing channel configuration, the remainder of the form changes to display protocol specific settings. The values in the form will be pre-filled by default

settings defined in the outgoing channel configuration, but offer to overwrite the values for the notification.

- **SMTP**

Notification shall be sent by email using a SMTP type email service. SMTP notifications are queued and are sent out periodically (defined in IBM Safer Payments configuration) as batch. If the SMTP service is temporary unavailable, IBM Safer Payments attempts re-sending them also periodically. SMTP notifications are also stored on disk to ensure that unsend SMTP notifications will be attempted to be resent after a hard stop of IBM Safer Payments. This choice allows the following entries:

- **Format values**

Format/unformat values which are inserted in the message template.

- **Email "from" address**

The sender address used for the outgoing SMTP notification.

- **Email "to" address type**

Lets you choose between a "constant" recipient address (entered below) or taking the string value of the "email" meta attribute of the current transaction message. The latter allows for sending emails to individual cardholders, merchants, or acquirers.

- **Constant email "to" address**

If the recipient address is "constant", all outgoing SMTP messages are sent to this address. You may use multiple email addresses here, just separate them by semicolon.

- **Subject template**

Text template for the subject line of the outgoing SMTP message (see below).

- **Support HTML formatting**

When activated, mails send HTML formatted text as well as plain text (inside one message). Provide HTML formatted text through "HTML body template" box and plain text through "Body template" box.

- **Encode HTML body base64**

When activated, the HTML body text will be base64 encoded. Note that some more complicated HTML formatting might not be rendered correctly with base64 encoding. Please try with test notification first.

- **Body template**

Text template for the message body of the outgoing SMTP message (see below).

- **HTML body template**

HTML formatted text template for the message body of the outgoing SMTP message (see below).

- **Message or HTTP Message**

Notification shall be sent by IP message to any other system. Analogous to SMTP notifications, message notifications are stored until they can be sent successfully. These choices allow the following entries:

- **Format values**

Format/unformat values which are inserted in the message template.

- **Content type (HTTP only)**

The content type that will be used in the HTTP header. For additional information on how to use multipart forms, [click here](#).

- **Message template**

Text template for the message (see below).

- **File**

Notification shall be stored as a file. There will be one file per each notification and the file name includes the system time with microseconds. This choice allows the following entries:

- **Format values**

Format/unformat values which are inserted in the message template.

- **File name prefix**

Allows to define a file name prefix to distinguish messages from different case actions using the same outgoing channel configuration.

- **Message template**

Text template for the message (see below).

- **SQL**

Notification shall be executed as ODBC SQL. You have to install and configure a valid ODBC connector on all machines with active AMI. Make sure, that you can reach your database with your ODBC connector, before configuring ODBC SQL actions. The integration should be compatible with MySQL, postgresQL and oracle ODBC connectors.

It is not possible to parse return values or to import data by SQL into IBM Safer Payments.

This choice allows the following entries:

- **Format values**

Format/unformat values which are inserted in the message template.

- **SQL Query**

SQL template for the message (see below).

This could be for example:

```
INSERT INTO fraud VALUES ({PAN}, sysdate, 'REASON_1');
```

```
{call iris.Update_Status({PAN}, {Trx_Id}, 'REASON_2',  
{Trx_Time})}
```

## Text templates

Within the text templates, each transaction record attribute value can be filled in. Just put the attribute name (as it appears in the model) in curly brackets. IBM Safer Payments automatically fills in the appropriate value and formats it according to the attribute settings. When using a notification inside an **index based evaluation** all special template placeholders for index based evaluations are available.

## Testing notifications

The [Save and create test notification] toolbar button above creates a sample notification. You can either use a specific record to fill the defined message template, or create a notification using an empty template.

[back to top](#)

## 7.26 Real-time intercept codes

The table lists all real-time intercept codes ("RIC") that are defined and for which you have access privileges.

Real-time intercept codes are the values of the "intercept" meta attribute that control the real-time decision IBM Safer Payments feeds back. Typically, the authorization system that receives this value carries out the action recommended by IBM Safer Payments

[back to top](#)

### 7.26.1 Real-time intercept code

Real-time intercept codes have the following settings:

- **Name**  
Descriptive name as used for IBM Safer Payments reports.
- **Comment**  
Used to describe the real-time intercept code. The comment is also displayed to users on selected reports.
- **Interval**  
Defines the value(s) for the meta attribute "intercept" that fall into this real-time intercept code. Notice that if the real-time intercept code is only one value, you may enter only this value both as "from" and "to" as the interval definition is inclusive.
- **Intercept**  
There are three different types of intercepts:
  - **authorize**  
IBM Safer Payments has no objection to authorize this transaction.
  - **refer**  
IBM Safer Payments recommends to refer this transaction to an investigator.
  - **decline**  
IBM Safer Payments recommends to decline this transaction.

Note that all transactions with an intercept code 'refer' or 'decline' are considered as 'marked intercepted' within analyses.

## 8. Cluster

This section covers cluster management related administration functions of IBM Safer Payments.

[back to top](#)

### 8.1 Cluster settings

This page describes the cluster settings table. General information is found on the IBM Safer Payments cluster management page.

#### Table rows

Each instance of the IBM Safer Payments cluster is shown in one table row. For each row, the values in the columns show various status information (details below). A left click on a row opens a detailed form with all relevant settings for this instance; select a checkbox to open a context menu with shortcuts to frequently used actions.

#### Table actions

While all actions on an IBM Safer Payments instance are available from the instance form that opens when you left click on the respective row, select a checkbox to open a context menu with shortcuts for the respective IBM Safer Payments instances. Refer to operational cluster control for details.

#### Table columns

- **Instance Id**

IBM Safer Payments instances are numbered from 1. The instance that you are currently using to access this page is marked with an asterisk (\*).

- **Status**

This value can be of:

-  **Unreachable**

Instance is not running or cannot be reached by the current IBM Safer Payments instance.

-  **[Unreachable|Invalidated] (detached)**

Instance has been detached. No outgoing FLI queues have been created for this instance. This instance is out of sync and needs to be restored.

- **Startup**

Instance is currently starting (this may take a few minutes since during this phase, IBM Safer Payments loads its memory data cache from the disk data cache). In this status, the IBM Safer Payments instance has no open interfaces with the exception of the status and command interface (SCI) and is not responding to direct user interface requests (you will thus only see this status from another IBM Safer Payments instance). This is a transient status. If it remains for an unusual long time, check system health and event log message files. Once all startup actions are completed, the IBM Safer Payments instance will attempt synchronization of its data repository from the other IBM Safer Payments instances.

- **Synchronizing**

Instance tries to obtain missing transaction and configuration data from other cluster instances. You should see the progress of this effort from the FastLink status table (above this table). If the links are down, ensure that the FastLink interface (FLI) on the synchronizing instance is enabled and active.

- **OK**

Instance is up and running.

- **Waiting for synchronization**

Same as startup, but with a hotstart rather than a cold start (hotstart can for instance be triggered from this table's action menu; in contrast to a cold start, the IBM Safer Payments process is not terminated).

- **Error**

Instance startup failed not available due to a severe error during startup. Check event log message files for details.

- **Invalidated**

A failure on this instance has caused its data to be corrupted. To protect integrity, this instance has closed its interfaces. You need to restore this instance from another one. For details, see restore process.

- **Lockdown**

There are 2 ways that an instance can go into lockdown status. The first is during a restore: once a restore is started, the donor instance closes all its interfaces and waits until all its outgoing FastLink interface (FLI) buffers are drained. During this period, the donor IBM Safer Payments instance is in lockdown status. For details, see restore process.

The second way an instance can go into lockdown status is if the FLI buffer reaches capacity and overflows. In this case the instance will lockdown to prevent further data loss on other instances. It will change again to a healthy status after restart. To recover the data loss on the other instances, it is recommended to restore all other instances with that instance selected as donor, which previously had the lockdown status. For details, see restore process.

- **Restoring: donor**

This is the donor instance of a restore process and a restore is currently under way. For details, see restore process.

- **Restoring: recipient**

This is the recipient instance of a restore process and a restore is currently under way. For details, see restore process.

- **Restore failed**  
Restore failed on this instance. Check event log message files for reasons. For details, see restore process.
- **Starting services**  
This is (typically) a short transient status during startup where IBM Safer Payments spins of its various service threads. If this status remains for an unusual long time, check system health and event log message files.
- **Undetermined**  
Startup did not conclude with a "real" status. Check system health and event log message files.
- **Waiting for key**  
The instance cannot start since encryption keys are not entered and activated, and cannot be obtained from other IBM Safer Payments instances. Enter and activate keys to continue the startup process.
- **Offline**  
All interfaces except Encrypted Communication Interface (ECI) and Status Control Interface (SCI) are inactive and all pending data has been written to disk. This state is suitable to create file backups.

This value also reflects the status of the instance regarding maintenance mode. Maintenance mode is a mode of IBM Safer Payments instance operation such that processing transactions is halted, as well as other functionalities like deferred writing, MCI (if it is configured to close during golive), etc..IBM Safer Payments instance requires to enter maintenance mode for each of the following operations:

- adding / updating a Mandator
- adding / updating a WorkingQueue
- adding / updating a Message
- recreate indexes
- rebuild indexes / index sequences
- structural golive
- retire champion

If cluster interlock is enabled, an IBM Safer Payments instance moves through the following states:

- **OK (checking cluster interlock)**  
The instance is checking that no other instance in the cluster is currently in maintenance mode, and the configured minimum number of instances is available.
- **OK (entering maintenance mode)**  
During this state, the instance waits until all the currently processing transactions are finished.
- **OK (in maintenance mode)**  
All the conditions to enter maintenance mode have been satisfied and the instance is in maintenance mode. The instance executes the corresponding operation.

- Finally, the instance exits the maintenance mode, then the status of the instance is displayed without the additional maintenance mode information in the brackets.



- **Name**

Name defined for this IBM Safer Payments instance.



- **Comment**

Comment defined for this IBM Safer Payments instance.



- **Message command interface (MCI)**

Status of MCI (Message Command Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) is provided in brackets.



- **Application programming interface (API)**

Status of API (Application Programming Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) and number of active user sessions are provided in brackets.



- **Batch data interface (BDI)**

Status of BDI (Batch Data Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) is provided in brackets.



- **FastLink interface (FLI)**

Status of FLI (FastLink Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) is provided in brackets.

- **Encrypted communication interface (ECI)**

Status of ECI (Encrypted Communication Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail.

- **Alert message interface (AMI)**

Status of AMI (Alert message interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is



disabled and not active. A text next to the icon explains the status in detail.

- **Heartbeat Debugging Status**




This value is similar to Status column, it is used for debugging purposes.

[back to top](#)

### 8.1.1 FastLink status

The pivot table of this section shows the status of the FLI (FastLink Interface) connections between the IBM Safer Payments instances of a cluster.

Each row represents the sending instance, while each column represents a receiving instance. Since no instance connects to itself, the diagonal fields are empty. The other fields show the status of the respective connections. A color coding scheme enables a quick overview:

-  This represents a link which is currently down. Detailed information is provided on how much data is currently held in the FLI buffer, and if there is any data for which the target has not yet acknowledged receipt.
-  This represents a link which is still transmitting data, yet the receiving instance is slower in receiving (and processing) the replicated messages than they are build up. There is also detailed information about how many messages are stored and how many are outstanding and not yet acknowledged.
-  Like before, but the number of stored/outstanding messages is below the threshold defined on the system configuration page at which IBM Safer Payments considers an FLI "synchronized".
- No color icon represents a link that IBM Safer Payments cannot determine the status for. E.g. the respective IBM Safer Payments instance may not be reachable.

The detailed information in each field is:

- Not acknowledged: number of messages that the sending IBM Safer Payments instance has already transmitted, yet not received acknowledgment of their receipt.
- Buffered: number of unsent messages in the outgoing buffer of the sending IBM Safer Payments instance.
- Total: number of all stored messages in the outgoing buffer of the sending IBM Safer Payments instance (buffered plus not acknowledged).
- Used: percentage of memory of outgoing buffer of the sending IBM Safer Payments instance used.

Notice that all information displayed in this table is transmitted via SCI and thus current. To update the display, you can select "cluster" again from the

navigation menu left. You may also set an auto-refresh interval on the system configuration page. There are no controls in this section, all data is display only.

[back to top](#)

## 8.1.2 Cluster instance

The IBM Safer Payments instance form both lets you configure and control an instance in a cluster. Control is provided by the toolbar actions that are described on the operational cluster control help page.

### Form settings

The form lets you define a number of settings for this instance of an IBM Safer Payments cluster. Notice that most settings do not become effective immediately. The settings are:

- **Instance Id**

Unique identification number for each IBM Safer Payments instance in a cluster. Typically starts with 1 and is incremented for each instance.

- **Name**

Name of this IBM Safer Payments instance (choose it to differentiate the instance's location).

- **Comment**

Description of this IBM Safer Payments instance (e.g. its physical and/or logical location, its function, etc.).

- **Can run model simulations**

To better utilize cluster memory, simulations of model revisions can be run on different instances. Check this option if you want to make this instance available to run simulations including analyses and rule generation workloads.

- **MCI (Message Command Interface) settings**

Typically the MCI is active on all IBM Safer Payments instances in a cluster to allow for the connected system to use either of the instances (redundancy). If you intend to take down one IBM Safer Payments instance of a cluster, you might want to disable the MCI interface before so that the connecting systems will stop sending this instance transaction request messages. (If you just shut down an instance without closing the MCI before, it will automatically be closed on shutdown.) Because the MCI is an IP based interface, you must define IP address and port for it (the definition of an IP address for each IBM Safer Payments interface supports server hardware with multiple network interfaces). The MCI also supports connection filtering that is enabled by unchecking the "all connections" box. If unchecked, an entry field opens that lets you enter a (comma separated) list of IP addresses for which the MCI accepts connections.

- **API (Application Programming Interface) and user interface settings**

The API is fully active only on one IBM Safer Payments instance in a cluster. However, even on a disabled API, each IBM Safer Payments instance still

serves basic administrative capabilities so that in case the currently API enabled instance of an IBM Safer Payments cluster becomes unavailable, the administrator can use each other instance of the cluster to perform administrative tasks and even to fully enable the API interface of this instance. If you intend to take down the IBM Safer Payments instance of a cluster that has the API enabled for user access, you might want to enable the API on another instance so that the API on this instance automatically gets disabled. Because the API is an IP based interface, you must define IP address and port for it (the definition of an IP address for each IBM Safer Payments interface supports server hardware with multiple network interfaces). The API also supports connection filtering that is enabled by unchecking the "all connections" box. If unchecked, an entry field opens that lets you enter a (comma separated) list of IP addresses for which the API accepts connections. Because the API uses the HTTP protocol, the port is typically "80".

- **BDI (Batch Data Interface) settings**

The BDI is also only fully active on one IBM Safer Payments instance in a cluster. In the case that the IBM Safer Payments instance where the BDI is active is to be taken down, similar to the API, the BDI of another IBM Safer Payments instance should be enabled first, so that the batch data processing function is carried out by the other instance.

- **FLI (FastLink Interface) settings**

The incoming FLI is where an IBM Safer Payments instance receives the replication messages of all other IBM Safer Payments instances of the cluster. Disabling the FLI of an instance causes the replication messages being temporarily buffered in the outgoing FLI of the other IBM Safer Payments instances. Outgoing FLI are not explicitly defined as the cluster definition is available to all IBM Safer Payments instances and this tells the instance which other instances to connect to with their outgoing FLI connections.

- **SCI (Status Control Interface) settings**

The SCI is always active on all IBM Safer Payments instances in a cluster. This is because the SCI is the central lifeline between the IBM Safer Payments instance to exchange health and status information. As an IP interface, you may define IP address and port here. The SCI will only accept connections from the other (defined) IBM Safer Payments instances, thus no connection filtering settings are necessary.

- **ECI (Encrypted Communication Interface) settings**

The ECI is used between IBM Safer Payments instances of a cluster to exchange AES encryption keys. It is not needed for an unencrypted IBM Safer Payments installation. If deactivated, no exchange of encrypted keys is possible. As an IP interface, you may define IP address and port here. The SCI will only accept connections from the other (defined) IBM Safer Payments instances, thus no connection filtering settings are necessary.

- **AMI (Alert Message Interface) settings**

The AMI is an outgoing interface for alert messages. It can be active on all instances. If deactivated, a generated alert message (e.g. SAI or email) will be routed to another instance with active AMI. If there is no active AMI, the alert message will be discarded.

- **KMI (Kafka Message Interface) settings**

The KMI can be enabled on multiple IBM Safer Payments instances but for each Kafka Topic only one instance will establish a connection. If that

instance becomes unable to process messages, the failover configuration of each Kafka Topic can lead to another instance taking over but only if the KMI is enabled on that instance as well. That's why the KMI should usually be enabled on multiple if not all instances of the IBM Safer Payments cluster.

## IP Addresses and Ports

All interfaces (API, ECI, FLI, MCI and SCI) of all cluster instances must use a unique combination of IP address and port. This is checked server-side to avoid invalid configurations. Host names are resolved to IP addresses but we recommend to directly use IP addresses to make the cluster operation independent of the DNS. When choosing ports for the interfaces it is recommended to not choose a port in the ephemeral port range. You can check the configured range on your system by running `sysctl -A | grep ip_local_port_range`, and can update the range if necessary. It is especially important to not use this range in test environments if you have multiple Safer Payments instances on a single machine. Both IPv4 and IPv6 addresses are valid but ECI, FLI and SCI must each use the same protocol version on all instances to function properly. The loopback addresses '127.0.0.1' and ':::1' are only considered equal to themselves (not to each other or any other local IP address). Link-local IPv6 addresses (addresses starting with fe80::) are not supported.

## Accepting Connections From Specified Systems

The API and MCI can be set up to only accept connections from specified hosts or addresses. Both IPv4 and IPv6 addresses as well as host names can be used. When the external system has several IP addresses, we recommend to either enter all of them or use the host name if possible.

## Change Certificates

- Copy new certificate to ./key folder - do not overwrite old certificates.
- Open cluster instance settings of currently active IBM Safer Payments instance
- Change paths of certificate
- Save instance

[back to top](#)

### 8.1.2.1 Local storage

This section lets you define the location of the directories where IBM Safer Payments stores its internal data.

**Notice that every change you perform is not executed before you restart the IBM Safer Payments instance.**

[back to top](#)

### 8.1.2.2 Local storage of optional logs

This section lets you define the location of the directories where IBM Safer Payments stores its optional logs like Garante2 and GDPR logs or configuration change journals.

#### Configuration change journal directory

If the writing of configuration changes to journals is activated globally by enabling the checkbox "Enable configuration change journal" in Administration>System>Configuration>Misc, a file path needs to be provided in this field to set the storage location of the journals. The file path must be specified for each IBM Safer Payments instance separately. In case the file path is missing for an instance, the writing of journal files for that particular instance will be skipped and an error will be logged.

**Important:** Configuration change journals are written in clear text, so the directory must be protected against unauthorized access.

[back to top](#)

### 8.1.2.3 Local storage of compliance lists

This section lets you define the location of the compliance list raw data files. IBM Safer Payments will only load lists which are enabled in system configuration. More information about compliance lists can be found [here](#).

**Notice that changes are executed immediately.**

[back to top](#)

## 8.2 Cluster management

IBM Safer Payments is "cluster-ready" out of the box. This help page introduces you to the issues involved with cluster configuration and operation.

### Availability

For most applications, a single IBM Safer Payments instance is sufficient because IBM Safer Payments can run 24/7 without any maintenance or batch window (batch operations and maintenance are spun off as separate services by IBM Safer Payments and are executed fully in parallel to operations). While the systems connected to IBM Safer Payments with a real-time interface (for instance, authorization systems) need a response from IBM Safer Payments within milliseconds to include IBM Safer Payments advice on

intercepting with a high-risk authorization request, they continue after a timeout period with their operation without the IBM Safer Payments advice if IBM Safer Payments does not respond. Thus, non-availability of IBM Safer Payments never halts the authorization process.

### **Availability business case**

However, while IBM Safer Payments is not available, fraud otherwise detected by IBM Safer Payments would go unprevented while IBM Safer Payments is not available. Availability of the IBM Safer Payments system thus becomes a cost comparison between the cost of increasing availability and the losses associated with fraud that occurs during the non-availability period. Assuming your platform with IBM Safer Payments would provide 99% availability, which translates to 87.6 hours of downtime per year, and IBM Safer Payments saving 50% of your losses of – without IBM Safer Payments – \$10 Million per year, the fraud loss increase resulting from the 1% downtime is \$50,000. With 99.9% availability, this would equal to losses of \$5,000 and with 99.999% availability it would be \$50.

Because the diminishing returns with higher availability and the over proportionally increasing cost of providing systems with such a low downtime, a decision on which level of availability is best for your enterprise can only be made using the numbers for your enterprise.

It is also far from trivial to compute the estimated downtime for a given setup. The process involves experience, educated guesses and often comes out as somewhat of a "black art".

### **Numbers game**

The way IBM Safer Payments provides higher levels of availability is by setting up multiple IBM Safer Payments systems on multiple computer servers, and connecting them to a cluster. Because each IBM Safer Payments instance in an IBM Safer Payments cluster must be sized to process the full system load, all IBM Safer Payments functions are available as long as one IBM Safer Payments instance is available. Assuming three IBM Safer Payments instances with an availability of each 99% and the cause of outages random, the probability that all three IBM Safer Payments instances are down at the same time is 0.0001%  $((100\% - (100\% - 99\%))^3 = 99.9999\%)$ .

All availability calculations in this section are only to illustrate the basic considerations. In real world cases, calculations of availability are far more complex. However, the general rule that more IBM Safer Payments instances provide a higher level of availability stands.

There also might be other reasons for using multiple IBM Safer Payments instances, such as that you may have two active data centers each running an authorization system, and a third one as disaster recovery. In such a situation it would be imperative to have an IBM Safer Payments instance in each data center; regardless of availability considerations.

### **Performance gains**

In most other applications, clustering is a technique to increase the throughput performance of a system. With IBM Safer Payments applications, this is typically not the case. Because IBM Safer Payments makes its decisions based on past transaction data, each IBM Safer Payments instance must store and compute all transactions. If you for instance have two authorization systems in two data centers each with a "local" IBM Safer Payments instance, and you route transactions "round robin" to each of these authorization systems, the two IBM Safer Payments instances need to update each other on the transactions they missed out on. Because this "background update" process requires about the same computational resource in IBM Safer Payments as processing the transaction, adding IBM Safer Payments instances in a cluster does not increase total throughput performance.

Because transaction processing throughput of a single IBM Safer Payments instance on standard hardware already suffices for even ultra large scale applications, this non-scaling-up characteristic of an IBM Safer Payments cluster is not typically a drawback.

### **Operations and control**

Using multiple IBM Safer Payments instances in a cluster is completely supported by IBM Safer Payments. Each IBM Safer Payments instance contains the administrative functionality to control all instances in a cluster. The administrative processes associated with the operation of an IBM Safer Payments cluster are described below. First the installation of an IBM Safer Payments cluster is described.

### **IBM Safer Payments instances**

While IBM Safer Payments is capable of running in a cluster with any number of IBM Safer Payments instances, the practical numbers of IBM Safer Payments instances in a cluster are 1, 2, or 3. One is not really a cluster, but in many applications, a single IBM Safer Payments instance suffices. Also notice that one IBM Safer Payments instance can support any number of authorization systems. If you are using one IBM Safer Payments instance, you will have downtime in the following cases:

1. Computer server hardware malfunction

2. Operating system malfunction
3. IBM Safer Payments update
4. IBM Safer Payments software malfunction

On the subject of updates, notice that with "normal" updates, all you need to do is to stop IBM Safer Payments, install the new release over the existing one, and restart it. The "new" IBM Safer Payments release will come up exactly where the old one has left off. Only major releases may imply additional administrator actions. In this case, we would inform you about this well in advance, and assist you, if required.

Using two IBM Safer Payments instances provides you with full redundancy in standard operations. While one IBM Safer Payments instance is unavailable, the other IBM Safer Payments instance takes over full load. Once the second IBM Safer Payments instance becomes responsive again, the first IBM Safer Payments instance updates ("synchronises") the second IBM Safer Payments instance on what it missed out on. The operational details of this are explained below. Using two IBM Safer Payments instances also allows you to have scheduled downtime, for instance to replace computer hardware, update the operating system or update IBM Safer Payments without any service interruption.

However, during scheduled downtime, IBM Safer Payments does not operate redundantly. If you take down one IBM Safer Payments instance, and the other one fails during this period, IBM Safer Payments service is interrupted. To have redundant operations even in this case, three IBM Safer Payments instances are needed. Using three instances has the additional advantage that after a complete loss of an individual instance (e.g. because of hardware failure) it can be restored from another instance without service interruption (see below). During restoration, the third instance ensures full availability of IBM Safer Payments.

Whilst you may use four or more instances, there typically is no practical advantage to be gained from this.

## **Maintenance**

To make cluster management as easy and integrated as possible, all maintenance functions are provided from the same IBM Safer Payments pages as all other user access. Therefore, even IBM Safer Payments instances whose API is not enabled, provide access to the cluster administration page. Hence each IBM Safer Payments instance in a cluster can be used to manage the entire cluster.

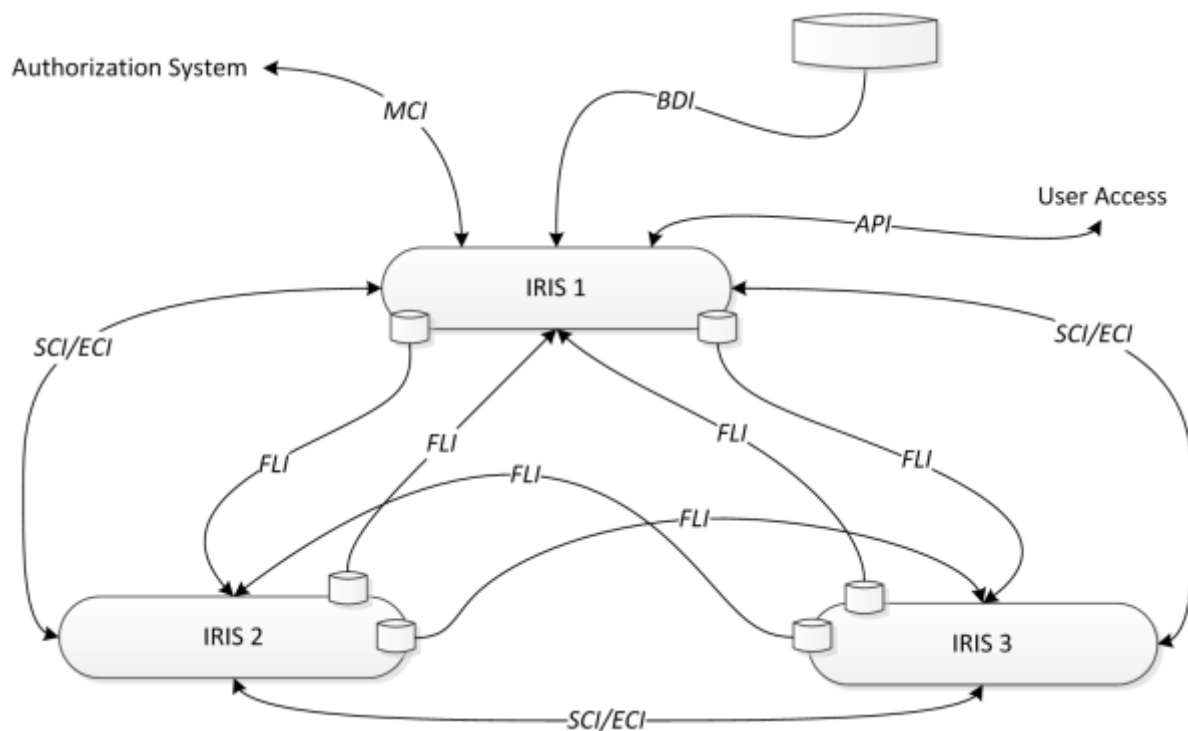
If the one IBM Safer Payments instance with the API enabled should fail, this feature ensures that as long as there is still one operating IBM Safer



Payments instance in the cluster, the administrator can use this instance to perform all maintenance tasks.

## Normal operations

This section exemplifies a configuration of an IBM Safer Payments cluster with 3 instances. The sketch below shows the 3 instances with their external and internal interfaces. The external interfaces are the MCI (Message Command Interface) for online transaction request/responses, the BDI (Batch Data Interface) for transaction message file delivery, and the API (Application Programming Interface) for user access. Both BDI and API can only be active on one of the IBM Safer Payments instances at the same time, though they can each be set active on different instances. The example assumes that both interfaces are active on instance 1 only.



The MCI can be enabled on each instance and each IBM Safer Payments instance can assume the full transaction load as delivered by the authorization system. This is the normal operating condition. The authorization system must have functionality to turn to the next IBM Safer Payments instance in the cluster once it has determined that the IBM Safer Payments instance it currently uses is not responsive or down. Non-responsiveness is typically detected by a watchdog timer in the authorization system that kicks in once a transaction request message has not been responded to within an allotted timeframe. If the authorization system experiences that the IBM Safer Payments instance it connects to drops the connection, it can assume that the IBM Safer Payments instance or the network route to it went down. In this case, the authorization system should immediately turn to the next instance.

Notice that each IBM Safer Payments instance has three internal interfaces, the SCI (Status Control Interface) for status control commands, the ECI (Encrypted Communication Interface) to exchange encryption keys and login credentials, and the FLI (FastLink Interface) for transaction and configuration data. Because the FLI must tolerate connection or instance outages, each outgoing FLI interface is FIFO disk buffered. The size of the FLI buffer files are fixed and defined on the system configuration page. The best size is determined by the transaction message frequency in relation to the outage time the buffers shall cover.

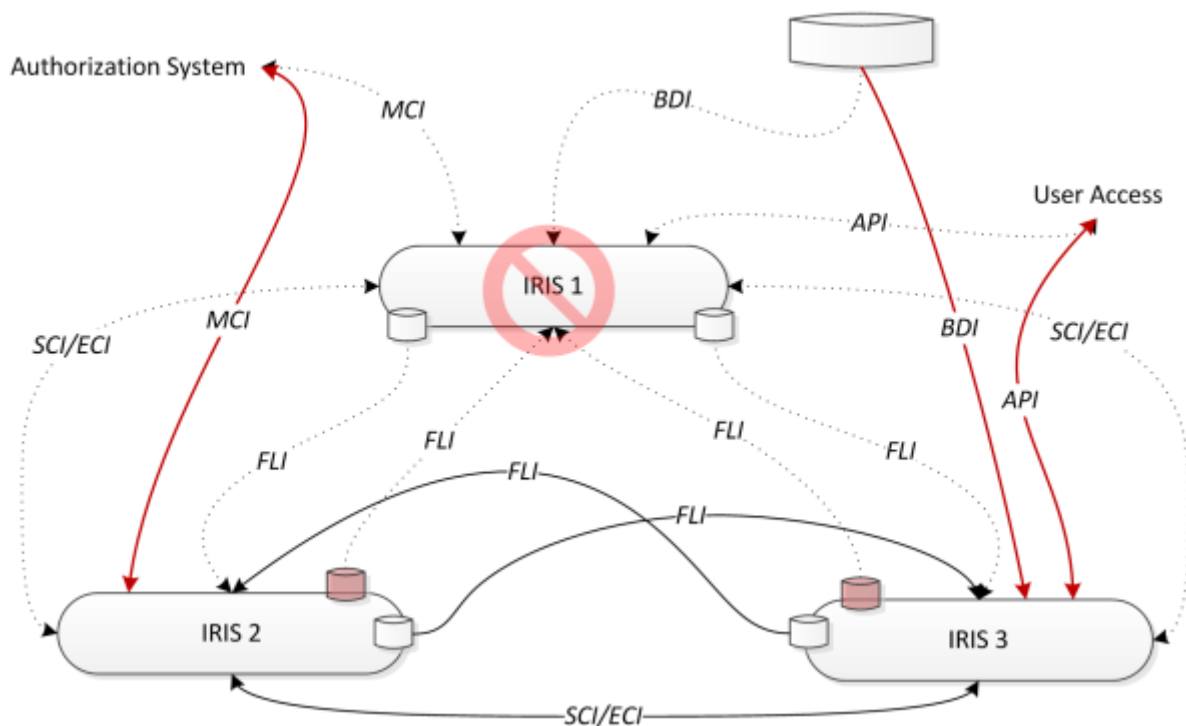
The SCI and ECI are not buffered since a FIFO buffer would not guarantee that the status information provided is current. For the same reason, the replication of the cluster configuration (the contents of the "cluster.iris" file) is handled via the SCI.

### **Instance shutdown**

Certain operational conditions require the scheduled shutdown of an IBM Safer Payments instance. This is for instance the case if the server hardware or software of one IBM Safer Payments instance is updated. Shutdown and restart of this IBM Safer Payments instance is straightforward and involves the following steps.

Assuming IBM Safer Payments 1 is to be shut down, the administrator disables the MCI, BDI, API and incoming FLI interfaces. The BDI interface will, upon being disabled, complete the computation of the currently processed record (for each job running), and then interrupt all jobs. They will later start at the next record position when the BDI is enabled again on any IBM Safer Payments instance connected. The other interfaces, upon being disabled, will refuse any connection opening requests, will complete the computation of the currently processed transaction message, and then shut down the connections that were open.

In this example, it is further assumed that BDI and API were activated on IBM Safer Payments 3, while the authorization system chooses to route its transaction message requests to IBM Safer Payments 2 when it finds the MCI interface on IBM Safer Payments 1 disabled. When the FLI incoming interface of IBM Safer Payments 1 disables, the FLI outgoing interfaces of IBM Safer Payments instances 2 and 3 receive a connection close from IBM Safer Payments 1 and start buffering all transaction message copies and all configuration data copies into their file buffers.



Once IBM Safer Payments 1 is restarted, and its incoming FLI is activated, IBM Safer Payments instances 2 and 3 automatically discover this as they are periodically testing IBM Safer Payments 1 for responsiveness. Once they find IBM Safer Payments 1 to be receiving FLI data again, they will feed all buffered transactions to the IBM Safer Payments 1 instance in sequence.

Once "synchronised", that is, IBM Safer Payments 1 being up to date with transaction and configuration data, the MCI, API, and BDI interfaces of IBM Safer Payments 1 can be activated, if IBM Safer Payments 1 should now re-assume these tasks at this time.

### **Instance failure (hot start)**

Safer Payments will detect if a previous shutdown wasn't successful. The reason for the previous improper shutdown doesn't matter to Safer Payments - this could be a hardware or software failure or even a recovery from a backup of an instance that was not shutdown during backup. Once Safer Payments detects such an unfinished shutdown, it will startup in status "Invalid". Although Safer Payments tries to reduce the amount of data loss to be minimal - depending on the configuration, the data loss can be high enough to impact proper computation of messages negatively. In particular, this is the case when using multi-value masterdata or deferred writing, as those configuration settings might result in bad index sequences or bad masterdata entries if data wasn't written completely during shutdown.

To avoid message computation or case generation with bad indexes or masterdata, the instance starts up without active API, MCI, BDI, or FLI. To recover all data, it is required to restore the instance that wasn't able to shutdown completely. Login to one of the instances and navigate to cluster

settings. Click on that instance and click on the 'restore' button. This will request to select a donor and a recipient. All data of the recipient will be wiped automatically before the restore operation starts. Both instances will be unavailable for case investigation, model changes and message computation for the whole time of the restore.

If you are not using deferred writing or multi-value masterdata, you might check with IBM support if a restore is really required or if it can be skipped for this specific instance failure.

In case a restore is not required, it is possible to startup an instance without a restore (however this process is not recommended without confirmation from IBM support): The administrator logs onto either of the remaining operational instances, navigates to the cluster settings and clicks on the invalidated instance and on the button 'force startup after crash'. After that, the administrator moves BDI and API to an operational IBM Safer Payments instance or waits until the instance finishes its synchronization, and full operation resumes.

If a second instance becomes non-available during downtime, the recovery process is the same, only that once the last operational IBM Safer Payments instance fails, IBM Safer Payments cluster operation is down.

As soon as any IBM Safer Payments instance comes back operational, the remaining instances automatically synchronise this IBM Safer Payments instance with the contents of their FLI buffers, and once synchronised, the IBM Safer Payments instance becomes a fully functional member of the cluster again.

### **Instance failure (cold start)**

In the cases discussed before, whether scheduled or non-scheduled shutdown of an IBM Safer Payments instance occurs, it is assumed that the data on disk of these instances survives. This would normally be the case. In case of a scheduled shutdown, where typically part of the infrastructure is replaced or the operating system or IBM Safer Payments itself is updated, disk data remains intact. In case of a non-scheduled shutdown, data is rarely lost because IBM Safer Payments instances are typically installed on fault-tolerant RAID disk subsystems.

There are, however, rare possible situations in which disk data on an IBM Safer Payments instance can be lost. In this case, the recovery processes described before cannot be used because the data stored in the outgoing FLI buffers would not be sufficient to synchronise the IBM Safer Payments instance. In this case, a more complex ("cold start") recovery process must be employed.

Also, there is the situation of the FLI buffer exhaustion of the other IBM Safer Payments instances. This can happen if during the outage of an IBM

Safer Payments instance the amount of data stored for synchronisation in the FLI buffers exceeds the allocated buffer size. In this case, the FLI buffers cannot restore the non-active IBM Safer Payments instance anymore when it would start up later, so the FLI buffers are dropped, and the non-active IBM Safer Payments instance must be "cold started". Notice that there are buffer management functions within the FLI to prevent this situation from occurring.

In the three-instance configuration discussed in this example, if one IBM Safer Payments instance disk data is lost, or the FLI buffer of another instance feeding this IBM Safer Payments instance are dropped, this IBM Safer Payments instance must be "restored". This process and related other operational processes are described in detail on the online help cluster instance page.

## Startup Parameters

Startup parameters for IBM Safer Payments are described in detail on the online help startup parameters page.

[back to top](#)

### 8.2.1 Cluster settings

This page describes the cluster settings table. General information is found on the IBM Safer Payments cluster management page.

#### Table rows

Each instance of the IBM Safer Payments cluster is shown in one table row. For each row, the values in the columns show various status information (details below). A left click on a row opens a detailed form with all relevant settings for this instance; select a checkbox to open a context menu with shortcuts to frequently used actions.

#### Table actions

While all actions on an IBM Safer Payments instance are available from the instance form that opens when you left click on the respective row, select a checkbox to open a context menu with shortcuts for the respective IBM Safer Payments instances. Refer to operational cluster control for details.

#### Table columns

- **Instance Id**

IBM Safer Payments instances are numbered from 1. The instance that you are currently using to access this page is marked with an asterisk (\*).

## ● Status

This value can be of:

- ■ **Unreachable**

Instance is not running or cannot be reached by the current IBM Safer Payments instance.

- ■ **[Unreachable|Invalidated] (detached)**

Instance has been detached. No outgoing FLI queues have been created for this instance. This instance is out of sync and needs to be restored.

- ■ **Startup**

Instance is currently starting (this may take a few minutes since during this phase, IBM Safer Payments loads its memory data cache from the disk data cache). In this status, the IBM Safer Payments instance has no open interfaces with the exception of the status and command interface (SCI) and is not responding to direct user interface requests (you will thus only see this status from another IBM Safer Payments instance). This is a transient status. If it remains for an unusual long time, check system health and event log message files. Once all startup actions are completed, the IBM Safer Payments instance will attempt synchronization of its data repository from the other IBM Safer Payments instances.

- ■ **Synchronizing**

Instance tries to obtain missing transaction and configuration data from other cluster instances. You should see the progress of this effort from the FastLink status table (above this table). If the links are down, ensure that the FastLink interface (FLI) on the synchronizing instance is enabled and active.

- ■ **OK**

Instance is up and running.

- ■ **Waiting for synchronization**

Same as startup, but with a hotstart rather than a cold start (hotstart can for instance be triggered from this table's action menu; in contrast to a cold start, the IBM Safer Payments process is not terminated).

- ■ **Error**

Instance startup failed not available due to a severe error during startup. Check event log message files for details.

- ■ **Invalidated**

A failure on this instance has caused its data to be corrupted. To protect integrity, this instance has closed its interfaces. You need to restore this instance from another one. For details, see restore process.

- ■ **Lockdown**

There are 2 ways that an instance can go into lockdown status. The first is during a restore: once a restore is started, the donor instance closes all its interfaces and waits until all its outgoing FastLink interface (FLI) buffers are drained. During this period, the donor IBM Safer Payments instance is in lockdown status. For details, see restore process.

The second way an instance can go into lockdown status is if the FLI buffer reaches capacity and overflows. In this case the instance will lockdown to prevent further data loss on other instances. It will change

again to a healthy status after restart. To recover the data loss on the other instances, it is recommended to restore all other instances with that instance selected as donor, which previously had the lockdown status. For details, see restore process.

- **■ Restoring: donor**

This is the donor instance of a restore process and a restore is currently under way. For details, see restore process.

- **■ Restoring: recipient**

This is the recipient instance of a restore process and a restore is currently under way. For details, see restore process.

- **■ Restore failed**

Restore failed on this instance. Check event log message files for reasons. For details, see restore process.

- **■ Starting services**

This is (typically) a short transient status during startup where IBM Safer Payments spins of its various service threads. If this status remains for an unusual long time, check system health and event log message files.

- **■ Undetermined**

Startup did not conclude with a "real" status. Check system health and event log message files.

- **■ Waiting for key**

The instance cannot start since encryption keys are not entered and activated, and cannot be obtained from other IBM Safer Payments instances. Enter and activate keys to continue the startup process.

- **■ Offline**

All interfaces except Encrypted Communication Interface (ECI) and Status Control Interface (SCI) are inactive and all pending data has been written to disk. This state is suitable to create file backups.

This value also reflects the status of the instance regarding maintenance mode. Maintenance mode is a mode of IBM Safer Payments instance operation such that processing transactions is halted, as well as other functionalities like deferred writing, MCI (if it is configured to close during golive), etc..IBM Safer Payments instance requires to enter maintenance mode for each of the following operations:

- adding / updating a Mandator
- adding / updating a WorkingQueue
- adding / updating a Message
- recreate indexes
- rebuild indexes / index sequences
- structural golive
- retire champion

If cluster interlock is enabled, an IBM Safer Payments instance moves through the following states:

- **■ OK (checking cluster interlock)**

The instance is checking that no other instance in the cluster is

currently in maintenance mode, and the configured minimum number of instances is available.

-  **OK (entering maintenance mode)**

During this state, the instance waits until all the currently processing transactions are finished.

-  **OK (in maintenance mode)**

All the conditions to enter maintenance mode have been satisfied and the instance is in maintenance mode. The instance executes the corresponding operation.

- Finally, the instance exits the maintenance mode, then the status of the instance is displayed without the additional maintenance mode information in the brackets.



- **Name**

Name defined for this IBM Safer Payments instance.



- **Comment**

Comment defined for this IBM Safer Payments instance.



- **Message command interface (MCI)**

Status of MCI (Message Command Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) is provided in brackets.



- **Application programming interface (API)**

Status of API (Application Programming Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) and number of active user sessions are provided in brackets.

- **Batch data interface (BDI)**



Status of BDI (Batch Data Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) is provided in brackets.

- **FastLink interface (FLI)**



Status of FLI (FastLink Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail. Momentary load (10 second average) is provided in brackets.

- **Encrypted communication interface (ECI)**



Status of ECI (Encrypted Communication Interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail.

- **Alert message interface (AMI)**

Status of AMI (Alert message interface) on this IBM Safer Payments instance.  if the status is as set,  if not, and no icon if interface is disabled and not active. A text next to the icon explains the status in detail.







- **Heartbeat Debugging Status**

This value is similar to Status column, it is used for debugging purposes.

[back to top](#)

## 8.2.2 Operational cluster control

Operating a running IBM Safer Payments cluster involves a number of activities that are each described on a separate help page:

-  Add IBM Safer Payments instance  
Operational processes to add another IBM Safer Payments instance to a running cluster.
-  Shutdown  
Shutdown process for a single IBM Safer Payments instance or an entire IBM Safer Payments cluster.
-  Detach  
Detaching an instance from the cluster disables replication to this instance. Use it when you want to take down an instance for a longer period of time.
-  Attach  
Attaching an instance forces to add an instance to the replication mechanism of the cluster, without synchronizing it.
-  Delete  
Permanently removes an IBM Safer Payments instance from the cluster.
-  Restore  
Recreates a new or existing IBM Safer Payments instance from another IBM Safer Payments instance during operations.

Notice that setting up an IBM Safer Payments cluster, and starting it for the first time is described in the IBM Safer Payments Installation Manual that is available from our IBM Safer Payments support site from where you can also download IBM Safer Payments releases and find related support information.

These functions are available from the cluster administration page instance form.

While an IBM Safer Payments cluster can restore its instances in operations from itself, there is also traditional backup within an IBM Safer Payments cluster.

Notice that you may also perform operational control remotely.

The golive process in a cluster is described here.

Startup parameters for IBM Safer Payments are described on the online help startup parameters page.

[back to top](#)

### 8.2.3 Add instance

You may add an IBM Safer Payments instance to a cluster at any time during full operations. The process involves a number of steps:

1. Click [Add instance] from the cluster settings table toolbar. This opens a form to configure the new IBM Safer Payments instance. Enter the relevant information. Only activate the FastLink interface. Save your settings.
2. Install the new IBM Safer Payments instance on its platform.
3. Manually copy the file "cfg/cluster.iris" from one of the existing IBM Safer Payments instances to the new instance, overwriting the file that was part of the "empty" installation.
4. Manually copy the "key" folder if certificates or encryption keys were added. These files will not be transmitted by network.
5. Enable the ECI interface.
6. Open the file "cfg/iris.iris" with a text editor and change its contents to:

```
{"iris":{"status":"New"}}
```

7. Start the new IBM Safer Payments instance and observe on the cluster page of another IBM Safer Payments instance its startup. Once started up, the status of the new IBM Safer Payments instance will be shown as "invalidated".
8. Perform a 🔄 restore operation on the new instance to synchronize it with the other IBM Safer Payments instances.
9. Once the restore operation is complete, the new IBM Safer Payments instance has become a full member of the cluster and can now be configured to perform any of the cluster's services.

[back to top](#)

### 8.2.4 Shutdown

There are multiple reasons for shutting down one IBM Safer Payments instance of a cluster:

- Software or hardware maintenance of the hosting server.
- Update of an IBM Safer Payments instance.

Whatever the reason, if you follow the process steps detailed below, you will be able to restart the IBM Safer Payments instance later and not have lost any data.


## **Isolation**

Before the IBM Safer Payments instance can be shut down, you must transfer its functions to the other IBM Safer Payments instances. How this is done, depends on the interface:


- **BDI (Batch Data Interface)**  
By disabling the BDI on the instance you want to shut down, all data from file loading processes are halted. To resume them from another IBM Safer Payments instance, enable the BDI on this instance. If you have not disabled the BDI on the first IBM Safer Payments instance already, enabling the BDI on the second instance will automatically disable it on the first one (to ensure that at each time only one IBM Safer Payments instance performs batch data loading).
- **API (Application Programming Interface)**  
By disabling the API on the instance you want to shut down, all user sessions on this API are terminated. This excludes users with cluster administration privileges for cluster control functions, so while you are performing a shutdown process, this will not affect your session. To allow user access from another IBM Safer Payments instance, enable the API on this instance. If you had not disabled the API on the first IBM Safer Payments instance already, enabling the API on the second instance will automatically disable it on the first one (to ensure that at each time users access IBM Safer Payments only through one IBM Safer Payments instance).
- **FLI (FastLink Interface)**  
By disabling the FLI on the instance you want to shut down, all replication data from the other IBM Safer Payments instances are now buffered within their FLI outgoing queue buffers. This ensures that when the IBM Safer Payments instance that you want to shut down starts up again, and FLI is enabled again, the buffers deliver all the production and configuration data to this IBM Safer Payments instance it had missed when it was not running.
- **MCI (Message Command Interface)**  
By disabling the MCI on the instance you want to shut down, all service consumers re-route their transaction message requests to another IBM Safer Payments instance in the cluster. Notice that if you shut down an IBM Safer Payments instance without having disabled the MCI before, the MCI will be disabled automatically during shutdown. It is, however, still a good policy to first manually disable the MCI before shutting down an instance. For example, if the MCI is automatically disabled during shutdown, there is a grace period IBM Safer Payments waits for all transactions to be terminated before it closes all MCI connections. This grace period is typically defined long enough that all computation is completed, yet if for whatever reasons, it is not, you may interrupt computation of a transaction before it is completed.

Once you have disabled all these interfaces to IBM Safer Payments, no new production or configuration data is generated in this instance. However, since data could have been built in the FLI outgoing queues of *this* IBM Safer Payments instance, you must check the FastLink status section on the cluster administration page to ensure that all outgoing queues of this instance have emptied.

## Shutdown sequence

Now you may initiate shutdown by clicking on the respective  [Shutdown] tool icon on the cluster instance form of this instance, or from the context menu of the respective row of the instance in the cluster settings table. After clicking on the respective button, you will see a shutdown dialog. You can select if you want to shutdown this instance immediately or at a particular time. If you want to shutdown this instance earlier, you may select an earlier shutdown. Please notice that a started shutdown cannot be interrupted.

The actual shutdown sequence empties all internal buffers of IBM Safer Payments and terminates its service threads before it ends the main IBM Safer Payments instance process. This entire sequence typically takes a few seconds.

The cluster settings table should show the status "unreachable" for this instance with a  red icon once the sequence is completed.

You should now inspect the system event log to verify that there were no errors during shutdown.

## Remarks

- You may also initiate a shutdown on the IBM Safer Payments instance you are currently connected to. In particular, if you intend to shut down an entire IBM Safer Payments cluster, the last IBM Safer Payments instance you shut down is the one you are working on. Since in this case, it is impossible to view the system event log from within IBM Safer Payments, you should inspect the latest system event log instead on file level.
- To re-start an IBM Safer Payments instance after a shutdown (and potentially maintenance operation on the instance or its server), you cannot use any function from within IBM Safer Payments, you will have to turn to the method used in your IBM Safer Payments setup to start the instance. Notice that you have a certain time window for restarting, since the FLI outgoing queue buffers of the other IBM Safer Payments instances only have a finite capacity. If you have exceeded this capacity, and you re-start the IBM Safer Payments instance, it will detect that it cannot be synchronized to the current state of the other instances via FLI and require you to restore this instance.

[back to top](#)

## 8.2.5 Detach instance

If you detach an IBM Safer Payments Instance, it will effectively be taken out of the IBM Safer Payments cluster replication mechanism. The outgoing FLI queues of all other instances to this instance will be closed and their contents will be discarded.

This ensures that if the detached IBM Safer Payments instance is not coming back up for an extended time, no FLI outgoing queue will overflow. When this IBM Safer Payments instance comes back, it needs to be "restored" to make good for the missed replication.

The attach of an instance forces to reopen the outgoing queues without recovering the discarded contents. An attached instance will not be in sync any more.

Notice that the delete IBM Safer Payments instance operation also executes a detach.

[back to top](#)

## 8.2.6 Delete instance

Deletion of an IBM Safer Payments instance first invokes detaching it from the cluster, and then to delete it from the cluster configuration.

### Remarks

- You may delete an IBM Safer Payments instance of a cluster in full operations.
- The deleted IBM Safer Payments instance is only deleted from the cluster, not physically from its hardware platform. If you want to remove the IBM Safer Payments instance from its hardware platform, you need to uninstall it after you deleted it from the cluster.

[back to top](#)

## 8.2.7 Restore

Restores this instance from a donor. This function is needed in a number of cases:

- A new instance is added to the cluster.
- An IBM Safer Payments instance suffered from a major fault involving data loss (golive fault etc.).
- A FastLink queue to an instance broke (i.e. due to a buffer overflow situation).

- The disk subsystem of the host computer of an IBM Safer Payments instance suffered from data loss.

In these situations, no data on the instance can be used anymore and the instance must be restored. Restoration is a data transplantation process in which the IBM Safer Payments instance to be restored (aka "recipient") obtains all data from another IBM Safer Payments instance (aka "donor"). Notice that full IBM Safer Payments operations resume if you have 3 or more instances in a cluster because when donor and recipient are both unavailable during the restore process, there is still one more IBM Safer Payments instance to process transaction messages, batch data, and user requests (aka "operational").

## **Restore process**

The restore process consists of a number of steps:

1. Invocation: open the edit form for the recipient instance. Click the restore button. Confirm your choice. Select the donor instance. The remainder of the process is now performed automatically by the cluster. Do not interrupt until complete.
2. Signaling: within the IBM Safer Payments cluster, the instances are now informed about their role in the restoration process (donor, recipient, or operational). Within the instances table, the status of the recipient is now signaled as "Synchronisation: Recipient".
3. Lockdown: the donor closes all its incoming interfaces (message command interface, application programming interface, batch data interface, FastLink interface) and waits until its outgoing FastLink buffers are drained. The recipient status shows "Lockdown" until this part of the process is completed.
4. Postparation: all operational instances discard their FastLink outgoing buffer to the recipient and clone the FastLink outgoing buffer to the donor for the recipient. This buffer is continuously filling up during the restoration process since the donor has disabled its incoming FastLink interface for the duration. The operational instances now fill both the buffers (donor and recipient) with all data since the donor closed its interfaces. This effectively ensures that donor and recipient are both provided with the (now static) data of the donor and the (accumulating) contents of the Fast Link buffers which ensures them to be up to date and synchronized. In addition, the FastLink outgoing buffer of the donor to the recipient is discarded.
5. Transfer: all data stored on files from the donor is now copied to the recipient. This step can take considerable time, depending on the size of the data and the bandwidth of the network involved. This step is signaled by the donor status being displayed as "Synchronisation: Donor".
6. The following are carried out in parallel:
  - Hotstart: the recipient now restarts with the donor data. This step is signaled by the recipient status being displayed as "Startup".
  - Incoming FastLink interface for recipient set active so that it starts being updated by the operational instances. The progress of this step can be followed by the FastLink status display.



## 8.2.8 Backup

IBM Safer Payments cluster installation is inherently fail-resilient. Each IBM Safer Payments instance serves as a backup to all the others, and since data stored in IBM Safer Payments is typically also stored in other systems as well, there is little need to revert back to an older status of the application. Thus many IBM Safer Payments applications do not require any additional backup process.

### **Backup background**

If this is not the case in your application, and you must implement backup processes for IBM Safer Payments, there are certain aspects to consider.

First notice that an IBM Safer Payments instance cannot be backed up during operations, because while IBM Safer Payments operates, it constantly changes file contents. In particular IBM Safer Payments requires constant and exclusive read and write access for certain files, to ensure round-the-clock real-time processing of transactions. IBM Safer Payments must be taken offline (all interfaces disabled) so that its disk data remains unchanged during any backup process. Notice that it is not necessary to shut down the IBM Safer Payments instance for backup, only all incoming interfaces have to be disabled during backup.

If your application requires periodical backups, it could be advantageous to install a separate IBM Safer Payments instance dedicated to this task. This IBM Safer Payments instance would only have FastLink interface (FLI) activated, and FLI would be suspended each time a backup from this instance is made.

An alternative to this is to use a backup software that supports "snapshot technology", able to even back up open files. Because of the typical (large) size of the IBM Safer Payments DDC files, the overhead involved with this approach could be prohibitively large.

### **Restoring from backup**

Restoring from a backup is simple. You may also use one instance's backup to restore another or all IBM Safer Payments instances in a cluster.

Notice that there is a restore function in IBM Safer Payments that restores one IBM Safer Payments instance from another in live operations.

[back to top](#)

## 8.2.9 Cluster golive



During the actual golive of a model revision, IBM Safer Payments has to reconfigure its model and, if there were changes on the data storage configuration, the data storage objects. During this reconfiguration, IBM Safer Payments cannot compute transaction message requests. In a typical golive involving only changes of profiling and rules, this time period typically only lasts a few milliseconds. If new attributes or profiling output attributes are added to the model, this time period typically still remains in a sub-second range. In some rare cases, however, the time period can be significantly longer, for instance, if a large DDC requires encryption or decryption, or if major DDC resizes of all attributes have to be performed as part of the golive.

The golive report that is created as part of the golive process before the process actually gets started attempts to estimate this time period in advance. This is important as any golive for one mandator will exclude golives of other mandator at the same time. Typically this never results in bottleneck situations as even with hundreds of mandators, most mandator's golives will be very quick, as the mandator's users would not be privileged to perform the aforementioned major changes to the data store configuration. Also notice that the quality of the golive estimation depends on how accurate the performance factors (entered on the system configuration page) have been benchmarked for exactly the server platform used.

It is important to notice that in an IBM Safer Payments cluster setup, the non-availability of one instance for the duration of its golive does not translate to non-availability of the functioning of the entire IBM Safer Payments cluster. The cluster interlock ensures that no more than one instance can perform a golive at any given time. The golive is performed in sequence on all instances in the cluster. When the service consumer detects that one instance is not computing transaction messages, it can redirect them to another instance in the cluster. If MCI bypass is configured, this redirection is done internally by IBM Safer Payments and is completely transparent to the service consumer.

In addition, the cluster interlock checks that enough instances in the cluster are available to compute transaction messages. This helps mitigating risks of outages outside the control of IBM Safer Payments, such as power outages or host OS maintenance. On occasions, this can cause the golive execution to be queued until enough instances are available again, this state is reflected in the revision selection table by an extra '(queued)' block next to the revision status. Once enough instances are available, the golive is executed.

[back to top](#)

## 8.2.10 URID replication

Within each IBM Safer Payments instance, each transaction record stored is assigned a unique record Id (URID). URIDs are assigned incrementally; the first record thus has an URID of zero. Since URID counting is never restarted, each transaction ever processed by IBM Safer Payments is uniquely identifiable.

This is however more complex in a clustered IBM Safer Payments installation. Because each IBM Safer Payments instance must be able to operate autonomously, it is impossible for IBM Safer Payments instances to negotiate URID values before they store a transaction record. Thus URID are only unique within an IBM Safer Payments instance. If the authorization system uses three IBM Safer Payments instance in a round-robin scheme, the first transaction record would be URID=0 on instance 1, the second URID=0 on instance 2, and so forth.

Hence in a cluster, a transaction record is only uniquely identified by the instance Id and URID of the ("primary") IBM Safer Payments instance that initially received the transaction message (or processed the batch data record). Therefore, two attributes "Primary instance ID" and "Primary URID" must be created with each model revision as meta attributes in a clustered configuration. Each primary IBM Safer Payments instance then adds the primary URID and its instance Id to the FLI message passed to the other IBM Safer Payments instances, where they get stored with the transaction record in addition to the ("secondary") URID of this specific IBM Safer Payments instance.

The unique identification of transaction records is needed both for auditing purposes and also with the flagging of transactions as fraud during investigation. In the latter case, the primary URID and instance Id values are used to ensure that the same transaction is flagged (or un-flagged) as fraud on all IBM Safer Payments instance in a cluster.

[back to top](#)

### 8.2.11 Remote operation of IBM Safer Payments

While all operational processes and maintenance tasks are supported from within IBM Safer Payments, they can also be operated remotely from any central data center environment using the IBM Safer Payments API (Application Programming Interface).

The remainder of this page exemplifies the use of the API for typical operational processes and maintenance tasks. Notice that the operations can be executed on all IBM Safer Payments server instances, regardless on

whether or not their API is set active. Contact the IBM Safer Payments support for a complete API reference manual.

## **Ping**

The API ping can be used on any IBM Safer Payments server instance to test if the instance is responsive. No valid user session (login) is required for this. Load balancing / failover switching gear between the IBM Safer Payments server instances and user access can use this API request to determine the API active IBM Safer Payments server instance.

## **Login/logout**

All API requests (other than "ping") require authentication. Typically, a specific user account is created for such remote operations.

The user account should be created with the "enforce password changes" option disabled. Once the "login" request is responded to, the session remains active for the specified timeout period. The session cookie must be retrieved from the response, as it must be sent back to the API with all subsequent API requests.

## **Cluster status**

A complete status overview can be obtained with the "getInstancesTable" request.

## **Switching active API**

To enable the API on an instance (and automatically disable it on all other), send the "enableApi" request.

## **Taking an instance offline (e.g. for backup)**

To disable/close all interfaces on an IBM Safer Payments server instance (for example: before executing a shutdown or to isolate an instance for non-shadow copy enabled backup), send the "setOffline" request.

This request disables/closes the MCI, API, BDI, and incoming FLI interfaces of the respective IBM Safer Payments server instance. Notice that you must first activate the API on another IBM Safer Payments server instance for users to still have access to the IBM Safer Payments cluster (user sessions lost during switching active API). The SCI interface remains enabled/open since it is used by the IBM Safer Payments cluster instances to exchange necessary control and status information even with an offline IBM Safer Payments server instance. Since the operating SCI does not change any file stored data, it can safely be kept open for instance during a backup of the instance.

## Taking an instance online (e.g. after a backup)

To re-activate all enabled interfaces after having taken it offline, send the "setOnline" request.

### Shutdown

To initiate the shutdown of an instance (and automatically disable it on all other), send the "shutdown" request.

Notice that you do not need to shut down an IBM Safer Payments server instance for certain maintenance tasks, such as backup without shadow copies: taking the instance offline is sufficient.

[back to top](#)

## 8.3 System internals

System Internals contain IBM Safer Payments system information that the administrators and supports can use to get an overview of the IBM Safer Payments system and troubleshoot issues, such as latencies. It has the following tabs with information from different aspects:

- **General Information:** Contains general system information. Each item is explained by its tooltip.
- **Data Caches Internals:** Contains status variables of all attributes stored in MDC and DDC.
- **Index Internals:** Contains general information of all indexes. See below for further explanation.
- **Memory Usage Internals:** Displays memory usage of all stored elements.
- **Latest Latency Violations:** Displays recently occurred latency violations. See below for further explanation.

[back to top](#)

### 8.3.1 Index internals

The Index Internals table contains a summary of all indexes. It has the following columns:

- **Attribute:** Index attribute name.
- **Available Nodes:** A container with slots that can be used to insert new index entries. Available nodes are only created, if "Purge outdated entries" is enabled in the index definition. Safer Payments will insert all slots, that are freed during purging, into available nodes. It will also add all other free nodes during startup of the Safer Payments instance. Picking a free slot from available nodes is the quickest way to find a free slot during index insertion.

- **Capacity:** The defined number of slots to store index entries. It can be changed in the index definition in model revision.
- **Distinct:** The current fill level of the index. These are the index entries that are currently used and have not exceeded the maximum lifetime defined for the index. If the distinct value gets close to "Capacity", the index might be running out of free slots. This value decreases during purging and increases when inserting new entries.
- **Maximum fill level:** The highest fill level the index ever had. This value never decreases as it is the maximum number of distinct entries.
- **Index-UID:** Unique ID (UID) of the index.
- **Last Insert:** The slot that was used as latest insert position. If "Purge outdated entries" is disabled in index definition, this is usually [Distinct - 1] for a healthy index. If it is a slot in the middle of an index instead, it indicates that the index insertion had to search for a position that may induce latencies. If there are "Available Nodes", "Last Insert" being in the middle of the index is an expected behaviour and is not an indicator for latencies.
- **Mandator:** The mandator that the index belongs to.
- **Max Deletion Tries:** The maximum attempts it has ever taken for this index to find a free slot by deleting old entries that have reached their minimum lifetime. If this value is high, it indicates that free slots could only be found by deleting old entries that have reached their minimum lifetime and it might lead to latencies.
- **Root:** Id of current root node of the index tree.
- **Sequence:** Indicates if the sequence is enabled or not in the index definition.
- **Sequence Depth:** The sequence depth set in the index definition.
- **Sequence DDC Size:** Index sequence DDC size.
- **Sequence MDC Size:** Index sequence MDC size.
- **Tree Depth:** Current (maximum) depth of the index tree.
- **Type:** Type of the index.

[back to top](#)

### 8.3.2 Latency violations

The Latest Latency Violations table contains the most recent latency violation records in the instance. The maximum number of records that this table can display is defined in System Configuration -> Misc -> Log latency violation details -> Maximum reports in system internals (violations).

This table includes the following information of each violated record:

- **URID:** The URID (unique record ID) of the violated record in the instance.
- **Latency:** The time it took Safer Payments to compute the record.
- **System Time [timestamp]:** The time when the record was computed.

Detailed computation of each violated record can be expanded/collapsed by clicking the arrow sign at the end of each row in the table. The expanded computation detail contains two sections:

- **Time per element (URID ):** This sub-table lists all elements (or the top time consuming elements depending on the system setting for latencies) with their URIDs that are involved in the message computation and the time taken to compute each element.
- **Time per computation (URID ):** This sub-table lists the time taken to compute each element type, such as index, calendar profile, counter, etc. All other computation time is counted as Misc Wait (aka. Storage Overhead). If the setting Log "misc wait" time details is enabled, an additional table "Misc Wait Times" is also displayed. This table list further detail about misc wait computation, such as the time taken to write the message to CDC or compute rule actions, etc.

[back to top](#)

## 8.4 Browsing

This section covers event message browsing.

[back to top](#)

### 8.4.1 Log entries

This page lets you view log messages:

- Which of the generated log messages are displayed depends on the filter settings above.
- How and which log messages are generated depends on the event log message settings.
- The columns displayed are:
  - **Instance**  
IBM Safer Payments optionally (system configuration) implements centralized logging. In this case, all IBM Safer Payments instances replicate all locally generated log messages to all other instances within the IBM Safer Payments cluster. This column identifies the IBM Safer Payments cluster instance this log message was originated on.
  - **Timestamp**  
Timestamp log message was generated (system time of originating instance), including microseconds. Notice that the actual resolution of the computer clock might not represent microseconds.
  - **Log level**  
The log level is a classification involving the levels:
    - **Debug**  
Analysis and troubleshooting information mostly used during

integration and testing of an IBM Safer Payments installation.

- **Copyright**

Delivers release information.

- **Informational**

Describes certain activities within IBM Safer Payments.

- **Warning**

Potentially troublesome incidents.

- **Error**

Problems presumably resolvable by user/administrator.

- **Fatal**

Problems presumably resolvable only by IBM. If you encounter them, please contact IBM Safer Payments support to analyze.

- **ID**

The log message ID is a unique identification within IBM Safer Payments. Notice that the same log message (same ID) can have different log message texts depending on what is intended to express.

- **User**

For all log messages that are generated with respect to an explicit action of a user, the user login (and name) is provided here.

- **Message**

Text describing the actual event. Notice that with the audit log, the IP address from which a request is received is included after message text. For requests that were forwarded to IBM Safer Payments by a (reverse) proxy, the originating IP address(es) are also provided.

- **Comment**

This text provides further explanation of the log message and may contain information on how to provide remedy for a problem.

Notice that you may change log level and comment of each log message from the event log message page.

[back to top](#)

## 8.4.2 Log filter

The settings of this section enable filtering of log entries displayed in the section below. A log entry must satisfy all filter conditions to be displayed.

The filter conditions are:

- **Date/time**

Lets you define a time interval.

By default this is defined as the time period from now into the past using the number of seconds defined in system configuration setting 'Event log messages - Default view period'.

- **Log levels**

Lets you select which log levels should be displayed.

- **Instances**

In a multi-instance cluster installation with centralized logging enabled, you

may select instances for which log entries shall be shown.

- **Users**

Select only log messages that are associated to a specific user. Notice that "[IBM Safer Payments]" is a placeholder for log messages that are not associated to a user.

All changes to filter criteria are executed immediately, that is, as soon as the entry focus leaves an entry field, the content of the log entries table below refreshes according to the new filter criteria.

The button **Refresh table with default view period** (new user interface only) will refresh the table with the default timespan mentioned under 'Date/time' above.

[back to top](#)

## 8.5 Event logging

This section covers IBM Safer Payments event log message configuration.

[back to top](#)

### 8.5.1 Event log messages

IBM Safer Payments comes with a fully configurable event log engine that is configured from the event log message page on the admin tab. The page lists all available event log messages.

The log messages are programmed into IBM Safer Payments, you may thus not add or delete from this list. Click on a row to view details and to change settings.

Notice that all settings that are user overwritten are indicated with an asterisk behind the value.

[back to top](#)

### 8.5.2 Event log message

This section shows settings of the log message identified in the section title:

- **PCI DSS mandated**

To comply with PCI DSS, certain log messages must be included in the audit logs. This is indicated for each log message and cannot be changed by the user. However, this indication is not mandatory and should be considered a recommendation. You may choose to follow this recommendation or not.

- **Comment**

Comments are informational only, yet it is highly recommended that you



comment each item in IBM Safer Payments well as these comments are used at various places.

- **Level**

To associate a log level to the message to make it easier to read large log files.

## Log targets

Log target configuration allows enabling/disabling the event log message for the four possible targets:

- **System event log**

Enable or disable IBM Safer Payments internal system logs, which are stored in daily files in the "log" directory of the IBM Safer Payments installation and can be read from the respective pages on the cluster tab. Reset to default button is used to reset system log to default value.

- **Audit event log**

Enable or disable IBM Safer Payments internal audit logs, which are stored in daily files in the "log" directory of the IBM Safer Payments installation and can be read from the respective pages on the cluster tab. Reset to default button is used to reset audit log to default value.

- **Operating system event log**

Enable or disable external operating system logs. On UNIX operating systems the external logging device is syslog, event log messages are delivered as "syslog" messages. Reset to default button is used to reset operating system event log to default value.

- **Console event log**

Enable or disable console logging. console is usually re-routed to journald when using systemd. Reset to default button is used to reset console log to default value.

## Reset to default

When the log target or log level has been changed from the default value, then a "Reset to default" button will appear beside it, allowing you to reset to the default value. If you don't see this button, then the log message is still using the default value for that setting.

## Log levels

The log level is a classification involving the levels:

- **Debug**

Analysis and troubleshooting information mostly used during integration and testing of an IBM Safer Payments installation.

- **Copyright**

Delivers release information.

- **Informational**

Describes certain activities within IBM Safer Payments.

- **Notice**  
Describes events that are unusual but are no error condition.
- **Warning**  
Potentially troublesome incidents.
- **Error**  
Problems presumably resolvable by user/administrator.
- **Fatal error**  
Problems presumably resolvable only by IBM. If you encounter them, please contact IBM Safer Payments support to analyze.
- **Emergency**  
System is unusable.
- **Alert**  
Action must be taken immediately.

The comment of the log message is displayed only in log tables. It gives additional information about the general circumstances of a log event and how to resolve certain situations. Please notice that this is not the actual message that is printed to the system or audit event logs.

[back to top](#)

## 8.6 Memory control

Certain modeling simulations of model revisions require IBM Safer Payments to create temporary data objects. For instance, if you define a new or modified counter in a model revision and enable simulation for it, IBM Safer Payments must create temporary data objects to represent the output attributes of the counter. Since simulation is mostly performed out of main memory (rather than disk memory) for performance reasons, and since main memory is a scarce resource, once the main memory available to simulations is exhausted, IBM Safer Payments has to decline further requests for simulation.

The memory control page first provides an overview on the memory consumption of all simulations running and the information when this model revision was last touched by the user. Second, users with respective privileges may stop simulations of users to free their memory for other simulations. This ensures that there are no "forgotten" simulations that consume the otherwise dearly needed memory.

To create a partial list of simulations, you may filter the table for both mandators and users.

[back to top](#)

## 8.7 Maintenance functions

This section covers specific maintenance functions for IBM Safer Payments.  
[back to top](#)

### 8.7.1 Cancel master key change

This maintenance function cancels a master key change on the executing instance. Only use this function when you know what you are doing as improper use can cause IBM Safer Payments to not work as expected. When in doubt, contact IBM Safer Payments support to assist with the execution.

The following parameters have to be set:

- **Invalidate instance**

If set the instance is invalidated otherwise the status is set to "Ok". Usually an instance should be invalidated if a key change is canceled.

[back to top](#)

### 8.7.2 Check health of index

This maintenance function checks the specified index for issues. During execution of this maintenance function no other access to this index is possible. This function can only be executed on an IBM Safer Payments instance that does not process any transaction messages or API requests (MCI, FLI, and BDI must be disabled on the instance).

The following parameters have to be set:

- **Mandator**

The mandator the index to be checked belongs to.

- **Index**

The index to be checked.

If no issue is found a log message of type 0 (debug) will be generated. In case there are issues error messages will be displayed.

This function can detect issues of the form:

- Wrong number of index entries
- Wrong splitting of links

[back to top](#)

### 8.7.3 Cleanout revisions

Unloads all non-champion revisions from IBM Safer Payments and moves their file representation from the "cfg" to the "arc" directories of the current IBM Safer Payments instance.

This function is typically used in the implementation phase of an IBM Safer Payments installation, where when the staging moves from the test/QA/verification environment to the production environment to eliminate the potentially numerous iterations of revisions made during earlier stages.

Notice that if there is no champion revision for a mandator, one revision is not deleted to serve as copy source.

[back to top](#)

#### 8.7.4 Create conclusion expression pair list

If there are one or more rules with at least two conclusions in each rule, and all rules use the same output attributes on the left side of the conclusion, then this function returns the expression values of the conclusions.

This can be used if rules are defined for a mapping, where one Attribute is the mapping code and the other the mapping value.

For example if you have two attributes CODE with uid 123 and VALUE with uid 124 and there are following rules:

Rule 1 has conclusions:

CODE is Code\_X  
VALUE is Value\_A

Rule 2 has conclusions:

CODE is Code\_Y  
VALUE is Value\_B

Rule 3 has conclusions:

CODE is Code\_Y  
VALUE is Value\_C

then, when providing the attribute uids 123 as *Unique Id* and 124 as *Expression attribute*, the output is:

```
values: {[{"Code_X":["Value_A"]}, {"Code_Y":["Value_B", "Value_C"]}]}

```

[back to top](#)

#### 8.7.5 Skip FLI messages

### **Permanently skip potentially blocking outgoing FLI messages.**

The function will try to skip constantly failing or blocking outgoing FLI messages from the local Safer Payments instance that were scheduled to the selected instance. You may need to login on another Safer Payments instance and perform the maintenance function there, if you need to modify the outgoing FLI buffer of another instance. The function will try to skip a single blocking configuration message first. Multiple FLI messages may be skipped if it's not possible to identify a single blocking FLI message. Running this function will cause data loss in most cases, as the information of the skipped FLI message will be discarded. Only run this function on production if advised by IBM support. It may be possible that there may be additional error messages after performing this maintenance function if the cancelled FLI message was processed normally on the remote instance and the current instance is receiving a response. In some cases, it also may cause further synchronization issues if newer FLI messages rely on the skipped messages. Make sure to never skip a golive, as further model or configuration changes may invalidate other instances that do not have performed this golive yet.

[back to top](#)

### 8.7.6 Fix milliseconds mapping

The maintenance function will be triggered during the next golive of the selected mandator.

Takes an integer Value in format YYYYMMDDhhmmssZZZ converts it to a timestamp value in milliseconds since 1970-01-01 00:00:00.

The attribute requires at least a length of 5 and needs to be unencrypted. This will apply this conversion mapping to all data once. This will increase the execution time of the next golive. It is not possible to undo this operation. This maintenance request will also be synchronized via FLI to other instances.

[back to top](#)

### 8.7.7 Rebuild indexes

This function recreates all defined indexes from scratch. For every index it performs the following actions:

1. Erases index in MDC and DDC.
2. The rebuild starts on the beginning (earliest record) in DDC and fills the index (and its sequences) from scratch (only in index MDC).
3. Dumps index MDC to index DDC at once.

## Remarks

- Since with indexes (unlike attributes), MDC and DDC sizes are always the same. Thus, the rebuild index function can create the "new" index only in MDC and then dump it at once to DDC; which is much faster compared to creating the index in parallel in MDC and DDC.
- The rebuilt index only contains entries for transaction records stored in DDC; all entries that are not stored in DDC will not be part of the rebuilt index.
- Depending on the size of the MDC/DDC, the execution of this function may take a significant amount of time during which this instance is not computing transaction messages.
- All index-oriented elements (calendar profiles, events) are recomputed as well.

[back to top](#)

## 8.7.8 Rebuild index

Re-creates an entire index based on transaction data stored.

This function can only be executed on an IBM Safer Payments instance that does not process any transaction messages or API requests (MCI, FLI, and BDI must be disabled on the instance). It performs the following actions:

1. Erases index in MDC and DDC.
2. The rebuild starts on the beginning (earliest record) in DDC and fills the index (and its sequences) from scratch (only in index MDC).
3. Dumps index MDC to index DDC at once.

## Remarks

- Since with indexes (unlike attributes), MDC and DDC sizes are always the same. Thus, the rebuild index function can create the "new" index only in MDC and then dump it at once to DDC; which is much faster compared to creating the index in parallel in MDC and DDC.
- The rebuilt index only contains entries for transaction records stored in DDC; all entries that are not stored in DDC will not be part of the rebuilt index.
- Depending on the size of the MDC/DDC, the execution of this function may take a significant amount of time during which this instance is not computing transaction messages.
- All index-oriented elements (calendar profiles, events) are recomputed as well.

[back to top](#)

## 8.7.9 Rebuild index sequence

Re-creates the sequence of an index based on transaction data stored. The tree structure of the index nodes is not changed by this maintenance function.

This function can only be executed on an IBM Safer Payments instance that does not process any transaction messages or API requests (MCI, FLI, and BDI must be disabled on the instance). It performs the following actions:

1. Resets the sequence start of every index node.
2. The rebuild starts on the beginning (earliest record) in DDC and searches the correct index node for each URID. If a node is found, it inserts the URID into the index sequence.

### Remarks

- The rebuilt index sequence only contains entries for transaction records stored in the DDC of the index attribute and index sequence attribute; all entries that are not stored in DDC will not be part of the rebuilt index sequence.
- Depending on the size of the MDC/DDC, the execution of this function may take a significant amount of time during which this instance is not computing transaction messages.
- To speed up the process, this function may be executed multi-threaded based on the value entered for the number of threads. Each thread rebuilds a certain interval of index nodes in parallel.

[back to top](#)

## 8.7.10 Reload API include files

Reload API include files from disk.

This function may be useful, when applying small javascript patches or when using a customized user interface.

[back to top](#)

## 8.7.11 Reset user preferences

Resets preferences, searchfilter, table sizes and column orders for all users. Perform this action, if there are problems with previous preferences, or if this is recommended as part of an IBM Safer Payments update.

[back to top](#)

## 8.7.12 Reset index

Resets the internal storage of an index and all of its dependent elements such as masterdata, calendar profiles and events.

This function can only be executed on an IBM Safer Payments instance that does not process any transaction messages or API requests (MCI, FLI, and BDI must be disabled on the instance).

[back to top](#)

### 8.7.13 Reset outgoing FLI

Resets all outgoing FLI connections and rewinds FLI buffer read position to first unacknowledged FLI message. This can be useful, if the outgoing FLI is not connecting to other instances anymore.

[back to top](#)

### 8.7.14 Rewind FLI buffer

Rewinds FLI buffer read position to first unacknowledged FLI message. This can be useful, if the FLI is still sending but the unsent buffer size is not decreasing.

[back to top](#)

### 8.7.15 Rewrite risk lists to cluster

Rewrites the risk list to the cluster from this instance, so it will be synchronized on all instances.

- Mandator  
Select mandator to which this maintenance function shall be applied to.
- Risk List  
Select risk list to which this maintenance function shall be applied to (depending on mandator selection).

[back to top](#)

### 8.7.16 Rewrite element to disk

Stores a serializable object of an IBM Safer Payments installation on disk.

[back to top](#)

### 8.7.17 Set MDC/DDC sizes



Sets size of xDC for all attributes of a specific revision of a specific mandator to the specified size.

- Set size for  
Select for which xDC this maintenance function shall be applied.
- Set size to  
New size of xDC.
- Mandator  
Select mandator to which this maintenance function shall be applied to.
- Revision  
Select revision to which this maintenance function shall be applied to (depending on mandator selection).

[back to top](#)

## 8.8 Outgoing channel configuration

Outgoing Channel Configurations for the Alert Message Interface have been introduced in Safer Payments 5.5 to enable users to define reusable connections for case actions, external queries, and notifications. Instead of defining targeted servers for mails, IP connections, or SQL queries within each Alert Message definition, it is now possible to create one Outgoing Channel Configuration and use it within multiple case actions, external queries, and notifications.

An Outgoing Channel Configuration is meant to encapsulate all technical details of a connection, while the contents of outgoing messages are still defined on the case action, external query, and notification forms.

[back to top](#)

### 8.8.1 Outgoing channel configuration settings

#### **General settings**

The definition of an outgoing channel configuration involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details. All outgoing channels shared the following settings:

- **Enabled**  
Allows you to temporarily enable/disable outgoing channel configurations without the need of redefining them or change model rules. When an outgoing channel configuration gets disabled, it has to be decided if pending messages should be stopped or still delivered. If they are stopped, they will be discarded/archived with the next delivery attempt. Note, that if the outgoing channel configuration gets enabled again before all pending messages could be discarded/archived, they will be tried to be delivered again.

- **Name**

Used to identify the outgoing channel configuration. The name is used to identify the outgoing channel configuration, e.g. in case actions, external queries or notifications.

**Note:** The name must be unique.

- **Comment**

Used to describe the outgoing channel configuration.

- **Mandator**

Each outgoing channel configuration belongs to one mandator. Once created, mandator ownership does not change.

- **Mask values**

Allows to control whether encrypted values that are inserted into message template via placeholders will be sent masked or unmasked. This will not affect the preview of case actions, which is controlled by user privileges in the API.

- **Nil value numeric**

This setting determines what is sent when a numeric value is not available / "not in list" (nil). There are three options: "Empty value", "Original value" and "Configurable". With the option "Empty value", an unavailable numeric value will not print to anything. With the option "Original value", an unavailable numeric value will be printed as "(0)". With the option "Configurable", you can set a custom value through a separate input field.

- **Custom nil value numeric**

This setting is only available when "Nil value numeric" is set to "Configurable". Here you can type in any custom text which shall be printed for unavailable numeric values.

- **Nil value text**

This setting determines what is sent when a text value is not available / "not in list" (nil). There are three options: "Empty value", "Original value" and "Configurable". With the option "Empty value", an unavailable text value will not print to anything. With the option "Original value", an unavailable text value will be printed as "()". With the option "Configurable", you can set a custom value through a separate input field.

- **Custom nil value text**

This setting is only available when "Nil value text" is set to "Configurable". Here you can type in any custom text which shall be printed for unavailable text values.

- **Nil value timestamp**

This setting determines what is sent when a timestamp value is not available / "not in list" (nil). There are two options: "Empty value" and "Configurable". With the option "Empty value", an unavailable timestamp value will not print to anything. With the option "Configurable", you can set a custom value through a separate input field.

- **Custom nil value timestamp**

This setting is only available when "Nil value timestamp" is set to "Configurable". Here you can type in any custom text which shall be printed for unavailable timestamp values.

- **Target**

Target of outgoing channel configuration. Once created, target type does not change. Depending on the choices, the remainder of the form changes. The following describe the different options available for the different target types.

## **File**

Outgoing messages are stored as a file. The following settings are available:

- **Send via**

Allows to specify the cluster instance that should send out the message. The recommended choice is "local" in which case the instance that generates the message will directly send it. However, if for example only one instance can reach a specific server, it is possible to select an instance by id.

- **Format values**

Declare default value: Format/unformat values which are inserted in the message template. Notice that this value can be overwritten in outgoing channel configuration templates, e.g. in case actions, external queries or notifications.

- **Target directory**

The directory path in which files shall be stored.

## **HTTP message**

Messages are stored until they can be sent successfully. The following settings are available:

- **Retry interval**

Determines the interval that Safer Payments will wait before retrying to send a message that could not be delivered.

- **Retry attempts**

Determines the number of retry attempts before the message will be archived. The message will then no longer be sent, but a log message will be written indicating this.

- **Send via**

Allows to specify the cluster instance that should send out the message. The recommended choice is "local" in which case the instance that generates the message will directly send it. However, if for example only one instance can reach a specific server, it is possible to select an instance by id.

- **Relay**

Determines whether or not a message should be handed over to the next instance with AMI and the respective protocol enabled if sending it on the selected instance fails.

- **Format values**

Declare default value: Format/unformat values which are inserted in the message template. Notice that this value can be overwritten in outgoing channel configuration templates, e.g. in case actions, external queries or notifications.

- **Message target IP address**

The IP address used for the outgoing channel configuration.

- **Message target IP port**

The IP port used for the outgoing channel configuration.

- **HTTP resource (HTTP only)**

The HTTP target resource that handles the message. For example "mvc.php?model=card&action=update"

- **Content type**

The content type that will be used in the HTTP header. For additional information on how to use multipart forms, [click here](#).

- **Use SSL**

If enabled, IBM Safer Payments uses SSL to authenticate the remote server and encrypt communication with it. The remote server needs to send out a valid certificate to establish a connection.

- **Server CA certificate file**

- A file containing Certificate Authority certificates to validate the remote server's certificate against.

- **Use client certificate**

- If enabled, IBM Safer Payments will use a client certificate when sending out messages.

- **Client certificate file**

- Use this client certificate PEM file to authenticate at the remote server. This file has to exist on the sending IBM Safer Payments instance.

- **Client certificate key file**

- The private key of the client certificate in PEM format. This file has to exist on the sending IBM Safer Payments instance. This can be the same PEM file as the client certificate file.

- **Client certificate passphrase**

- Determines what type of private key shall be used. The options are:

- **passphrase input by text input**

- Use a text input field to insert the password. The passphrase will be stored encrypted and never exposed to the client, if encryption is enabled globally.

- **read passphrase from file**

- Read the passphrase from a file, short time before sending it. This file has to exist on the sending IBM Safer Payments instance.

- **use unencrypted private key**

- Use an unencrypted private key file for the client certificate.

- **Private client key passphrase**

- Use this passphrase to decrypt the private client certificate key.

- **Private client key passphrase file**

- Read the private client certificate key passphrase from this unencrypted file.

- **Use authentication**

If provided, IBM Safer Payments uses Basic Authentication (RFC 2617) as

HTTP authentication. The service is rejected, if username/password is not valid.

- **Username**

The username used for Basic Authentication.

- **Password**

The user's password for Basic Authentication. This password is stored encrypted if the encryption is activated globally.

## **Message**

Messages are stored until they can be sent successfully. The following settings are available:

- **Retry interval**

Determines the interval that Safer Payments will wait before retrying to send a message that could not be delivered.

- **Retry attempts**

Determines the number of retry attempts before the message will be archived. The message will then no longer be sent, but a log message will be written indicating this.

- **Send via**

Allows to specify the cluster instance that should send out the message. The recommended choice is "local" in which case the instance that generates the message will directly send it. However, if for example only one instance can reach a specific server, it is possible to select an instance by id.

- **Relay**

Determines whether or not a message should be handed over to the next instance with AMI and the respective protocol enabled if sending it on the selected instance fails.

- **Format values**

Declare default value: Format/unformat values which are inserted in the message template. Notice that this value can be overwritten in outgoing channel configuration templates, e.g. in case actions, external queries or notifications.

- **Message target IP address**

The IP address used for the outgoing channel configuration.

- **Message target IP port**

The IP port used for the outgoing channel configuration.

- **Use SSL**

If enabled, IBM Safer Payments uses SSL to authenticate the remote server and encrypt communication with it. The remote server needs to send out a valid certificate to establish a connection.

- **Server CA certificate file**

A file containing Certificate Authority certificates to validate the remote server's certificate against.

- **Use client certificate**

If enabled, IBM Safer Payments will use a client certificate when sending out messages.

- **Client certificate file**

Use this client certificate PEM file to authenticate at the remote server. This file has to exist on the sending IBM Safer Payments instance.

- **Client certificate key file**

The private key of the client certificate in PEM format. This file has to exist on the sending IBM Safer Payments instance. This can be the same PEM file as the client certificate file.

- **Client certificate passphrase**

Determines what type of private key shall be used. The options are:

- **passphrase input by text input**

Use a text input field to insert the password. The passphrase will be stored encrypted and never exposed to the client, if encryption is enabled globally.

- **read passphrase from file**

Read the passphrase from a file, short time before sending it. This file has to exist on the sending IBM Safer Payments instance.

- **use unencrypted private key**

Use an unencrypted private key file for the client certificate.

- **Private client key passphrase**

Use this passphrase to decrypt the private client certificate key.

- **Private client key passphrase file**

Read the private client certificate key passphrase from this unencrypted file.

## **ODBC SQL**

You have to install and configure a valid ODBC connector on all machines with active AMI. Make sure, that you can reach your database with your ODBC connector, before configuring ODBC SQL actions. The integration should be compatible with mySQL, postgresSQL and oracle ODBC connectors.

It is not possible to parse return values or to import data by SQL into IBM Safer Payments.

The following settings are available:

- **Retry interval**

Determines the interval that Safer Payments will wait before retrying to send a message that could not be delivered.

- **Retry attempts**

Determines the number of retry attempts before the message will be archived. The message will then no longer be sent, but a log message will be written indicating this.

- **Send via**

Allows to specify the cluster instance that should send out the message. The recommended choice is "local" in which case the instance that generates the

message will directly send it. However, if for example only one instance can reach a specific server, it is possible to select an instance by id.

- **Relay**

Determines whether or not a message should be handed over to the next instance with AMI and the respective protocol enabled if sending it on the selected instance fails.

- **Format values**

Declare default value: Format/unformat values which are inserted in the message template. Notice that this value can be overwritten in outgoing channel configuration templates, e.g. in case actions, external queries or notifications.

- **DSN name (ODBC)**

This is the Data Source Name (DSN) of the ODBC connector on the IBM Safer Payments server; for example: If the complete connector would be "uid=iris;pwd=myIrisPassword;dsn=myDataBase" the DSN name parameter would be "myDataBase".

- **DSN user**

This is the user name, that is used by ODBC to login into your database; if the complete connector would be "uid=iris;pwd=myIrisPassword;dsn=myDataBase" the password parameter would be "myIrisPassword".

- **DSN password**

The user's password for the database; if the complete connector would be "uid=iris;pwd=myIrisPassword;dsn=myDataBase" the user name parameter would be "iris". This password is stored encrypted if the encryption is activated globally.

## **SMTP**

SMTP messages are queued and are sent out periodically (defined in IBM Safer Payments configuration) as batch. If the SMTP service is temporary unavailable, IBM Safer Payments attempts re-sending them also periodically. SMTP messages are also stored on disk to ensure that unsent SMTP messages will be attempted to be resent after a hard stop of IBM Safer Payments. The following settings are available:

- **Retry interval**

Determines the interval that Safer Payments will wait before retrying to send a message that could not be delivered.

- **Retry attempts**

Determines the number of retry attempts before the message will be archived. The message will then no longer be sent, but a log message will be written indicating this.

- **Send via**

Allows to specify the cluster instance that should send out the message. The recommended choice is "local" in which case the instance that generates the message will directly send it. However, if for example only one instance can reach a specific server, it is possible to select an instance by id.

- **Relay**

Determines whether or not a message should be handed over to the next

instance with AMI and the respective protocol enabled if sending it on the selected instance fails.

- **Format values**

Declare default value: Format/unformat values which are inserted in the message template. Notice that this value can be overwritten in outgoing channel configuration templates, e.g. in case actions, external queries or notifications.

- **Email "from" address**

The sender address used for the SMTP outgoing channel configuration.

- **Recipient address**

Lets you choose between a "constant" recipient address (entered below) or taking the string value of the email meta attribute by choosing the option "variable from meta attribute" of the current transaction message. The latter allows for sending emails to individual cardholders, merchants, or acquirers.

- **Constant email "to" address**

If the recipient address is "constant", all outgoing SMTP messages are sent to this address. You may use multiple email addresses here, just separate them by semicolon.

## **Kafka topic**

Messages can be pushed to a Kafka Topic served by multiple Kafka brokers. The following settings are available:

- **Kafka brokers list**

The Kafka brokers to try to connect to. A list of IP addresses and ports separated by a comma e.g *192.168.0.1:8001,192.168.10.1:8002*

- **Kafka topic name**

Name of the Kafka Topic for which messages should be produced.

- **Advanced producer configuration**

Allows to manually specify advanced options related to the Kafka producer that Safer Payments will create in the back-end. For a list of the possible configuration options visit

<https://github.com/edenhill/librdkafka/blob/master/CONFIGURATION.md>.

- **Use SSL**

If enabled, IBM Safer Payments uses SSL to authenticate the remote server and encrypt communication with it. The remote server needs to send out a valid certificate to establish a connection.

- **Server CA certificate file**

A file containing Certificate Authority certificates to validate the remote server's certificate against.

- **Use client certificate**

If enabled, IBM Safer Payments will use a client certificate when sending out messages.

- **Client certificate file**

Use this client certificate PEM file to authenticate at the remote server. This file has to exist on the sending IBM Safer Payments instance.



- **Client certificate key file**

The private key of the client certificate in PEM format. This file has to exist on the sending IBM Safer Payments instance. This can be the same PEM file as the client certificate file.

- **Client certificate passphrase**

Determines what type of private key shall be used. The options are:

- **passphrase input by text input**

Use a text input field to insert the password. The passphrase will be stored encrypted and never exposed to the client, if encryption is enabled globally.

- **read passphrase from file**

Read the passphrase from a file, short time before sending it. This file has to exist on the sending IBM Safer Payments instance.

- **use unencrypted private key**

Use an unencrypted private key file for the client certificate.

- **Private client key passphrase**

Use this passphrase to decrypt the private client certificate key.

- **Private client key passphrase file**

Read the private client certificate key passphrase from this unencrypted file.

## **Persistent connection**

A persistent connection is kept open to a list of service consumers (can be another IBM Safer Payments instance or an external system), such that a message is sent as soon as possible. The following settings are available:

- **Persistent connection ID**

Optional, unique identifier of the persistent connection by which it can be referenced in the dynamic selection of the OCC in an external model component.

- **Number of connections**

Determines the number of connections that IBM Safer Payments will establish to each address in the message address list.

- **Number of threads**

Determines the number of threads that IBM Safer Payments will use to process the tasks in the persistent outgoing channel configuration. A reasonable value is equal to or less than the number of connections.

- **Message target addresses**

A list of service consumers' addresses.

- **Message target IP address**

The IP address of the service consumer.

- **Message target IP port**

The IP port address of the service consumer.

- **Message target address priority**

IBM Safer Payments sends the message to the service consumer following

the order defined in this list.

- **Timeout**

Determines the time that IBM Safer Payments will wait before retrying to send the message to the next message target.

- **Threshold for reset**

IBM Safer Payments will reset the connection to this message target when the number of sending failures reaches this value.

- **Time frame for the reset threshold**

Determines the time frame for counting the number of sending failures to this message target, the number of sending failures is reset each time frame.

- **Use SSL**

If enabled, IBM Safer Payments uses SSL to authenticate the remote server and encrypt communication with it. The remote server needs to send out a valid certificate to establish a connection.

- **Server CA certificate file**

A file containing Certificate Authority certificates to validate the remote server's certificate against.

- **Use client certificate**

If enabled, IBM Safer Payments will use a client certificate when sending out messages.

- **Client certificate file**

Use this client certificate PEM file to authenticate at the remote server. This file has to exist on the sending IBM Safer Payments instance.

- **Client certificate key file**

The private key of the client certificate in PEM format. This file has to exist on the sending IBM Safer Payments instance. This can be the same PEM file as the client certificate file.

- **Client certificate passphrase**

Determines what type of private key shall be used. The options are:

- **passphrase input by text input**

Use a text input field to insert the password. The passphrase will be stored encrypted and never exposed to the client, if encryption is enabled globally.

- **read passphrase from file**

Read the passphrase from a file, short time before sending it. This file has to exist on the sending IBM Safer Payments instance.

- **use unencrypted private key**

Use an unencrypted private key file for the client certificate.

- **Private client key passphrase**

Use this passphrase to decrypt the private client certificate key.

- **Private client key passphrase file**

Read the private client certificate key passphrase from this

unencrypted file.

- **Template file (.docx)**

With word template file (.docx) it is possible to generate template based word (.docx) documents automatically. First a suitable .docx template file can be created with Microsoft Word (version 2010 or higher) and uploaded. Within the .docx template document it is possible to define some placeholders for reporting attributes, query results, masterdata, user data case variables, and text modules which are filled when sending the message. You can apply different font styling options to your placeholders. Please note that you might need to choose a specific font family for some placeholders to make sure the filled text is rendered correctly. For example, if the replacement text contains Thai characters, font family for the corresponding placeholder could be set to "Browallia New" or to any other font family that includes Thai characters. When a template file (.docx) case action is sent from a case, the investigator may decide, if the generated template file (.docx) document shall be downloaded or if it shall be attached directly to the case. To add a template file (.docx) document directly to the case, case attachments have to be activated for investigation.

### **Testing an outgoing channel configuration**

The [Save and create test outgoing channel configuration] toolbar button above creates a sample message. Please note that reporting attributes, query results and masterdata will not be included in message templates when testing outgoing channel configurations.

**Note:** For information on how to create SSL certificates refer to: Create certificates with OpenSSL.

[back to top](#)

## 8.8.2 Persistent connection targets

### **Message target addresses**

IBM Safer Payments establishes persistent connections to the service consumers, whose target addresses are specified in this section. To achieve the minimum latency, these service consumers can have different priorities for each IBM Safer Payments instance.

### **Message target address priority**

When a persistent connection outgoing channel receives a message to send, it sends the message to the first target address on its priority list. If there is no response within the time constraint, it will send to the next target address and so on. In the worst case, the total waiting time is equal to the

summation of the timeout settings values ( $T_i$ ) for each of ( $n$ ) target addresses, total-timeout =  $T_1 + T_2 + \dots + T_n$ .

[back to top](#)

## 8.9 Inbound endpoint

Inbound endpoints have been introduced in Safer Payments 6.2 to enable users to define reusable connection settings for incoming interfaces, e.g. Message Command Interface. Instead of defining thread pool sizes, timeout settings and message type for each Safer Payments instance, it is now possible to create one Inbound Endpoint and use it across several Safer Payments instances.

[back to top](#)

### 8.9.1 Inbound endpoint settings

The definition of an inbound endpoint involves a number of settings that are made in this form. Rest the mouse pointer over a setting for details. Settings are:

- **Name**

The name is used to identify the inbound endpoint on the cluster page.

- **Comment**

Used to describe the inbound endpoint.

- **Interface**

Select which kind of interface endpoint you would like to define (see below for type specific settings). Currently these types are available:

- Message Command Interface (MCI)
- Kafka Message Interface (KMI)

- **Message type**

IBM Safer Payments message type delivered to this inbound endpoint. This can either be a message type defined in Administration/Messages or have the type "dynamic". The message selection defines the type of parsing which will be done for the incoming message.

- **Conflicting MTID strategy**

A message type selected within an inbound endpoint already defines a message type id (MTID) but incoming messages can also send in a MTID of their own. This setting controls how Safer Payments handles cases in which the two MTIDs differ. The following options are available:

- Reject message (default)  
Reject message in case MTID defined in inbound endpoint is not the same like in the message.
- Use inbound endpoint MTID  
Use MTID defined by message in inbound endpoint in case of conflicting MTIDs.

- Use message MTID  
Use MTID included in the message in case of conflicting MTIDs.

- **Threads priority**

The priority for the operation system to process the message. Notice that the maximum priority is limited by the general IBM Safer Payments Message Command Interface thread priority setting (system configuration page). The higher this priority, the more computational resources will be given by IBM Safer Payments to the computation related to this inbound endpoint.

- **Number of threads**

Maximum number of parallel threads (if available from the overall thread pool size as configured) that IBM Safer Payments attempts to employ for processings related to this inbound endpoint for every instance with this inbound endpoint selected. The higher the number, the more parallel computing resources will be given by IBM Safer Payments to the computation related to this inbound endpoint.

## Settings exclusive to MCI Inbound Endpoints

- **Suppress meta information in JSON**

This setting is only available for message types supporting JSON. If enabled, the meta information within the JSON response will be suppressed.

- **Asynchronous**

If enabled, message processing will be asynchronous. Further information can be found on the cluster page.

- **Network connection idle timeout**

Maximum time before which an idle MCI connection is closed. Timing starts after the first few bytes of a message are received. Connections will be closed if the timeout is reached.

- **Processing timeout settings**

If enabled, processing timeout duration can be set. When processing of a message exceeds this threshold, a timeout error response is sent to the client. Further information can be found on the cluster page.

- **Number of timeout response generation threads**

IBM Safer Payments uses these threads to generate the processing timeout response. The suggested value is  $\max(3, 0.1 * \text{number of threads})$ .

## Settings exclusive to KMI Inbound Endpoints

- **Topic name**

Name of the Kafka Topic to retrieve messages from. Each Inbound Endpoint corresponds to a single topic to read from.

- **Group ID**

Group ID of the Kafka Topic.

- **Size of unit work**

Maximum number of messages that IBM Safer Payments will buffer internally for this topic. If this number is reached IBM Safer Payments will wait until at least one of the messages has been finished before pulling the next message. For maximum throughput this number should be at least the same as the number of threads, however, these messages can be lost if the instance crashes, so a higher number does increase the chance of lost messages.

- **Read from**

Specifies if IBM Safer Payments should read messages from the beginning or the end of the Kafka Topic when it first connects to the topic.

- **Advanced consumer configuration**

Allows to manually specify advanced options related to the Kafka consumer that Safer Payments will create in the back-end. These settings take precedence over the settings above. For a list of the possible configuration options visit

<https://github.com/edenhill/librdkafka/blob/master/CONFIGURATION.md>.

- **Kafka instance failover priority**

By selecting an IBM Safer Payments instance in this list, the Kafka Topic is enabled on that instance and will be used by the Kafka Endpoint of that instance if the KMI is enabled. By sorting the list of checked instances the priority of each instance for this topic can be adjusted.

Only one instance will connect to a Kafka Topic at any given point in time.

The first available instance in the list that has the KMI enabled will be the one establishing a connection to the topic. If that instance is not able to process messages anymore e.g. due to being shut down, the next instance in the list with enabled KMI will take over.

It is recommended to enable the KMI on all instances that are enabled for at least one Kafka Topic so that the failover mechanism works as expected.

Instances that are only used for Kafka failover will show up in the cluster settings table with a red marker since the KMI is enabled but usually not active (i.e. no connection to a topic has been made). This status is therefore

not an error.

- **Produce response**

If enabled, IBM Safer Payments will write the model responses to a Kafka Topic specified in this section.

- **Response topic**

The name of the topic to write responses to.

- **Advanced producer configuration**

Allows to manually specify advanced options related to the Kafka producer that Safer Payments will create in the back-end. For a list of the possible configuration options visit

<https://github.com/edenhill/librdkafka/blob/master/CONFIGURATION.md>.

[back to top](#)

## 8.10 Startup parameters

When starting an instance of IBM Safer Payments, there are various command line parameters that may be entered to alter its behavior.

- `id=<instance ID>` - Required for normal use. The ID of the instance to be started.
- `rootpath=<path>` - Recommended for normal use. The path to the configuration directory. If you don't specify the rootpath it will default to the parent directory to the binary, or the current directory if there is no parent directory to the binary.

- `console` - Causes log messages to be printed to the console in real time as the instance runs.
- `createinstances=<number of instances>` - Generate a cluster.iris file for the configuration. Performed during configuration setup.
- `cluster_id=<ID>` - Sets the cluster ID for the instance. The value must be within 0 and 999 inclusive. Without entering this parameter, the default is 0. The cluster ID will be prepended to all UIDs of elements created on this instance. The cluster ID can be used to ensure that all elements which are created in a development cluster will not conflict with elements in a production cluster, by ensuring that all UIDs are unique even between clusters. The cluster ID can be used in combination with the export configuration feature to migrate configuration changes from development clusters to production. All instances should have the same cluster ID in a running cluster. The cluster IDs of two or more instances in a cluster may differ temporarily during setup, but configuration changes through the UI should be avoided during this time.
- `release` - Prints the release string and immediately exits, without starting the instance.
- `wait` - Prevent startup until input is given to console to continue.

## Debug Parameters

**The following parameters are debug parameters which should only be used in non-production environments, or under the recommendation of IBM Support. Using these settings in production can cause non-recoverable corruption to an instance.**

- `after_crash=<behavior>` - **This setting should not be used in production unless advised by IBM Support to do so.** Defines startup behavior after crash. Behaviors include the following:
  - `invalidate` - Default behavior. The instance will be invalidated on startup.
  - `forceHealthy` - **This setting should not be used in production unless advised by IBM Support to do so, as this may cause instance corruption.** Forces the instance to start in a healthy state, as if it had never crashed, and re-attaches the instance if it was detached. Using this may result in data loss or further synchronization problems.
  - `restore` - **This setting should not be used in production unless advised by IBM Support to do so. It is generally recommended to do a restore through the UI instead.** Selects the last instance that does not have its API enabled as a donor, and restores the instance if a donor is available.
  - `ignore` - Ignores crash workflow advice from remote instances.
  - `start` - Start up the instance as normal without changing the status.
- `limit_mdc=<limit>` - **Do not use in production as this may cause instance corruption.** Sets a maximum amount of memory that can be taken up by the Memory Data Cache.

- `limit_ddc=<limit>` - **Do not use in production as this may cause instance corruption.** Sets a maximum amount of storage space that can be taken up by the Disk Data Cache.
- `limit_index=<limit>` - **Do not use in production as this may cause instance corruption.** Sets the maximum capacity of an index.
- `limit_multi_value_masterdata=<value>` - **Do not use in production as this may cause instance corruption.** Sets the maximum capacity of multi-value master data.
- `freeze_user_account_settings` - **This setting should not be used in production unless advised by IBM Support to do so.** When updating settings, user account settings will not be changed.
- `create_no_xdc` - **Do not use in production as this may cause instance corruption.** Disables the use of data caches such as the Memory Data Cache (MDC) and Disk Data Cache (DDC).
- `quiet` - **This setting should not be used in production.** Used to bypass several 'press ENTER to continue' console prompts when using certain optional arguments.
- `ignore_encryption` - **Do not use in production as this may cause instance corruption.** If encryption is enabled, bypass key entry by using a default key. Encrypted data will not be correctly displayed.
- `ignore_python_errors` - **Do not use in production as this may cause instance corruption.** Prevents errors being produced by the instance due to errors in python scripts.
- `ignore_pmml_errors` - **Do not use in production as this may cause instance corruption.** Prevents errors being produced by the instance due to parser errors of pmml models or due to missing pmml model files.
- `print_fli` - When using this argument, it must come after the rootpath argument. Prints the contents of the FLI buffer, then immediately exits without starting the instance.

[back to top](#)

## 9. Appendix

This chapter contains various reference sections.

[back to top](#)

### 9.1 IBM Safer Payments architecture and integration

This section introduces various aspects of IBM Safer Payments architecture and IBM Safer Payments integration.

[back to top](#)



## 9.1.1 Interfaces overview

The IBM Safer Payments service provides multiple Interfaces:

- MCI (Message Command Interface) *real-time*
- API (Application Programming Interface) *user access*
- BDI (Batch Data Interface) *files*
- SCI (Status Control Interface) *cluster control*
- ECI (Encrypted Communication Interface) *exchanging secrets*
- FLI (FastLink Interface) *redundancy*
- RDI (Relational Database Interface) *database*
- AMI (Alert Message Interface) *outgoing channels*
- MQI (WebSphere MQ Interface) *message queueing*
- KMI (Kafka Message Interface) *message queueing*

While MCI, API, SCI, FLI, AMI, MQI and KMI are IP message based message interfaces, BDI and RDI interfaces are file based for batch data.

The MCI, API and FLI interfaces operate in "service mode", where each communication is initiated by the outside party and IBM Safer Payments replies to each request. With these interfaces, the IP connections typically stay open for more than one request (for reasons of efficiency). This rather simple communication scheme keeps interfacing to IBM Safer Payments easy. It follows the time tested model of most Internet protocols, where the service consumer (often a browser) polls data from the service provider (often an HTTP server) whenever it needs to. For performance reasons, all three IP based interfaces use thread pool technology.

The BDI interface is quite different from the others because it involves transferring data in and out of IBM Safer Payments via files. Because this requires IBM Safer Payments to become active at specific times to check if data to be imported is available or if data should be delivered to other systems, IBM Safer Payments features a job schedule function.

While MCI and BDI are "external" interfaces in the sense that they connect IBM Safer Payments to systems of the customer, API and FLI are "internal" interfaces in the sense that they connect IBM Safer Payments components. The API connects the IBM Safer Payments client and the IBM Safer Payments server, the FLI connects different IBM Safer Payments instances within a cluster.

The RDI is a batch file interface using SQL statements to transfer IBM Safer Payments data into a relational database.

The AMI uses outgoing channels to send messages or queries to users, administrators, customers, and cardholders/merchants. It currently supports sending messages to SMTP (email), HTTP, IP, ODBC (database), and file targets.

The MQI allows to connect to existing IBM WebSphere MQ message queueing environments and read queue message data.

The KMI allows to connect to an existing Kafka cluster to read queued messages from various Kafka Topics and brokers.

All interfaces are described in detail on separate help pages that opens when you click on the respective interface hyperlink above.

[back to top](#)

### 9.1.1.1 Doublet detection

This feature allows IBM Safer Payments to detect transaction messages (received by both MCI and API) that have already been stored in IBM Safer Payments' MDC/DDC and to **not** store them again.

#### Configuration

How IBM Safer Payments detects doublets (once enabled), is configured by the following settings:

- Include DDC  
If enabled, also data from DDC is used to compare the current transaction message with (may substantially slow down real-time performance).
- Index  
To deliver meaningful performance, doublet detection is only performed alongside an index. Choose the index that has the largest number of entries for best performance. Typically this would be an index for the cardholder as there are typically less transactions to check as potential doublets for each cardholder than for each merchant or terminal.
- Attributes  
Select all attributes that IBM Safer Payments shall compare to determine if two transactions are the same (it is implicit that selected index value must be the same).

Notice that doublet detection reduces run-time performance.

#### Behavior

If doublet detection is enabled, a detected doublet message will not be stored in MDC/DDC and will not be computed (that is, calendar profiles/events are not updated), and the response (sent back with MCI transaction messages and stored in the .log files with BDI transaction

messages) contains the error message "Doublet detected, message discarded" and generates the event log message 284.

[back to top](#)

### **9.1.1.2 Message command interface overview**

The message command interface ("MCI") connects IBM Safer Payments to authorization systems, card management systems and related data sources (aka service consumer).

The MCI uses TCP/IP message passing, either as "naked" XML messages or XML messages wrapped in HTTP. While in both cases, you may open a connection, send the request, wait for the response and close the connection immediately thereafter, we highly recommend keeping the connection open between request/response pairs, since such "persistent connections" allow for a much higher transaction message throughput and lower resource consumption.

The MCI also supports connection filtering that is enabled by unchecking the "all connections" box. If unchecked, an entry field opens that lets you enter a (comma separated) list of IP addresses for which the API accepts connections. Maximum number of allowed incoming connections per IP address can be configured by enabling the "Enable incoming connection limit" box.

For messages wrapped into HTTP the following header fields are necessary

- Content-Length (length of the message included in the request)
- X-SP-Message-Type-Id (messageTypeId which represents the message type defined in SP and will be used to identify the parser to interpret the message)
- X-SP-Message-Id (The MessageId is an alphanumerical string value that is generated by the systems connected to IBM Safer Payments to identify a response. (Identifying messages can be useful if multiple connections to IBM Safer Payments are used in parallel.) IBM Safer Payments does not use this response for any computational purposes; it only echoes it back in its response (it also uses the MessageId in case of errors to document the offending message). The "MessageId" may contain up to 16 Bytes and consist of any ASCII character between 32 and 126, with the exception of ">", "/", "<" characters.)
- X-SP-Protocol-Version (protocol version of SP, currently it is fixed to 1)
- X-SP-Request-Type (optional) defines what kind of request is send ((default)ModelRequest / StatusRequest)

For messages sent via IP a binary header is needed, which consists of 64 Bytes and includes the same header information as for HTTP.

- first 8 bytes define the Content-Length
- next 4 bytes define the X-SP-Message-Type-Id
- next 16 bytes define the X-SP-Message-Id
- the next byte defines the X-SP-Protocol-Version
- the next byte defines the X-SP-Request-Type (0 for ModelRequest/ 1 for StatusRequest)
- the last 34 bytes are reserved for future use

## Message examples

This is an example of an XML request message sent by the service consumer to IBM Safer Payments:

```
<IRIS><PAN>1234567890123456</PAN><TrxDateTime>2014-04-22
21:04:56</TrxDateTime><Amount>123.45</Amount>
<MCC>5512</MCC><CC>BE</CC></IRIS>
```

An example XML response message by IBM Safer Payments would be:

```
<IRIS Version="1" Message="ModelResponse"
MessageId="000af87c75503b4401" ErrorCode="0">
<Intercept>1</Intercept></IRIS>
```

This is an example of an HTTP POST wrapped XML request message sent by the service consumer to IBM Safer Payments:

```
POST /path/script.cgi HTTP/1.0
From: test@mybank.com
User-Agent: HTTPTool/1.0
Content-Type: text/xml
Content-Length: 188
X-SP-Message-Type-Id: 101
X-SP-Message-Id: 000af87c75503b4401
X-SP-Protocol-Version: 1
X-SP-Request-Type: ModelRequest

<IRIS><PAN>1234567890123456</PAN><TrxDateTime>2014-04-22
21:04:56</TrxDateTime><Amount>123.45</Amount>
<MCC>5512</MCC><CC>BE</CC></IRIS>
```

An example HTTP POST wrapped XML response message by IBM Safer Payments would be:

```
HTTP/1.1 200 OK
Date: Fri, 31 Dec 1999 23:59:59 GMT
Content-Type: text/xml; charset=utf-8
Content-Length: 275
```

```
<IRIS Version="1" Message="ModelResponse"
MessageId="000af87c75503b4401" ErrorCode="0">
<Intercept>1</Intercept></IRIS>
```

Notice that IBM Safer Payments auto-detects formats, if your response contains an HTTP POST wrapper, it will be responded to with an HTTP response wrapper.

## Connections

In a typical IBM Safer Payments application, the service consumer will open multiple connections at once. The maximum number of connections that can be opened with IBM Safer Payments at the same time is defined by the inbound endpoints thread size setting. The maximum number of threads per instance is defined on the IBM Safer Payments system configuration page. Because IBM Safer Payments uses a separate computational service thread for each connection, using multiple connections in parallel increases the transaction throughput of IBM Safer Payments.

Notice that, in case the asynchronous checkbox is disabled in the selected inbound endpoint, within each connection, all transaction request messages are processed and responded to in exactly the sequence they arrive (synchronous). There is no guaranteed sequence of processing and responding between multiple connections (asynchronous).

## Asynchronous message computation

Starting with version 6.2 IBM Safer Payments supports asynchronous message processing. If enabled, external systems do not need to wait for the response of the current message before sending in a new one. Responses are not guaranteed to be in the same order as incoming messages.

## Status request

To test if the MCI is active on a specific port, you can send the request:

```
<IRIS Version="1" Message="StatusRequest"></IRIS>
```

which will be responded with:

```
<IRIS Version="1" Message="StatusResponse" InstanceStatus="Ok"
ErrorCode="0"/>
```

Notice that this request can also be sent wrapped as HTTP POST.

You can also send the status request in JSON format by setting the header X-SP-Request-Type as StatusRequest. And the message body is:

```
{}
```

To get the response in JSON format, the header X-SP-Message-Type-Id needs to be set to a JSON message type used in the inbound endpoint. And the response will be:

```
{
  "IRIS": {
    "Version": 1,
    "Message": "StatusResponse",
    "InstanceStatus": "Ok",
    "ErrorCode": 0
  }
}
```

## **Error handling**

In normal operations, once IBM Safer Payments has started up, it opens a listener socket on the port(s) defined for the MCI (on the cluster page). For each connection opened by the service consumer, IBM Safer Payments uses one of its pooled computational threads to serve the transaction message requests. If the service consumer does not need IBM Safer Payments any more, it can close a connection, and later, when necessary, re-open it. Typically the service consumer keeps the connection open for its entire uptime, if no error occurs. In normal operating conditions, IBM Safer Payments will never close a connection.

There are, however, certain error conditions in which IBM Safer Payments closes a connection. For instance if a message is so malformed that IBM Safer Payments cannot detect its end, it must close the connection because it cannot know when the next message starts and can thus not parse it. Also if a FastLink buffer is filled above a critical threshold (defined on systems configuration page), IBM Safer Payments drops its MCI connection to avoid data inconsistency within a cluster, thereby forcing the service consumer to switch to the next IBM Safer Payments instance of the cluster. If IBM Safer Payments experiences a severe operational problem and shuts down, it will also close all open MCI connections.

## **Redundancy and load balancing**

In an IBM Safer Payments cluster, under normal operating conditions, all IBM Safer Payments instances accept transaction messages via their MCI. The service consumer is thus completely free in its decision to which instance to send its data to. The IBM Safer Payments instances of a cluster replicate data internally.

In order to ensure redundancy, either the MCI bypass setting can be used or the service consumer must use a watchdog mechanism for each transaction

message request sent. If IBM Safer Payments has not replied to request within the allotted time (or closes the connection), the service consumer must re-send the message to the next available IBM Safer Payments instance.

Notice that because each IBM Safer Payments instance must completely compute a transaction message whether it has been the one instance the service consumer has sent the message to ("primary" IBM Safer Payments), or whether it had received this message from another IBM Safer Payments instance as replication (via FastLink), very little can be gained from using any load balancing techniques when sending transaction message requests to IBM Safer Payments.

### **Network connection idle timeout**

Maximum time before which an idle MCI connection is closed.

### **Network connection read timeout**

Maximum time to receive a complete message. Timing starts after the first few bytes of a message are received. Connections will be closed if the timeout is reached.

### **Processing Timeout**

Processing timeout can be enabled or disabled on inbound endpoint level. If enabled and processing of a message is not finished within the specified timeout, a timeout response will be sent. The original message processing is not interrupted, so any attributes are still written.

### **Bypass**

Certain operations within IBM Safer Payments, like end of day job or structural golives cause the MCI to be disabled temporarily. If bypass is enabled, incoming messages are forwarded to another instance of the same cluster. For each instance, a priority list of backup instances can be configured. Incoming messages are then forwarded to the same endpoint of the active instance. After a bypassed message finishes computation, the response is then sent back via the instance that forwards the message. Bypass requires the "Enable interlock" setting to be enabled, otherwise, the bypass feature will not activate. Each incoming message must include a unique MessageId, otherwise, the message cannot be bypassed.

### **XML format**

It is important to notice that IBM Safer Payments' MCI supports only a subset of the XML format (for performance reasons). Thus MCI requests

must exactly follow the format laid out in this section to avoid request interpretation errors. The XML format rules are:

- Never use whitespaces in messages. No spaces between elements or any other "filler" characters (such as tabs), carriage returns or line feeds. If the IBM Safer Payments XML data format calls for space characters – for instance between an element name and an attribute name – you must use exactly this one space character. If the alias name used in the mapping definition of a message contains space characters, they may be present in the respective XML element.
- Only use standard quote characters (ASCII value 34), no single quotes, no italic quotes.
- The XML format is case sensitive.
- If an attribute value of your request message is empty, do not use `<aliasName/>`. Use `<aliasName></aliasName>` or skip this attribute entirely from the message.
- Only use characters in the ASCII range from 32 to 126 or UTF-8 encoded values.
- CDATA sections are *not* supported
- Predeclared entities & `< > ' "` are supported.
- XML declarations are not supported and must not be added to the beginning of IRIS XML messages.

All requests are contained within `<IRIS>` elements so that their start and end can be identified with the open connection data stream (persistent connection). This is an example of a standard IBM Safer Payments request transaction message:

```
<IRIS Version="..." Message="..." MessageTypeId="..."  
MessageId="...">...</IRIS>
```

Mandatory attributes in the opening `<IRIS>` element or in the header with any request are:

- Version (X-SP-Protocol-Version)  
The "Version" attribute is used to differentiate different sub-types of request messages. Version="1" is the standard IRIS XML message version, other version numbers are used for customer specific implementations.
- Message (X-SP-Request-Type)  
Identifies the type of message:
  - "ModelRequest" sends data from the service consumer to IBM Safer Payments for computation.
  - "StatusRequest" asks IBM Safer Payments for basic health parameters and can also be used to "ping" if an MCI port (or the IBM Safer Payments instance serving it is responsive).

For "ModelRequest" requests, the following attributes must be present in the opening `<IRIS>` element or in the header of the message:



- MessageTypeId (X-SP-Message-Type-Id)  
The "MessageTypeId" is the (numeric) value used by IBM Safer Payments to identify the type of transaction message (messages are created and maintained in their own section on the administration tab, see the IBM Safer Payments online help for messages for details).
- MessageId (X-SP-Message-Id)  
The MessageId is an alphanumerical string value that is generated by the systems connected to IBM Safer Payments to identify a response. (Identifying messages can be useful if multiple connections to IBM Safer Payments are used in parallel.) IBM Safer Payments does not use this response for any computational purposes; it only echoes it back in its response (it also uses the MessageId in case of errors to document the offending message). The "MessageId" may contain any ASCII character between 32 and 126, with the exception of ">", "/", "<" characters.

For "StatusRequest" requests, there are no other attributes in the opening <IRIS> element. The "StatusRequest" request hence is always like this:

```
<IRIS Version="1" Message="StatusRequest"></IRIS>
```

No specific sequence of the attributes listed above within the <IRIS> element is required. Attributes provided in a request but not listed above are ignored by IBM Safer Payments. Notice that in future releases, we may add attributes and change their sequence.

Responses are also contained within <IRIS> elements. Which attributes are present in the opening IRIS XML element is defined on the "IBM Safer Payments System Configuration" page. This is an example of a "ModelResponse":

```
<IRIS Version="..." Message="ModelResponse" IrisInstance="..."
MessageTypeId="..." SystemTime="..." UniqueRecordId="..."
"MessageId="..." Mandator_n="..." Revision_n="..." Merging="..."
InstanceStatus="..." Error="..." ErrorCode="...">...</IRIS>
```

If the value of "Respond max fired rules" is defined as non-zero value (on the "IBM Safer Payments System Configuration" page), the attribute value elements are rather contained within the <Output> elements. Here the <RulesFired> element contains the attribute NumRulesFired that returns the number of rules that actually fired. Between the opening and closing <RulesFired> elements, a <Rule> element for each fired rule is provided. Here is an example:

```
<Rule><Mandator>...</Mandator><Revision>...</Revision>
<RuleID>...</RuleID><RuleName>...</RuleName>
<RuleComment>...</RuleComment><RuleSetPriority>...
</RuleSetPriority><RulePriority>...</RulePriority></Rule>
```

This is an example of a "StatusResponse":

```
<IRIS Version="..." Message="StatusResponse" InstanceStatus="..."
  ErrorCode="..."/>
```

The opening <IRIS> element of a response (depending on the settings on the "IBM Safer Payments System Configuration" page) may contain the attributes:

- Message

Type of message:

- "ModelResponse" contains IBM Safer Payments computed result for the model request.
- "StatusResponse" is what IBM Safer Payments sends back to a "StatusRequest".

- IrisInstance

The name of the IBM Safer Payments instance that has computed the response as defined in the cluster settings.

- MessageTypeId

Echoed from "ModelRequest".

- SystemTime

System timestamp of the IBM Safer Payments instance that has computed the response (taken from the IBM Safer Payments instance hosting server) in the format "YYYY-MM-DD hh:mm:ss".

- UniqueRecordId

This is the internal unique identifier of the (primary) IBM Safer Payments instance that has responded to the request. It is delivered with all responses since there are IBM Safer Payments applications where the service consumer sending the request needs to keep the exact reference of the transaction message as stored in IBM Safer Payments. Notice that the value is "-1" if the transaction message request did not result in the creation of a transaction record in IBM Safer Payments (e.g. fraud alerts or postings that merged to existing records, or transaction messages delivering customer standing data (masterdata)). This attribute is of numeric type and in the range from 0 to 9,223,372,036,854,775,808.

- MessageId

Echoed from "ModelRequest".

- Mandator\_n / Revision\_n

These pairs of attributes are contained for each mandator model that participated in the computation of the response. The numbers n are simple roll numbers, the Mandator\_n mandator name is provided as the name of the mandator as defined in IBM Safer Payments, the respective champion revision is provided as the revision number rnum. Both values can be used by the service consumer if it needs to exactly record which decision model revisions had an influence in the computation of the response.

- Merging

If the request was a merging source, Merging="1" is returned.

- InstanceStatus

Status of this instance. Possible values are: "Ok", "StartingServices", "Error", "Startup", "RestoringDonor", "RestoringRecipient", "Invalidated",

"Unreachable", "Undetermined", "Lockdown", "WaitingForSynchronization", "Synchronizing", "WaitingForKey", "RestoreFailed", "Reencryption", "Golive", "ShutdownRequested", "Dumping". Only in status "Ok" and "ShutdownScheduled" IBM Safer Payments processes ModelRequests. Status "ShutdownScheduled" indicates a situation in which the service consumer should switch over to another IBM Safer Payments cluster instance as this one will soon become unavailable.

- Error/ErrorCode

If the value of "ErrorCode" is non-zero (and the text value of "Error" is not empty), IBM Safer Payments has encountered an error situation that was not severe enough so that IBM Safer Payments had to actually close the connection (see above; for instance, if because of malformattings, IBM Safer Payments is unsure where the current transaction message ends and the next one begins, it must close the connection). Errors are listed in the table below:

ErrorCode	Error	Comment
1000	No message defined for MessageTypeId=n	
1001	Doublet detected, message discarded	Only available if doubled detection is enabled in IBM Safer Payments
1002	Parsing error in transaction message 'IRIS' element	
1003	Incoming transaction message of unknown type	
1004	Parsing error in transaction message variables	
1005	The attribute 'MessageTypeId' of the XML IRIS element is missing from request	
1006	Unknown version	
1007	Endpoint timeout	Message processing reached the timeout defined in the appropriate inbound endpoint
1008	Conflicting message type id	Message type defined in appropriate inbound endpoint is not the same like message type id of the message
1099	<i>Error message passed through</i>	

Notice that in future releases, we may add attributes and change their sequence.

## XML value formats

IBM Safer Payments supports different data types for which the following formatting rules apply:

- Numeric

All numeric values may or not contain the period (".") as decimal separator. Negative values are proceeded with the minus ("-"). No exponential format, no currency character(s), and no digit group separators may be present. The number of decimals used from the values delivered, and the minimum and maximum value depend on the settings of the respective attribute in the model. Values higher or lower than the limits are clipped to the respective limit.

- Text
 

All characters between the opening and closing variable element is considered text value. The characters &, <, >, ' and " must be escaped using predeclared entities &amp; &lt; &gt; &apos; &quot;. Characters must also be in the ASCII range from 32 to 126 or 128 to 255. Values longer than defined with the respective model attribute are clipped to this length.
- Timestamp
 

All timestamp values must be ISO-formatted, that is follow exactly the "YYYY-MM-DD hh:mm:ss" format ("YYYY": year in four digits, "MM": month in two digits, "DD": day in two digits, "hh": 24-hour in two digits, "mm": minutes in two digits, and "ss": seconds in two digits). If you need to enter a date as a timestamp, add " 12:00:00" to the ISO date format. Milliseconds are not supported.
- Time interval
 

All time interval values use a format similar to ISO 8601 for each side of the interval and the "~" symbol to separate them. Several types of date and time information are supported but both sides of the interval must use the same type:

  - Full timestamps: Both sides are formatted exactly as you would when sending just a single timestamp. Example: "2018-03-01 09:00:00~2018-03-15 12:00:00".
  - Time only: Both sides consist of a time only. Possible formats are "hh:mm:ss", "h:mm:ss", "hh:mm" and "h:mm".
  - Day of the week only: Both sides use the English names of the weekdays either in full or abbreviated. Case does not matter. Example: "mon~wed".
  - Day of the week with time: Combines the type above with a time. All time formats mentioned above can be used. Example: "mon 9:00~wed 12:00:00".
  - Day of month and month only: Both sides appear similar to full timestamps but with a "-" instead of the year and without a time. Example: "--03-01~--03-15".
  - Day of month and month with time: Combine the type above with a time. All time formats mentioned above can be used. Example: "--03-01 9:00~--03-15 12:00:00".
  - Day of month only: Both sides appear similar to full timestamps but with a "-" instead of the year and the month and without a time. Example: "----01~----15".
  - Day of month with time: Combines the type above with a time. All time formats mentioned above can be used. Example: "----01 9:00~----15 12:00:00".

## JSON Format

The MCI allows sending messages in JSON format.

- Because array elements are referenced in the mapping with "[number]", "[" and "]" are forbidden characters in element names.

- If the alias name used in the mapping definition of a message contains space characters, they may be present in the respective XML element.

Example of a JSON message request:

```
{ "Message": { "Amount": 5497558138.88, "Payer": { "PAN": 36028797018963968 }, "Array": ["Value1", "Value2"], "Timestamp": "YYYY-MM-DD hh:mm:ss" }
```

Nested elements can be accessed by writing the path into the alias in mappings, where "/" separates the keys. For example to access the element Amount you need to set Message/Amount as mapping alias. To access the second element in the array, it would be "Message/Array[1]".

Example of a JSON message response:

```
{
  "IRIS": {
    "Version": 1,
    "Message": "ModelResponse",
    "IrisInstance": "InstanceName",
    "MessageTypeId": 11,
    "SystemTime": "2014-04-22 21:05:18",
    "UniqueRecordId": 123456,
    "MessageId": "0af87c75503b4401",
    "Mandator": [
      {
        "Mandatorname": "MyBank",
        "Revision": 144
      }
    ],
    "Merging": true,
    "InstanceStatus": "Ok",
    "Latency": 0.71,
    "Error": "",
    "ErrorCode": 0
  },
  "Outputs": {
    "transactionOut": {
      "computedOut": {
        "values": [
          "aaaa",
          "aaaa"
        ]
      }
    },
    "hexValue": "xxxxxxxxxxxxxxxxxxxx"
  }
}
```

```
}
},
"RulesFired": {
"NumRulesFired": 1,
"Rules": [
{
"Mandator": "MyBank",
"Revision": 144,
"RuleID": 2014,
"RuleName": "ATM Skimming",
"RuleComment": "In connection with skimmed card data from ATMs.",
"RuleSetPriority": 1000.0,
"RulePriority": 750
}
]
}
}
```

The response has the same information as for XML responses. All output attributes mapped for the message are written in the element "Outputs". You can also use the mapping to nest all outputs, with the same syntax, which is used for incoming messages. If array elements are skipped, for example only output attribute with mapping array[3] is enabled for the message, then positions 0 to 2 are filled with empty strings.

## **HTTP capabilities**

The MCI also supports transaction message requests as HTTP POST requests. While persistent connections (as defined in HTTP 1.1) are supported, chunked transfer-encoding is not supported. Notice that none of the POST header values including the path value will be evaluated by IBM Safer Payments. IBM Safer Payments only evaluates the request's contents enclosed with the <IRIS> elements.

## **Direction**

The MCI interface is an incoming interface, each connection is initiated by the service consumer and also terminated by it.

## **Custom Messages**

The MCI allows sending custom messages and receiving custom responses. To send custom messages through the MCI interface, you would need to define a custom header in the HTTP request with the key being "parser" and value "custom". You would also need to configure the MCI configuration settings accordingly and make sure you have the custom parser library in

place. The default flat XML format only supports a single layer of elements under the IRIS tag, with no support for nested elements.

## FCD format

When sending FCD messages over the MCI, the responses always contain the following message header in addition to the HTTP or binary headers mentioned before.

Name	Offset	Length	Type	Description
Content Length	0	8	Binary	Length of content in bytes, excluding this header
Version	8	1	Binary	Version of response format (always 1)
Message	9	13	ASCII	The string "ModelResponse"
Instance ID	22	1	Binary	
MTID	23	8	Binary	
System Time	31	19	ASCII	ISO 8601 format (YYYY-MM-DD HH:MM:SS)
URID	50	8	Binary	
Message ID	58	16	ASCII	
Mandator UID	74	8	Binary	UID of the mandator owning the transaction
Revision UID	82	8	Binary	UID of the champion revision belonging to the owning mandator
Merging Indicator	90	1	Binary	
Instance Status	91	1	Binary	Number indicating instance status. 0 means "OK".
Latency	92	8	Binary (IEEE 754 double)	Milliseconds
Error Code	100	4	Binary	Error code as described above.
Reserved	104	24		Not used currently.
Total		128		

After this header, the output attributes follow according to their mapping definitions. The mapping definitions do not take the response header into account. Mapping an output to offset "0" means that the output's value will start immediately after the response header.

Notice that further information on the MCI is provided at the IBM Safer Payments support.

[back to top](#)

### 9.1.1.3 Application programming interface overview

The Application Programming Interface (aka "user access interface") connects the IBM Safer Payments server component to the IBM Safer Payments client component used by end users (via browser software) and to third-party software components (the term "Third-party components" in this context is used to summarize any other software component that accesses or

extends IBM Safer Payments functionality. These components are in the sense optional that IBM Safer Payments in itself contains all standard functionality for fraud prevention applications. Many IBM Safer Payments users, however, like to expand, customize or integrate IBM Safer Payments with their systems).

The API also supports connection filtering that is enabled by unchecking the "all connections" box. If unchecked, an entry field opens that lets you enter a (comma separated) list of IP addresses for which the API accepts connections. Maximum number of allowed incoming connections can be configured by enabling the "Enable incoming connection limit" box.

## **Cluster installation**

Since IBM Safer Payments is typically installed in a clustered environment involving multiple IBM Safer Payments server instance nodes, the connection from the IBM Safer Payments clients (running in the users' browsers) to the cluster can be facilitated in different ways.

In an IBM Safer Payments server cluster, only one instance serves user requests at a time ("active API"). The API of all other instances of the cluster remains deactivated. This is necessary as otherwise multiple users logged on to different instances could change the same data object in a non-consistent way.

As long as all instances are in synchronization, the administrator can freely switch the API activation between IBM Safer Payments server instances from the cluster settings page or remotely from scripts. Notice that when the API is activated on another instance -- deactivating the API on the current instance -- all user sessions are terminated as a consequence of this, and all unsaved data of users is lost.

Notice that all instances with deactivated API are still accessible via its API for certain administrative tasks (in particular, cluster administration). This ensures that if IBM Safer Payments server instance with the active API becomes unavailable, the administrators can use any other IBM Safer Payments server instance to switch the active API.

- **Simple implementation**

The most simple implementation of user access in a cluster installation thus is to have IBM Safer Payments users use one "dedicated" IBM Safer Payments server instance that has its API activated. In the case of failure, update, or any other kind of scheduled maintenance that requires this instance to be taken down, if users shall be able to continue their work, the API must be activated on another IBM Safer Payments server instance, and the users must resume working on this instance. For IBM Safer Payments cluster installations with very few users (for example, installations not using the case investigation, analysis, and reporting capability of IBM Safer



Payments), or installations in which the user access is not 24/7, this approach often is sufficient.

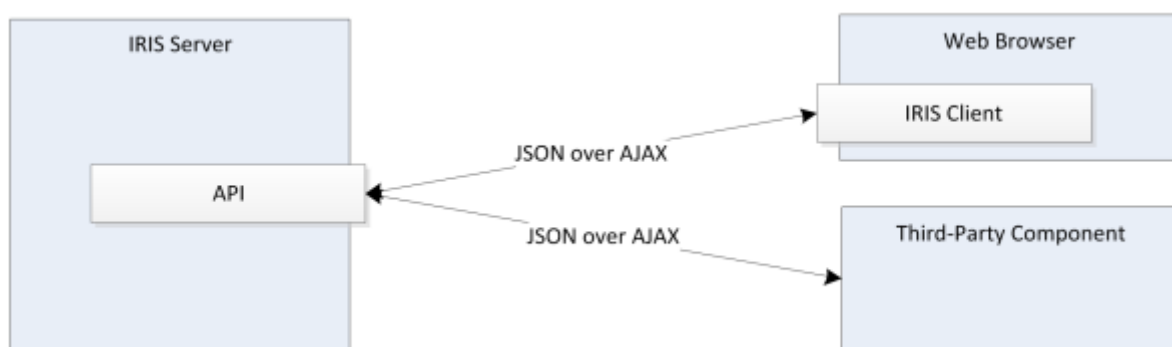
- Failover implementation

With larger number of users, telling them to use different servers becomes a burden. In this case, you may use an external fail-over switch to route user requests automatically to the active API IBM Safer Payments instance. This makes all IBM Safer Payments instances API ports visible under the same IP address and ports for all users. If the administrator now switches the active API to another instance, users can continue their work after they logged in again. The administrator intervention can be from within IBM Safer Payments (administration/cluster page), or remotely manually or automatically.

## IBM Safer Payments client

The API uses a subset of HTTP (or HTTPS) as transfer protocol: URL encoded HTTP requests to send information from the browser to the IBM Safer Payments server as AJAX, and JSON formatted data for the response sent back from the IBM Safer Payments server to the browser.

The IBM Safer Payments client component is implemented as a set of JavaScript libraries that runs entirely within each user PC's web browser (the libraries are automatically loaded (and cached) by the web browser from the IBM Safer Payments server on an as-needed basis). Its internal architecture follows the MVC (Model View Controller) approach that decouples data from its representation. Therefore, the communication between IBM Safer Payments server and client is strictly data based (simply put: no HTML). The MVC sends AJAX requests to IBM Safer Payments describing the action that needs to be performed by IBM Safer Payments or the data needed and receives back status information and data in JSON format.



The same technology is used by third-party software components to access IBM Safer Payments functions and data.

To serve the needs of both the IBM Safer Payments client and third-party components, the IBM Safer Payments API comprises a superset of API calls (AJAX request types). The API does not differentiate between functions for the IBM Safer Payments client and third-party components, thus third-party components may access the full IBM Safer Payments client functionality. The IBM Safer Payments API hence is comprehensive and for instance would

even allow for third parties to write a completely different user access interface.

In addition to the IBM Safer Payments API requests, the IBM Safer Payments client also requests a number of static files from IBM Safer Payments (these static files are contained in the "inc" subdirectory of the IBM Safer Payments installation), including JavaScript libraries, CSS and image files.

Because of the HTTP transport layer used by the IBM Safer Payments API, the IBM Safer Payments server typically is configured to listen to requests on the HTTP port that by default is 80.

### **Request/response formats**

The IBM Safer Payments API is based on AJAX technology. AJAX typically refers to a combination of techniques, including the use of JavaScript on the browser side, HTTP as transport layer/protocol and XML as format for the responses. The IBM Safer Payments client and API implementation differs from this in one respect. Responses from IBM Safer Payments are not XML, but JSON formatted. The primary reason for it is that JSON is more succinct than XML, however, since both formats can be transferred easily back and forth, the choice of JSON over XML for the AJAX responses has no practical consequences.

### **API port ping**

To test if the API is active on a specific port, the request:

```
iris.mybank.com?{"request":"ping"}
```

can be sent to the API. If the API is active, this request is responded with:

```
{"responseStatus":["OK","API_ACTIVE"],"reloadUserProfile":false}
```

even when the requesting party has not established a valid session. Notice that it is not necessary or recommended to ping the API port. This functionality is provided only for testing and for certain load balancing / failover equipment.

### **API base path**

The API base path parameter is used to allow Safer Payments to be used with a reverse proxy. For example, if you would like Safer Payments to be accessible at:

```
http://[URL]/[Basepath]
```

instead of:

```
http://[URL]/
```

then you can use the base path parameter, however you need to use a reverse proxy in order to use the base path.

The base path should be specified using the form:

```
/sp/
```

(with a leading and trailing slash)

This will result in all Safer Payments file and API requests being sent to: *http://[URL]/sp/* where they need to be received by a reverse proxy server and forwarded to the Safer Payments server without the base path included.

**WARNING:** Be careful when saving the base path setting. After saving, then Safer Payments will no longer be available at the original root path, and you will need to access this instance of Safer Payments through the reverse proxy instead. If you do end up saving an invalid basepath configuration, which is not accessible through your reverse proxy, then you will need to login to another instance in order to change the path back.

**Note:** Each instance has its own base path setting, so this setting needs to be changed on every instance which you want to be accessible behind the reverse proxy

## Requests

IBM Safer Payments API requests have one JSON object after the IBM Safer Payments installation URL. Here is an example:

```
iris.mybank.com?  
{ "request": "save", "uid": -1, "type": "", "mandator": 1033, "revision": 1051, "ruleset"  
  }
```

Of these JSON variables, only the first one "request" is mandatory. If the other variables must be provided or not, depends on the type of request. If they are provided, they must be provided in this sequence:

- request  
This variable identifies the request type as text value. It must always be present for IBM Safer Payments to understand what it is asked to do.
- uid  
Many requests reference an IBM Safer Payments element identified by a UID. For these requests, the UID is provided with this JSON variable. For requests that save settings of an IBM Safer Payments element, the value "-1" indicates that this IBM Safer Payments element has not yet been created in IBM Safer Payments and therefore must first be created before saved. IBM Safer Payments in this case generates a new unique ID (UID) for it.
- type  
Some requests exist in variants. In this case, the type variable denotes this variant.

- **mandator**  
For all requests that target mandator specific actions, this variable transmits the UID of the respective mandator.
- **revision**  
For all requests that target model revision specific actions, this variable transmits the UID of the respective revision.
- **ruleset**  
For all requests that target ruleset specific actions, this variable transmits the UID of the respective ruleset.
- **data**  
Some requests, mostly the ones that save an entire IBM Safer Payments element, need to deliver structured data to the IBM Safer Payments server. In this case, the data variable delivers a JSON object with this data.

The IBM Safer Payments API supports only GET type requests. There must not be space or other "filler" characters outside text values in quotes.

## Responses

All responses from IBM Safer Payments to the browser are JSON formatted. All JSON variable names in IBM Safer Payments start with small caps and – if name is combined – use camel case thereafter. They all first contain the (optional) actual responseData followed by the variable "responseStatus" describing the status of the response:

```
{ responseData, "responseStatus": ["status", "feedbacktext"],
  "reloadUserProfile" : true|false, "csrfToken": csrfToken }
```

With the variable "responseStatus", an array containing one or two (first one mandatory) values, depending on the response status:

- **OK with optional feedback**  
status is "OK" and *feedbacktext* may contain informational feedback that can be shown to a user (if the request was from a UI) or a log file (if the request was from a third party component).
- **Warning**  
status is "W" and *feedbacktext* contains an warning feedback that can be shown to a user (if the request was from a UI) or a log file (if the request was from a third party component).
- **Error**  
status is "E" and *feedbacktext* contains an error feedback that can be shown to a user (if the request was from a UI) or a log file (if the request was from a third party component). Such an error should be alerted to the user with a modal dialog box.
- **Fatal**  
status is "F" and *feedbacktext* contains an error feedback that can be shown to a user (if the request was from a UI) or a log file (if the request was from a third party component). The difference to the "Error" is that "Fatal" is for errors that are assumed to be not correctable by the user. They typically are assumed internal software (UI-service) mismatches or the result of improper

API requests (that could for instance also be the result of a user manipulating HTTP requests). Because "Fatals" are not expected to ever be shown to a user, they are in English language and not translated into any language.

- Session Expired  
status is "SEX" and *feedbacktext* contains an informational feedback that can be shown to a user (if the request was from a UI) or a log file (if the request was from a third party component).

With many IBM Safer Payments API requests, there is no *responseData*, leaving "responseStatus" the only returned variable.

The "csrfToken" is provided to protect IBM Safer Payments against "cross site request forgery" (constant for a session).

## Sessions

All API access, whether by users or by third-party components, is granted only within a valid IBM Safer Payments session and thus require a user account to be associated with (Because the JavaScript code in the browser cannot be fully protected against manipulation, the session Id is stored and checked to be valid on the IBM Safer Payments server, where it cannot be manipulated). In addition, all API requests are subject to the user/group privilege model of IBM Safer Payments. Thus, the first step using API requests is to initiate a session with the IBM Safer Payments server.

How this is done differs a bit between user access and third-party component access. User access requires one first step before because users are able to access the IBM Safer Payments server from a standard web browser with no additional software installed.

Typical web sites use an HTTP server to deliver HTML pages to the browser upon its requests. These HTML pages may be static or server-generated. IBM Safer Payments uses a radically different approach.

When users access IBM Safer Payments via the installation URL, the embedded HTTP service function of IBM Safer Payments delivers an HTML page to the browser that only contains links to JavaScript libraries (In other words, the HTML page only contains a header with the links to the JS libraries and the body contains the call to the JS library main function. It is – with the exception of the links – empty). These libraries contain the entire user access component of IBM Safer Payments that from that moment on run user access to IBM Safer Payments. No other HTML page is loaded after this.

Once the JS libraries are loaded (depending on the environment, this process typically takes less than a second), the IBM Safer Payments MVC (model

view controller) in the web browser is started. Detecting that no session is valid; the controller first invokes the log-in process. Then, depending on the user actions, the controller moderates the communication between the browser and IBM Safer Payments via AJAX requests. For third-party component IBM Safer Payments API access, a session starts directly with the invocation of the login process.

The API identifies a session through a browser cookie. The response to a successful login request contains an HTTP cookie that is stored with the browser. For third-party component access, this cookie is set for instance by the line:

```
Set-Cookie: sessionIdn=sessionId;path=/; HttpOnly
```

contained in the HTTP header of the IBM Safer Payments response.

Notice *n* corresponds to the instance ID of the respective IBM Safer Payments instance (as defined in the "id=*n*" command line parameter). This enables multiple sessions with different IBM Safer Payments instances on the same browser.

Now every request from the browser or the third-party component must send the sessionId as cookie in its HTTP request header, for instance by including the line:

```
Cookie: sessionIdn=sessionId
```

in its header. The session ID value remains the same during the session.

If enabled in its settings, IBM Safer Payments uses a second session token to prevent CSRF (cross-site request forgery) attacks. This token is submitted as part of each API response as JSON variable "csrfToken" explained above. Its value must be passed back with each subsequent request as the HTTP header element:

```
CsrfToken: csrfToken
```

## Remarks

- The sequence of JSON request objects and variables must exactly follow the sequence specified. There may be objects/variables missing (if the default value applied would work), and there may be additional objects/variables (which will be ignored), but the defined objects/variables must always be provided in the specified sequence.
- Notice that whitespaces and linefeeds are added in this documentation for readability with any printed JSON example. The actual responses of the IBM Safer Payments API may not have these for reasons of efficiency.
- The "reloadUserProfile"=true variable indicates if an administration change impacts the current user session. If this variable is present, the user profile –

if cached – should be updated from IBM Safer Payments to avoid errors from actions for which no privileges exist.

A full reference on all API requests and responses can be obtained from the IBM Safer Payments support.

## **Multi-user capabilities**

IBM Safer Payments is designed for a large number of concurrent users. It thus keeps locks for viewed-/edited contents at a minimum to ensure maximum productivity. Different lock mechanisms are used for different parts of IBM Safer Payments:

- **Administrative functions**  
Most administration pages have a table that lists the number of existing items. Clicking on an entity opens an entry form below that lets the user view the properties of the respective item. Users with edit privileges for this item in addition get a "New XYZ" button above the table to open the entry form empty for the creation of a new item, and when they click on an existing item, the form opens editable and "Save"/"Delete" buttons are presented. To avoid that multiple users edit the same item, the first user that opens an item in editable form implicitly reserves the item (the "reservation" is kept until the "lock timeout" period, as defined in this section, is not expired). Each other user that clicks on the item in the table will only get the form in non-editable mode. Because with all items the item names must be unique, the uniqueness of the item name is checked right within the JavaScript code in the form. However, because multiple users with edit privileges can simultaneously create new items, the unlikely case that two users simultaneously create two items with the same name, there is a second check for name doublets when the item properties are actually saved.
- **Decision model maintenance**  
Locking of model revisions is described on the online help page of the revision selection on the "model" tab page.
- **Case investigation**  
Locking of cases is described on the online help page of the "investigation" tab page.

## **Direction**

The API interface is an incoming interface, each connection is initiated and terminated by the web browser, its (reverse) proxy, or a third-party application.

[back to top](#)

### **9.1.1.4 Batch data interface overview**

The batch data interface ("BDI") is used for various purposes in IBM Safer Payments. In essence, it is a vehicle to get data in and out of IBM Safer Payments as data files. The two primary uses of this interface are:

- Ad hoc
- Periodical

Typical ad hoc use cases are to get analysis data into IBM Safer Payments, for example as part of a feasibility study or offline model generation, or to extract data from IBM Safer Payments for use in other systems. The job scheduling page (administration tab) provides a one-glance overview on all jobs scheduled and their status.

## Data format

IBM Safer Payments supports multiple formats for batch files:

- **CSV**

Character separated value ("CSV") format with the following formatting rules:

- Text format files, using LF (line feed) or CRLF (carriage return and line feed) as record delimiters.
- Field separators are either commas, semicolons, or tab control characters. Notice that IBM Safer Payments interprets the file separator used in the header line and utilizes this for the entire file. You may thus not mix delimiters.
- The first row contains all mapping definition alias names of the message of the load job, separated by the field separator.
- Notice that the data files must have the ".csv" suffix in their file names.

- **FCD**

Fixed column data ("FCD") format using text format files with fixed length data ranges (no delimiters). Unlike CSV files, such data files do not contain a header row that identifies which variables are contained in each data row and what their sequence is. This information must be provided with format definitions from mappings. In this case, the start and length of each variable to be mapped to an IBM Safer Payments attribute are defined directly with the respective message mapping.

- **JSON**

Messages can also be imported in the JSON format. Every line must represent one complete JSON message, which can be parsed. "[" and "]" are forbidden characters for fieldnames, because these are used in the mapping to access array elements of the JSON

- **XML**

Messages can also be imported in the XML format. Every line must represent one complete XML message, which can be parsed.

## Value format

IBM Safer Payments supports different data types for which the following formatting rules apply:

- **Numeric**  
All numeric values may or not contain the period (".") as decimal separator.



Negative values are preceded with the minus ("-"). No exponential format, no currency character(s), and no digit group separators may be present. The number of decimals used from the values delivered, and the minimum and maximum value depend on the settings of the respective attribute in the model. Values higher or lower than the limits are clipped to the respective limit.

- Text

Must be put within quotes (""). All characters between the opening and closing quote are considered text value. The quote characters " may not be part of a batch data delivered value. Characters must also be in the ASCII range from 32 to 126 or 128 to 255. Values longer than defined with the respective model attribute are clipped to this length.

- Timestamp

All timestamp values must be ISO-formatted, that is follow exactly the "YYYY-MM-DD hh:mm:ss" format ("YYYY": year in four digits, "MM": month in two digits, "DD": day in two digits, "hh": 24-hour in two digits, "mm": minutes in two digits, and "ss": seconds in two digits). If you need to enter a date as a timestamp, add " 12:00:00" to the ISO date format. Milliseconds are not supported.

- Time interval

All time interval values use a format similar to ISO 8601 for each side of the interval and the "~" symbol to separate them. Several types of date and time information are supported but both sides of the interval must use the same type:

- Full timestamps: Both sides are formatted exactly as you would when sending just a single timestamp. Example: "2018-03-01 09:00:00~2018-03-15 12:00:00".
- Time only: Both sides consist of a time only. Possible formats are "hh:mm:ss", "h:mm:ss", "hh:mm" and "h:mm".
- Day of the week only: Both sides use the English names of the weekdays either in full or abbreviated. Case does not matter. Example: "mon~wed".
- Day of the week with time: Combines the type above with a time. All time formats mentioned above can be used. Example: "mon 9:00~wed 12:00:00".
- Day of month and month only: Both sides appear similar to full timestamps but with a "-" instead of the year and without a time. Example: "--03-01~--03-15".
- Day of month and month with time: Combine the type above with a time. All time formats mentioned above can be used. Example: "--03-01 9:00~--03-15 12:00:00".
- Day of month only: Both sides appear similar to full timestamps but with a "-" instead of the year and the month and without a time. Example: "----01~----15".
- Day of month with time: Combines the type above with a time. All time formats mentioned above can be used. Example: "----01 9:00~----15 12:00:00".

If files are to be used as inputs for IBM Safer Payments that do not comply with these settings, they must be converted outside IBM Safer Payments.

### **Semaphore files**

Data files used in the BDI typically are relatively large, so that it can take some time to write them in the incoming directory. If a load job would be started while the data is not fully transmitted, the load job could fail to load all records. Therefore, the BDI supports "semaphore files". These files have the same name as the respective data file, but the suffix ".sem" . If the "Wait for semaphore file" checkbox of a respective job is checked, the loading of the data file will not start before the respective semaphore file is found in the incoming directory. Notice that the contents of the semaphore file is ignored; it thus is typically empty.

### **Interruptions and logging**

During loading of a data file, a ".log" file is created that has the same name as the data file loaded. It contains a response entry for each record (line) of the data file that was successfully loaded. Each response entry is terminated by a line feed.

The response entry contains the output attributes and their values (if defined with the attribute mappings of the model revision), plus:

- the timestamp of the system time (UTC) the record was processed,
- the URID that IBM Safer Payments has associated the record with, and
- the computation (error) status.

If loading of a file ever gets interrupted during file loading, IBM Safer Payments uses the information of the log file to commence file loading where it was stopped.

Notice that processing of batch files can be interrupted (and later restarted) after each record. This allows shutting down an IBM Safer Payments instance before all jobs are completed and resume them at a later point in time.

However, if "Curtail masterdata" or "Re-create interval index" is enabled, the job will not be resumed after interruption. Instead, this will lead to a re-execution of the whole job. Interruption may not only be performed manually and when shutting down the instance but also during golives, saving of various elements (e.g. case classes, notifications, reminders...), updating of mandators, rebuilding of indexes, reloading of compliance lists. It is thus recommended to perform these kinds of jobs when there is low activity on the cluster.

### **Archiving and error handling**

Once a data file is processed without errors, it is moved together with its ".log" and – if exists – its ".sem" file to the archive directory specified for this job.

If an error occurs, the respective file is moved to the error directory specified for this job. In this case, the records processed up to the moment the error manifests itself are logged in the ".log" file. If any of the archive or error directory paths is empty, the move is suppressed.

## **Messages**

Records in a batch file are considered transaction messages just as those handled by the MCI. The "Message type ID" is the same (numeric) value used by IBM Safer Payments to identify the type of transaction message (messages are created and maintained in their own section on the administration tab, see messages for details). Message type ID can be associated with the BDI job either for the entire file, or read for each record (for more details, refer to jobs).

## **Importing encrypted job files**

If "Job encryption enabled" is activated, encrypted job files can be imported through the BDI interface. See Importing encrypted job files for further details.

[back to top](#)

### **9.1.1.5 Status control interface overview**

The SCI is used between IBM Safer Payments instances of a cluster to exchange status information and to dispatch control commands. It is hence the only IBM Safer Payments interface that cannot be deactivated.

During operation, each IBM Safer Payments instance can send "irisInstanceStatusRequest" type JSON formatted requests to all the other IBM Safer Payments instances to form a "complete picture" of the entire IBM Safer Payments cluster.

## **Direction**

The SCI consists of both an incoming interface and an outgoing interface for each other IBM Safer Payments instance in the cluster. While you may enable/disable the incoming interface, the outgoing interface always remains enabled. If the target instance's incoming SCI is unreachable or disabled, the sender IBM Safer Payments instance considers this target instance as non-reachable (and displays this accordingly on the cluster page).

[back to top](#)

### 9.1.1.6 Encrypted communication interface overview

The ECI is used between IBM Safer Payments instances of a cluster to exchange AES encryption keys. It is not needed for an unencrypted IBM Safer Payments installation. If deactivated, no exchange of encrypted keys is possible.

#### Direction

The ECI consists of both an incoming interface and an outgoing interface for each other IBM Safer Payments instance in the cluster. While you may enable/disable the incoming interface, the outgoing interface always remains enabled. If the target instance's incoming ECI is unreachable or disabled, the sender IBM Safer Payments instance considers this target instance as non-reachable (and displays this accordingly on the cluster page).

[back to top](#)

### 9.1.1.7 FastLink interface overview

The FLI (FastLink Interface) is used between IBM Safer Payments instances of a cluster to exchange configuration data and transaction data for keeping all IBM Safer Payments instances of a cluster at the same configuration and data level. It uses JSON (JavaScript Object Notation) formatted messages over IP networking. It transfers different types of messages:

- Cc-ed transactions
- Configuration and model revision updates
- System and audit event log messages

#### Buffering

Each IBM Safer Payments instance creates an outgoing queue that can temporarily store (buffer) the messages to be sent to the respective other IBM Safer Payments instance.

The queue buffer needs to be sized large enough that it can store messages for even multi-hour or multi-day outages or non-reachability of instances. During operations, each IBM Safer Payments instance writes all its messages that require replication to the other IBM Safer Payments instances (cf. list above) into this disk buffer. A separate service thread for each queue continuously reads from this buffer and transmits the messages to the target IBM Safer Payments instance. Once the target IBM Safer Payments instance has received and processed the message, it acknowledges this to the sending queue, which in turn erases the message from its buffer.

In normal operational conditions, there should thus only be a few messages "in transit". Thus, a threshold can be specified with IBM Safer Payments settings which defines when IBM Safer Payments considers the number of messages in transit to be so low that it considers the IBM Safer Payments instances "in sync".

There are a number of situations in which messages can build up in the FLI outgoing queue buffers:

- **Peak load**

FLI processes all replication messages with the configured number of parallel threads. Only configuration updates, investigation cases and risk lists, where the strict sequence of messages is critical, will be processed single threaded. In most IBM Safer Payments installations, however, there are multiple MCI connections and there may be multiple BDI jobs performing in parallel. It could thus be that the total throughput of messages processed by one IBM Safer Payments instance is (temporarily) higher than the FLI can process. In this case, messages can build up in the buffer. As soon as the total throughput decreases, the buffered messages are transferred to the target faster than new ones come in and the buffer empties over time. Notice that any IBM Safer Payments installation must be sized so that the average transaction load does not exceed the FLI throughput as otherwise the buffers will overflow.
- **Downtime**

Non-availability of an IBM Safer Payments instance in a cluster can stem from various causes, such as network outages, server/infrastructure hardware/software trouble, or from maintenance tasks. Certain maintenance tasks require an IBM Safer Payments instance to be taken offline or down:

  - **Backup**

Certain backup strategies require the files of the IBM Safer Payments instance to be backed up to remain unchanged during backup, thus requiring temporary disablement of all incoming interface of this instance.
  - **IBM Safer Payments live updates**

Certain IBM Safer Payments software updates can be made during full live operation of the IBM Safer Payments cluster. In this case, one instance by one is taken offline and shutdown, and restarted with the new software release.
  - **Operating system updates/upgrades**
  - **Server hardware updates/upgrades**

In all such cases, where one IBM Safer Payments instance is temporarily unavailable, the respective FLI outgoing queues buffer the replication messages so that once the IBM Safer Payments instance becomes available again, the FLI connections are automatically reestablished and the buffer contents is transmitted. As soon as the number of messages in transit is below the defined threshold, the IBM Safer Payments instance is considered

in sync. There are two timing parameters that can be set on the system configuration page to control the timing behavior of this process.

## **Buffer sizing**

The size of the FLI outgoing queue buffer can also be set on the system configuration page. It must be large enough to hold the replication messages for the maximum duration of an IBM Safer Payments instance non-availability you need to be covered for. If your configuration is using the deferred writing option, keep in mind that you will need the configured amount of memory both on disk and in main memory. Please consult with the IBM Safer Payments support if you are unsure about how to determine the correct size for your application.

## **Buffer management**

If an IBM Safer Payments FLI outgoing queue buffer overflow occurs, e.g. if the outage of an IBM Safer Payments instance takes longer than sizing assumed, the IBM Safer Payments cluster has no means anymore to synchronize the non-available IBM Safer Payments instance. The outgoing queue buffers of the other IBM Safer Payments instances are thus dropped, and the non-available IBM Safer Payments instance must be re-created from the other instance; must be "recovered" as described as "cold start" procedure in cluster management.

To reduce the risk of a buffer overflow, IBM Safer Payments automatically takes certain measures when buffer space becomes scarce:

- **BDI brake**  
Within the Fastlink interface section on the system configuration page, you may define a percentage threshold ("Job processing freeze at"). If the buffer filling level of at least one FLI outgoing buffers passes this threshold, the batch data loading jobs on this instance will be frozen. This ensures that the FLI buffers are not used up by data that is already stored on disk. All jobs continue loading once the threshold is no longer exceeded. Typical values for this threshold range between 10% and 50%.
- **Stopping online message processing**  
With the FastLink interface section on the system configuration page, you may define another percentage threshold for when the online message processing interfaces (MCI, MQ, Kafka) should close ("Stop online message processing interfaces at"). This threshold is typically set between 75% to 95% and thus much higher than the BDI brake threshold and once the buffer filling level of at least one FLI outgoing buffers passes this threshold, message command interface connections are closed and MQ and Kafka stop pulling messages. In a typical IBM Safer Payments cluster setup, this would cause the connected systems to route their transaction messages to the message command interface of another instance that may have its FLI buffers less filled. If this is not the case, the connected systems will not find an IBM Safer Payments instance in the cluster that will accept their

transaction messages and will react accordingly. In this situation, transaction messages may get lost. Yet it is important to "reserve" a small amount of buffer space for replication messages that deal with configuration changes. If such messages get lost because of a buffer overflow, the IBM Safer Payments instance concerned must be recovered in a complex process.

Notice that there are status alarm indicators that let you monitor the FLI buffers and that can alert administrators to potential buffer overflows before they occur.

## **Direction**

The FLI consists of both an incoming interface and outgoing interfaces (queues) for each other IBM Safer Payments instance in the cluster. While you may enable/disable the incoming interface, the outgoing interface always remains enabled. If the target instance's incoming FLI is unreachable or disabled, the outgoing interfaces automatically buffer all data and resend it once the target's incoming FLI becomes responsive again.

## **Instance authentication via checksums**

During startup cluster instances exchange an encryption key via the ECI. When sending FLI messages, a checksum for each message is computed, encrypted and also sent. The receiving instance uses the key to decrypt the checksum and validate it. The validation of checksums can be deactivated in the "System configuration". When enabled only authorized systems (i.e. the cluster instances) can send out FLI messages and change the cluster.

[back to top](#)

### **9.1.1.8 Relational database interface**

The RDI is optional. During standard operation, IBM Safer Payments only uses its multi-tiered, cached data repositories (aka CDC, MDC, DDC) and thus is self-contained. From these repositories, data can conveniently be retrieved using IBM Safer Payments' query function.

However, IBM Safer Payments data storage has been optimized for IBM Safer Payments' real-time and analytical needs. Thus, customers seeking the type of access to their IBM Safer Payments data that a relational database management system provides can connect any standard database management system (DBMS) to IBM Safer Payments.

To ensure that DBMS operations can never disturb IBM Safer Payments real-time operations, the RDI is designed as a file interface, where IBM Safer Payments generates SQL DML (data manipulation language) statements that

can be read by a DBMS. The necessary DBMS loading scripts are not part of the IBM Safer Payments product.

An example of such a statement could look like (depending on the configuration) as follows:

```
INSERT INTO DEFAULT_TRANSACTIONS ( ` PRIMARY_URID` ,  
` PRIMARY_INSTANCE_ID` , ` SYSTEM_TIMESTAMP` ,  
` INPUT_ATTRIBUTE_1` , ` INPUT_ATTRIBUTE_2` , ...,  
` OUTPUT_ATTRIBUTE_1` , ... ) VALUES (101, 1, '2016-09-01 09:45:00',  
'Input_Value_1', Input_Value_2, ..., 'Output_Value_1', ...)
```

For table definition for cases see below

## Configuration

- To ensure the correct syntax and escaping choose the database format from the list of currently supported formats.
- The encrypted values can be masked in the SQL DML statements by enabling the checkbox.
- The file creation interval can be selected for file per (second/minute/hour). Standard is one file per hour.
- If needed, a line break can be added after a defined number of characters. To enable this, enter the number of characters after which at least a line break should be set. If a text values length is greater than the set value, it will be truncated by defined line break length - 2, because the quotes need to be considered here. If it is set to zero, no line breaks will be added. There will always be a line break after each statement

## Transaction data configuration

- The RDI can be enabled for transactions with the checkbox. There will only be SQL DML transactions statements created for mandators that have 'Transaction Settings' enabled.
- Only the selected attributes will be included in the SQL DML statements.
- The table name for transactions has to be the same name as the table in your database. The default name is "DEFAULT\_TRANSACTIONS" but you can choose a different name.
- The SQL DML files for transaction data will be saved in the location of the delivery path.

## Cases data configuration

- The RDI can be enabled for cases with the checkbox. There will only be SQL DML cases statements created for mandators that have 'Cases Settings' enabled. Some data will be exported into separate tables, like Audit Trail, Reporting Attributes, Blocklist hits, hitting Urid, collusions fired, first parties and rules fired.
- The table name for cases has to be the same name as the table in your database. The default name is "DEFAULT\_CASES" but you can choose a



different name.

- The SQL DML files for case data will be saved in the location of the delivery path.

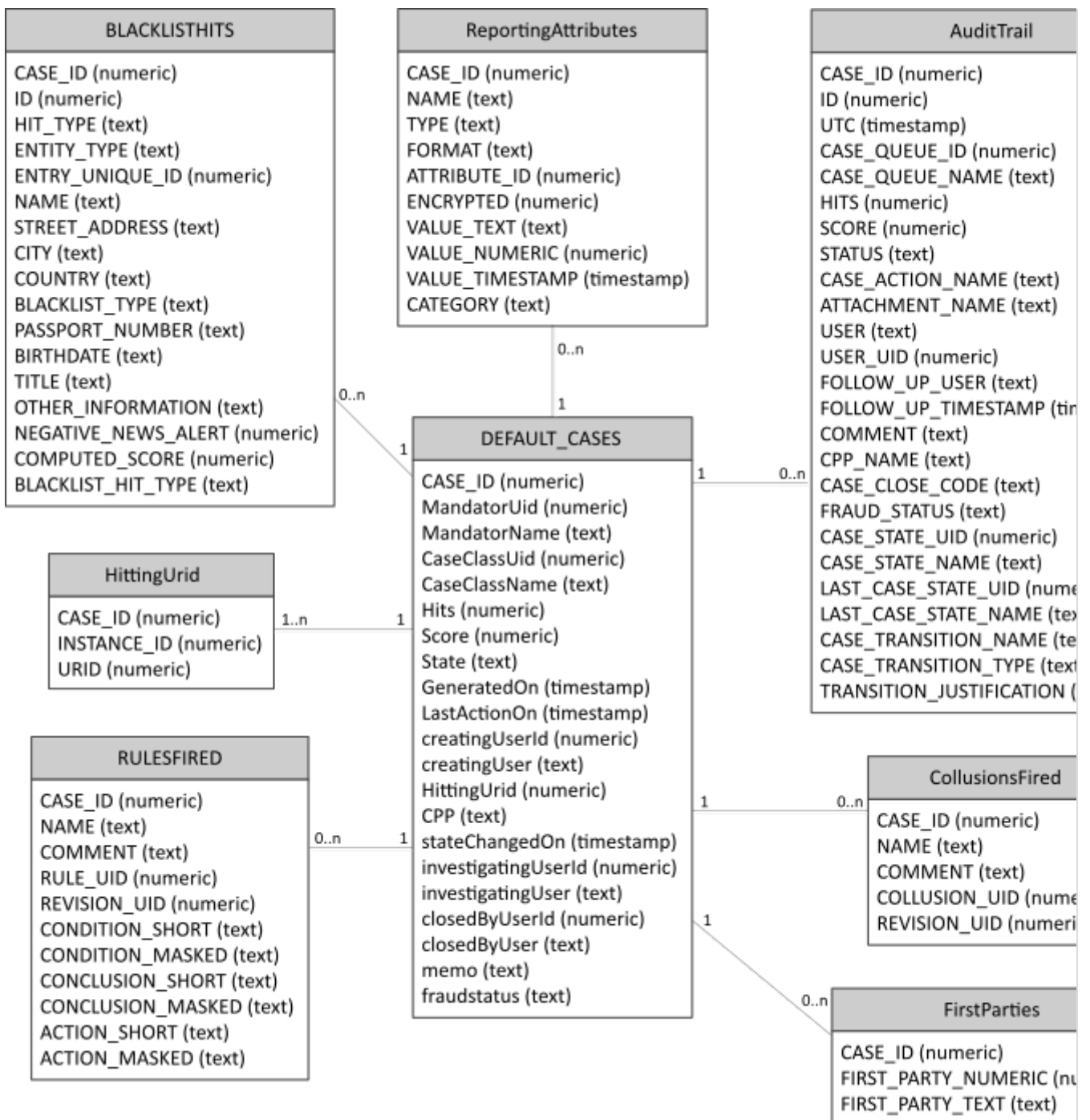
## **File name convention**

All SQL files generated have the name "sp\_transaction\_data\_ *i* \_ *m* \_ YYYY-MM-DD\_ *hh-mm-ss*.sql" where *i* is the IBM Safer Payments instance id, *m* is the name of the mandator and YYYY-MM-DD\_ *hh-mm-ss* is the timestamp the file was generated.

## **Remarks**

- Each INSERT and UPDATE statement is terminated by a line feed.
- Attribute names are converted to SQL standard (all caps, whitespaces replaced by underscore characters, leading numbers preceded by underscores, etc.). Best observe some IBM Safer Payments generated SQL statements to verify that the attribute names are what you expect them to be.
- All selected attributes are included in the INSERT and UPDATE statements if they are not null (value was set by either the delivered transaction message/record or computed by profiling or rule conclusion). Exceptions to this are the selected Boolean, IP and Hexadecimal attributes which will be included in any case. Null value attributes are not included so that the respective values in the database are also null.
- The "Primary Urid" and "Primary Instance Id" attributes are always delivered with each SQL DML statement, even though they are not explicitly defined attributes in IBM Safer Payments.
- Notice that the IBM Safer Payments generated SQL files require the database structure to be already established within the DBMS.
- The selected input/output attribute names of the champion are used as column names.
- A new file is generated according to the settings every second, minute or hour. The file name timestamp thus indicates that exact time. If there was no SQL DML statement for a certain second, the respective file is not generated.
- There is no removal function for outdated SQL files in IBM Safer Payments. You thus need to use for instance a script for feeding the files' contents into the DBMS and archive/delete them.

## **Table definition for cases**



[back to top](#)

### 9.1.1.9 Alert message interface overview

IBM Safer Payments has an outgoing message interface for alert messages. Alert messages include:

- Status alarm indicator (SAI) alert messages
- Investigation alert messages (Case actions, External Queries)
- Processing alert messages (Notifications)

Alert messages are sent by IBM Safer Payments using one of the following protocols:

- file system (plain text)
- file system (docx)

- HTTP message
- IP message
- ODBC SQL
- SMTP (email, SMS)

For each of these protocols IBM Safer Payments uses a dedicated outgoing queue, which sends the produced messages using asynchronous, parallel processing. The AMI is an outgoing interface. While it is possible to work with responses and response codes, the AMI does not provide any functionality to connect to Safer Payments from external applications, such as mail or database servers. To send information to IBM Safer Payments, use the BDI, MCI, or MQI.

Because it is assumed that all IBM Safer Payments instances use the same SMTP server, its configuration is made in the "settings.iris" file (administration system configuration page) rather than in the "cluster.iris" file (cluster administration page). This configuration will then also be offered as a template to all outgoing channel configurations using the SMTP protocol. Activation and de-activation of the AMI or specific protocols are controlled by the cluster administration page and stored individually for every instance.  
[back to top](#)

### **9.1.1.10 WebSphere MQ interface**

The WebSphere MQ Interface ("MQI") connects IBM Safer Payments to the messaging solution WebSphere MQ.

WebSphere MQ enables IBM Safer Payments to receive transactions from a queue and write responses to another. The application writing the transactions and reading the response is independent of IBM Safer Payments.

Notice that further information on WebSphere MQ is provided in the appropriate WebSphere MQ documentation.

#### **System Requirements**

To use WebSphere MQ Interface, you need an existing MQ environment. This includes a MQ server installation in your network and a MQ client version 8.0.0.5 (or later) installed on your IBM Safer Payments machine. In order to enable IBM Safer Payments to make use of the client installation, "libmqic\_r.so" has to be located on (or linked to) the library search part of your IBM Safer Payments installation. It is not possible to use WebSphere MQ Interface without an existing MQ installation.

#### **Troubleshooting**

The MQI will print out event log message 648 whenever it connects to a queue manager or a queue. Errors during message processing are reported with event log messages 184 and 441. If a connection is not possible, event log message 649 will be printed containing MQ reason codes. Please visit the IBM MQ Knowledge Base for more information about those codes.

[back to top](#)

### 9.1.1.10.1 WebSphere MQ queue manager

Before it is possible to receive transactions via WebSphere MQ Interface, you need to configure a connection to at least one existing queue manager and its associated objects, particularly one or more message queues.

#### Form Settings

- **Queue Manager**

Name of WebSphere MQ queue manager. Ensure that no other queue manager has the same name.

**Note:** The queue manager name is case sensitive.

- **Channel**

An authentication channel on the WebSphere MQ queue manager.

- **Protocol**

The protocol of the WebSphere MQ queue manager.

- **IP**

The IP address of the WebSphere MQ server running the queue manager.

- **Port**

The port used by the WebSphere MQ queue manager.

- **Use Fallback**

Allows you to temporarily enable/disable a fallback queue manager. IBM Safer Payments will try to connect to the fallback queue manager if it is not possible to connect to the primary one.

- **Fallback IP**

The IP address of the fallback WebSphere MQ server running a queue manager using the same name as the primary queue manager.

- **Fallback Port**

The port of the fallback WebSphere MQ queue manager.

- **Reconnect Interval**

The time interval (in seconds) IBM Safer Payments waits before trying to reconnect to the primary queue manager or, if enabled, to switch to the fallback queue manager after a disconnect.

- **Use SSL encryption**

Allows you to configure SSL encryption for MQ connections and to enter the SSL settings matching those of the appropriate queue manager.

- **Key repository path**

The path to the MQ client key repository on disk.

- **SSL cipher specification**

The cipher specification used for SSL encryption between the WebSphere MQ client and queue manager.

- **Responder URL**

The OCSP responder URL for SSL encryption between the WebSphere MQ client and queue manager.

[back to top](#)

### 9.1.1.10.2 WebSphere MQ queue

Before it is possible to receive transactions from the above queue manager via the WebSphere MQ Interface, you need to enter information about at least one existing queue.

#### Form Settings

- **Queue**

Name of the WebSphere MQ queue to access.

- **Message**

IBM Safer Payments message type that is used to decide how to parse the messages delivered by the queue. The message selection here only defines the type of parsing. The MTID still needs to be defined in the incoming messages delivered by the queue and it can be from different MTIDs. This can either be an XML message defined in Administration/Messages or have the type "dynamic", when a custom parser implementation is used with IBM Safer Payments.

- **Use Respond Queue**

Allows you to enable/disable a respond queue, which IBM Safer Payments sends responses to. Currently all responses will use XML as the output format.

**Note:** In order to work with IBM Safer Payments the respond queue has be configured on the same queue manager as the corresponding input queue.

- **Respond Queue**

Name of WebSphere MQ queue IBM Safer Payments sends responses to if enabled.

- **MQGET Timeout**

The MQGET timeout (in milliseconds) defines how long the connection to a queue will be kept open, when no more messages are available. As soon as the queue is empty and this timeout has expired, IBM Safer Payments will close the connection to the queue and re-open it after the reconnect interval defined for the queue manager. Note that shutdown will be delayed for the duration of the MQGET timeout.

- **Number of processing threads**

The number of parallel threads used to process the messages recived as a unit of work.

- **Size of unit of work**

The number of messages that is read from the queue and processed in one batch. Increasing this number will increase the processing speed but also

increase the number of messages that are potentially lost on an instance failure.

[back to top](#)

### 9.1.1.11 Kafka message interface

The Kafka message interface ("KMI") connects IBM Safer Payments to an external Kafka cluster. Safer Payments can read transactions from multiple Kafka Topics running on different brokers. For each of these topics responses can be written to another topic.

Kafka Topics are set up as Inbound Endpoints. Each Inbound Endpoint defines one Kafka Topic to receive messages from and one optional Kafka Topic to write responses to.

#### Message types

The Kafka interface can ingest the following types of messages. The message formats are the same as for the other data interfaces of Safer Payments (e.g. MCI and MQI) except AVRO message type which is exclusive for KMI.

- XML (flat and nested)
- JSON
- AVRO
- FCD
- Custom

#### AVRO

Kafka Message Interface supports AVRO message type with Schema Registry. To be able to use AVRO with KMI new message of type AVRO needs to be created under Administration/Messages. When creating AVRO message type Schema Registry URL needs to be added to the message definition. KMI will use Schema Registry to fetch the schema for AVRO message from Schema Registry server and will validate incoming AVRO message against it.

AVRO with SSL: To set up SSI connection to Schema Registry server CA bundle certificate should be added to OS.

Steps to add CA bundle certificate to Red Hat Linux:

1. Copy *ca-cert.crt* to */etc/pki/ca-trust/source/anchors*
2. Run *update-ca-trust extract*
3. Verify that secure SSL connection could be establish with Schema Registry Server with *curl --cacert SSL\_SCHEMA\_REGISTRY\_URL:PORT*

Once CA bundle was added to OS Safer Payments will be able to establish secure SSL connection with Schema Registry Server.

## **Kafka endpoint**

Connections to a Kafka cluster are established by Kafka endpoints. The endpoint specifies which brokers it wishes to connect to and which Kafka Topics to read messages from.

To protect the communication between Safer Payments and the Kafka brokers, SSL settings can be configured. Safer Payments can validate the server certificate sent by the Kafka brokers against a provided Certificate Authority. Safer Payments can also send out a client certificate to the Kafka brokers to authenticate itself.

**Note:** At the moment only a single Kafka endpoint is supported per Safer Payments instance. It will always connect to all the topics that are enabled for its Safer Payments instance.

## **Failover mechanism**

Each Kafka Topic specifies a sorted list of IBM Safer Payments instances describing the priority in which the instances should connect to the topic. An instance can only connect to a Kafka Topic and process its messages if it is the highest instance on the list that has the KMI enabled. In case the currently active instance cannot process Kafka messages anymore e.g. due to being shut down, the next instance in the list with an enabled KMI will take over.

Typically the KMI should be enabled on all IBM Safer Payments instances that are enabled in at least one Kafka Topic to make sure that the failover mechanism for all topics works as configured. If the KMI is enabled on an instance but no topic connections have been made, the cluster settings table will show the KMI on that instance as enabled but not active indicating that this instance is only used for Kafka Topic failover. Please refer to the Inbound Endpoint help page for a description of the available settings.

[back to top](#)

### 9.1.2 SSL settings

This section lets you define the SSL settings for this interface.

IBM Safer Payments needs two external contents to support an encrypted connection: certificate and private key files. In PEM format, both contents can be in the same file. If you are using encrypted certificates, IBM Safer Payments needs its passphrase to unlock the certificate. You may choose to

either have IBM Safer Payments ask the operator for this passphrase each time it starts up, or a (secure) file location where the passphrase is stored.

## Form Settings

- **Certificate file**

The server certificate file in PEM format. This file has to fit with the Interface IP address, if the certificate validation is enabled

- **Certificate private key file**

The private key file of server certificate in PEM format. This file can be the same file, as the server certificate file.

- **Diffie Hellman file**

(Optional) The static diffie hellman file. This file is only needed, if you like to have a static diffie hellman key exchange.

- **Certificate passphrase entry**

- *Passphrase input via console during startup:*

- You will have to insert the passphrase over console, every time IBM Safer Payments starts.

- *Read passphrase from file during startup:*

- IBM Safer Payments will read the passphrase from an unencrypted file on startup.

- *Use unencrypted private key:*

- The private key of the server certificate is unencrypted. No need to insert a passphrase.

- **Reject TLS 1.0**

Reject encrypted connections using TLS 1.0. Reject TLS 1.0 is recommended as countermeasure against the known "BEAST" vulnerability in CBC ciphers.

- **Reject TLS 1.1**

Reject encrypted connections using TLS 1.1.

- **Validate server certificate**

(Only in ECI) Validate the server certificate of outgoing connections against RFC 2818.

- **Server CA certificate file**

(Only in ECI) The certificate of a remote server (in outgoing connections) must be signed by this Certificate Authority.

- **Server CRL file / path**

(Only in ECI) The certificate of a remote server (in outgoing connections) must not be rejected by this Certificate Revocation List (CRL). This CRL is one file, that contains all revoked certificates.

- **Validate client certificate**

Validate the client certificate of incoming connections.

- **Validate client certificate CN (API)**

Checks if the installed client certificate's Common Name (CN) fits with the users "login". The login is rejected with "login failed", if the CN does not match the user's login.

- **Validate client certificate CN (MCI)**

Allows a MCI connection only if the client certificate's common name (CN) is



found in the list of valid common names. This validation is case sensitive.

- **Valid common names (MCI only)**

The list of Common Names (CN) used to validate MCI connections. Only MCI connections whose client certificate's common name is found in this list will be allowed.

- **Client certificate file**

(Only in ECI) The client certificate file in PEM format. This file is used for outgoing connections and will be verified by another IBM Safer Payments instance.

- **Client Certificate private key file**

(Only in ECI) The private key file of the client certificate in PEM format. This file can be the same file, as the client certificate file.

- **Client Certificate passphrase entry**

(Only in ECI)

- *Passphrase input via console during startup:*

- You will have to insert the passphrase over console, every time IBM Safer Payments starts.

- *Read passphrase from file during startup:*

- IBM Safer Payments will read the passphrase from an unencrypted file on startup.

- *Use unencrypted private key:*

- The private key of the client certificate is unencrypted. No need to insert a passphrase.

- **Client CA certificate file**

The certificate of an incoming connection must be signed by this Certificate Authority

- **Client CRL file / path**

The certificate of an incoming connection must not be rejected by this Certificate Revocation List (CRL). This CRL is one file, that contains all revoked client certificates.

## Remarks

- Since IBM Safer Payments often is operated as a Windows service or as a UNIX daemon, a console (window) for password entry is often not available to IBM Safer Payments. In this case, the password must be read from a file.
- If you store the passphrase in a separate file, this file must be protected from any access other than the IBM Safer Payments process.
- Notice that the SSL settings are individual for each IBM Safer Payments instance. This is also because different instances of IBM Safer Payments running on different computers with different IP addresses will require different certificates.
- Enabling/disabling of SSL (above) and saving your settings is immediately carried out.

## Certificate validation

To avoid man-in-the-middle attacks, it is recommended to use certificate validation.

- **Server certificate validation**

The server certificate validation is to validate the IBM Safer Payments server. Without this check, the client software cannot distinguish between a real IBM Safer Payments connection, and a man-in-the-middle connection.

For the *API* and the *MCI*, the server certificate is verified by the client software (web-browser or message system). This means that you have to verify that the IBM Safer Payments certificate can be validated by your client software. This is usually a check against the configured CA of the client software and a check of the IP (or domain) against the CN field of the IBM Safer Payments server certificate

For the *ECI*, the server certificate is checked by IBM Safer Payments against RFC 2818. This means, that the IP-address of the ECI and the CN field in the certificate of the IBM Safer Payments instance must be the same. Every ECI interface needs its own certificate with the fitting IP of the network interface. It is helpful, to name your certificate after the IP address to distinguish the different certificates of different instances.

- **Client certificate validation**

The client certificate validation is to validate incoming connections.

- *API*: The client certificate validation can act as a "two-factor-authentication" token. Every user can get its own client certificate, which is checked against the CA and the CRL in IBM Safer Payments. All API connections without valid client certificate will be rejected in IBM Safer Payments, if the certificate is expired or not fitting the requirements.
- *MCI*: The client certificate validation verifies, that no other system is sending transaction messages to the IBM Safer Payments MCI.
- *ECI*: No other system should send "change encryption key commands" to IBM Safer Payments. The client certificate validation checks incoming ECI connections are sent from a valid IBM Safer Payments instance.

[back to top](#)

### 9.1.3 Storage architecture

IBM Safer Payments uses a "three plus one" layer storage architecture to deliver exceptional real-time performance as well as ultra-fast simulation and rule generation results:

- A computational data cache (CDC) caches one complete transaction message or record during the entire computation. Once completed, the CDC content is copied to both the MDC and the DDC. Because the CDC uses the same binary data representation as the MDC/DDC, this copy operation is computationally very efficient. This enables effective parallelization of all computation tasks, so that IBM Safer Payments fully exploits the power of today's multi-core computing hardware. The configuration of the CDC for MCI, BDI, and simulation/rule generation is made by respective settings in the IBM Safer Payments configuration.
- A memory data cache (MDC) stores data for two purposes:
  1. providing recent records for profiling (counter computation etc.) needed for real-time operations and
  2. providing data for simulation, analysis and model generation. Like the CDC, the MDC stores data in RAM.
- A disk data cache (DDC) stores data for two purposes:
  1. to provide a longer time period or more attributes than the MDC (mostly for case investigation) and
  2. to prime the MDC upon IBM Safer Payments startup.

Because the DDC stores data in files, it is much slower than the MDC but it can be much larger.

- A relational database (RDB) can be optionally added with later releases of IBM Safer Payments. While it is not necessary for IBM Safer Payments operations, it can provide IBM Safer Payments users with the capability to run custom long-term analyses and reports without any disturbance to IBM Safer Payments operations. IBM Safer Payments only delivers data to this storage layer, even though data can be exported from the RDB and re-imported into IBM Safer Payments.

Notice that IBM Safer Payments calls its disk storage facility a "cache". This is because – like any cache – it only stores data for a specified amount of time. The reasons for this, and the techniques used, are described below.

## **Test data**

In addition to the CDC/MDC/DDC layered cache structure, IBM Safer Payments also has a data cache for test data, called the SDC (Sandbox Data Cache). This is not linked to the CDC/MDC/DDC that deal with real (production) data, but linked to a challenger model revision where it serves the purpose of testing the model behavior with test data. SDC data is therefore stored with a model revision and since it has no connection with the other data caches, it is not explained further here.

## **Interaction of caches**

While MDC and DDC are structured by records, the CDC is structured by computational threads. This is because the purpose of the CDC is to

maximize utilization of computer hardware with a large number of cores. Without CDC, each message computation would have to access attribute values in the MDC many hundred times during the computation of the message. This would limit the number of parallel computing threads. Using a CDC, each message computation thread is completely independent up to the moment when it dumps into the MDC. Since this is only one single time per message, the number of computational processes that can perform in parallel is thus orders of magnitude higher.

While the CDC stores only one record, but  $n$  times for  $n$  computational threads, the MDC and DDC store multiple records, but just once for all threads.

The cooperation between MDC and DDC can be configured through the deferred writing option.

### **Sizing example**

For illustration, a possible sizing of an IBM Safer Payments installation is considered:

- The DDC is sized to 180 days of data. This is a typical maximum time period transaction data is required for case investigation purposes. The DDC also holds all attributes.
- The MDC is sized to 60 days of data and only the subset of DDC attributes. This is because it typically takes about 30 days to have the majority of fraudulent transactions flagged, and this information is essential for analysis and model generation.

#### **Notice:**

- MDC/DDC sizing can be different for every attribute.
- The DDC size must always be greater than or equal to the MDC size, because to ensure fast startup, the MDC is primed with data from the DDC. Because both data caches use the same binary data representation, this priming is very fast.
- Because the DDC is on disk, memory is usually available in abundance. However, access to data within the DDC is significantly slower.
- The kind of fast access provided by the MDC is typically necessary for the computation of counters or the merging of transactions. Because here, a sequence of up to many hundred previous transactions must be evaluated, disk access for each of these transactions would make this operation too slow. It can therefore be defined with the respective model revision profiling method whether or not evaluation should consider DDC transactions in case the MDC stored transactions are not exhaustive.
- If the optional RDB layer shall be employed, IBM Safer Payments creates SQL insert scripts that can be loaded into a database. Following database systems can be used to import the SQL commands: IBM DB2, Oracle, MS SQL, MySQL.

## Unique record ID

Messages that enter IBM Safer Payments either via the MCI or the BDI are stored as records in the cache (if they are no merging or masterdata sources). At the moment IBM Safer Payments creates a new record for this message, it associates it with a so-called "unique record ID" (urid). This ID is a number that starts with 0 for the first record and is then incremented with each new record.

The urid is used everywhere in IBM Safer Payments where a record must be identified. Internally it is used to address records in MDC and DDC. The urid are also provided externally so that each record can be uniquely referenced.

## Data cache sizing

IBM Safer Payments lets you exactly configure how it shall use its disk and main memory resources to cache data. Because of these many degrees of freedom, some planning ahead is required to obtain optimum balance between resource usage and computational performance. This section explains the background to IBM Safer Payments disk caching that must be considered when planning data cache sizing.

Of the many data cache layers of IBM Safer Payments, only the MDC and DDC layer require sizing by the user. The other caches are managed by IBM Safer Payments internally and their resource consumption is typically orders of magnitude below MDC and DDC.

MDC and DDC both hold individual transaction data. They can be configured for each attribute and each index.

### *Attributes*

With attributes, configuration is relatively easy:

- Attributes that you do not want to store in the MDC or DDC do not require any sizing and do not consume any resources. Examples of such attributes are profiling output attributes that in many cases are not needed anymore after a transaction is processed, and input attributes that are only used during the processing of a transaction. You may later recreate such attributes for analytical purposes using IBM Safer Payments' simulation capabilities.
- Attributes that you do not need in real-time processing, that is, attributes for which you do not plan to define counter or merging conditions/conclusions, typically do not need to be stored in the MDC at all. You may enable counter and merging conditions/conclusions to be defined for DDC stored records in the IBM Safer Payments settings. In this case, the full history of the DDC becomes available for real-time processing; however, computational performance can significantly suffer as a result. If you size MDC for these attributes, query and other access to these attributes will be faster and main memory consumption will increase. To determine the DDC size for such

attributes, take the number of records your processing generates each day and multiply it by the number of days you would like IBM Safer Payments to be able to access this attribute. While IBM Safer Payments allows you to define the DDC sizes differently for each attribute, it is common practice to define the same DDC size for all attributes that are stored in the DDC. This is different to the MDC because typically disk storage is not as scarce as main memory.

- Attributes that you want to access in real-time processing typically get stored in the MDC and DDC. MDC storage always implies DDC storage because the MDC gets primed with data upon startup from the DDC. Typically, the MDC is sized smaller – as main memory is more costly than disk space – and reflects the time period that counters or mergings would need to access this attribute into the past. Because of the costliness of main memory, MDC sizes are not commonly the same for all attributes. MDC sizes are "sized to fit".

While IBM Safer Payments allows you to define different MDC and DDC sizes for each attribute, this can be confusing. Thus, it could be preferred to decide:

1. for a time period that you want certain attributes to be available in counter or merging conditions/conclusions and rule generation; and
2. for a time period you want certain attributes to be available for case investigation, queries, analyses, and simulation.

Multiplying each time period with the number of records results in (1.) the unified size for the MDC and (2.) the unified size of the DDC. You then divide attributes in the same three categories as presented before – not stored / only DDC / MDC and DDC – and can you apply these settings. If later you find that for certain attributes you need longer or shorter historical evaluation, you can then modify the MDC size.

### *Indexes*

Sizing indexes is different because they do not store historical records, but index value entries, such as card numbers, account numbers or merchant identifiers. While these types of indexes are mostly used to allow IBM Safer Payments to evaluate transaction sequences of the value entries, indexes can also be used to profile general entries, such as country codes, merchant categories or POS entry codes. In the latter case, indexes would not have sequences.

The index itself is sized to fit the total expected entry values that occur during the lifetime of the index. This value is the same for MDC and DDC, and each index by definition is stored in both MDC and DDC because IBM Safer Payments must always store the entire index both on MDC and DDC. Notice that unlike attributes, index entries cannot just leave the cache because they are eventually overwritten by new records. Unlike with attributes, the "age" of an index entry is not when it was entered into the

ring buffer, but when it was last accessed. The latter, however, is in no relation to the position of the entry. Thus, simple overwriting of data cannot work. Therefore, each index entity is given a "lifetime" in days. Once an entry has not been accessed (there was no transaction on this entry) for longer than this time period, IBM Safer Payments can overwrite this entry. This ensures that indexes are not constantly growing but contain all data needed for operations.

Such an index can be used for calendar profiles, masterdata, and events.

If you also need to evaluate transaction sequences for the index entries, that is to evaluate counters and mergings along these index entries, you need to enable the sequence feature of an index. The sequence is similar to an attribute as it is also stored on a record basis and always points (for this index) to the record "before" the current one.

It is for this reason that sequences have MDC and DDC sizes like attributes. Typically you want the index to reach over the entire time period of the MDC and DDC, respectively. In this case, you would define the MDC to be the maximum of all attribute MDC sizes, and the DDC to be the maximum of all DDC sizes.

[back to top](#)

## 9.2 Python code execution

### **Introduction**

It is possible to use the Python interpreter within IBM Safer Payments. This allows you to create your own scripts (aka "modules") and define calls to the functions of those scripts directly from within IBM Safer Payments' decision model. Being able to execute Python code provides a lot of flexibility and freedom in defining additional transaction processing capabilities where the whole power of the Python language can be used in conjunction with other model element types. You have full control over defining arbitrary functions specifically tailored for your needs which includes defining formulas but is not limited to performing much more complex operations. Transaction and profiling attribute data can be easily made accessible to your Python scripts. This is explained in more detail in the subsequent paragraphs.

### **System requirements**

In order to use Python within IBM Safer Payments you need to have one of the supported Python versions installed on the host machine. Supported

Python versions are 2.7 and any version of Python 3 starting with 3.2. The currently loaded Python version can be seen on the system internals page.

IBM Safer Payments will automatically detect and link to the highest supported Python version during start-up. For this it searches the operating system's standard library paths for one of the following files:

- libpython3.so
- libpython3.5.so.1.0
- libpython3.5.so
- libpython2.7.so.1.0
- libpython2.7.so

The first of these is special as it represents the so-called stable ABI version of Python 3. Any version starting with 3.2 includes this file in its installation. By loading the stable ABI version, IBM Safer Payments can support Python 3.2 and any version above.

**Note:** On Red Hat Enterprise Linux 7 the recommended way of installing Python 3 is by using software collections. However, installing Python 3 this way will place its files into a location that Safer Payments does not search in by default. Because of this you will have to create a symbolic link for the Python 3 library file. Assuming you installed Python 3.8 the command for creating the symbolic link looks something like this:

```
sudo ln -s /opt/rh/rh-python38/root/lib64/libpython3.so.rh-python38
/usr/lib64/libpython3.so
```

Please note that the example uses the stable ABI version of the Python 3.8 software collection. Since its filename is slightly different than the one that Safer Payments looks for, we adjust the name of the softlink accordingly.

### **Enabling Python execution**

Python execution can be enabled or disabled on a per mandator level. By default this setting is disabled and you can leave it disabled if this functionality is not needed. When enabled, Python scripts created offline can be directly uploaded into IBM Safer Payments using the respective subsection in the mandator form, and calls to these functions can be defined in model revisions of that mandator. Additionally, you can make each Python script also available in submandators, and thus in the model revisions of submandators respectively. By default, the use of each Python module is restricted within the target mandator only. However, it can be easily extended to its submandators if decided to do so by ticking the respective checkbox next to the uploaded Python module name.

### **Structuring your Python code**



IBM Safer Payments loads all functions that are found in the uploaded Python modules and makes them available to be used in model revisions. You thus need to wrap your code in functions. Each module can contain one or more functions. There is no limitation on using any of Python packages available on the host machine in your scripts. However, these packages have to be available at the moment of uploading the module otherwise the module will not be loaded and its functionality will not be available. Below you can find an example of a script containing a simple Python function that calculates the length of a given string:

```
def calculateStringLength(inputString):  
    """  
    This function takes a string as an input and calculates its length.  
    Returns the number of characters in the input string.  
    """  
    return len(inputString)
```

It is generally useful to comment your Python functions and by that provide cues to other users of the system on what is each Python function doing exactly. To achieve that, you can use the Python comment notation and add function description as shown in the example above. You might want to provide general information about what arguments does function take, how does it process data and what is the return value. These comments are informational only and will be later shown the in the model revision where calls to Python function are to be defined.

### **Defining a call to Python function**

Python functions can be used in rule conclusions and formulas. In order to define a call, you need to type the function name in the expression field. It is sufficient to type "py" in the expression field to get the list of all available Python functions. Function calls are defined in the following format:

```
py.{module_name}.{function_name}(arg1; arg2; ... ; argn)
```

Below you can find an example showing how the call definition for the aforementioned example will look like:

```
py.string_operations.calculateStringLength({Customer Name})
```

Similarly, you can define Python function calls that take constant values as input along with attribute data. Below you can find an example call how to pass a constant string:

```
py.string_operations.calculateStringLength("John Jakob Jones")
```

Python formulas can also be used as arguments to mathematical operations as for example:

```
(10 - py.string_operations.calculateStringLength({Customer Name}))
```

The result of a Python call is written to either an expression attribute or formula output attribute, depending on where the function call was used. In general, any numeric overwritable IBM Safer Payments attribute can be used for that.

## Uploading new modules and updating the existing ones

Each Python module should have a unique name in the mandator hierarchy. To upload a module you can click the upload button of the respective section in the mandator form or simply use the drag and drop function to upload one or multiple modules. The uploaded modules are directly loaded and made available for use.

Updating an existing Python module requires some additional steps. You need to do your modifications to the desired functions locally to the desired script. Then you can upload a new version of your script. Since module names should be unique, you can include version number in your filenames such as "string\_operations\_v1.py", "string\_operations\_v2.py", etc. Note that uploading a new version of your module will not update old functions. You need to manually update Python function usages in a challenger revision so that functions of the new module are called. After updating all usages in the challenger revision you need to promote it to be the new champion.

## Data exchange and data type mapping

In order to pass data to a Python function, IBM Safer Payments will need to handle the data type conversion, i.e. all data types of passed arguments in a function call will be converted to their counterparts in Python. Data type conversion will be handled according to the following table.

SP data type	Python data type
Numeric (with decimals)	Float
Numeric (without decimals)	Long
Timestamp	Long
Text, IP*, Hexadecimal	String
Boolean	Bool

Similar to passing data to Python, the same rules of data type conversion apply when data is received from Python call-outs (return values). Each Python data type can only be stored in a matching IBM Safer Payments attribute as shown in the table above.

\* While it is possible to pass IP attribute data to Python as "String" data type, it is not possible to use IP attributes for storing Python outputs of type

"String".

[back to top](#)

## 9.3 IBM Safer Payments security

Software products in payment systems must be protected against security breaches that allow a non-authorized person to:

1. access payment and customer data
2. manipulate data, models, and audit trails
3. sabotage the function of IBM Safer Payments
4. use IBM Safer Payments to perform malicious actions to the user

While IBM Safer Payments has multiple interfaces that could potentially be abused for such security breaches, only the API is typically configured to be accessible outside the data center.

Because the API is connected to the user computer's browser, it is a potential door to intrusion for manipulation. If IBM Safer Payments is deployed over the internet to users in other companies, the circle of potential contact points that could access the API can thus not be limited to trusted people. And even if the people can be trusted, their computers could be compromised.

Therefore, IBM Safer Payments contains various measures of protection against such manipulation on different levels:

- **Application Server**

A potential intrusion scenario is to utilize a weak point in the application server to inject malicious code. Because IBM Safer Payments does not use a standard application server, but a fully embedded, custom designed function, standard weaknesses do not exist.

- **Buffer Overflow**

Another intrusion scenario is to exploit unprotected buffer resources in a software program. The application serving function in IBM Safer Payments uses fully protected buffers and thus does not expose such vulnerabilities.

- **SQL Injection**

This technique uses flaws in a software program so that SQL instructions are passed directly and uncontrolled from the program's application logic to the underlying SQL database. Because SQL is a powerful execution environment, such an attack could cause significant damage. IBM Safer Payments is fully protected against this as it does not use any SQL engine.

- **HTML Injection**

This summarizes any technique in which character sequences are passed to the software program (typically as user entries) that when later displayed back to the user either execute some HTML command or Javascript commands. To protect from any such attack, the IBM Safer Payments server escapes HTML reserved characters in user inputs.

- **Cross-site request forgery (CSRF)**

Cross-site request forgery, also known as a one-click attack or session riding, is a type of malicious exploit of a website whereby unauthorized commands are transmitted from a user that the website trusts. Unlike cross-site scripting (XSS), which exploits the trust a user has for a particular site, CSRF exploits the trust that a site has in a user's browser. IBM Safer Payments supports session-specific cookie values that it checks with each request to protect against CSRF attacks.

## Escaping

To ensure that no "unsafe" characters can be injected into its data elements, IBM Safer Payments employs a set of cascaded escaping mechanisms:

1. The IBM Safer Payments client (aka browser component) uses standard URL encoding to escape special characters like quote, curly/square bracket, or space with a percentage character followed by a two-character hexadecimal value of the single-character UTF-8 value. For instance, a quote is escaped to **%22** and a space to **%20**. Language specific characters are encoded to two such values; the letter Ü for instance is encoded to **%C3%9C**. Within values of text entries all quotes are escaped as **%5C%22**, which corresponds to ". This is necessary because quotes are the termination characters for text values in the JSON format used by the IBM Safer Payments client to send HTTP requests to the IBM Safer Payments server.
2. The IBM Safer Payments server decodes all these URL encodings with the exception of the quotes within text values. The " are also present when any IBM Safer Payments element is stored on disk as JSON because JSON uses quotes as text delimiters.
3. The IBM Safer Payments server responds to the IBM Safer Payments client using only JSON data streams. In these, the characters **& # < > ( )** are escaped as **&amp; &#35; &lt; &gt; &#40; &#41;** Quotes within text values remain escaped as **\**.
4. These escape sequences are decoded within the IBM Safer Payments client for display and in text entry fields.

This escaping mechanism ensures that an attacker cannot introduce potentially malicious code from both an IBM Safer Payments text entry field or as HTTP API request.

[back to top](#)

## 9.4 Miscellaneous

This section covers topics that did not fit into any other chapter.

[back to top](#)

### 9.4.1 Conditions

## Condition format

Conditions in IBM Safer Payments follow the format:

*attribute operator expression*

where *attribute* is either an input attribute or an output attribute of one of the previous elements, *operator* is a comparator, and *expression* is either a single element, or a list of the following elements: A constant value (singleton), a wildcarded constant value, an interval, a mathematical formula or the reference to another attribute (special conditions like index based evaluation also allow masterdata, event and calendar computation as reference elements).

In a list of expressions you can combine all above elements. They will be computed with the operator OR. For example, you can define a single condition that checks if an attribute value is within a list of constants, or equals any attribute of a list of attributes, or equals the result of any of multiple formulas.

Both the attribute and the operator can be selected via a drop-down menu. The expressions can either be typed in manually or by using the context menu. To open the context menu, press the space key while the expression field is activated. All available types of expressions are listed in the context menu and can be selected directly. Furthermore, parts of the expression can be rearranged via drag-and-drop. This provides a quick and comfortable way to define conditions in IBM Safer Payments.

## Operator overview

The table below shows a row for each operator. The columns explain which attribute data types for this operator are supported (empty field indicates that this combination is not supported; rest mouse over field to view details for certain operator/expressions).

Operator	Expression (single item or list of items)			
	Singleton	Interval	Attribute of same/current record	Math expression
[not] equal to	numeric / text / timestamp / hexadecimal / IPv4	numeric / text / timestamp	numeric / text / timestamp / boolean / hexadecimal	numeric / timestamp
greater than / less than [or equal to]	numeric / text / timestamp		numeric / text / timestamp	numeric / timestamp
[not] close to	numeric ( $\pm$ tolerance) / text (distance) / timestamp ( $\pm$ tolerance)	numeric ([x-tol; y+tol]) / timestamp ([x-tol; y+tol])	numeric ( $\pm$ tolerance) / text (distance) / timestamp ( $\pm$ tolerance)	numeric / timestamp
[not] starts /ends with	numeric / text	numeric / text	numeric / text	numeric / timestamp
[not] contains	numeric / text		numeric / text	numeric / timestamp

prefix [not] equal to	numeric / text	numeric / text	numeric / text	numeric / timestamp
[not] empty	This operator has no expression. Any value is considered 'empty' if it is not delivered.			
is true/is false	This operator is available for boolean attributes only and has no expression.			
same / distinct B / C net	These operators are available for IPv4 attributes only and expect an IP address or a list of IP addresses as expression.			

## Remarks

- **Time interval** attributes can only be used on the right side of a condition and can only be compared to timestamps. All operators available to timestamps are supported.
- Condition with a numeric attribute "equal to" 0 is true, if the value of this numeric attribute is 0 or empty.
- With the "[not] close to" operator, the "tolerance" setting is in percent for numeric type attributes. The "distance" setting for "text" types is the minimum Levenshtein distance for the condition to be satisfied. For timestamp attributes the "tolerance" is a number without decimals. Its unit can be selected separately and is one of "seconds", "minutes", "hours" and "days".
- With the "prefix [not] equal to" operator, the number of characters considered to be the prefix characters is defined in a separate field of the condition row.
- IBM Safer Payments provides additional options for text type attributes. These are listed in a separate field of the condition row:
  - **Case sensitive/Ignore cases**  
Decides whether there is a difference between "TeSt" and "test" or not.
  - **Maximum/Minimum number of consecutive digits**  
Example: The maximum number of consecutive digits in "te123st45" is equal to 3 while the minimum number of consecutive digits is equal to 2.
- When any of the following operators "greater than", "greater than or equal to", "less than", "less than or equal to" is used with text attributes, lexicographical comparison will be applied. If the text attributes contain numeric values and the two numbers have the same number of leading zeroes, they are compared according to their value as if converted to an integer type. But if they have a different number of leading zeroes, then the one with more leading zeroes is "less than" the one with fewer leading zeroes.

## Expressions using categories

If categories are defined for the attribute, the categories are accessible via the context menu. Each defined category leads to an entry in the context menu. Each entry is marked with an icon and has the format "*Label originalValue*".

To use a category in a condition, you can either select the category in the context menu or type the original value directly in the expression field. In

both cases the original value will be written in the expression field. To display the corresponding label, move the mouse over the value in the expression field. Notice that it is not possible to type in the label in the expression field. This will be treated as a constant.

## Timestamp expressions

Timestamp attribute conditions have a few more options to define expressions:

- **Daytime expressions**

Examples: "22:00~6:00", "22:00 ~ 06:00" or "06:00~22:00". Daytimes must always be intervals and they must use the 24h scheme (no "am/pm"). The first hour can be a single digit for times earlier than 10:00. Daytimes may either be expressed with or without seconds. If expressed with seconds, the format is hh:mm:ss. If the seconds are not expressed, they are set to "00" for-from daytimes and to "59" for to-daytimes. The interval "9:00~9:00" thus is equivalent to "9:00:00~9:00:59". Notice that minutes are not optional and the colon is the only supported delimiter.

- **Weekday expressions**

Examples: "Monday~Friday", "Friday", or "sat ~sun". For the weekday, you may either use the unabridged "Monday" .. "Sunday" (first letter capitalized or not), or the three-letter abbreviation "mon" .. "sun" (first letter capitalized or not). It is important to notice that the begin of the from-weekday is considered 00:00:00 and the end of the to-weekday 23:59:59. Therefore, if you define "sun~sun" (or just "sun"), it translates to the entire Sunday.

- **Weektime expressions**

Examples: "Monday 16:14~Friday 07:21". Weekday must be separated from daytime by a space character. The first hour can be a single digit for times earlier than 10:00.

There may be a list of these values (value pairs) in timestamp attribute conditions. The list may also combine singletons and intervals (e.g. "2009-12-22 05:22:53; sat~sun; Wednesday 14:09 ~ Wednesday 16:56; 00:10~00:20; 2010-01-02 00:00:00 ~ 2010-01-02 00:03:00" would be a valid timestamp attribute expression).

## Wildcard expressions

The "[not] equal to" operator allows the use of wildcard characters for text and numeric type attributes. Possible wildcard constructs are:

- **Starts with**

If the condition was "*attribute* equal\_to text\*", all attribute values that starts with "text" hit the condition. Note that this is equal to the condition "*attribute* starts\_with text".

- **Ends with**

If the condition was "*attribute* equal\_to \*text", all attribute values that ends with "text" hit the condition. Note that this is equal to the condition "*attribute* ends\_with text".

- **Contains**

If the condition was "*attribute* equal\_to \*text\*", all attribute values that contain the substring "text" hit the condition. Note that this is equal to the condition "*attribute* contains text".

- **Bounded by**

If the condition was "*attribute* equal\_to te\*xt", all attribute values that starts with "te" and ends with "xt" hit the condition.

- **Single wildcard characters**

If the condition was "*attribute* equal\_to A????in", each value that has the non-? Characters the same as the expression hits the condition (for instance "Austin"). Shorter words would not hit the condition.

The "[not] equal to" and "same / distinct B / C net" operators allow the use of wildcard characters for IPv4 type attributes. A single "\*" can be used instead of a numeric block to include all 256 possible values for this block.

### Remarks

- This implies that constants in combination with the "[not] equal to" operator may not contain characters "\* ? ; ~", as they are used to mark wildcards, list elements, and intervals.
- In combination with other operators, wildcard characters ("\*,?") are considered as "normal" characters in a text type constant.
- Double and single quotes are considered as "normal" characters in a text type constant. They will not be removed. White spaces are ignored.

### References to another attribute

There are two different methods which reference to an attribute:

- *{attribute name}* - attribute of the current transaction
- *[attribute name]* - attribute of the same transaction

In situations in which only the current transaction is evaluated (example: rules) the two methods are equivalent. However, there is a difference whenever a sequence of transactions is evaluated (examples: counters, precedents, collusions, etc). The following example demonstrates the functionality of these methods:

Assuming the following sequence of transactions:

#	Timestamp	Attribute1	Country	Attribute3
1	2010-01-10 14:00:00	114	US	114
2	2010-01-16 12:00:00	8303	US	8300
3	2010-01-18 08:00:00	2000	GB	2000



Here, the last row #3 represents the current transaction. The left table below (red) illustrates which values are compared when the condition *Attribute1 equal to {Attribute3}* is evaluated for the sequence. The right table (blue) shows which values are compared when the condition *Attribute1 equal to [Attribute3]* is evaluated for the sequence.

#	Timestamp	Attribute1	Country	Attribute3
1	2010-01-10 14:00:00	114	US	114
2	2010-01-16 12:00:00	8303	US	8300
3	2010-01-18 08:00:00	2000	GB	2000

#	Timestamp	Attribute1	Country	Attribute3
1	2010 - 01 -10 14:00:00	114	US	114
2	2010 - 01 -16 12:00:00	8303	US	8300
3	2010 - 01 -18 08:00:00	2000	GB	2000

## Math expressions

All basic mathematical operations can be used in IBM Safer Payments in an intuitive way. Please notice that mathematical expressions must be surrounded by round brackets.

- $(Exp1 + Exp2)$
- $(Exp1 - Exp2)$
- $(Exp1 * Exp2)$
- $(Exp1 / Exp2)$

The operands *Exp1* and *Exp2* may either be:

- a numerical constant (may have leading minus sign)
- an absolute timestamp in the format YYYY-MM-DD hh:mm:ss
- an attribute of the current transaction (attribute name must be surrounded by curly brackets  $\{attribute\}$ )
- an attribute of the same transaction (attribute name must be surrounded by squared brackets  $[attribute]$ )
- a math expression itself

Formulas can be applied to numeric and timestamp type attributes. If values are used in conjunction with timestamp type attributes, the unit of expression values is seconds. Because when large time intervals shall be represented, this can be cumbersome, the letters "m", "h", "d" and "w" can be added to the value, indicating "minutes", "hours", "days" and "weeks", respectively. For instance:

```
TrxTimeStamp less_than (51w + {EmbossingDate})
```

hits when the current transaction is within less than 51 weeks after the embossing date of the card.

## Remarks

Notice that each mathematical expression must contain exactly two operands. That means that  $(a + b + c)$  must be defined as  $(a + (b + c))$ .

## Geographical Distances

In addition to the basic computation methods mentioned above, IBM Safer Payments is able to calculate the geographical distance between two geographical points. The format for this computation method is

- `geoDistanceKm(pos(latitudeA;longitudeA);pos(latitudeB;longitudeB))` and
- `geoDistanceMiles(pos(latitudeA;longitudeA);pos(latitudeB;longitudeB))`

The operands *latitudeA*, *longitudeA*, *latitudeB*, and *longitudeB* are GPS coordinates in a floating point format (WGS84).

Example: `geoDistanceKm(pos(55.7522;37.6156);pos(48.8667;2.3333))` computes the distance (in km) between Moscow and Paris.

[back to top](#)

## 9.4.2 Conclusions

### Conclusion format

Conclusions in IBM Safer Payments follow the format:

*attribute operator expression*

where *attribute* is any model attribute, *operator* is an assignment, and *expression* is either a constant value or the reference to another attribute.

### Operators

If the element's conclusion is applied (all its conditions are evaluated to being true) with operator:

- **is**  
the value of *expression* is applied to *attribute* (all attribute types).
- **is (if not empty)**  
the value of *expression* is applied to *attribute* (not for bool, hexadecimal and IP). If the value of the expression is empty, the value of the attribute will not be changed.
- **increment by**  
the value of *attribute* is incremented by the value of *expression* (numeric and timestamp type attributes).
- **decrement by**  
the value of *attribute* is decremented by the value of *expression* (numeric and timestamp type attributes).
- **append**  
the value of the *attribute* (derived by computation of the transaction

message so far) is appended to the value of *expression* (text type attributes). Notice that you may use this also to add delimiters to a list of items created by multiple applications of "append". Simply add another "append" conclusion with the delimiter as constant below the one appending the list item.

- **reset**

the value of the *attribute* is reset to "nil", which computationally is interpreted as "0" for numeric type attributes, and as an empty string for text type attributes (all attribute types).

- **maximize with**

the value of *attribute* is set to the maximum of value of *attribute* and value of *expression* (numeric attributes). This is usually used for scores. For example: The conclusion is "*Score maximize with 60*". For a Score of 50 before the element's execution this would mean Score is set to 60 and for a Score of 70 this would mean nothing changes (i.e. Score remains 70).

### **Attribute values as expression**

A conclusion may also copy the value of an attribute of the source transaction message to the target transaction record. For this, the source transaction attribute name is put in curly brackets into the expression field.

For instance, to transfer the value of an attribute "FraudReasonCode" from the merging source transaction message to the same attribute of the merging target transaction record, enter:

```
FraudReasonCode is {FraudReasonCode}
```

In merging conclusions, it is also possible to copy the value of an attribute of the merging target transaction message to another attribute of the merging target transaction record, if the attribute in the expression is put in square brackets.

You may also use this to transfer (or increment, decrement, and append) the value of a different attribute of the source transaction message to the target transaction record. Notice that in this case, the attribute types must be identical. Different length or decimals are corrected by IBM Safer Payments automatically.

### **Formulas and Python function calls**

You can also use all basic mathematical operations, geographical operations and Python functions in rule conclusions. To get the list of available Python functions you need to type "py" in the expression field. For more information refer to the online help.

[back to top](#)

## 9.4.3 Sampling

Data selection lets you choose which mandator's data shall be included (if a choice from multiple mandators can be made) and lets you define interval and additional conditions. The interval can be provided as:

- Records absolute (URID from-to interval)
- Server time absolute (from-to timestamp interval)

Notice that the timestamps are taken from IBM Safer Payments server time at the time the record was created within IBM Safer Payments (meta attribute "System time"), which is when the originating transaction was received (either as transaction message via the IBM Safer Payments message command interface (MCI) or as file record processed via the IBM Safer Payments batch data interface (BDI)). If the record is later changed, for instance as merging target, this record timestamp value is never changed. When using timed based intervals (server time absolute, timestamp relative) the result might include records that are outside the actual data selection time due to performance reasons. If you need strict restrictions on this, you can always define conditions that would filter those out. Notice that these timestamps must thus not be the same as the time when the transaction actually was made (typically the "point of sales" type timestamp, a separate meta attribute "Timestamp" in IBM Safer Payments), since the transaction may have been received by IBM Safer Payments later (as in the case of batch data). If you instead require the "Timestamp" meta attribute to be used as a condition for your data selection, you must define it as a condition below. In this case, you should still consider using (applicable) time limits for the meta attribute "System time" as this allows IBM Safer Payments to sometimes significantly speed up the execution.

You may further restrict the records to be included using record specific attribute value conditions. Refer to their section help pages for more information.

[back to top](#)

#### 9.4.4 Case variable conditions

Below you can find all case variables that can be used to define case conditions.

- Important dates:
  - [GeneratedOn]: The generation date as ISO formatted date.
  - [GeneratedOnTimestamp]: The generation date as UNIX timestamp.
  - [ClosedOn]: The case close date as ISO formatted date.
  - [ClosedOnTimestamp]: The case close date as UNIX timestamp.
  - [FollowupOn]: The followup date as ISO formatted date.

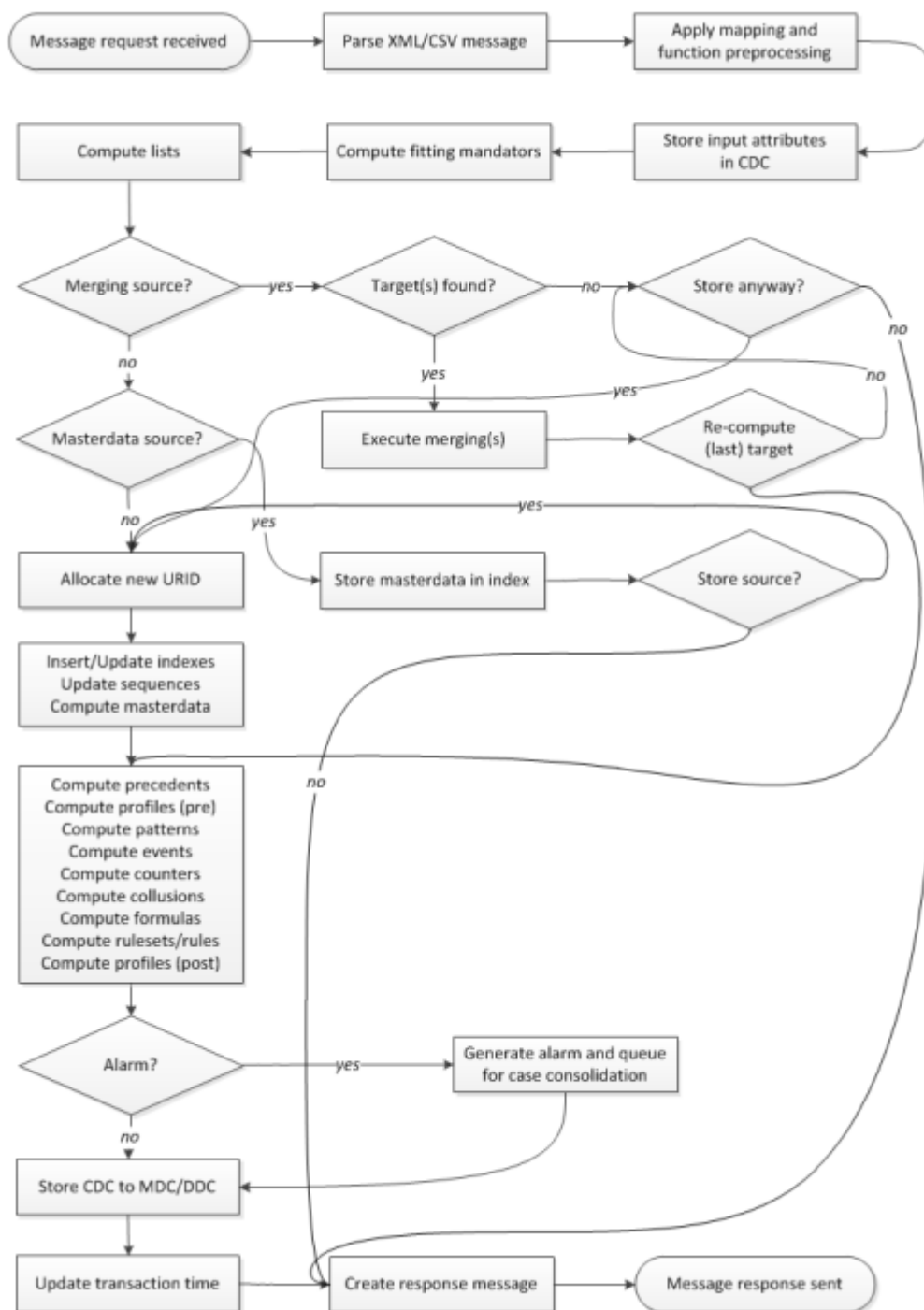
- [FollowupOnTimestamp]: The followup date as UNIX timestamp.
- [LastActionOn]: The last action date as ISO formatted date.
- [LastActionOnTimestamp]: The last action date as UNIX timestamp.
- [StateChangedOn]: The case state change date as ISO formatted date.
- [StateChangedOnTimestamp]: The case state change date as UNIX timestamp.
- Timing metrics:
  - [CaseAgeInDays]: The time since case generation in days.
  - [CaseAgeInHours]: The time since case generation in hours.
  - [CaseAgeInMinutes]: The time since case generation in minutes.
  - [DaysSinceLastAction]: The time since last action in days.
  - [HoursSinceLastAction]: The time since last action in hours.
  - [MinutesSinceLastAction]: The time since last action in minutes.
  - [DaysSinceStateChanged]: The time since case state changed in days.
  - [HoursSinceStateChanged]: The time since case state changed in hours.
  - [MinutesSinceStateChanged]: The time since case state changed in minutes.
- User information:
  - [Investigating..]: The user, that is currently investigating the case.
  - [Viewing..]: The user, that is viewing the case and sending the case action.
  - [Closedby..]: The user, that closed the case.
  - [..UserName]: The username as string.
  - [..UserNameAndLogin]: The username, followed by the user login in parenthesis.
  - [..UserId]: The system internal user UID.
  - [..UserEmail]: The users e-mail address.
  - [..UserPhone]: The users phone number.
  - [..UserLocation]: The users location.
  - [..UserMandator]: The users mandator name.
  - [..UserMandatorUid]: The UID of the users mandator.
- Other variables:
  - [CaseClass]: The name of the case class.
  - [CaseClassUid]: The UID of the case class.
  - [CaseClassId]: The ID of the case class.
  - [Mandator]: The case mandators name.
  - [MandatorUid]: The case mandators UID.
  - [Score]: The case score.
  - [Hits]: The case hits.

- [FraudStatus]: The fraud status of the case close code, if the case was closed.
- [CaseCloseCode]: The case close code, if defined.
- [CaseCloseCodeUid]: The UID of the case close code.
- [State]: The investigation state.
- [StateUid]: The UID of the investigation state.
- [LastState]: The last investigation state.
- [LastStateUid]: The UID of the last investigation state.
- [CaseUid]: The case UID, as visible in the case selection table (1-123).
- [CaseUidRaw]: The case UID, as visible in url or in file system (1000000000000123).
- [Memo]: The text value of memo field.

[back to top](#)

## 9.4.5 Message computation

Computing responses to message requests is the essential function of IBM Safer Payments message request processing. The flow chart below illustrates this non-trivial process:



For more detailed message computation flow chart, check the technote: <https://www.ibm.com/support/pages/node/6446233>

The steps in this computation process are:

1. IBM Safer Payments receives transaction messages either from XML requests via its IP port (real-time requests), WebSphere MQ via message queues or from data files (batch requests). With real-time requests, the message type Id is derived from the respective <IRIS> element attribute "MessageTypeId"; with batch requests, the message type Id is taken from the job configuration.
2. From the message type Id, IBM Safer Payments concludes the message definition to be applied. The message definition contains the alias names that IBM Safer Payments should look for in the transaction message received, and defines the function preprocessing to be applied.
3. Now all input attribute values are stored in the computational data cache (CDC) of the computational thread that performs the computation of this

transaction message. The CDC contains storage positions also for the model output attributes and the output attributes of the profiling elements.

4. Next IBM Safer Payments assembles a list of mandators that shall be applied to compute this transaction message. For this, IBM Safer Payments first identifies the mandator this transaction belongs to, and then creates a list of all mandators on the path to the top mandator from there. This list is then computed top-down, that is starting with the top mandator to the transaction owning mandator. This computational sequence with respect to mandators is applied to all subsequent model element computation steps (lists, indexes, masterdata, calendar profiles, events, counters, formulas, and rulesets/rules).
5. Now IBM Safer Payments computes model lists.
6. Next IBM Safer Payments checks if the transaction message satisfies any of the merging source conditions of any applicable mandator. If so, it checks if any of the applying mergings has "insert" merging source activated. If so, an URID is allocated for the transaction message, the merging(s) is/are executed, the merging source transaction message as stored in the CDC is stored (permanently) into the MDC/DDC, a response message is generated, and the response message is sent. If none of the applying mergings has "insert" merging source activated, the merging(s) is/are executed, and a response message is generated and sent. This concludes the processing of a merging source transaction message.
7. Otherwise, the transaction message is checked if it satisfies any of the masterdata conditions. This process is analogous to the merging process.
8. If the transaction message is no merging and no masterdata source, it is a "normal" transaction and thus an URID is allocated for it. Then all model elements are computed, each for all applicable mandators. The generated output attribute values of all elements are stored in the CDC.
9. Once all computation is completed, IBM Safer Payments checks if the "CaseClass" meta attribute is set (nonzero). If so, an alarm is generated and this alarm is queued for case consolidation. Case consolidation is performed asynchronously by a separate computational thread dedicated to just case consolidation. Only after case consolidation, the case becomes "visible" in case investigation.
10. Finally the CDC gets "dumped" to the MDC/DDC, which renders the transaction message permanent as record. If the "Timestamp" meta attribute value of the transaction is later/higher than the one of the previous transactions, the IBM Safer Payments internal "transaction time" is updated. This time is used for period computation. Then the response message is generated with all status and output attributes of all applicable mandator models, and sent back to the service consumer (if it was a real-time transaction message) or written to the ".log" file (if it was a batch transaction message).

[back to top](#)

## 9.4.6 Time representation



IBM Safer Payments is designed to work in a world environment, where transactions can come from any region (and thus time zone) as well as users. Therefore, IBM Safer Payments uses three time representations:

- **UTC (universal time coordinated)**

IBM Safer Payments uses UTC timestamps internally for all its representation of date/time data. UTC is also used between the IBM Safer Payments server and the IBM Safer Payments client (via the API), where the IBM Safer Payments client recomputes the local date/time for display.

- **Local time**

Local time is used in any display and entry of date/time information by the user according to his preference settings. Therefore, users in different time zones will see different date/time values.

- **Server time**

Server time is used for display of any server relevant date/time information and as a reference for the actual transaction message computation.

[back to top](#)

## 9.4.7 Benchmarking prevention performance

To measure the performance of a fraud prevention system, two performance indicators are most relevant:

- Fraud detected
- False alarms

A fraud prevention system is better, if it detects more fraud and generates fewer false alarms. Unfortunately, both objectives are mutually exclusive in real world fraud prevention. Tuning a fraud prevention system to catch more fraud will also increase the number of false alarms and tuning it to decrease the number of false alarms will decrease the amount of fraud detected.

Therefore, tuning a fraud prevention system is always about finding the best compromise between fraud detection rate and false alarms. The analytical features of IBM Safer Payments assist you in this task.

Frequently your tuning task will be determined by external constraints. For example, you may be in a situation where you are only allowed to a certain alarm rate.

Multiple definitions of the benchmarks listed above exist. The remainder of this document uses the following definitions:

### **Fraud detected**

Fraud detected is measured either for individual rules, rulesets or analysis categories as a percentage of the total fraud amount. If there is \$1000 of

fraud in a given set of data, and a rule would hit \$10 of it, the fraud detection would be 1%.

Therefore, if you get the result that a given ruleset will deliver you 50% fraud detection, you would have saved half of your fraud losses if this logic would have been used.

## **False Alarms**

False alarms are measured by the ratio of false alarms that are generated for any correct alarm (hit). If the false alarm ratio is 5, there would be 5 false alarms for any hit.

Notice that in the example above, a total of 6 alarms is generated.

Also notice that fraud detected is using "amount" as reference, while false alarms uses "number of transactions" as reference. This is because for fraud detected shall reflect the monetary savings while false alarms shall reflect customer disturbance. While monetary savings are expressed by the loss amount saved, customer disturbance is expressed by the number of genuine transactions that are intercepted.

## **Savings per false alarm**

"Fraud detected" is measured either for individual rules, rulesets or analysis categories as a percentage of the total fraud amount. If there is \$1000 of fraud in a given set of data, and a rule would hit \$10 of it, the fraud detection would be 1%.

However, "fraud detected" cannot be the only performance measure of rules and rulesets. A rule may "catch" a lot of fraud, but if it at the same time generates too many false alarms, it is not a "good" rule. Therefore, it has become customary to use a second benchmark figure, dubbed "false positive". False positives are typically measured as the number of false alarms that are generated to generate one correct alarm.

Notice that while "fraud detected" uses the amount of the transactions as measure unit, the "false positive" use the number of transactions.

Tuning a decision logic always takes these two benchmark figures into account, and you will find them on many pages in IBM Safer Payments. Always one implies the other. In theory, you can catch all fraud if you intercept with every transaction. This would at the same time result the worst result for false positives. No false positives are generated if you never intercept with any transaction at all. It is obvious that the setting you want your decision logic to have should be somewhere between these extremes. The question is, where.

Often you have constraints with one of the two benchmark figures. You may be in a situation where you are only allowed to intercept with one in a thousand transactions. With your false positives limited to this figure, you now try to get the best fraud detected rate possible for the interceptions permitted. Or you have a fraud savings target, in which case you try to achieve this target with the minimum number of (false positive) interceptions.

Whatever situation you are in, however, a good rule is always one with a high "fraud detected" rate and low "false positives". In this situation it is beneficial to use a single performance indicator to express how "good" a rule really is. IBM Safer Payments introduces a new performance indicator to rules, rulesets and decision logics, the so-called "Saved amount per false alarm". This performance indicator is a monetary figure. If the value for a rule or a decision logic for this benchmark is "\$10", it means that for each false alarm, you save \$10. This performance indicator does not say whether this rule only saves \$10 and generates one single false alarm or whether it saves \$1,000,000 and generates 100,000 false alarms. It is a "relative" benchmark.

What this performance indicator is good for, is to sort rules with respect to their quality. IBM Safer Payments' analytical capabilities let you generate a list of all your rules, sorted by the "Saved amount per false alarm" (SAPFA). If you now select rules starting with the highest value, you are always sure that you prefer the rules that generate most fraud savings for the false alarms ("most bang for the buck").

[back to top](#)

## 9.4.8 Create certificates with OpenSSL

### **Create certificates with openssl**

Please ask your security expert to review and perform all these steps. We take no guarantee for security, as these steps may differ on different platforms.

Source: <http://codeghar.wordpress.com/2008/03/17/create-a-certificate-authority-and-certificates-with-openssl/>

Content of conf/caconfig.cnf:

```
#.....  
[ ca ]  
default_ca = CA_default  
  
[ CA_default ]  
dir = .
```

```
certs = $dir/certs
crl_dir = $dir/crl
database = $dir/index.txt
new_certs_dir = $dir/newcerts
certificate = $dir/certs/cacert.pem
serial = $dir/serial
crl = $dir/crl/crl.pem
private_key = $dir/private/cakey.pem
#RANDFILE = $dir/private/.rand
x509_extensions = usr_cert
crl_extensions = crl_ext
default_days = 3650
#default_startdate = YYMMDDHHMMSSZ
#default_enddate = YYMMDDHHMMSSZ
default_crl_days = 183
#default_crl_hours = 24
default_md = sha256
preserve = no
#msie_hack
policy = policy_match

[ policy_match ]
countryName = match
#stateOrProvinceName = match
#localityName = match
organizationName = match
commonName = supplied
emailAddress = optional

[ req ]
default_bits = 4096 # Size of keys
default_keyfile = key.pem # name of generated keys
distinguished_name = req_distinguished_name
default_md = sha256 # message digest algorithm
attributes = req_attributes
x509_extensions = v3_ca
#input_password
#output_password
string_mask = nombstr # permitted characters
req_extensions = v3_req

[ req_distinguished_name ]
countryName = Country Name (2 letter code)
countryName_default = DE
countryName_min = 2
countryName_max = 2
#stateOrProvinceName = State or Province Name (full name)
#stateOrProvinceName_default = RLP
#localityName = Locality Name (city, district)
#localityName_default = Coblenz
organizationName = Organization Name (company)
organizationName_default = IBM
```

```
organizationalUnitName = Organizational Unit Name (department,
division)
organizationalUnitName_default = Fraud Prevention
commonName = Common Name (hostname, IP, or user name)
commonName_max = 64
commonName_default = 192.168.1.1
emailAddress = Email Address
emailAddress_max = 40
emailAddress_default = support@iris.de
```

```
[ req_attributes ]
#challengePassword = A challenge password
#challengePassword_min = 4
#challengePassword_max = 20
#unstructuredName = An optional company name
```

```
[ usr_cert ]
basicConstraints= CA:FALSE
subjectKeyIdentifier=hash
authorityKeyIdentifier=keyid,issuer:always
#nsComment = 'OpenSSL Generated Certificate'
#nsCertType = client, email, objsign for 'everything including object
signing'
subjectAltName=email:copy
issuerAltName=issuer:copy
#nsCaRevocationUrl = http://www.domain.dom/ca-crl.pem
#nsBaseUrl =
#nsRenewalUrl =
#nsCaPolicyUrl =
#nsSslServerName =
#authorityInfoAccess = OCSP;URI:http://
```

```
[ v3_req ]
basicConstraints = CA:FALSE
keyUsage = nonRepudiation, digitalSignature, keyEncipherment
```

```
[ v3_OCSP ]
basicConstraints = CA:FALSE
keyUsage = nonRepudiation, digitalSignature, keyEncipherment
extendedKeyUsage = OCSPSigning
```

```
[ v3_ca ]
subjectKeyIdentifier = hash
authorityKeyIdentifier = keyid:always,issuer:always
basicConstraints = CA:TRUE
#keyUsage = cRLSign, keyCertSign
#nsCertType = sslCA, emailCA
#subjectAltName=email:copy
#issuerAltName=issuer:copy
#obj=DER:02:03
```

```
[ crl_ext ]
```

```
#issuerAltName=issuer:copy
authorityKeyIdentifier=keyid:always,issuer:always
#.....
```

### **Create CA**

```
$ mkdir ~/myca
$ cd ~/myca
$ mkdir private certs newcerts conf crl
$ echo "01" > serial
$ touch index.txt
$ vim conf/caconfig.cnf # see above
$ openssl req -new -x509 -extensions v3_ca -keyout private/cakey.pem -
out certs/cacert.pem -days 3650 -config conf/caconfig.cnf
-> PW: test
```

### **Create signed server certificate and private server key**

```
$ openssl req -new -nodes -config conf/caconfig.cnf -out
SERVER_IP.req.pem -keyout private/SERVER_IP.key.pem
-> CN: SERVER_IP
$ openssl ca -config conf/caconfig.cnf -out
newcerts/SERVER_IP.cert.pem -infile SERVER_IP.req.pem
```

### **Create certificate revocation list (CRL)**

```
$ openssl ca -config conf/caconfig.cnf -gencrl -out crl/crl.pem
```

### **Create signed client certificate and private client key**

```
$ openssl req -new -nodes -out client.req.pem -keyout
private/client.key.pem -days 3650 -config conf/caconfig.cnf
(for MCI) -> CN: CLIENT_IP_OR_NAME
(for ECI) -> CN: INSTANCE_SERVER_NAME
(for Browser) -> CN: USERNAME
$ openssl ca -out newcerts/client.cert.pem -days 3650 -config
conf/caconfig.cnf -infile client.req.pem
```

### **Configure client side certificates in web-browsers:**

Convert pem certificate to p12:

```
pkcs12 -export -out newcerts/client.cert.p12 -inkey
private/client.key.pem -in newcerts/client.cert.pem -certfile
certs/cacert.pem
```

Internet Explorer 10:

- Settings
- Internet options
- Content (tab)
- Certificates
- Import (button)

- Certificate Wizard (see below)\*

#### Chrome 26:

- Chrome Settings
- Settings
- Advanced Options
- HTTP/SSL
- Certificate Administration
- Certificate Wizard (see below)\*

#### Certificate Wizard\*:

- Next
- Browse (button)
- Change "X.509 Certificate" Dropdown to "Personal Information Exchange (p12)"
- Select Certificate on file system
- Click Open
- Next
- Enter Password
- Next
- Place certificate into personal store
- Next
- Finish

#### Firefox 19:

- Red Firefox Dropdown
- Settings
- Settings
- Extended Tab
- Encryption (tab)
- Show Certificates
- Own Certificates (tab)
- Import
- Select p12 Certificate on file system
- Open
- Enter Password
- Ok

[back to top](#)

## 9.4.9 Using content type multipart

When selecting multipart/form-data you will also need to specify the Content-Type header ending in the "Content type addition" field. This value should be the unique field boundary which will be used to separate the form fields in the content and will be appended to the Content-Type field.

For example, if you entered the value:

```
; boundary=-----1bc7wg37x8z7gf
```

in the Content type addition field, then the HTML header would contain

```
Content-Type: multipart/form-data; boundary=-----  
-1bc7wg37x8z7gf
```

Note that you need to specify the trailing semi-colon and also need to choose a boundary value which will be unique and will not occur in the message template.

You will then use the boundary value in the message template to separate the different form inputs.

[back to top](#)

## 9.4.10 Online Help

IBM Safer Payments offers three ways to access online help:

1. Context help

Context sensitive help is directly available from the toolbar of the most page section by clicking on the respective ⓘ icon.

2. Topic help

Generic topic help is available either from context help pages or from the links below.



3. Search help

If you need help to any subject, just type in the keyword(s) in the light blue box in the upper right hand corner of this (and any) help window. As soon as you type in three letters or more, a drop list of suggested choices appears. Pressing the return key opens a full page of search results.


### Usage hints

- All online help pages appear within the browser window you opened for IBM Safer Payments. To quickly identify help pages, their header uses bright green background color.
- They always appear over the IBM Safer Payments page and can be moved by dragging the header bar with the mouse.
- To change the size of a help page, use the drag bars at the right side and bottom of the help page. Help pages scroll only vertically.
- Notice that each help page's position and size settings are stored individually in your user account preferences. Thus, next time you open the same help page, it will open at the same position and with the same size.



- A new browser window with a printer optimized formatting opens by clicking on the  toolbutton at the right side of the help page header. Use the print function of your browser to print the page.
- Help pages are closed by clicking on the  toolbutton at the right side of the help page header, or by pressing the [Esc] key.
- Links to other help pages are shown in blue; underlining appears when the mouse pointer rests over them. If you click on a link, the new help page is displayed on top of the others. IBM Safer Payments keeps all online help pages open until you manually close them, even when you navigate to another IBM Safer Payments page. Notice that there is no "back" navigation in help pages as the browser "back" function is tied to the IBM Safer Payments page itself.

## **IBM Safer Payments manual**

You may generate a printable version of all online help pages, formatted and structured as a manual by clicking on the  + " button at the right side of this help page header. The IBM Safer Payments manual opens in a new browser window. You may either print it from there or import it to a word processing software for further processing. For example, to import the manual into Microsoft Word, click into the manual browser window, press [Ctrl]-[A] to mark the entire text, press [Ctrl]-[C] to copy it to the clipboard, and press [Ctrl]-[V] in a new empty Word document. Notice that Word understands the document structure, allowing you to set format template and automatically create a full table of contents.

## **Generic topics help pages**

- Quick facts
- User access
- Cluster management
- Operational cluster control
- Interfaces overview
- Storage architecture
- Structural configuration
- PCI DSS encryption
- IBM Safer Payments security
- Revision control
- Automatic and assisted rule generation
- Benchmarking prevention performance
- Message computation
- Time representation
- Device identification
- Notices

[back to top](#)

## 9.4.11 Levenshtein

IBM Safer Payments uses the Levenshtein algorithm to determine the closeness of two text values.

In information theory and computer science, the Levenshtein distance is a string metric for measuring the amount of difference between two sequences. The term edit distance is often used to refer specifically to Levenshtein distance.

The Levenshtein distance between two strings is defined as the minimum number of edits needed to transform one string into the other, with the allowable edit operations being insertion, deletion, or substitution of a single character. It is named after Vladimir Levenshtein, who considered this distance in 1965.

The table below lists some exemplary Levenshtein distances.

Value 1	Value 2	Levenshtein distance
Godot	God0t	1
Müller	Mueller	2
Jon Jones	J. Jones	2
Pete Black	G. Peter Black	4
Marylin Monroe	MarylinManson	4
John Jakob Jones	John Jones	6
Chris Thomas	Nick Pye	11
A. Mueller	Mueller, Anton	10
A. Müller	Mueller, Anton	12

[back to top](#)

## 9.5 Definitions

This section explains some of the specific terminology used in the IBM Safer Payments documentation.

[back to top](#)

### 9.5.1 Service consumer

When discussing integration of IBM Safer Payments with other systems, we use the following terminology:

- **Service provider**

In all integration scenario, we refer to IBM Safer Payments as the "service

provider", providing decision services to the service consumer.

- **Service consumer**

We refer to any system that is connected to IBM Safer Payments as a "service consumer". This includes authorization systems, card management systems, automatic calling systems, etc. From the IBM Safer Payments server component point of view, also the IBM Safer Payments client (via the API) is a service consumer.


[back to top](#)

## 9.6 Notice summary

The Notice feature allows a user to send a notice to other users in the Safer Payments application. Notices are fully managed within the application to avoid sending any sensitive data outside of Safer Payments. A notice can have embedded links that can link to internal application objects such as a case or to an external link such as a corporate or Internet location.

Permissions to send notices are on a user basis and the option is off by default. A system administrator will need to enable the ability to send a notice on a user-by-user basis. Once a user's permission is set, they will be able to send a notice to anyone in their user groups. There is a group permission that can be set in order to allow the receipt of notices from other users and groups.

The notice message text is encrypted on disk if the encryption setting is set to true in the system configuration.


Notices are accessed through the **Notice panel** via the bell icon  in the main top navigation bar. A small white dot on the bell icon indicates that there are new notices that have recently arrived. From here, users will be able to access all their notices via the "View all" link on the panel window.

Notices will be deleted as part of the end-of-day processing job after a predefined period of days. This setting can be found here: "Administration->System->Configuration->Misc->Miscellaneous->Notices expiration (days)".

- Notice panel quick access
- Viewing all Notices
- Creating a Notice

[back to top](#)

### 9.6.1 Notice panel view

The notice panel is accessible from the bell icon  in the main top menu. A small white dot on the bell icon indicates that there are new notices that have recently arrived. Pressing the bell icon will open the panel window so that you can easily see new notices. You will have the options to dismiss a notice, create a notice and view all notices from this panel. Navigate to the notice overview page for more information about this feature.


- **Notice list**

If there are new notices they will show as a list with the first two lines showing. You can click the notice to expand the contents of the notice. In addition, if you have many notices in the list, you will be able to scroll through the list of notices.

- **Create a notice**

Click the plus icon  to create a notice.

- **Dismissing a notice**

You can dismiss an individual notice by pressing the x icon  or dismiss all notices using the Dismiss all link. Dismissing a notice only removes them from the panel view and all notices will still be available in the “View all” notice page.

- **View all notices**

By pressing the View all link you will be taken to a new page to see all your notices.


[back to top](#)

## 9.6.2 Notice view all page

The “View all” notices page shows all notices that a user has received, sent and those that are queued to be sent. Notices are grouped in the order they are received or sent by: Today, Yesterday and Older. The user can filter the list of notices by: the text of a notice, a date range to search, the status of a notice and a combination of senders of a notice. In addition, a user is able to create a notice from this page. Navigate to the notice overview page for more information about this feature.

### Folder Left Menu

- **Received Folder**

This folder shows all the notices that you have received from other users. While in this folder, users are able to toggle the read/unread status of a notice by selecting the eye icon 

- **Sent Folder**

This folder shows all the notices that you have sent to other users and groups.

- **Queued Folder**

This folder shows all the messages that you have created and are queued to

be sent.

## Filtering Options

- **What are you looking for today?**

You can select a phrase or keyword to narrow down the list of notices

- **Date Range**

Select a to and from date to narrow the list of notices shown.

- **Status**

You can select only the read or unread notices with this filter

- **Senders**

This is a multi-select option box to narrow down the list of notices by user and/or groups.

[back to top](#)

## 9.6.3 Creating a notice

Create a notice by filling in this form. Click send to send the notice at the scheduled date and time. A notice set to send now will be sent immediately, and a notice set to be sent in the future will be queued to be sent at the scheduled date and time. Navigate to the notice overview page for more information about this feature.

- **Send to**

Use the multiselect box to add user(s) and/or group(s) to send a notice to.

- **Send now**

Selecting this checkbox will send the notice immediately when you press the Send button. You will not have the option to edit the notice once it is sent. If you wish to send a notice at a future date/time, then uncheck this option.

- **Scheduled date**

You can schedule a notice to be sent at a future date and time by unchecking the "Send now" checkbox and selecting a date and time. Once the Send button is pressed, the notice is queued to be sent and visible in the Queued folder in the UI. You are able to delete queued notices if you do not want to send them anymore.

- **..time**

Create a time using the hh:mm:ss format. A notice will be sent when this time is reached on the scheduled date.

- **Message**

The text of the message can contain any alphanumeric characters, including special characters.

[back to top](#)

## Notices

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