



the 3RD man

Implementation Checklist

and

Technical Information
Contents

<u>1</u>	<u>Overview and Summary Checklist</u>	
1.1	<u>Checklist</u>	
<u>2</u>	<u>Data Definition</u>	
<u>3</u>	<u>Data Fields and Descriptions</u>	
3.1	<u>File Naming Convention</u>	
<u>4</u>	<u>Data Encryption Options</u>	
<u>5</u>	<u>Data Transport and Connectivity</u>	
<u>6</u>	<u>GateKeeper Set-up and Security</u>	
6.1	<u>To Access GateKeeper</u>	
6.2	<u>Firewall to firewall VPN</u>	
<u>7</u>	<u>Response files</u>	
<u>8</u>	<u>SuperSearch Data checked at your 'front-end'</u>	
8.1	<u>Data transport and Security</u>	
8.2	<u>Reporting of matches</u>	
<u>9</u>	<u>Reporting and Analyst Support</u>	

1 Overview and Summary Checklist

To implement the 3rd Man screening service there are four simple steps:

Step 1. Identify the data on your systems

The more comprehensive the data feed, the more processes we will perform on it. The data-fields to be used are described in Section 2 of this document, Data Definition. We can easily incorporate additional data fields not currently included in the list.

Step 2. Define data transport method and frequency required

Our preferred data transfer and connectivity methods are described in Section 5

Step 3. Encrypt the data

For encryption we strongly recommend 128-bit encryption, as described in Section 4, Data Encryption.

Step 4. Set up access to GateKeeper

Test that data displayed on GateKeeper is as input at your web site or by your call centre.

Agree Schedules and SLAs and go live.

1.1 Checklist

	Description	Who?	Completed on
1.	Define service required either offline or online with offline.	Both	
2.	Agree data items available and create sample file. Send to 3 rd Man technical support for approval	Customer	
3.	Define and agree transport mechanism and frequency	Both	
4.	Provide the 3 rd Man with IP addresses for your primary and secondary sites	Customer	
5.	Provide encryption keys and Secure FTP destination addresses for date posting	The 3 rd Man	
6.	Provide the 3 rd Man with IP addresses of networks requiring GateKeeper access. Also include back up facility	Customer	
7.	Follow the 3 rd Man test script and confirm results	Both	
8.	Provide lists of high-risk product etc. to the 3 rd Man	Customer	
9.	Provide block lists and VIP lists to the 3 rd Man	Customer	
10.	Agree business priorities / customer treatment ethic	Both	
11.	Agree Refer process (if the 3 rd Man providing analyst support)	Both	
12.	Go live	Both	

2 Data Definition

It is important that all transactions are presented to the service. That includes transactions that are declined by the bank as well as any that you may want to decline at your front-end (e.g. if you hold your own 'hot-list', or if you use SuperSearch data as a front-end screen etc.)

We undertake integration of this data into the 3rd Man screening engine. Our standard format is a CSV file to be submitted with PIPE (|) de-limiters, leave any unpopulated fields blank. Data fields that are currently supported are as follows, additional fields may be created as required.

All fields have the maximum length specified and can take any character, with the exception of pipe (|), unless specified otherwise.

Any questions should be directed to our technical team on 01276 856404

3 Data Fields and Descriptions

Field Name	Description	Format (maximum length)
Transaction reference	Your unique reference	(50)
Transaction Date / time ¹		YYYY-MM-DD HH:MM:SS
Merchant Identifier	Used by PSPs to provide merchant identifier	Max length 15
Merchant Order Ref ¹	The reference number the merchant gives to the order	Max length 50
Customer Ref	The reference number the Merchant gives to their customer	Max length 50
Sales Channel	Type of sale, such as Internet or Call centre	1 = Mail order 2 = Telephone Order 3 = Internet 4 = other (1)
Cardholder Title	If Cardholder name cannot be split then put all details in Cardholder Surname field	(10)
Cardholder First name		(50)
Cardholder Surname		(50)
Card number	If you prefer not to provide then fields 11, 12 and 13 may be provided as an alternative	Numeric only (19)
Card BIN	First 6 digits of card number	(6)
Card Last 4 Digits		(4)
Card (encrypted) SHA-1	May be provided as an alternative to field 10. N.B. please call the 3 rd Man technical support for additional data to be added to each card prior to SHA-1 encryption.	(50)
Card Issue Number		Numeric only (2)
Card Expiry Date		MMYY
Amount	Total transaction value	Numeric only and a single period (.) (15)
Currency	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
Transaction Type	The payment transaction type associated with a transaction	Authorisation, Refund, Pre-auth, Deferred, Manual, Repeat, Repeat Deferred, Other (20)
payment_method		

Authorisation code	The authorisation code as received from the bank	Include declined transactions with null authorisation code or the word “declined” (30)
Bank Response Code	The response code as received from the bank - 2 digit	Numeric only (2)
Bank Response Message	The authorisation message as received from the bank	(100)
CV2 Response	Security code response	0 = not given 1 = not checked 2 = pass 4 = fail
AVS Address Response		0 = not given 1 = not checked 2 = pass 4 = fail
AVS Postcode Response		0 = not given 1 = not checked 2 = pass 4 = fail
3D Secure / ECI Indicator	Transaction ECI Status.	Numeric only (2)
3D Secure / CAVV / AVV	Visa transactions - CAVV Mastercard transactions - AVV	(50)
alt_cardholder_title	If Cardholder name cannot be split then put all details in Cardholder Surname field	10
alt_cardholder_first_name		50
alt_cardholder_surname		50
alt_card_number	If you prefer not to provide then fields 12, 13 and 14 may be provided as an alternative	Numeric 19
alt_card_bin	First 8 digits of card number	Numeric 8
alt_card_last_4_digits		Numeric 4
alt_card_sha1	May be provided as an alternative to field 11. N.B. please call the 3 rd Man technical support for additional data to be added to each card prior to SHA-1 encryption.	Upper case Hex 50
alt_card_issue_number		Numeric 2
alt_card_expiry_date		MMYY
alt_amount		NNNNNNNNNNNN.NN
alt_currency	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
alt_transaction_type	The payment transaction type associated with a transaction. If the transaction is being passed to the 3 rd man to notify them of a status (e.g. an order has been set to Rejected, OK, Chargeback or Chargeback Fraud - a transaction type of Update should be given.	Authorisation type : Auth Refund Pre-auth Deferred Manual Repeat Repeat Deferred

	See Transaction Status Updates below.)	Void Cancel Update SuperSearch Account Registration Buyer Registration Seller Registration KYC Withdrawal Amendment Bank Response Update Other
alt_payment_method		
alt_authorisation_code	The bank authorisation code may be null if not applicable and is represented as the empty string. If the transaction type is Update, bank authorisation code should contain the status of the transaction (either OK, Rejected, Chargeback or Chargeback Fraud)	30
alt_bank_response_code	The response code as received from the bank - 2 digit	Numeric 2
alt_bank_response_message	The authorisation message as received from the bank	100
alt_cv2_response	Security code response	0 = not given 1 = not checked 2 = pass 4 = fail
alt_avs_address_response		0 = not given 1 = not checked 2 = pass 4 = fail
alt_avs_postcode_response		0 = not given 1 = not checked 2 = pass 4 = fail
alt_3d_secure_eci_indicator	Transaction ECI Status.	Numeric 2
alt_3d_secure_cavv_avv	Visa transactions - CAVV Mastercard transactions -AVV	50
amount_1		NNNNNNNNNNNN.NN
currency_1	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
Home Telephone Number		(20)
Delivery Telephone Number		(20)
Mobile Telephone Number		(20)
Customer email Address		(50)
IP address		Max length 15 with 3 periods (.)
Customer Date of Birth		YYYY-MM-DD
First Purchase Date	Has the customer purchased	YYYY-MM-DD

	previously? Enter the first purchase data if available	
Number of previous purchases	Since first purchase date	Numeric only (4)
Value of previous purchases	Since first purchase date	Numeric only with a single period(.). Max length 15
Introduced By	if introduced by another customer, enter that customer's reference	(50)
Billing Street Address 1		(100)
Billing Street Address 2		(100)
Billing City		(30)
Billing County		(30)
Billing Country	Use numeric iso code eg 826 for UK	(30)
Billing Postcode /zipcode		(15)
alt_billing_street_address_1		100
alt_billing_street_address_2		100
alt_billing_city		30
alt_billing_county		30
alt_billing_country	Use numeric iso code eg 826 for UK	30
alt_billing_postcode_zipcode		15
Delivery Customer Title		(10)
Delivery Customer First name		(50)
Delivery Customer Surname		(50)
Delivery Street Address 1		(100)
Delivery Street Address 2		(100)
Delivery City		(30)
Delivery County		(30)
Delivery Country	Use numeric iso code eg 826 for UK	(30)
Delivery Postcode /zipcode		(15)
delivery_customer_title_1		10
delivery_customer_first_name_1		50
delivery_customer_surname_1		50
delivery_street_address_1_1		100
delivery_street_address_2_1		100
delivery_city_1		30
delivery_county_1		30
delivery_country_1	Use numeric iso code eg 826 for UK	30
delivery_postcode_zipcode_1		15
delivery_customer_title_2		10
delivery_customer_first_name_2		50
delivery_customer_surname_2		50
delivery_street_address_1_2		100

delivery_street_address_2_2		100
delivery_city_2		30
delivery_county_2		30
delivery_country_2	Use numeric iso code eg 826 for UK	30
delivery_postcode_zipcode_2		15
delivery_customer_title_3		10
delivery_customer_first_name_3		50
delivery_customer_surname_3		50
delivery_street_address_1_3		100
delivery_street_address_2_3		100
delivery_city_3		30
delivery_county_3		30
delivery_country_3	Use numeric iso code eg 826 for UK	30
delivery_postcode_zipcode_3		15
delivery_customer_title_4		10
delivery_customer_first_name_4		50
delivery_customer_surname_4		50
delivery_street_address_1_4		100
delivery_street_address_2_4		100
delivery_city_4		30
delivery_county_4		30
delivery_country_4	Use numeric iso code eg 826 for UK	30
delivery_postcode_zipcode_4		15
Delivery method	Where a special delivery is requested or next day etc. Also enter if a timed delivery is requested (include time)	e.g. next day delivery (12.00 pm) (30)
Acquirer	The merchant acquirers name	(30)
merchant_mid		
Time Zone (of merchant)		GMT = 0 (4)
Driving License Number		(30)
Operator ID		(30)
Delivery / Event / Departure date	Delivery date, or in the case of travel and entertainment, the date of travel or show	YYYY-MM-DD
Event / Departure / pick-up location		(50)
Destination location	Used for travel and ticketing. Route codes may be used and defined as required with the 3 rd Man support	(50)
Route via location	Routing information	(50)
Installation requested.	Where goods are to be supplied together with a physical installation	Yes or No (3)
Brand	Where a sales channel supports multiple different brands	(30)

Real-time score	Where a real-time scorecard is used, the score can be provided enabling tuning of real-time facility	Numeric
Real-time response		Accept, Reject, Refer (50)
Real-time reasons		(50)
Real-time text		(250)
field_delimiter	The character or string used to delimit fields where appropriate for the interface being used. Default is ' ', this character must not exist within the data stream.	10
authentication_method	KYC check - refer to 3 rd Man	30
proposition_date		YYYY-MM-DD
vendor_id		30
alternative_email		50
discount_amount		NNNNNNNNNNNN.NN
session_id		100
account_title		10
account_name		50
account_surname		50
account_address 1		100
account_address 2		100
account_city		30
account_county_state		30
account_country	Use numeric iso code eg 826 for UK	30
account_postcode_zipcode		15
account_phone		20
account_open_date		YYYY-MM-DD
account_current_use		30
account_previous_use		30
account_remaining		30
account_numbers		50
account_loyalty		50
account_balance		NNNNNNNNNNNN.NN
account_balance_currency	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
bank_customer_name		50
bank_account_number		30
bank_sort_code		20
bank_name		50
bank_branch_address		100
account_profit_loss		NNNNNNNNNNNN.NN
account_status		50
number_cards_registered		Numeric
exposure_amount		NNNNNNNNNNNN.NN
rake		30
total_account_withdrawal		NNNNNNNNNNNN.NN
number_bonus_taken		Numeric
games_most_played		50
previous_guest		10

bank_country	Use numeric iso code eg 826 for UK	30
max_purchase		NNNNNNNNNNNN.NN
min_purchase		NNNNNNNNNNNN.NN
avg_purchase		NNNNNNNNNNNN.NN
fraud_status		30
order_status		30
alias		50
user_id		50
usermachine_id		100
usermachine_id_type		100
user_profile 1		100
user_profile 2		100
user_profile 3		100
prev_details_1		100
prev_date_1		YYYY-MM-DD HH:MM:SS
prev_amount_in1		NNNNNNNNNNNN.NN
prev_amount_out1		NNNNNNNNNNNN.NN
prev_amount_currency_1	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
prev_details_2		100
prev_date_2		YYYY-MM-DD HH:MM:SS
prev_amount_in2		NNNNNNNNNNNN.NN
prev_amount_out2		NNNNNNNNNNNN.NN
prev_amount_currency_2	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
prev_details_3		100
prev_date_3		YYYY-MM-DD HH:MM:SS
prev_amount_in3		NNNNNNNNNNNN.NN
prev_amount_out3		NNNNNNNNNNNN.NN
prev_amount_currency_3	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
prev_details_4		100
prev_date_4		YYYY-MM-DD HH:MM:SS
prev_amount_in4		NNNNNNNNNNNN.NN
prev_amount_out4		NNNNNNNNNNNN.NN
prev_amount_currency_4	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
prev_details_5		100
prev_date_5		YYYY-MM-DD HH:MM:SS
prev_amount_in5		NNNNNNNNNNNN.NN
prev_amount_out5		NNNNNNNNNNNN.NN
prev_amount_currency_5	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
browser_language		30
derived_language		30
count_1	To be agreed with 3 rd Man	Numeric
count_2	To be agreed with 3 rd Man	Numeric
count_3	To be agreed with 3 rd Man	Numeric
generic_1	To be agreed with 3 rd Man	100
generic_2	To be agreed with 3 rd Man	100
generic_3	To be agreed with 3 rd Man	100
generic_4	To be agreed with 3 rd Man	100

generic_5	To be agreed with 3 rd Man	100
generic_6	To be agreed with 3 rd Man	100
generic_7	To be agreed with 3 rd Man	100
generic_8	To be agreed with 3 rd Man	100
generic_9	To be agreed with 3 rd Man	100
generic_10	To be agreed with 3 rd Man	100
generic_11	To be agreed with 3 rd Man	100
generic_12	To be agreed with 3 rd Man	100
generic_13	To be agreed with 3 rd Man	100
generic_14	To be agreed with 3 rd Man	100
generic_15	To be agreed with 3 rd Man	100
generic_16	To be agreed with 3 rd Man	100
generic_17	To be agreed with 3 rd Man	100
generic_18	To be agreed with 3 rd Man	100
generic_19	To be agreed with 3 rd Man	100
generic_20	To be agreed with 3 rd Man	100
Loyalty Card Number		(50)
Gift Message	Message entered on gift card	(100)
Consumer opt in	Consumer opt in flag	0 = No; 1 = Yes
No of Products	This indicates how many occurrences of the following fields there are. 0 or blank by default.	(4)
Product Code	For travel please populate with passenger name	(50)
Product Quantity		Numeric only. (10)
Product Price		Numeric only with single period(.) (15)
Product Type	For airlines please use 3 character airport code (e.g. CDG)	(50)
Product Category	For airlines please use 3 character airport code (e.g. LGW)	(50)
Product Description	For travel use DD MMM YYYY HH:MM (e.g. 27 Feb 2008 17:50)	(50)
Product Risk		(50)
id_number		50
id_type		50
passport_number_ssn		50
date_of_birth		YYYY-MM-DD
nationality		30
loyalty_number		30
loyalty_indicator		30
fare_class		30
carrier		30
flight_number		30
route_via	If multiple then separate with ,	50

(e.g. LHR,DUB)

1 = mandatory field

3.1 File Naming Convention

The naming convention for this file will be T3MFILEnnnnnnnn.TXT, where *nnnnnnnn* is a number between 0000000 and 9999999. This will start at 0000000 and increment by 1 for each file sent.

Other formats and naming conventions are available on request.

Examples will be made available on request please call 01276 856404

4 Data Encryption Options

Our preference is for 128-bit encryption using GPG. The product is available free from their web site, <http://www.gnupg.org>.

GPG installs into a local directory (folder) C:\GNUPG and the key should be copied here too. Then from a DOS command prompt type:

```
GPG --import t3mkey.exp
```

This places the encryption key, which we created, onto your computer. Next encrypt your data file: In the example below:

The data file is called **T3MFILE0000001.TXT**

The encrypted file to send is called **T3MFILE0000001.ENC**

and is in the c:\GNUPG directory)

```
GPG --output T3MFILE0000001.ENC --recipient "The 3rd Man" --  
always-trust --encrypt T3MFILE0000001.TXT
```

5 Data Transport and Connectivity

Data Transport

The encrypted data is posted to our Secure FTP sites at agreed times throughout the day.

Files should be transmitted via SFTP on port 22.

Details of the FTP sites will be sent separately along with a case-sensitive user name and password. Alternatively, usernames and secure keys may be used to gain access to the FTP locations

Access to the FTP sites is additionally filtered by IP address. We will require details of all the IP addresses which may send data at any time.

Upon receipt, the 3rd Man will poll, and verify the data and then empty the FTP files.

NB. The file should be sent in BINARY mode rather than ASCII mode.

Frequency

We recommend that data is posted to the Secure FTP sites half-hourly although it can be posted as frequently as every 10 minutes or as infrequently as daily. We encourage you to carefully consider how often is appropriate to your needs and the key consideration is that we have all available data before such times that you require us to report back to you.

Reports will be scheduled so that you receive them in time to make your decision. You need to be able to prevent fulfilment on fraudulent transactions, without impacting on genuine customers.

We will be pleased to discuss your precise needs with you.

Connectivity

Data feed options:

1. SFTP over the internet using a static IP - We recommend that you set up at least 2 addresses for use as primary and back-up.
 - Send us your IP Addresses so we can configure our firewall.
 - We will send you the IP addresses of our servers along with your unique connectivity details

2. Firewall to firewall VPN

- Create a virtual network -connectivity details available on request. Setting up a VPN requires direct communications between those who manage your firewall and so must be scheduled in advance.

6 GateKeeper Set-up and Security

6.1 To Access GateKeeper

HTTPS over the internet using a static IP address. We recommend that you set up at least 2 addresses for use as primary and back-up.

Send us your IP addresses so we can configure our firewall

Provide a list of users who need to have access to GateKeeper

- Names
- Email addresses

We will provide a User Guide along with individual usernames and passwords

6.2 Firewall to firewall VPN

Create a virtual network - connectivity details available on request. Setting up a VPN requires direct communications between those who manage your firewall and so must be scheduled in advance.

Provide a list of users who need to have access to GateKeeper

- Names
- Email addresses

We will provide a User Guide along with individual usernames and passwords

7 Response files

Responses will be provided by sending a file 'Risk Assessment file' in the timeframe agreed for all transactions. A response can be Release, Hold or Reject. Where a Hold response is provided, you should expect a further response which will be automatically generated and a file 'Gatekeeper Response File' sent when a decision is made and the status changed in GateKeeper - see Gatekeeper user guide

Risk Assessment File

A CSV file can also be made available to your host systems via the Secure FTP sites in order that you can place any transactions which are given a 'Hold' status into a temporary area pending review.

The standard file format will contain the following information (one line per transaction). Merchant Order Ref, T3M ID, score, recommendation.

Where:

1	Merchant Order Ref as per field 4 in data feed. See section 3 above, on request the Transaction reference as per field 1 can also be used.	(50)
2	T3M ID The 3 rd Man unique identifier used to call the transaction via GateKeeper	Numeric only (10)
3	Score	-999 to +999
4	Recommendation	0 = Release 1 = Hold 2 = Reject

The naming convention for this file will be **T3MRESPnnnnnnn.TXT**, where *nnnnnnn* is a number between 0000000 and 9999999. This will start at 0000000 and increment by 1 for each file returned.

This file will be created and a single entry for every unique transactions received.

GateKeeper Response File

Additionally if a transaction is given a hold status, it can subsequently receive a further status of either reject (cancel) or release (fulfill) by reviewing and updating orders on GateKeeper.

Whenever a status is changed on GateKeeper a response is generated and sent, via Secure FTP or the agreed method, every 10 minutes.

This file will be in the same format as the risk assessment file.

Where:

1	Merchant Order Ref as per field 4 in data feed. See section 3 above, on request the Transaction reference as per field 1 can also be used.	(50)
2	T3M ID The 3 rd Man unique identifier used to call the transaction via GateKeeper	Numeric only (10)
3	Score	-999 to +999
4	Recommendation	0 = Release 2 = Reject

The naming convention for this file will be **GKRESPnnnnnnn.TXT**, where *nnnnnnn* is a number between 0000000 and 9999999. This will start at 0000000 and increment by 1 for each file returned.

This file will be created every 10 minutes unless there are no updates to report.

8 SuperSearch Data checked at your ‘front-end’

8.1 Data transport and Security

To be agreed with the 3rd Man technical support

8.2 Reporting of matches

All matches on SuperSearch data must be reported to T3M within 1 hour. Full details available from technical support on 01276 856404

9 Reporting and Analyst Support

We employ experienced fraud analysts so that you don't have to. We do everything for you.

We remain ever mindful that whilst cracking down on fraudsters it is vital to do so without turning away legitimate customers or increasing administration costs. A balance is struck between the number of transactions requiring review and the level of risk.

When your data has been processed by the Screening service, and we have detected high-risk transactions, they are put into a referral queue.

Our analysts will then review these transactions using GateKeeper and will make a decision on your behalf. We remain mindful of your particular customer treatment policy. Always with great care!

Advice Why wait until it is too late? We will assist you in the design of your risk management process. Invest a little up front with us and we will input into the design phase of your projects.

Special Sales and Promotions

When you are planning a sale or promotion, our analysts will be available to review and refine the rule-sets in order to ensure there is no negative impact on the fulfilment process.

Our analysts will provide advice on the following

Do you accept 3rd party deliveries?

What information is mandatory on your order form?

How swiftly will you pick and pack?

When do you bill the customer?

Mobile phone numbers?

Why do you need to screen for fraud if you are using 3D-Secure?

Call 01276 856444 for further detail.