

IBM Safer Payments 6.4 delivers enhanced detection efficacy, security, reliability, ease of use, and operational efficiencies

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Overview

IBM[®] Safer Payments puts artificial intelligence (AI) and machine learning capabilities in the hands of onsite fraud management teams, which can help to improve their effectiveness. The introduction of new features makes Safer Payments 6.4 a more open platform. Organizations can now leverage their in-house capabilities or other vendors' anti-fraud capabilities, such as data science, machine learning, and AI techniques, and import models or code to run, test, tune, and deploy on Safer Payments 6.4. These capabilities can help increase the effectiveness and efficiency of your organization's fraud management solution.

Safer Payments 6.4 enhancements include the following:

- Detection efficacy. Safer Payments can increase the tool's sophistication and analytical capabilities with the following enhancements:
 - Improved rule performance reporting for better rule validation
 - Introduction of 'OR' rule conditions and minimum counter computations for enhanced detection logic
 - Support for Python 3.8, or later that enables users to take advantage of new and innovative features of Python
- Security. Version 6.4 complies with interpretations of data protection regulations under the General Data Protection Regulation (GDPR) guidelines. It also provides increased data protection with large data attribute encryption capabilities beyond 16-byte strings.
- Reliability. Some potential operational risks are minimized with the validation of meta information in the messaging interface as well as increased stability for Predictive Model Markup Language (PMML) test functions.
- Ease of use. Improvements to the case investigation process:
 - Variable fields in case actions
 - Configurability of rule exclusion/inclusion within alerts and cases
 - Text attribute greater/less than comparison to easily apply logic on user-defined attributes
- Operational efficiencies. Built-in connectivity to enterprise data fabrics and data processing frameworks, such as Apache Avro, help limit costly system integration work. Configurable computational prioritization that lets users define computational sequences for optimizing system performance is also included.
- Improved user experience. Organizations can deliver improvements to their users with functions, such as refined role privileges and case class inheritance.

Safer Payments 6.4 can now be used as a standalone product or in conjunction with IBM Cloud Pak^(R) for Data. Consult your IBM representative for details.

Key requirements

Safer Payments 6.4 requires an Intel XeonTM workstation, Red Hat^(R) Enterprise Linux^(R), and an internet connection. For details, see the [Technical information](#) section.

Planned availability date

February 11, 2022

Availability within a country is subject to local legal requirements.

See the [Availability of national languages](#) section for national language availability.

Accessibility by people with disabilities

Accessibility Compliance Reports (previously known as a VPAT) containing details on accessibility compliance to standards, including the Worldwide Consortium Web Content Accessibility Guidelines, European Standard EN 301 349, and US Section 508, can be found on the [IBM Accessibility Conformance Report Request](#) website.

Availability of national languages

Description	Availability date	Language
IBM Safer Payments 6.4	February 11, 2022	English
IBM Safer Payments 6.4	February 11, 2022	German
IBM Safer Payments 6.4	February 11, 2022	Italian
IBM Safer Payments 6.4	February 11, 2022	French
IBM Safer Payments 6.4	February 11, 2022	Portuguese
IBM Safer Payments 6.4	February 11, 2022	Japanese

Translation information, if available, can be found at the [Translation Reports](#) website.

Program number

Program number	VRM	Program name
5725-Z82	6.4.0	IBM Safer Payments

Offering Information

Product information is available on the [IBM Offering Information](#) website.

More information is also available on the [Passport Advantage^{\(R\)} and Passport Advantage Express](#) website.

Publications

None

IBM Systems Lab Services

Systems Lab Services offers infrastructure services to help build hybrid cloud and enterprise IT solutions. From servers to storage systems and software, Systems Lab Services can help deploy the building blocks of a next-generation IT infrastructure to empower a client's business. Systems Lab Services consultants can perform infrastructure services for clients online or onsite, offering deep technical expertise, valuable tools, and successful methodologies. Systems Lab Services is designed to help clients solve business challenges, gain new skills, and apply best practices.

Systems Lab Services offers a wide range of infrastructure services for IBM Power^(R) servers, IBM Storage systems, IBM Z^(R), and IBM LinuxONE. Systems Lab Services has a global presence and can deploy experienced consultants online or onsite around the world.

For assistance, contact Systems Lab Services at ibmsls@us.ibm.com.

To learn more, see the [IBM Systems Lab Services](#) website.

IBM Consulting

As transformation continues across every industry, businesses need a single partner to map their enterprise-wide business strategy and technology infrastructure. IBM Consulting is the business partner to help accelerate change across an organization. IBM specialists can help businesses succeed through finding collaborative ways of working that forge connections across people, technologies, and partner ecosystems. IBM Consulting brings together the business expertise and an ecosystem of technologies that help solve some of the biggest problems faced by organizations. With methods that get results faster, an integrated approach that is grounded in an open and flexible hybrid cloud architecture, and incorporating technology from IBM Research^(R) and IBM Watson^(R) AI, IBM Consulting enables businesses to lead change with confidence and deliver continuous improvement across a business and its bottom line.

For additional information, see the [IBM Consulting](#) website.

IBM Technology Support Services (TSS)

Get preventive maintenance, onsite and remote support and gain actionable insights into critical business applications and IT systems. Speed developer innovation with support for over 240 open-source packages. Leverage powerful IBM analytics and AI-enabled tools to enable client teams to manage IT problems before they become emergencies.

TSS offers extensive IT maintenance and support services that cover more than one niche of a client's environment. TSS covers products from IBM and OEMs, including servers, storage, network, appliances, and software, to help clients ensure high availability across their data center and hybrid cloud environment.

For details on available services, see the [Technology support for hybrid cloud environments](#) website.

IBM TechU

Improve your knowledge in hybrid cloud and AI solutions. TechU provides the most recent content so that you can learn, engage, and increase your skills with IBM Technology specialists.

A one-year, renewable digital TechU membership provides access to IBM Systems online education to help address your technical enablement needs for existing and new projects.

Submit questions or comments to techuid@us.ibm.com.

For additional details, see the [IBM TechU](#) website.

IBM Expert Labs

Expert Labs can help clients accelerate their projects and optimize value by leveraging their deep technical skills and knowledge. With more than 20 years of industry experience, these specialists know how to overcome the biggest challenges to deliver business results that can have an immediate impact.

Expert Labs' deep alignment with IBM product development allows for a strategic advantage as they are often the first in line to get access to new products, features, and early visibility into roadmaps. This connection with the development enables them to deliver First of a Kind implementations to address unique needs or expand a client's business with a flexible approach that works best for their organization.

For additional information, see the [IBM Expert Labs](#) website.

IBM Security^(R) Expert Labs

With extensive consultative expertise on IBM Security software solutions, Security Expert Labs helps clients and partners modernize the security of their applications, data, and workforce. With an extensive portfolio of consulting and learning services, Security Expert Labs provides project-based and premier support service subscriptions.

These services can help clients deploy and integrate IBM Security software, extend their team resources, and help guide and accelerate successful hybrid cloud solutions, including critical strategies such as zero trust. Remote and on-premises software deployment assistance is available for IBM Cloud Pak for Security, IBM Security QRadar^(R)/QRoC, IBM Security SOAR/Resilient^(R), IBM i2^(R), IBM Security Verify, IBM Security Guardium^(R), and IBM Security MaaS360^(R).

For more information, contact Security Expert Labs at sel@us.ibm.com.

For additional information, see the [IBM Security Expert Labs](#) website.

Technical information

Specified operating environment

Hardware requirements

Safer Payments works on systems based on IntelTM processors that are capable of running supported Linux operating systems (x64 systems). The use of Intel Xeon E5-2670 or an equivalent processor with at least 8 cores is optimal. For installations with more than 100 transactions per second peak load, the use of a minimum of 16 cores is optimal.

Software requirements

Safer Payments 6.4 requires Red Hat Enterprise Linux 7.

IBM Support

[IBM Support](#) is your gateway to technical support tools and resources that are designed to help you save time and simplify support. IBM Support can help you find answers to questions, download fixes, troubleshoot, submit, and track problem cases, and build skills. Learn and stay informed about the transformation of IBM Support, including new tools, new processes, and new capabilities, by going to the [IBM Support Insider](#).

Additional IBM support

IBM Client Engineering for Systems

Client Engineering for Systems is a framework for accelerating digital transformation. It helps you generate innovative ideas and equips you with the practices, technologies, and expertise to turn those ideas into business value in weeks. When you work with Client Engineering for Systems, you bring pain points into focus. You empower your team to take manageable risks, adopt leading technologies, speed up solution development, and measure the value of everything you do. Client Engineering for Systems has experts and services to address a broad array of use cases, including capabilities for business transformation, hybrid cloud, analytics and AI, infrastructure systems, security, and more. For more information, see the [IBM Client Engineering for Systems](#) website.

Planning information

Packaging

This offering is delivered through the internet as an electronic download. There is no physical media.

Ordering information

For ordering information, consult your IBM representative or IBM Business Partner, or go to the [Passport Advantage](#) website.

This program is available only through Passport Advantage.

These products may only be sold directly by IBM or by IBM Business Partners.

To locate IBM Business Partners in your geography, see the [Find a Business Partner](#) page.

Passport Advantage

Part number descriptions have been updated in this release. As a convenience, the following table lists currently available part numbers:

Part number description	Part number
IBM Safer Payments per Resource Value Unit License + SW Subscription & Support 12 Months	D1MWGLL
IBM Safer Payments per Resource Value Unit Monthly License	D1MWILL
IBM Safer Payments per Resource Value Unit Annual SW Subscription & Support Renewal	E0MMILL
IBM Safer Payments Resource Value Unit Subscription License	D26JHLL
IBM Safer Payments per Resource Value Unit SW Subscription & Support Reinstatement 12 Months	D1MWHLL

Cross-platform product for use on IBM Z

Part number descriptions have been updated in this release. As a convenience, the following table lists currently available part numbers:

Part number description	Part number
IBM Safer Payments for IBM z per Resource Value Unit License + SW Subscription & Support 12 Months	D20IMLL
IBM Safer Payments for IBM z per Resource Value Unit Monthly License	D20ILLL
IBM Safer Payments for IBM z per Resource Value Unit Annual SW Subscription & Support Renewal	E0PL3LL

Part number description	Part number
IBM Safer Payments for IBM z per Resource Value Unit SW Subscription & Support Reinstatement 12 Months	D20INLL

Charge metric

The charge metric for this licensed product can be found in the following License Information document:

Program number	License Information document title	License Information document number
5725-Z82	IBM Safer Payments 6.4	L-SJOT-C6W9CG

Select your language of choice and scroll down to the Charge Metrics section. Follow-on releases, if any, may have updated terms. See the [License Information documents](#) website for more information.

Terms and conditions

The information provided in this announcement letter is for reference and convenience purposes only. The terms and conditions that govern any transaction with IBM are contained in the applicable contract documents such as the IBM International Program License Agreement, IBM International Passport Advantage Agreement, and the IBM Agreement for Acquisition of Software Maintenance.

This product is available only through Passport Advantage.

Licensing

IBM International Program License Agreement including the License Information document and Proof of Entitlement (PoE) govern your use of the program. PoEs are required for all authorized use. Part number products only, offered outside of Passport Advantage, where applicable, are license only and do not include Software Maintenance.

This software license includes Software Subscription and Support (also referred to as Software Maintenance).

Software Maintenance

Licenses under the IBM International Program License Agreement (IPLA) provide for support with ongoing access to releases and versions of the program. IBM includes one year of Software Subscription and Support (also referred to as Software Maintenance) with the initial license acquisition of each program acquired. The initial period of Software Subscription and Support can be extended by the purchase of a renewal option, if available. Two charges apply: a one-time license charge for use of the program and an annual renewable charge for the enhanced support that includes telephone assistance (voice support for defects during normal business hours), as well as access to updates, releases, and versions of the program as long as support is in effect.

License Information number

The following License Information document applies to the offering in this announcement:

Program number	License Information document title	License Information document number
5725-Z82	IBM Safer Payments 6.4	L-SJOT-C6W9CG

Follow-on releases, if any, may have updated terms. See the [License Information documents](#) website for more information.

Limited warranty applies

Yes

Limited warranty

IBM warrants that when the program is used in the specified operating environment, it will conform to its specifications. The warranty applies only to the unmodified portion of the program. IBM does not warrant uninterrupted or error-free operation of the program or that IBM will correct all program defects. You are responsible for the results obtained from the use of the program.

IBM provides you with access to IBM databases containing information on known program defects, defect corrections, restrictions, and bypasses at no additional charge. For further information, see the [IBM Support Guide](#).

IBM will maintain this information for at least one year after the original licensee acquires the program (warranty period).

Program technical support

Standard support

Technical support of a program product version or release will be available for a minimum of three years from the planned availability date, as long as your Software Subscription and Support is in effect.

This technical support allows you to obtain assistance (by telephone or electronic means) from IBM for product-specific, task-oriented questions regarding the installation and operation of the program product. Software Subscription and Support also provides you with access to updates (modifications or fixes), releases, and versions of the program. You will be notified, through an announcement letter, of discontinuance of support with 12 months' notice.

If you require additional technical support from IBM, including an extension of support beyond the discontinuance date, contact your IBM representative or IBM Business Partner. This extension may be available for a fee.

For additional information on the IBM Software Support Lifecycle Policies, see the [Standard and enhanced IBM software support lifecycle policies](#) website.

Money-back guarantee

If for any reason you are dissatisfied with the program and you are the original licensee, you may obtain a refund of the amount you paid for it, if within 30 days of your invoice date you return the program and its PoE to the party from whom you obtained it. If you downloaded the program, you may contact the party from whom you acquired it for instructions on how to obtain the refund.

For clarification, note that (1) for programs acquired under the IBM International Passport Advantage offering, this term applies only to your first acquisition of the program and (2) for programs acquired under any of IBM's On/Off Capacity on Demand (On/Off CoD) software offerings, this term does not apply since these offerings apply to programs already acquired and in use by you.

Volume orders (IVO)

No

Passport Advantage applies

Yes. Information is available on the [Passport Advantage and Passport Advantage Express](#) website.

Software Subscription and Support applies

Yes. Software Subscription and Support, also referred to as Software Maintenance, is included with licenses purchased through Passport Advantage and Passport Advantage Express. Product upgrades and Technical Support are provided by the Software Subscription and Support offering as described in the Agreements. Product upgrades provide the latest versions and releases to entitled software, and Technical Support provides voice and electronic access to IBM support organizations, worldwide.

IBM includes one year of Software Subscription and Support with each program license acquired. The initial period of Software Subscription and Support can be extended by the purchase of a renewal option, if available.

While your Software Subscription and Support is in effect, IBM provides you assistance for your routine, short duration installation and usage (how-to) questions, and code-related questions. IBM provides assistance by telephone and, if available, electronic access, only to your information systems (IS) technical support personnel during the normal business hours (published prime shift hours) of your IBM support center. (This assistance is not available to your users.) IBM provides Severity 1 assistance 24 hours a day, 7 days a week. For additional details, see the [IBM Support Guide](#). Software Subscription and Support does not include assistance for the design and development of applications, your use of programs in other than their specified operating environment, or failures caused by products for which IBM is not responsible under the applicable agreements.

Unless specified otherwise in a written agreement with you, IBM does not provide support for third-party products that were not provided by IBM. Ensure that when contacting IBM for covered support, you follow problem determination and other instructions that IBM provides, including in the [IBM Support Guide](#).

For additional information about the International Passport Advantage Agreement and the IBM International Passport Advantage Express Agreement, go to the [Passport Advantage and Passport Advantage Express](#) website.

Variable charges apply

No

Educational allowance available

Education allowance does not apply. Education software allowance does not apply. Special education prices are available for qualified clients through Passport Advantage.

Statement of good security practices

IT system security involves protecting systems and information through intrusion prevention, detection, and response to improper access from within and outside your enterprise. Improper access can result in information being altered, destroyed, or misappropriated or can result in misuse of your systems to attack others. Without a comprehensive approach to security, no IT system or product should be considered completely secure and no single product or security measure can be completely effective in preventing improper access. IBM systems and products are designed to be part of a regulatory compliant, comprehensive security approach, which will necessarily involve additional operational procedures, and may require other systems, products, or services to be most effective.

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Prices

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Passport Advantage

For Passport Advantage information and charges, contact your IBM representative or IBM Business Partner. Additional information is also available on the [Passport Advantage and Passport Advantage Express](#) website.

Regional availability

Europe: Aland Islands, Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bouvet Island, British Indian Ocean Territory, Bulgaria, Comoros, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Falkland Islands (Malvinas), Faroe Islands, Finland, France, French Guiana, French Polynesia, French Southern Territories, Georgia, Germany, Gibraltar, Greece, Greenland, Guadeloupe, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Ireland, Isle of Man, Israel, Italy, Jersey, Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Republic of North Macedonia, Malta, Martinique, Mayotte, Republic of Moldova, Monaco, Montenegro, Netherlands, New Caledonia, Norway, Pitcairn, Poland, Portugal, Reunion, Romania, Russian Federation, Saint Barthelemy, Saint Helena Ascension and Tristan da Cunha, Saint Martin (French Part), Saint Pierre and Miquelon, San Marino, Serbia, Slovakia, Slovenia, South Georgia and the South Sandwich Islands, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Tajikistan, Turkmenistan, Ukraine, United Kingdom, Uzbekistan, Vanuatu, and Wallis and Futuna

Middle East and Africa: Afghanistan, Algeria, Angola, Bahrain, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Congo, The Democratic Republic of the Congo, Cote d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Iraq, Jordan, Kenya, Kuwait, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Oman, Pakistan, State of Palestine, Qatar, Rwanda, Sao Tome and Principe, Saudi Arabia, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Swaziland, United Republic of Tanzania, Togo, Tunisia, Turkey, Uganda, United Arab Emirates, Western Sahara, Yemen, Zambia, and Zimbabwe

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