

## Instinct - Rules Definition Window

The **Rules Definition** window is used to build the definition record for each rule. Each definition can be as simple or as complex as required depending on the individual business requirements.

**Active box** - a flag to indicate whether the rule is active or inactive.

**Rule box** - a rule code to uniquely identify each rule along with an associated description.

**Description** - a clear and concise description of the purpose for the fraud rule.

**Fraud Score** - a score value that is used to contribute to the overall fraud score for each application.

**Number of Matches** - a minimum and maximum range for the number of matches found on the database. This allows you to specify the number of matches required to be returned from the execution of the rule before the rule is considered to have been triggered.

**Apply Exclusion** - a flag to indicate whether or not exclusions processing is to be applied.

**Comments** - a comment as to why the rule is set up or maintained.

**Rule Group** - a flag to indicate which rule group the rule will belong to.

**Age of Application** - From and To range against the age of the applications on the database. This allows you to limit any matches found to a specific time period. For example, you may wish to only apply the rule to applications on the database that are 3 months old.

**Database** - a flag to indicate which database the rule is to be applied to either Application or Criminal.

**Match Application to Itself** - a flag to indicate whether or not the current application being fraud checked should be included in the list of matched applications that are returned when the rule is executed.

**Rule Admin Group** - a flag to indicate which rule admin group the rule belongs to.

**Database Field, Database Value, Application Value** - a field or value databases to match the application details against.

**Rule Definition** - a definition line for each database matching condition.

**To add a new rule definition**

1. Indicate whether or not the rule being added is to be active or inactive by selecting the **Active** check box.
2. Specify a unique name for the rule in the **Rule** text box.
3. Enter a description for the rule in the **Description** text box.
4. Enter a value for the fraud score in the **Fraud Score** text box.
5. Enter a set of values for the minimum and maximum number of matches in the **Minimum** and **Maximum** text boxes. This will establish whether or not the rule is considered to have been triggered.
6. Indicate whether or not exclusion processing is to be applied to the rule by selecting the **Apply Exclusions** check box.
7. Add a comment for the rule by selecting the **Comments** button. This will invoke the **Rule Definition Comments** window.
8. Select the rule group that the rule will belong to from the **Rule Group** combo box.
9. Enter a set of values for the age of applications date range into the **From** and **To** text boxes.

The From text box value represents a value in the past relative to the application date of the application being processed. For example, a From value of 30 will only try and match the rule to applications with an application date 30 days in the past from the application date of the application being processed. The To text box value however represents a value in the future relative to the application date of the application being processed.

10. Select the database that this rule is to apply to from the **Database** combo box.

11. Indicate whether or not it is permissible to allow the application to be matched to itself by selecting the **Match Application To Itself** check box. In general, a fraud rule will be set up to detect a match between the application being checked and another application on the database. However, it is also possible to define a rule that matches an application to itself. There might be a requirement, for example, to highlight those applications where the applicant's home telephone number is the same as the applicant's office telephone number, or even the applicant's home telephone number is the same as the applications reference home telephone number.

12. Use the **Add Rule**, **Change Rule** and **Insert Before Rule** functions to construct the definition line for the database matching conditions.

The Application *Category, Fields and Type* group of fields refer to the *application* being processed. Whilst, the Database *Category, Fields and Type* group of fields refer to all the applications on the *target database*.

13. Select the **OK** button.

### To change an existing rule definition

1. Modify all the rule parameters settings at the top of the window as required.
2. Use the **Add Rule**, **Change Rule**, **Delete Rule** and **Insert Before Rule** functions to change the definition line for the database matching conditions.
3. Select the **OK** button.

### To add a new definition line to the database matching conditions

1. Construct the individual definition line by:
  - a. Selecting the application category from the **Application Category** combo box.
  - b. Selecting the application field from the **Application Field** combo box.
  - c. Selecting the required assignment operator from the **Operator** combo box.
  - d. Selecting the left bracket from the **Left Bracket** combo box.
  - e. Selecting the right bracket from the **Right Bracket** combo box.
  - f. Selecting the logical operator from the **Logical Operator** combo box.
  - g. Enter the record ID in the **Record ID** text box (if any).
  - h. Selecting either a field or value to match the application details against by selecting the **Database Field**, **Database Value** or **Application Value** radio buttons.
    - i. If the **Database Field** radio button is chosen, then:
      - Select the database category from the **Database Category** combo box.
      - Select the database field from the **Database Field** combo box.
      - Specify whether or not it is mandatory for the application field to exist or whether or not the application field can be null by selecting the **Mandatory** check box.
    - ii. If the **Database Value** or **Application Value** radio button is chosen, then:
      - Check **Variable** box if SQL functions will be used in **Value** text box.
      - Enter a value/SQL function to match the applications details against in the **Value** text box.
2. Select Add Rule to append the definition line.
3. Repeat steps 1 to 2 for as many times are required.

When comparing the application details against the database, i.e. the **Field** radio button has been selected, please be aware of the effect that the **Mandatory** check box has on the execution of the entire rule as follows –

- If the **Mandatory** check box is **checked** for a particular definition line, both the application and database fields must be populated in order for the rule line to be considered true.
- If the **Mandatory** check box is **unchecked** for a particular definition line and the application or database field is null/blank (or both fields are null/blank) then that particular definition line is considered to be true.

The aim of the **Mandatory** check box is to prevent unforeseen, and therefore invalid, database matches when either, or both, the application and database fields are null/blank.

### To change an existing definition line for the database matching conditions

1. Place the cursor on the individual definition line. This will cause all the definition controls/fields to be pre-filled.
2. Change the individual definition line as required.
3. Select the Change Rule.
4. Repeat steps 1 to 3 for as many times are required.

### To remove a definition line for the database matching conditions

1. Place the cursor on the individual definition line that is to be deleted. This will cause all the definition controls/fields to be pre-filled.
2. Select Delete Rule.

### To insert a definition line within the database matching conditions

1. Place the cursor on the individual definition line where the insertion is to be made. This will cause all the definition controls/fields to be pre-filled.
2. Construct the individual definition line by:
  - a. Selecting the application category from the **Application Category** combo box.
  - b. Selecting the application field from the **Application Field** combo box.
  - c. Selecting the required assignment operator from the **Operator** combo box.
  - d. Selecting the left bracket from the **Left Bracket** combo box.
  - e. Selecting the right bracket from the **Right Bracket** combo box.
  - f. Selecting the logical operator from the **Logical Operator** combo box.
  - g. Enter the record ID in the **Record ID** text box (if any).
  - h. Selecting either a field or value to match the application details against by selecting the **Database Field**, **Database Value** or **Application Value** radio buttons.
    - i. If the **Database Field** radio button is chosen, then:
      - Select the database category from the **Database Category** combo box.
      - Select the database field from the **Database Field** combo box.
      - Specify whether or not it is mandatory for the application field to exist or whether or not the application field can be null by selecting the **Mandatory** check box.
    - ii. If the **Database Value** or **Application Value** radio button is chosen, then:
      - Check **Variable** box if SQL functions will be used in **Value** text box.
      - Enter a value/SQL function to match the applications details against in the **Value** text box.
  - i. Select 'arrow down' **Insert Before Rule**.

The **Add Rule**, **Change Rule**, **Delete Rule** and **Insert Before Rule** maintenance functions can be used when the window is in both Add and View/Change modes. A rule definition defined with Application Value option should always be above those defined with Database Field or Database Value options on the list view. AND operators should be used to define relationship between a rule definition defined with Application Value option and that defined with either Database Field or Database Value option.

### Sounds Like

For the text field, you can also select 'Sounds Like', 'SOUNDS LIKE(Thai)', 'SOUNDS LIKE(CN)', 'NOT SOUNDS LIKE', 'NOT SOUNDS LIKE(Thai)', 'NOT SOUNDS LIKE(CN)' in the operator combo box to implement the Soundex function. Instinct will match the words that have the same soundex code. Instinct soundex supports three character sets which include English, Thai and Chinese. You can select the correct soundex operator according to the language you want to use in the soundex function.

## Abbreviation Match

For the text field, you can also select 'ABBREVIATE MATCH', 'NOT ABBREVIATE MATCH' in the operator combo box to implement matching the abbreviated string function. For example, if you want the word 'Street' and 'ST' to be matched in Instinct, you can select this operator and set match value as 'ST', then Instinct will search across the abbreviation match definition in the abbreviation match window and search in the database to find the matched field value (e.g. 'Street').

## Partial Match

For the text field, you can define partial parameters, say start position and length with most operators except 'IS NULL', 'IS NOT NULL', 'LIKE' and 'NOT LIKE' operator so that it can implement partial field value match for the required field. For example, if you want to match applications with the same value of the first four digits of the home number in the application database, you can define a rule with operator '=' and check 'Partial Definition' checkbox, set start position as 1, along with length is 4 as shown in the following screen. Instinct will search application database and find matched applications that have the same first four digits of the home number (i.e. 9999001, 9999002, 9999003, etc.).

Rules Definition

Active

☒

Rule

A02

Description

Home Phone Number on Criminal Database

Fraud Score

130

Number of Matches - Minimum to Maximum

1

To

999

Apply Exclusion

☒

Near Match

☐

Comments

Rule Group

Age of Applications (Days) - Start to End

9999

To

9999

Database

Criminal

Match Application To Itself

☐

Rule Admin Group

Rule Details

Database Field

Database Value

Application Value

Application Category

Applicant

Database Category

Applicant

Left Bracket

Field

Home Phone Number

Operator

=

Field

Home Phone Number

Mandatory (M)

☒

Record Id

Right Bracket

Logical Operator

Type

Text(32)

Type

Text(32)

Partial Definition

☒

Start

1

Length

4

Match Right

☐

Rule Definition

Current Applicant.Home Phone Number = [PARTIAL(1,4)] Database Applicant.Home Phone Number (M)

Add Rule

Change Rule

Delete Rule

Insert Before Rule

Shift Up

Shift Down

Update History

Print

Save

Created By:

Created Date:

**Figure 1: Partial Match Definition on Home Phone Number**

Rules Definition

Active

☐

Rule

A01

Description

Partial Match on Application Company Name

