

TECHNICAL PAPER

Prescribed Environment for Cards

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Relevant Products and Releases

- *SAS® Fraud Management 6.1*

Prescribed Environment for Cards Overview

A prescribed environment is a SAS Fraud Management out-of-the-box installation. It captures industry best practices into a set of default settings and is provided as a recommendation to clients. You might use this environment as a baseline during your SAS Fraud Management implementation.

This paper provides a review of only the default options and settings. You should review these options and settings and make sure that the default settings are an accurate representation of your business and operations before they are finalized as your settings within your SAS Fraud Management production environment.

This document lists the business features that are provided in the cards package. The features encompass the following areas:

- Business units, groups, and teams
- Multi-organizational structure
- Alert types
- Strategies and queues
- Templates
- Analyst grid
- Block codes

Except for the multi-organizational structure and alert types, all the settings for these areas can be modified in the Manager's Workbench by business users (as needed) after implementation.

The multi-organizational structure and alert types need to be carefully reviewed. They can be changed with the SAS Technical Support team's support. Any such changes will have downstream impacts. Changes to your multi-organizational structure impacts user access, models, rules, and alerts. Changes to your alert types impact rule evaluation and alerts.

Business Units, Groups, and Teams

Business units, groups, and teams enable an organization to logically organize fraud analysts. Business units, groups, and teams are defined in the **Business Units** tab. Table 1 lists the business units, groups, and teams that are provided with the prescribed environment for cards.

Table 1. Business Units, Groups, and Teams

Business Units	Groups	Teams
Cards - Operations	Card Fraud	Card Fraud Team 1 Card Fraud Team 2
Cards - Rule Writers		

Multi-organizational Structure

Figure 1 shows the multi-organizational structure that is provided with the prescribed environment for cards.

Figure 1. Levels in a Multi-organizational Structure

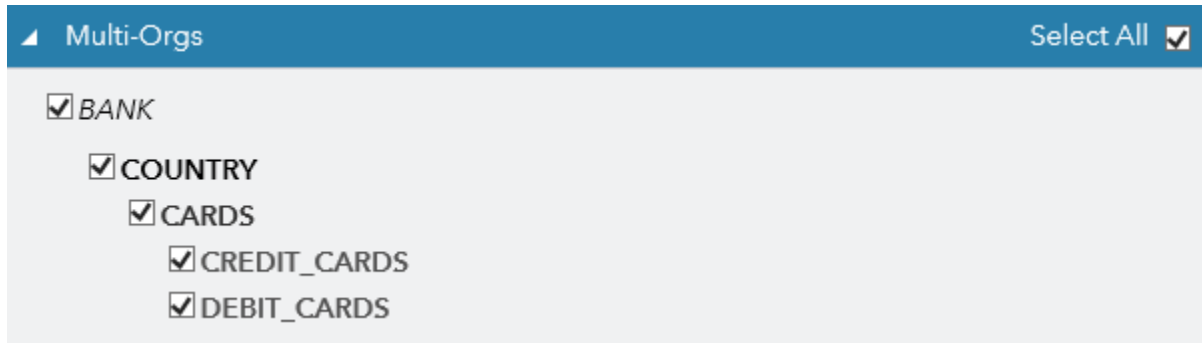
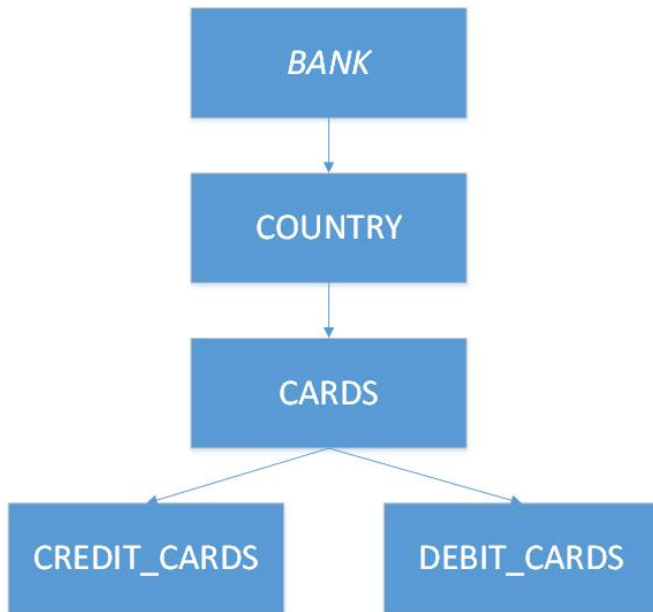


Figure 2 shows the multi-organizational hierarchy.

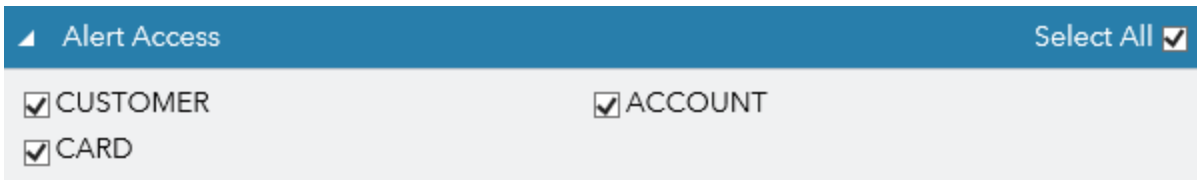
Figure 2. Levels in a Multi-organizational Hierarchy



Alert Types

Figure 3 shows the alert types that are provided with the prescribed environment for cards.

Figure 3. Levels in a Multi-organizational Hierarchy



Strategies and Queues

Strategies are broad categories defined by a fraud detection organization. Strategies contain the queues that are populated with alerts. Strategies and queues are defined in the **Strategies** tab. Table 2 lists the strategies and queues that are provided with the prescribed environment for cards.

Table 2. Strategies and Queues

Strategy	Strategy Priority	Queue	Queue Priority
Cards - VIP	1	Cards - VIP	2
Cards - ATO	2	Cards - ATO	1
Cards - High Priority	3	ATM - High Priority	4
		POS - High Priority	5
		CNP - High Priority	6
Cards - Medium Priority	4	ATM - Medium Priority	7
		POS - Medium Priority	8
		CNP - Medium Priority	9
Cards - Low Priority	5	ATM - Low Priority	10
		POS - Low Priority	11
		CNP - Low Priority	12
Cards - Other	6	Cards - Other	3
Cards - Manual Alerts	7	Cards - Manual Alerts	13

Note: Alerts that are created in each of the queues (except for the Cards - Manual Alerts queue) are presented to an analyst via priority servicing before alerts that reside in the Cards - Other queue. However, if an alert is created in or rerouted to the Cards - Other queue and a future rule fires on the alert, the alert jumps queues only if the new rule that fires is associated with the Cards - VIP or Cards - ATO queue.

Strategy Definition: All Strategies

Figure 4 shows the default settings for all the strategies that are provided with the prescribed environment for cards.

Figure 4. Default Settings for All Strategies

Business Unit: Cards - Operations ▼

Grid Template: Cards Grid ▼

Group Owner: Card Fraud ▼

Status: Active Inactive

Type: Outbound ▼

Alert Servicing: Priority-based Servicing
Route alerts to the next available representative in turn.

Direct Servicing
Allow authorized representatives to work this specific strategy.

Queue Settings for Alert Creation and Routing

Table 3 shows the default queue settings for the **Alert Creation and Routing** section for all the queues that are provided with the prescribed environment for cards.

Table 3. Default Queue Settings for Alert Creation and Routing

	Cards - ATO	Cards - VIP	Cards - Other	Cards - Manual Alerts	All Other Queues
Surface alerts only within the designated calling hours	X	X	X	X	X
Alerts in this queue are never reassigned (sticky)	X	X			
Allow alerts to be routed (transferred) to this queue	X	X	X		

	Cards - ATO	Cards - VIP	Cards - Other	Cards - Manual Alerts	All Other Queues
Mark this queue as Inbound				X	
Disable force checkout					

Queue Call Result Selections

Table 4 shows the call results that have been defined for all the queues that are provided with the prescribed environment for cards.

Table 4. Call Results for All Queues

Call Result	Cards - Manual Alerts	All other Queues
CONFIRMED FRAUD	X	X
REROUTE	X	X
RESCHEDULE		X
SAVE PENDING		X
SAVE PENDING WITH BLOCK		X
SKIP		
VERIFIED ACTIVITY		X

Queue Call Result Settings

Table 5 shows the default values in the **Call Result Settings** section for the unconfirmed risk call results for all queues that are provided with the prescribed environment for cards.

If there is no contact with a customer, then **Alert Closing** is set to 5 days.

Table 5. Queue Call Result Settings for Unconfirmed Risk Call Results

Call Result Option	RESCHEDULE Call Result	SAVE PENDING Call Result	SAVE PENDING WITH BLOCK Call Result	REROUTE Call Result
Alert Closing days	5	5	7	5
Allow Analysts to Apply Transaction Block Codes	Y TEMPORARY INHIBIT and AT RISK block codes are assigned	N	Y TEMPORARY INHIBIT and AT RISK block codes are assigned	Y TEMPORARY INHIBIT and AT RISK block codes are assigned
Allow Analysts to Remove Existing Transaction Block Codes	Y	N	Y	Y
Allow Analysts to Apply System Block Codes	N	N	Y (for ACCOUNT and CARD alert types)	Y (for ACCOUNT and CARD alert types)
Allow Analysts to Remove Existing System Block Codes	N	N	N	N
Allow reroute to	N	N	N	Cards - VIP Cards - ATO Cards - Other

Call Result Option	RESCHEDULE Call Result	SAVE PENDING Call Result	SAVE PENDING WITH BLOCK Call Result	REROUTE Call Result
Alert Resurface At Time	Y	N	N	Y
Immediately	Not applicable	Not applicable	Not applicable	N
After the specified amount of time expires	N	N	N	N
Next scheduled day	N	N	N	N
Specified date and time during call wrap-up	Y	N	N	Y
Alert Resurface When Transaction	N	N	N	N
Alert high watermark score increases by	Not applicable	Not applicable	Not applicable	Not applicable
Transaction score >	Not applicable	Not applicable	Not applicable	Not applicable
Transaction amount >	Not applicable	Not applicable	Not applicable	Not applicable
ARD decision is made	Not applicable	Not applicable	Not applicable	Not applicable
Merchant country not equal to	Not applicable	Not applicable	Not applicable	Not applicable
Merchant country equal to	Not applicable	Not applicable	Not applicable	Not applicable
Merchant SIC equal to	Not applicable	Not applicable	Not applicable	Not applicable
Merchant SIC not equal to	Not applicable	Not applicable	Not applicable	Not applicable
Transaction POS code equal to	Not applicable	Not applicable	Not applicable	Not applicable

Table 6 shows the default values in the **Call Result Settings** section for confirmed no risk call results for all the queues that are provided with the prescribed environment for cards.

Table 6. Queue Call Result Settings for Confirmed No Risk Call Results

Call Result Option	VERIFIED ACTIVITY Call Result
Alert Closing days	7
Allow Analysts to Apply Transaction Block Codes	Y (NO RISK block code is assigned)
Allow Analysts to Remove Existing Transaction Block Codes	Y
Allow Analysts to Apply System Block Codes	N
Allow Analysts to Remove Existing System Block Codes	N
Alert Resurface When Transaction	Y
Alert high watermark score increases by	N
Transaction score >	N
Transaction amount >	N
ARD decision is made	Y (for Referral and Declined decisions)
Merchant country not equal to	N
Merchant country equal to	N
Merchant SIC equal to	N
Merchant SIC not equal to	N
Transaction POS code equal to	N

Table 7 shows the default values in the **Call Result Settings** section for confirmed risk call results for all the queues that are provided with the prescribed environment for cards.

Table 7. Queue Call Result Settings for Confirmed Risk Call Results

Call Result Option	CONFIRMED FRAUD Call Result
Alert Closing Days	30
Allow Analysts to Apply Transaction Block Codes	Y (TEMPORARY INHIBIT and AT RISK block codes are assigned)
Allow Analysts to Remove Existing Transaction Block Codes	N
Allow Analysts to Apply System Block Codes	Y (for ACCOUNT and CARD alert types)
Allow Analysts to Remove Existing System Block Codes	N
Possible Reason Codes	All available Plastic Card fraud types

Templates

In the **Templates** tab, you can define or modify memos and call scripts, and you can associate email, letter, and SMS text message templates with a business unit.

Table 8 lists the memos that are provided with the prescribed environment for cards.

Table 8. Predefined Memo Assignment

Memo Name	Text
Cards - Fraudulent Activity	Customer confirmed that activity from {date} was unrecognized. Temporary block applied. Customer passed to specialist team.

Memo Name	Text
Cards - Genuine Activity	Customer confirms that transactions from {date} are genuine. No further action.
Cards - Unconfirmed activity - block applied	Customer could not be contacted. Messages left on cellular; home and work voicemails to initiate a response. Upon contact please confirm transactions from {date}. {XX} Block applied
Cards - Unconfirmed activity - no block applied	Customer could not be contacted. Messages left on cellular; home and work voicemails to initiate a response. Upon contact please confirm transactions from {date}.

Table 9 lists the call scripts that are provided with the prescribed environment for cards.

Table 9. Predefined Call Script Assignment

Call Script Name	Text
Cards - Fraud Alert	<p>Good morning/afternoon/evening &contact_fullName</p> <p>I am calling you today from {BANK} Our fraud detection system has highlighted potentially risky behavior following recent activity seen through the {BANK} banking system.</p> <p>I would like to confirm some recent activity with you.</p>
Cards - Leave Voicemail	<p>Hello this is a message for &contact_fullName from {BANK}</p> <p>Please can you contact us regarding &demographic_accountType at your earliest convenience.</p> <p>Thank you.</p>

Analyst Grid Templates

Analyst transaction grid templates control which accounts and activities appear in the Analyst Workstation for each strategy and which fields, user variables, or client input variables are displayed for each transaction activity grid. Analyst transaction grids are defined in the **Preferences** tab. Table 10 lists the fields that appear for an activity in the **Cards Grid** analyst transaction grid in the prescribed environment for cards.

Table 10. Cards Grid

Order in Transaction Grid	All Tab	CCAcct - PayCardAuth	ChekSavAcct - PayCardAuth	Label
1	rqo_tran_date_alt	rqo_tran_date_alt	rqo_tran_date_alt	Date
2	rqo_tran_time_alt	rqo_tran_time_alt	rqo_tran_time_alt	Time
3	rob_cust_ind	rob_cust_ind	rob_cust_ind	Customer Indicator
4	tca_reversal_ind	tca_reversal_ind	tca_reversal_ind	Reversal
5	rrr_process_ind	rrr_process_ind	rrr_process_ind	Process Indicator
6	rob_action_code	rob_action_code	rob_action_code	Prev Action Dec
7	rob_action_info	rob_action_info	rob_action_info	Prev Action Info
8	rob_action_until_date	rob_action_until_date	rob_action_until_date	Action Until Date
9	rrr_prelim_dec_code	rrr_prelim_dec_code	rrr_prelim_dec_code	SFM Decision

Order in Transaction Grid	All Tab	CCAcct - PayCardAuth	ChekSavAcct - PayCardAuth	Label
10	rrr_prelim_dec_info	rrr_prelim_dec_info	rrr_prelim_dec_info	SFM Reason
11	tca_auth_sys_dec	tca_auth_sys_dec	tca_auth_sys_dec	Auth Sys Decision
12	tca_auth_sys_info	tca_auth_sys_info	tca_auth_sys_info	Auth Sys Reason
13	tca_cash_back_amt		tca_cash_back_amt	Cashback
14	tca_client_amt	tca_client_amt	tca_client_amt	Tran Amount
15	tca_merch_amt	tca_merch_amt	tca_merch_amt	Merchant Amount
16	tca_merch_currency_code	tca_merch_currency_code	tca_merch_currency_code	Merchant Currency
17	ucm_pos	ucm_pos	ucm_pos	POS
18	tca_client_tran_type	tca_client_tran_type	tca_client_tran_type	Tran Type
19	ucm_card_present	ucm_card_present	ucm_card_present	Card Present
20	ucm_cust_present	ucm_cust_present	ucm_cust_present	Cust Present
21	hct_mer_mcc	hct_mer_mcc	hct_mer_mcc	MCC

Order in Transaction Grid	All Tab	CCAcct - PayCardAuth	ChekSavAcct - PayCardAuth	Label
22	hct_term_owner_name	hct_term_owner_name	hct_term_owner_name	Merchant
23	hct_term_owner_id	hct_term_owner_id	hct_term_owner_id	Merchant ID
24	hct_term_id	hct_term_id	hct_term_id	Terminal ID
25	hct_term_city	hct_term_city	hct_term_city	Merchant City
26	hct_term_state	hct_term_state	hct_term_state	Merchant State
27	hct_term_cntry_code	hct_term_cntry_code	hct_term_cntry_code	Merchant Country
28	hct_acq_id	hct_acq_id	hct_acq_id	Acquirer ID
29	hct_acq_cntry_code	hct_acq_cntry_code	hct_acq_cntry_code	Acquirer Country Code
30	ucm_ch_evrfy	ucm_ch_evrfy	ucm_ch_evrfy	3D Secure
31	ucm_pin_vrfy	ucm_pin_vrfy	ucm_pin_vrfy	Pin Verify
32	ucm_cvv2_resp	ucm_cvv2_resp	ucm_cvv2_resp	CVV2 Response
33	ucm_cvv_cvc	ucm_cvv_cvc	ucm_cvv_cvc	CVV/CVC

Order in Transaction Grid	All Tab	CCAcct - PayCardAuth	ChekSavAcct - PayCardAuth	Label
34	ucm_avs_resp	ucm_avs_resp	ucm_avs_resp	AVS
35	ucm_msg_exp_date	ucm_msg_exp_date	ucm_msg_exp_date	Expiry Date
36	aqd_avail_bal		aqd_avail_bal	Available balance
37	aqc_open_to_buy	aqc_open_to_buy		Open to buy
38	tca_stand_in_ind	tca_stand_in_ind	tca_stand_in_ind	Stand In
39	ucm_term_pan_entry_cap	ucm_term_pan_entry_cap	ucm_term_pan_entry_cap	PAN Entry Capability
40	ucm_term_pin_entry_cap	ucm_term_pin_entry_cap	ucm_term_pin_entry_cap	PIN Entry Capability
41	ucc_chip_data_status	ucc_chip_data_status	ucc_chip_data_status	Chip Data Status
42	ucc_cvr	ucc_cvr	ucc_cvr	CVR
43	ucc_tvr	ucc_tvr	ucc_tvr	TVR
44	rrf_rule_id	rrf_rule_id	rrf_rule_id	Auth Rule
45	cqf_rule_c_id	cqf_rule_c_id	cqf_rule_c_id	Queue Rule

Order in Transaction Grid	All Tab	CCAcct - PayCardAuth	ChekSavAcct - PayCardAuth	Label
46	last_rule_fired	last_rule_fired	last_rule_fired	Last Rules
47	all_rules_fired	all_rules_fired	all_rules_fired	All Rules

Block Codes

Block codes are defined in the **Tables** tab. Table 11 lists the block codes (and their associated block types and block labels) that are defined and assigned in the prescribed environment for cards.

Table 11. Block Codes that are Assigned

Block Code	Block Label	Block Type
ALW	ALLOW	Transaction
ATRSK	AT RISK	Transaction
CNCL	CANCEL	Transaction
NORSK	NO RISK	Transaction
STP	STOP	Transaction
TMPINH	TEMPORARY INHIBIT	Transaction
UNHLD	UNHOLD	Transaction

Block Code	Block Label	Block Type
CSTBLK	CUSTOMER	System
ACCBLK	ACCOUNT	System
CRDBLK	CARD	System
DVCBLK	DEVICE	System
ONLBLK	ONLINE	System
PHNBLK	PHONE	System
UNBLK	UNBLOCK	System

Resources

SAS Fraud Management documentation is intended for use by existing customers and requires an access key. You can obtain the access key from your SAS consultant or by contacting [SAS Technical Support](#). To expedite your request, please include **SAS Fraud Management** in the subject field of the form. Be sure to provide the SAS Site Number for your software license along with your request.

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