



**Kount Fraud Control Admin Guide v1.0**

**October 20, 2023**

## Table of Contents

Change Log.....	3
1. Introduction – Kount Guide .....	4
2. Kount Risk Assessment .....	4
2.1 Persona Score.....	4
2.2 Omniscore .....	4
3. Accessing the Kount Portal .....	5
3.1 Transaction Lookup.....	5
3.2 Updating a Kount Transaction to Indicate a Chargeback.....	6
4. Kount Rules .....	7
4.1 Rule Description .....	8
4.2 Rule Modification.....	9
5. Adding Users to the Kount Portal .....	12
6. Additional Kount Resources .....	13
Kount Training Videos.....	13
Kount Support Resource Website.....	13

## Change Log

Document Version	Description	Release Date
1.0	Initial Version	October 20, 2023

## 1. Introduction – Kount Guide

The Powertranz Fraud Control service main component uses a highly rated fraud scoring engine/service called Kount™ (third-party solution & partner). The Kount service provides an additional layer of fraud prevention by using data from the payment that initiates the payment to conduct real time analysis on the transaction and to return a fraud response code and score used to identify the level of fraud risk for the transaction. This provides the merchant with one point of integration for sending an Authorization with an included Fraud check, or to do a separate “Fraud Check Only” Authorization message.

Kount is enabled when you have a Kount ID, set the FraudCheck flag to true within your Powertranz integration and have a ruleset and rules enabled. You will be provided with a login to the Kount portal to create and manage your rules and transactions.

**Important Note:** Kount creates a small default ruleset that will be enabled by the Powertranz team. It is up to the merchant to further create, refine and manage these rules as they relate to your own business model.

## 2. Kount Risk Assessment

Kount supports two risk assessment approaches – the Persona Score and the newer Omniscore.

### 2.1 Persona Score

“A Persona is created from a combination of data elements received for a transaction or group of transactions. Each transaction is examined against Kount’s entire customer base of transactional data in search of linked data elements, allowing for the creation of a Persona as a unique, identifiable entity.

A given Persona lasts for 14 days, during which time the transaction will be continuously reevaluated to identify additional risk.”

<https://support.kount.com/hc/en-us/articles/360045237952-Persona-Technology-and-Persona-Score-Usage>

Persona Score – 1 to 99. The higher the score the higher the risk.

### 2.2 Omniscore

“Omniscore is a transaction safety rating that can be used in rule creation and during the manual review process to determine the disposition of an order (approve, decline, review). It is the output of Kount’s next-generation AI model analyzing hundreds of millions of transactions—their outcomes (including approvals, declines, chargebacks, refunds, etc.) and their real-time linkages and patterns. The AI weighs the risk of fraud against the value of the customer and provides an evaluation (approximating an experienced human fraud analyst) in the form of a score which helps identify good customers, bad customers, and fraudsters.”

<https://support.kount.com/hc/en-us/articles/360045236712-Omniscore-Overview>

Omniscore – 1 to 99. The higher the score the lower the risk.

### 3. Accessing the Kount Portal

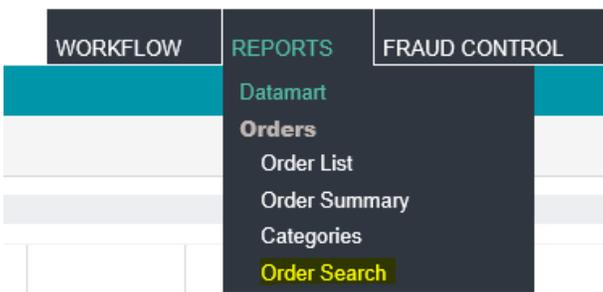
Below are the URL's for the KOUNT portal in the test environment and for the live production environment.

<b>Staging Platform</b>	<a href="https://portal.test.Kount.net">https://portal.test.Kount.net</a>
<b>Production Platform</b>	<a href="https://portal.Kount.net">https://portal.Kount.net</a>

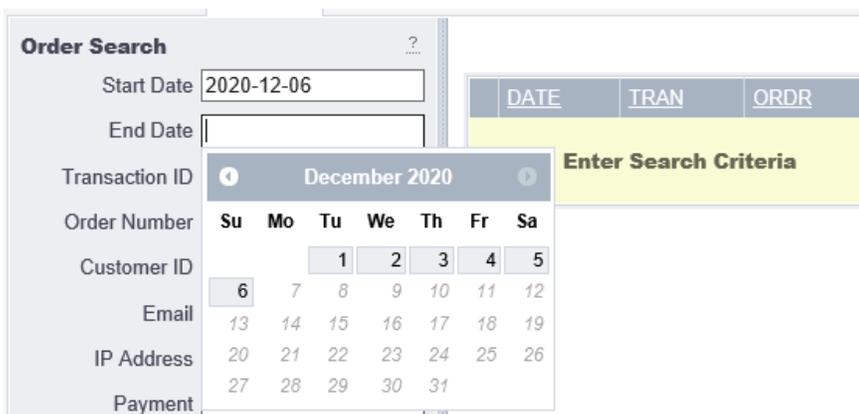
When Powertranz provides you with your test account details they will also request that you provide an email address that can be configured to access the KOUNT portal for your account. Once the userid is created an automated email will be sent to you with the temporary password for first time login. With an initial login, you can create additional users Ids for any required users.

#### 3.1 Transaction Lookup

Log into the Kount portal then select the REPORTS > Order Search menu option.



Enter a date range for the transactions you wish to view. You can add additional information for the search such as Transaction ID or Order Number.



Use the Search button at the bottom left of the page to pull up the list of transactions.

Order Search

Start Date: 2020-12-06  
End Date: 2020-12-06

Transaction ID:   
Order Number:   
Customer ID:

Displaying 1 - 2 of 2 total results.

	DATE	TRAN	ORDR	UNIQ	PERSONA SCORE	PTOK	KAPT	GEOX	DVCC	DVID	VELO	EMAL	IPAD
<a href="#">details</a>	12/06/2020 14:22	DSV60GZH24K4	ORD_99901067_1607278948295		14	18FB243D59_9F45A63E	Y	BM	BM	67E198B62F.1BB50FD0	0		199.172.239.242
<a href="#">details</a>	12/06/2020 13:55	DSV8060SLPNP	ORD_99901067_1607277273369		15	18FB243D59_9F45A63E	Y	BM	BM	1828EBC7EA.7714E24F	0		199.172.239.242

Displaying 1 - 2 of 2 total results.

The 'details' link in the first column of the transaction can be used to open up the Transaction Details for the specific transaction.

Transaction Summary

Trans. ID: DSV60GZH24K4  
Type: Internet Order  
Website ID: DEFAULT  
Date: 12/06/2020 14:22  
Order Num: ORD\_999010\_7278948295  
Session ID: 51QKwZ1STE.NZxy2xg3w2  
Curr. Status: Review  
Agent: Unassigned

Persona™  
Score: 14  
No Persona Orders  
Exclusions: No exclusions detected

Omniscore™  
Safety Rating: 65.6

Customer  
Created: 12/06/2020  
Name:   
Email: noemail@kount.com  
Cust. ID:

Payment  
Total: 5.00 USD  
Type: Visa Credit Card  
BIN Country: GB  
Flags: ✓MACK ✓AUTH -AVSZ -AVST -CVVR  
[Add refund or chargeback](#)

Device  
Location: Hamilton, 03, BM (Collector)  
IP Address: 199.172.239.242

VIP Summary  
No fields are being reviewed  
No fields are being declined

User Defined Fields

Last Persona Risk Evaluation

Evaluated On	Reply	Persona Score	Geox	Velo	Vmax	Network	Cards	Emails	Devices	Collector
12/06/2020 14:22	R	14	BM	0	0	N	1	1	1	Y

Rules Triggered

Review Rules

- Card on Network Chargeback List >0

Timezones

Map showing Device Setting (blue dot) on a world map.

Addresses: No addresses

Phone Numbers: No phone numbers

External Services: No external services enabled

Shopping Cart: 1 item totaling \$0.00 USD  
Default -- DEFAULT  
Default

Bank Information

Card	Bin+4	BIN Country	Indicator
Visa Classic	424242-4242	GB	Credit

Stripe Payments Uk Limited  
[+ more data](#)

Distances - km

kilometers	BA	BP	SA	SP	DV	PX
Bill Addr	-	n/a	n/a	n/a	n/a	n/a
Bill Phn	n/a	-	n/a	n/a	n/a	n/a
Ship Addr	n/a	n/a	-	n/a	n/a	n/a
Ship Phn	n/a	n/a	n/a	-	n/a	n/a
Device	n/a	n/a	n/a	n/a	-	n/a
Proxy	n/a	n/a	n/a	n/a	n/a	-

Persona Risk Evaluation History

Evaluated On	Reply	Persona Score	Geox	Velo	Vmax	Network	Cards	Emails	Devices
12/06/2020 14:22	R	14	BM	0	0	N	1	1	1

### 3.2 Updating a Kount Transaction to Indicate a Chargeback

Powertranz or Kount do not receive any details on chargebacks received. It is very important that any chargebacks received are added to the Kount transaction to make the chargeback rules effective. By adding this information, you have the ability to deny future transactions from cardholders that have initiated chargebacks against your merchant account directly or across the Kount network.

Search for the transaction using date, Kount ID or Order ID and view the details of the transaction. Under Payment on the left click on 'Add refund or chargeback'

Suspect Orders   Special Alerts   Search   Persona Orders   Settings   Auto

**Transaction Summary**

Trans. ID: [K64K0SDQXD46](#)  
 Type: Internet Order  
 Website ID: DEFAULT  
 Date: 09/12/2023 12:32  
 Order Num: [MTS-638301\\_358764-SPI](#)  
 Session ID: 05615e8ce0\_ff9a3a02e9  
 Curr. Status: **Approve**  
 Agent: Unassigned

**Persona™**  
 Score: **35**  
 No Persona Orders  
 Exclusions: No exclusions detected

**Omniscore™**  
 Safety Rating: **48.2**

**Customer**  
 Created: 09/12/2023  
 Name:  
 Email: noemail@kount.com  
 Cust. ID:

**Payment**  
 Total: 1.05 USD  
 Type: Visa Credit Card  
 BIN Country: Unknown  
 Flags: ✓MACK ✓AUTH -AVSZ  
 -AVST -CVVR  
[Add refund or chargeback](#)  
[Add fraud status](#)

**Device**  
 Location: Hamilton, 03, BM (Collector)  
 IP Address: 199.172.239.242

**Last Persona Risk Evaluation**

Evaluated On	Reply	Persona Score
09/12/2023 12:32	A	35

**Rules Triggered**  
 No rules triggered

**Addresses**  
 No addresses

**External Services**  
 No external services enabled

**Bank Information**  
 Card  
 Visa Credit Card  
 no additional information

Click on chargeback and set the order Status to 'Chargeback' and select the chargeback reason code and save.

If you have a large number of chargebacks to import, please contact the Powertranz Support team.

#### 4. Kount Rules

The Kount ruleset is located under the FRAUD CONTROL > Rules Management > Rules menu option.

Kount uses Rule Sets to define the rules that will handle risk assessment. Rule Sets are accessed under the FRAUD CONTROL > Rules Management > Rule Sets menu option.

WORKFLOW   REPORTS   FRAUD CONTROL   ADMIN   Search Term

Kount Fraud Control Rules Management **Rule Sets**

Rules Management   VIP Lists   Websites   User Defined Fields   Persona Exclusions

Find Active Rule Set For a Date  Find

Displaying 1 - 4 of 4 total results.

Description	Id	Author	VIP Lists	Last Active Date
<input type="checkbox"/> <a href="#">Omniscore Ruleset 10Jun20</a>	13809825	Faith	1:36	2020-12-26 10:07:22 <a href="#">via</a>
<input type="checkbox"/> <a href="#">Retail Vertical Default Scorecard 032814</a>	1330834	Hann	3:28	2020-06-10 07:41:43 <a href="#">via</a>

Rules Management  
 Rules  
 Rule Sets  
 Rule Set Scheduler  
 Compare Rule Sets

VIP Lists  
 Emails  
 Payments  
 Addresses

To view Rules within a Rule Set select the blue Rule Set link from the list.

Description	Id	Author	Date Created
<input type="checkbox"/> <a href="#">Kount Rule Set</a>	8701114	Koji Crill	2023-10-16 10:38:31

KOUNT provides a default set of rules based upon the merchant's business. It is expected that these will be reviewed and adjusted to suit the merchant's business model.

Action	Condition	Description	Rule Id	Group				
<input type="checkbox"/> Decline	1: (([xtv.country] in [CU EG GH]...	Device Location = High Risk Country, Omniscore < 15	1978878	Country				
<input type="checkbox"/> Decline	2: (([negative.order.all.chargeba...	Network Chargebacks > 1	1978880	Chargebacks				
<input type="checkbox"/> Decline	3: (([negative.order.merc.charge...	Merchant Chargebacks > 0	8268603	Chargebacks				
<input type="checkbox"/> Decline	4: (([omniscore.safety.rating] < [...	Omniscore < 15, Persona Score = 99, Email Age < 45 Days	1978882					
<input type="checkbox"/> Approve	5: (([vip.approve] in [email]))	VIP Approve / Email Whitelist	8268581	VIP				
<input type="checkbox"/> Decline	6: (([vip.decline] in [email card]g...	VIP Decline	8268583	VIP				
<input type="checkbox"/> Review	7: (([vip.review] in [email card]g...	VIP Review	8268585	VIP				

## 4.1 Rule Description

### Device Location = High Risk Country, Omniscore < 15

- The device being used for the purchase is in a high-risk country and the Omniscore is less than 15

### Omniscore < 15, Persona Score = 99, Email Age < 45 Days

- The email address is newer than 45 days, Omniscore is less than 15 and Persona Score = 99

### Merchant Chargebacks > 0

- Rules using this variable will only look at chargebacks submitted within their own merchant account.

### Network Chargebacks > 1

- Rules using this variable will look at all chargebacks across the Kount network. If more than one is found, the transaction will be denied

### VIP Approve/Email Whitelist

- You can add trusted email addresses to this list to automatically allow transactions using the email address to be approved.

### VIP Decline

- You can add untrusted email addresses to this list and all transactions using this email will be automatically declined.

## 4.2 Rule Modification

Once opened the Rule Set lists the rules that are contained within the set. The Action column indicates the action – Approve, Decline, Review or Escalate taken when the rule is triggered.

<input type="checkbox"/>	Action	Condition	Description
<input type="checkbox"/>	Decline	1: <a href="#">((([xtv.country] in [CU EG GH])...</a>	Device Location = High Risk Country, Omniscore < 15
<input type="checkbox"/>	Decline	2: <a href="#">((([negative.order.all.chargeba...</a>	Network Chargebacks > 1
<input type="checkbox"/>	Decline	3: <a href="#">((([negative.order.merc.charge...</a>	Merchant Chargebacks > 0
<input type="checkbox"/>	Decline	4: <a href="#">((([omniscore.safety_rating] &lt; [...</a>	Omniscore < 15, Persona Score = 99, Email Age < 45 Days
<input type="checkbox"/>	Approve	5: <a href="#">((([vip.approve] in [email]))</a>	VIP Approve / Email Whitelist
<input type="checkbox"/>	Decline	6: <a href="#">((([vip.decline] in [email card gi...</a>	VIP Decline
<input type="checkbox"/>	Review	7: <a href="#">((([vip.review] in [email card gif...</a>	VIP Review

### 4.2.1 Updating a Rule

To adjust a rule select the underlined Condition link for the rule you wish to adjust.

<input type="checkbox"/>	Decline	4: <a href="#">((([omniscore.safety_rating] &lt; [...</a>	Omniscore < 15, Persona Score = 99, Email Age < 45 Days
--------------------------	---------	---	---

Make the adjustment desired then Save the adjusted Rule using the button in the lower right corner of the screen.

[Back to Rules List](#) [Create New Rule](#)

Apply the following decision to the transaction when the conditions are met: **Decline** ▼

**Rule Conditions**

- ▼ Order
  - Website
  - Transaction Date
- ▶ Customer
- ▶ Billing Address
- ▶ Billing Phone
- ▶ Shipping Address
- ▶ Shipping Phone
- ▶ Shopping Cart
- ▶ VIP Lists
- ▶ Extended Variables
- ▶ Persona
- ▶ Velocity
- ▶ Distance
- ▶ Negative History
- ▶ Compare Variables
- ▶ Omniscore™

**Safety Rating**

less than ▼

---

**Persona Score**

equals ▼

---

**Customer Email Age**

less than ▼

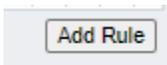
**Rule Actions**

Rule is:  Disabled  Important

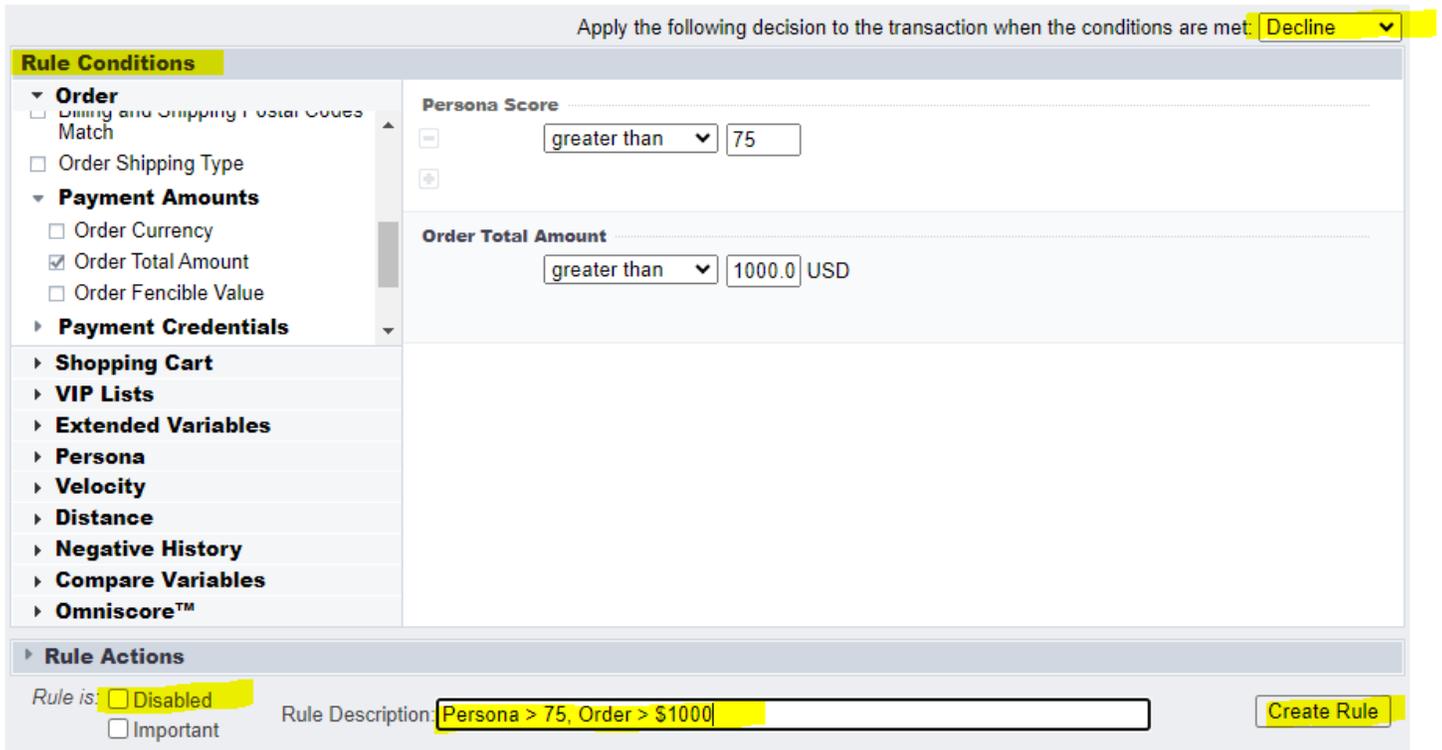
Rule Description:  Save Rule

#### 4.2.2 Adding a New Rule

From the Rules List page select the 'Add Rule' button in the lower right corner of the screen.



Select the desired Rule Condition(s) from the left hand menu list and the action to take in the upper right pull down menu. This sets the Response Action to be returned when the rule is triggered.

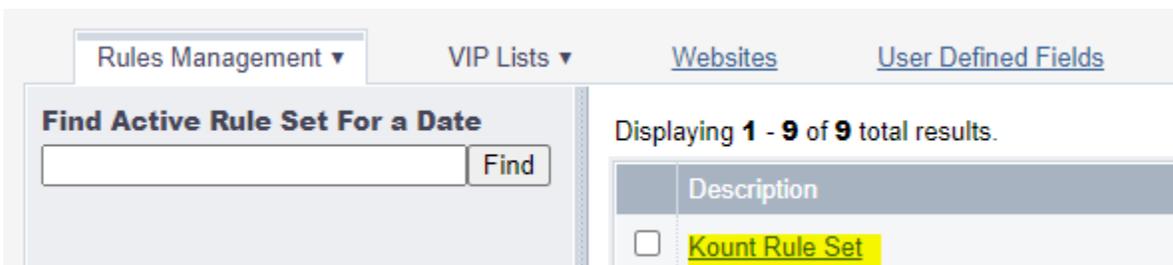
A screenshot of a web application interface for configuring a rule. At the top, a status bar says "Apply the following decision to the transaction when the conditions are met: Decline" with a dropdown arrow. Below this is a "Rule Conditions" section with a left-hand menu and a main configuration area. The menu includes categories like "Order", "Payment Amounts", "Payment Credentials", "Shopping Cart", "VIP Lists", "Extended Variables", "Persona", "Velocity", "Distance", "Negative History", "Compare Variables", and "Omniscore™". The main area shows two conditions: "Persona Score" set to "greater than 75" and "Order Total Amount" set to "greater than 1000.0 USD". Below the conditions is a "Rule Actions" section with checkboxes for "Disabled" and "Important". A "Rule Description" field contains the text "Persona > 75, Order > \$1000". A "Create Rule" button is located at the bottom right of the form.

Select the appropriate checkbox on the left if you wish the rule to be disabled or marked as important. Add a label for the Rule in the Rule Descriptor and select the 'Create Rule' button to save the rule.

**Important Note:** Once a new rule is added or updated the Rule Set must be saved.

A simple form consisting of a text input field containing the text "Kount Rule Set" and a "Save" button to its right.

Select Fraud Control Menu > Rules Management > Rule Sets and select your rule set:

A screenshot of the "Rules Management" interface. It features a navigation bar with "Rules Management", "VIP Lists", "Websites", and "User Defined Fields". Below the navigation bar is a search section titled "Find Active Rule Set For a Date" with a text input field and a "Find" button. To the right, it displays "Displaying 1 - 9 of 9 total results." and a table with a single row containing a checkbox and the text "Kount Rule Set".

**Important Note:** The Rule Set must be activated after it has been saved.

**Filter Rules**

---

**Rule Set Details**

Rule Set Id: **8705840**  
 Created On: **10/20/2023 09:23**  
 Last Active: **never active**

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**Rule Set Actions**

- [Activate Rule Set](#)
- [Compare to parent](#)
- [Printer-friendly page](#)

#### 4.2.3 Persona Exclusions

Persona Exclusions tab under Fraud Control->Link Exclusions, excludes an IP or Email address from the Persona risk assessment.

Once the Filter Exclusions pop-up window is displayed enter the Exclusion type and the value to be excluded from risk assessment.

**Filter Exclusions**

Exclusion Type  Any  
 IP  
 Email  
 ANI

Once exclusion entry is created select 'Add Exclusion' to complete the process.

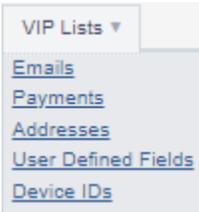
#### 4.2.4 VIP Lists

VIP Lists can be used to whitelist or blacklist using transaction specific information e.g. email addresses or device IDs.

[Kount](#) > [Fraud Control](#) > [Vip Lists](#) > [Emails](#)

Rules Management ▼  [Websites](#) [User Defined Fields](#) [Persona Exclusions ▼](#)

Select appropriate information to be used to filter on.

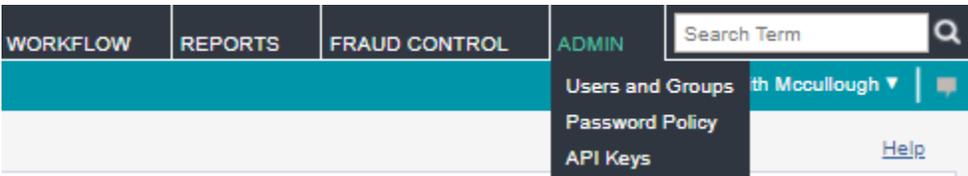


Enter information value and action to be taken when identified.

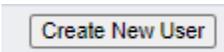
A screenshot of a dialog box titled 'Add Email to VIP List'. It contains an 'Email' text input field, a 'VIP Type' dropdown menu with 'Approve' selected, and two buttons at the bottom: 'Save VIP Email' and 'Cancel'.

### 5. Adding Users to the Kount Portal

Add users under the ADMIN->Users and Groups menu option.



Select the 'Create New User' button to bring up the New User pop-up window.



Enter the new user's valid email address, Name and Initials and select the 'Add User' button.

A screenshot of a dialog box titled 'Create New User'. It contains several input fields: 'Email Address', 'Name', 'Initials', and 'Phone Number (optional)'. There is also a 'Timezone' dropdown menu with 'Atlantic/Bermuda' selected. On the right side, there is a 'Group Permissions' section with checkboxes for 'Admin', 'Agent' (checked), 'Agent Manager', 'Employee', 'Lead Agent', 'Manager', 'News Editor', and 'Risk Editor'. At the bottom, there are 'Add User' and 'Cancel' buttons.

## 6. Additional Kount Resources

It is highly recommended that you watch the videos below to learn about all of the available functionality within Kount.

### Kount Training Videos

The following training videos provide an overview of the KOUNT Portal use.

<https://support.kount.com/hc/en-us/articles/360046018491-Video-Tutorial-Library>

<https://support.kount.com/hc/en-us/articles/360045574312-Overview-of-Kount-Command-Agent-Web-Console>

<https://support.kount.com/hc/en-us/sections/360008910292-Rules>

<https://support.kount.com/hc/en-us/articles/360045627331-How-to-Manage-Rules-in-the-Agent-Web-Console>

<https://na82.salesforce.com/sfc/p/#36000000b56U/a/36000000Q0vG/EB08dvlEYty7U8AaWuz70zH1ZvF9e5K3QxV9nt8KfE>

<https://support.kount.com/hc/en-us/articles/360045195292-Rules-and-Rule-Sets>

### Kount Support Resource Website

<https://support.kount.com/hc/en-us>

**Note:** If any further assistance is needed or if you have further questions, please contact **support@fac.bm**