



*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 3<sup>rd</sup> 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 <sup>rd</sup> Man technical support for approval	Customer	
3.	Define and agree transport mechanism and frequency	Both	
4.	Provide the 3 <sup>rd</sup> Man with IP addresses for your primary and secondary sites	Customer	
5.	Provide encryption keys and Secure FTP destination addresses for data posting	The 3 <sup>rd</sup> Man	
6.	Provide the 3 <sup>rd</sup> Man with IP addresses of networks requiring GateKeeper access. Also include back up facility	Customer	
7.	Follow the 3 <sup>rd</sup> Man test script and confirm results	Both	
8.	Provide lists of high-risk product etc. to the 3 <sup>rd</sup> Man	Customer	
9.	Provide block lists and VIP lists to the 3 <sup>rd</sup> Man	Customer	
10.	Agree business priorities / customer treatment ethic	Both	
11.	Agree Refer process (if the 3 <sup>rd</sup> 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	Field Name	Description	Format (maximum length)
1	Transaction reference	Your unique reference	(50)
2	Transaction Date / time		YYYY-MM-DD HH:MM:SS
3	Merchant Identifier	Used by PSPs to provide merchant identifier	Max length 15
4	Merchant Order Ref	The reference number the merchant gives to the order or PNR for travel	
5	Customer Ref	The reference number the Merchant gives to their customer	Max length 50
6	Sales Channel	Type of sale, such as Internet or Call centre	1 = Mail order 2 = Telephone Order 3 = Internet 4 = other (1)
7	Cardholder Title	If Cardholder name cannot be split then put all details in Cardholder Surname field	(10)
8	Cardholder First name		(50)
9	Cardholder Surname		(50)
10	Card number	If you prefer not to provide then fields 11, 12 and 13 may be provided as an alternative	Numeric only (19)
11	Card BIN	First 6 digits of card number	(6)
12	Card Last 4 Digits		(4)
13	Card (encrypted) SHA-1	May be provided as an alternative to field 10. N.B. please call the 3 <sup>rd</sup> Man technical support for additional data to be added to each card prior to SHA-1 encryption.	(50)
14	Card Issue Number		Numeric only (2)
15	Card Expiry Date		MMYY
16	Amount	Total transaction value	Numeric only and a single period (.) (15)
17	Currency	ISO currency code standard (ISO 4217)	(e.g. GBP, EUR, USD) (3)
18	Transaction Type	The payment transaction type associated with a transaction	Authorisation, Refund, Pre-auth, Deferred, Manual, Repeat, Repeat Deferred, Other (20)

Field	Field Name	Description	Format (maximum length)
19	Authorisation code	The authorisation code as received from the bank	Include declined transactions with null authorisation code or the word "declined" (30)
20	Bank Response Code	The response code as received from the bank - 2 digit	Numeric only (2)
21	Bank Response Message	The authorisation message as received from the bank	(100)
22	CV2 Response	Security code response	0 = not given 1 = not checked 2 = pass 4 = fail
23	AVS Address Response		0 = not given 1 = not checked 2 = pass 4 = fail
24	AVS Postcode Response		0 = not given 1 = not checked 2 = pass 4 = fail
25	3D Secure / ECI Indicator	Transaction ECI Status.	Numeric only (2)
26	3D Secure / CAVV / AVV	Visa transactions - CAVV Mastercard transactions - AVV	(50)
27	Home Telephone Number		(20)
28	Delivery Telephone Number		(20)
29	Mobile Telephone Number		(20)
30	Customer email Address		(50)
31	IP address		Max length 15 with 3 periods (.)
32	Customer Date of Birth		YYYY-MM-DD
33	First Purchase Date	Has the customer purchased previously? Enter the first purchase data if available	YYYY-MM-DD
34	Number of previous purchases	Since first purchase date	Numeric only (4)
35	Value of previous purchases	Since first purchase date	Numeric only with a single period(.). Max length 15
36	Introduced By	if introduced by another customer, enter that customer's reference	(50)

Field	Field Name	Description	Format (maximum length)
37	Billing Street Address 1		(100)
38	Billing Street Address 2		(100)
39	Billing City		(30)
40	Billing County		(30)
41	Billing Country	Use numeric iso code eg 826 for UK	(30)
42	Billing Postcode /zipcode		(15)
43	Delivery Customer Title		(10)
44	Delivery Customer First name		(50)
45	Delivery Customer Surname		(50)
46	Delivery Street Address 1		(100)
47	Delivery Street Address 2		(100)
48	Delivery City		(30)
49	Delivery County		(30)
50	Delivery Country	Use numeric iso code eg 826 for UK	(30)
51	Delivery Postcode /zipcode		(15)
52	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)
53	Acquirer	The merchant acquirers name	(30)
54	Time Zone (of merchant)		GMT = 0 (4)
55	Driving License Number		(30)
56	Operator ID		(30)
57	Delivery / Event / Departure date	Delivery date, or in the case of travel and entertainment, the date of travel or show	YYYY-MM-DD
58	Event / Departure / pick-up location		(50)
59	Destination location	Used for travel and ticketing. Route codes may be used and defined as required with the 3 <sup>rd</sup> Man support	(50)
60	Route via location	Routing information	(50)
61	Installation requested.	Where goods are to be supplied together with a physical installation	Yes or No (3)

Field	Field Name	Description	Format (maximum length)
62	Brand	Where a sales channel supports multiple different brands	(30)
63	Real-time score	Where a real-time scorecard is used, the score can be provided enabling tuning of real-time facility	Numeric
64	Real-time response		Accept, Reject, Refer (50)
65	Real-time reasons		(50)
66	Real-time text		(250)

67	Loyalty Card Number		(50)
68	Gift Message	Message entered on gift card	(100)
69	Consumer opt in	Consumer opt in flag	0 = No; 1 = Yes
70	No of Products	This indicates how many occurrences of the following 7 fields (71a - 71g) there are. 0 or blank by default.	(4)
71a	Product Code (see 70 above)	For travel please populate with passenger name	(50)
71b	Product Quantity (see 70)		Numeric only. (10)
71c	Product Price (see 70)		Numeric only with single period(.) (15)
71d	Product Type (see 70)	For airlines please use 3 character airport code for arrival (e.g. CDG)	(50)
71e	Product Category (see 70)	For airlines please use 3 character airport code for departure (e.g. LGW)	(50)
71f	Product Description (see 70)	For travel use DD MMM YYYY HH:MM (e.g. 27 Feb 2008 17:50)	(50)
71g	Product Risk (See 70)		(50)

A file will be produced at the agreed frequency.

### 3.1 File Naming Convention

The naming convention for this file will be T3MFILEnnnnnnn.TXT, where nnnnnnn 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 3<sup>rd</sup> 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 <sup>rd</sup> 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 <sup>rd</sup> 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 3<sup>rd</sup> 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.