

Instinct - Rule Fields and Validation

The following table details each field on the Rules Definition screen along with any associated validation –

Field	Description/Validation
Overall Rule Level	
Active Flag	<p>Indicates whether or not the Rule is active and should therefore be applied when Instinct performs its fraud checking.</p> <ul style="list-style-type: none"> • Checked = Rule is active • Unchecked = Rule is inactive
Rule Code	<p>Contains a 3 to 7-character code typically beginning with an alpha character and then followed by 2 to 6 numeric characters – for example, 'A01'. The first character is often used to <i>group</i> rules with a common purpose – for example, all fraud rules based on a check against the Criminal database might begin with the character 'A'.</p> <ul style="list-style-type: none"> • Max length = 7 • Mandatory • Must be at least 3 characters' long • Free format • Cannot contain one of the following reserved values: PPA, PPS, PPG, PPI, PPR, PPY, PPP, PPV, PPU or PPC • Must contain a unique value (cannot exist on the database)
Description	<p>Provides the Instinct user with a clear and concise explanation of the purpose for the fraud rule on a number of the Instinct review screens.</p> <ul style="list-style-type: none"> • Max length = 100 • Mandatory • Free format, except for single quotes
Fraud Score	<p>Contains a numeric value that is used to contribute to the overall fraud score if the fraud rule evaluates to True (that is, the rule generates one or more matches). The value assigned to each fraud rule depends on the <i>importance</i> of the rule – for example, rules applied against the Criminal database are usually given a higher score weighting so as to bias the overall fraud score into a High Fraud Potential score range.</p> <ul style="list-style-type: none"> • Max length = 3 • Mandatory • Numeric values only (0-9)
Number of Matched - Minimum	<p>Is used to control whether or not the rule evaluates to True based on the number of matches the rule triggers. For example, if the <i>Number of Matched - Minimum</i> value is set to 3 and the rule triggers 2 matches, then the rule will evaluate to False (as if it had triggered no matches).</p> <ul style="list-style-type: none"> • Max length = 3 • Mandatory • Numeric values only (0-9) • Valid range: 1 – 999 • Cannot be > <i>Number of Matched - Maximum</i>
Number of Matched - Maximum	<p>Is used to control whether or not the rule evaluates to True based on the maximum number of matches the rule triggers.</p> <ul style="list-style-type: none"> • Max length = 3 • Mandatory • Numeric values only (0-9) • Valid range: 1 – 999
Apply Exclusion Flag	<p>Indicates whether or not to apply exclusions processing based on the current Exclusions list as defined on the Exclusions screen.</p> <ul style="list-style-type: none"> • Checked = Apply exclusions processing when the rule is evaluated • Unchecked = Do not apply exclusions processing when the rule is evaluated
Comments	<p>Is used to add a comment as to why the rule is set up or maintained.</p> <ul style="list-style-type: none"> • Max length = 500 • Free format

Rule Group	<p>Indicates which rule group the rule will belong to.</p> <p>Rule groups are maintained via Definitions > Rule Groups.</p>
Rule Admin Group	<p>Indicates which rule admin groups the rule is associated with.</p> <p>Rule Admin Groups are maintained via Definitions > Rule Admin Groups.</p>
Age of Application (Days) – From and To	<p>Are used to control the time period over which the rule will be applied for matching applications or criminal records. The time period is in days and it is calculated by comparing the Application Date of the application being fraud checked and the Application Date of the matched application or criminal record. In order to match applications/criminal records from all time periods, use 9999 to 9999. In order to match applications on the same day only (for example), set 0 to 0. In order to match applications over the last 6 months, set 180 to 0.</p> <ul style="list-style-type: none"> • Max length = 4 • Mandatory • Numeric values only (0-9)
Database To Apply	<p>Indicates which Instinct database the fraud rule should be applied against.</p> <ul style="list-style-type: none"> • Mandatory • Possible values: 'Application', 'Criminal'
Match Application To Itself Flag	<p>Indicates that the application is to be matched against itself for the values used in the rule. For example, when the applicant's home phone number is the same as the same applicant's office phone number or the reference's home phone number. This can be applied to any other values and is commonly used to compare applicant's information against credit bureau data within the same application.</p> <ul style="list-style-type: none"> • Checked = When the rule is evaluated allow the current application to be matched to itself • Unchecked = When the rule is evaluated exclude the application from any matching applications
Overall Rule Validation	
<ul style="list-style-type: none"> • At least one rule line must exist • The number of rule lines cannot exceed 1000 • Each Left Bracket must be accompanied by a matching Right Bracket • In the case where more than one rule line exists, then the preceding rule line must contain a logical operator 	
Individual Rule Line	
Left Bracket	<ul style="list-style-type: none"> • Possible values: '(', '(', '((((', '(((((', 'None'
Application Category	<ul style="list-style-type: none"> • Mandatory • Possible values: All of the available Instinct categories as defined on the Field Requirements screen
Application Field	<ul style="list-style-type: none"> • Mandatory • Possible values: All of the available Instinct fields for the selected <i>Application Category</i> as defined on the Field Requirements screen
Application Type	<ul style="list-style-type: none"> • Display only – indicates the data type of the selected <i>Application Field</i>
Operator	<ul style="list-style-type: none"> • Mandatory • Possible values: '<', '<=', '>', '>=', '=', '<>', 'IS NULL', 'IS NOT NULL', 'LIKE', 'NOT LIKE', 'SOUNDS LIKE', 'SOUNDS LIKE (Thai)', 'SOUNDS LIKE(CN)', 'NOT SOUNDS LIKE', 'NOT SOUNDS LIKE(Thai)', 'NOT SOUNDS LIKE(CN)', 'ABBREVIATE MATCH', 'NOT ABBREVIATE MATCH', 'ABBREVIATE MATCH (NO SPACE)', 'NOT ABBREVIATE MATCH (NO SPACE)', 'FUZZY MATCH', 'NOT FUZZY MATCH', 'FUZZY MATCH (SWAP)', 'NOT FUZZY MATCH (SWAP)' and 'COMMON ADDRESS MATCH' • Can only select 'Sounds Like' if <i>Field/Value Option Flag</i> = 'Database Field' and <i>Database Type</i> = 'Text' • Can only select 'ABBREVIATE MATCH' if <i>Field/Value Option Flag</i> = 'Database Field' and <i>Database Type</i> = 'Text'
Field /Value Option Flag	<ul style="list-style-type: none"> • Mandatory • Possible options: 'Database Field', 'Database Value', 'Application Value'

Value	<ul style="list-style-type: none"> Max length = 30 Mandatory, if <i>Field/Value Option Flag</i> = 'Database Value' or 'Application Value'
Mandatory Flag	<ul style="list-style-type: none"> Checked = If the application field is null/blank then the entire rule cannot be executed and therefore evaluates to false Unchecked = If the application field is null/blank then that particular definition line is ignored and only the remaining definition lines are evaluated
Record Id	<ul style="list-style-type: none"> Max length = 2 Numeric values only (0-99) <p>The Record Id is for use in Categories that allow Multiple Records which is all categories except Application.</p> <p>For Example: If you are using a field from the Applicant Category if you specify that the Record Id is 1 then the rule will only be run on the first Applicant. If you specify that the Record Id is 2 then the rule will only be run on the Second Applicant.</p>
Right Bracket	<ul style="list-style-type: none"> Possible values: ')', '))', ')))', '))))', 'None'
Logical Operator	<ul style="list-style-type: none"> Possible values: 'AND', 'OR', 'None'
Variable Flag	<ul style="list-style-type: none"> Checked = the Value specified will be applied as a SQL Unchecked = the Value specified will be applied as is
Match Review Ref Table Query	<ul style="list-style-type: none"> If using the variable flag and comparing the application to an additional reference table you can enter a select query here to display the reference table details when the rule is triggered.
Database Category	<ul style="list-style-type: none"> Possible values: All of the available Instinct categories as defined on the Field Requirements screen Mandatory, if <i>Field/Value Option Flag</i> = 'Database Field'
Database Field	<ul style="list-style-type: none"> Mandatory, if <i>Field/Value Option Flag</i> = 'Database Field' Possible values: All of the available Instinct fields for the selected <i>Database Category</i> as defined on the Field Requirements screen The <i>Database Type</i> must be consistent with the <i>Application Type</i>
Database Type	<ul style="list-style-type: none"> Display only – indicates the data type of the selected <i>Database Field</i>
Partial Definition Flag	<ul style="list-style-type: none"> Checked = this will allow Instinct to match part of a string, where the partial match is qualified by the starting position and the length to be matched Unchecked = Instinct will not apply partial matching in this rule line <p>E.g. Checked, set position to start with 1 and length to 4, for the Rule of matching the phone numbers then Instinct will search the database that matched the same first four digits of the phone number.</p>
Partial Definition – Start Position	<ul style="list-style-type: none"> Max length = 3 Mandatory if <i>Partial Definition Flag</i> is checked Must contain a value > 0
Partial Definition – Length	<ul style="list-style-type: none"> Max length = 3 Mandatory if <i>Partial Definition Flag</i> is checked Must contain a value > 0