FIRST ATLANTIC COMMERCE
Powering Payments. Mitigating Risk.

First Atlantic Commerce
Kount
Implementation Guide

Version 1.3.2, February 2022

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Change Log

Document Version	Description	Release Date
V1.0	Initial version	15 Mar 2021
V1.2	Added TiloPay to list of compatible plug-ins	3 Dec 2021
V1.3.2	Added Default Ruleset Description	2 February 2022

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Introduction

This document will guide a developer through the integration process required to add support for the Kount Fraud Service to transactions processing through First Atlantic Commerce's (FAC) Payment Gateway (PG)

What is Kount

FAC's 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 both the payment and the device 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 indeed to do a separate "Fraud Check Only" Authorization message.

Adding support for Kount requires the following steps:

1) The merchant requests that the FAC business development team add the Kount service to the integration. A member of the business development team will order a merchant ID from Kount and provide any information on additional costs.
2) The Kount ID is added to the merchant's FAC account once it has been received.
3) Development work necessary to add KOUNT support to the website application should be undertaken. The amount of development involved will depend upon the type of Integration you are using. The level of additional development required will depend upon the integration approach used.

    a. Pre-developed plugin or application integration (Lowest level of development required)
    b. Hosted Payment Page Integration (Moderate development required)
    c. DirectAPI Integration (Most development required)

NOTE: For all implementations, billing and/or address information should be passed in the authorization where possible. This information helps Kount provide a more accurate risk assessment.

Implementing Kount when using a pre-developed plugin or application

If you have purchased a plugin or pre-developed shopping cart application that is already integrated to FAC, entering the Kount ID into the configuration section should be sufficient if the FAC merchant account is also enabled for Kount.

Applications that support Kount

Vendor	Shopping Cart	URL
WebGold	WooCommerce	https://webgold.co/products/first-atlantic-commerce-woocommerce-plugin/
WebGold	Shopify	A hosted payment page integration is required for this plugin. Kount support is easily added to the hosted page.
Quoviz	WooCommerce	https://quoviz.com/product/3ds-first-atlantic-commerce-woocommerce-plugin/
BizSpice	Magento	https://www.bizspice.com/fac-first-atlantic-commerce-magento-2-payment-gateway.html
TiloPay	WooCommerce, WIX, Shopify, Magento 2, Adobe Commerce Cloud, PrestaShop, Opencart	https://tilopay.com

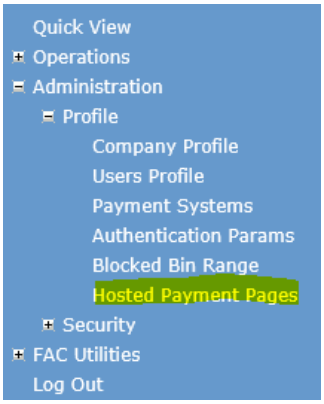
Implementing Kount when using Hosted Payment Page Integration

The Hosted Page integration includes support for the Fraud Control service, however a small amount of extra code is required to enable it.

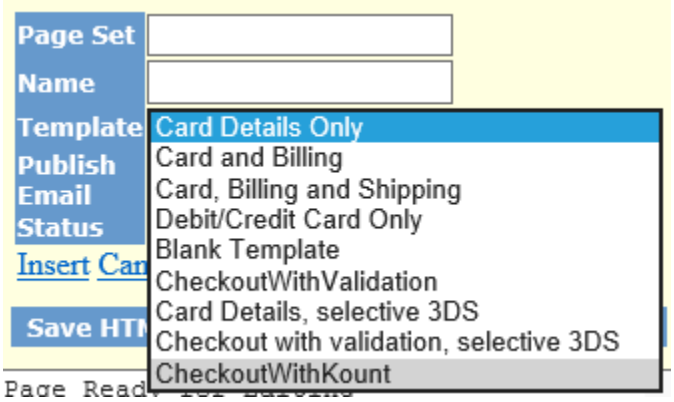
1. If you have not already done so, request a KOUNT ID from FAC Business Development.
2. Once the FAC support team has emailed your KOUNT ID to you, take one of the two following steps.

Creating a hosted payment page

1. Access the Hosted Payment Pages Editor under Administration->Profile->Hosted Payment Pages in the FAC Merchant Administration Portal



2. Select New to create a new hosted page and enter a PageSet and PageName for your hosted page. Select one of the provided templates as a starting point. It is recommended that you select the CheckoutWithKount page if you are supporting Kount.



3. Select Insert and then Save to save the page before modification. Once saved ensure that the correct hosted page is displayed in the PageSet and Name fields. If not, select the blue 'Select' link in front of the page to ensure it is the active one you are working on.
4. Once you have completed the page editing, select publish to publish the page to the FAC Servers. This step must be taken before you can use the page from your website.

Working with a hosted payment page template that contains Kount code

Create a new hosted page using the CheckoutWithKount template.

Select HTML tab at the bottom of the editor page to bring up the hosted page HTML source code. Then scroll to the bottom of the page and replace [KOUNTID] with the Kount ID received from FAC.

```
    </script>
        <script src="/MerchantPages/scripts/kountdatacollector.min.js" defer="defer"
type="text/javascript" data-merchantid="[KOUNTID]"></script>
    </body>
</html>
```

Design | HTML | Preview

Save and publish the hosted page.

Working with a hosted payment page template that does not yet contain Kount code

Create a hosted payment page using one of the templates provided in the FAC Merchant Administration Portal. If you are not using the CheckoutWithKount template, or if you are updating an existing hosted page that does not have Kount support, add the following items to your hosted page.

1. Include this script import in the <head> element of your page

```
<script src="https://ajax.googleapis.com/ajax/libs/jquery/3.4.1/jquery.min.js"></script>
```

2. Add the following script between the closing </form> tag and the closing </body> tag :

```
<script type="text/javascript" src="/MerchantPages/scripts/Kountdatacollector.min.js"
data-merchantid="[KOUNTID]"></script>
```

Note: the script requires your Kount Merchant ID, not your FAC Merchant ID.

The added script code routes to the Kount site and back again while the customer is interacting with the hosted page. During this process, Kount is able to collect information about the cardholder's browser or device. This information is collected by a process on the Kount site called the "Data Collector".

Implementing Kount for a DIRECT API Integration

Fraud Control - Client-side Implementation Requirements for Kount Service

While some fraud services do not require any involvement from the client browser, the Kount fraud service, now integrated to FAC Payment Gateway, does require some work on the part of the Merchant, but this work is minimal. Kount calls this client-side integration the "Data Collector".

Kount uses some proprietary java-script code to obtain detailed information about the browser and the client machines properties. This enables a more accurate fraud check as specific data is known about the Cardholders environment. The KOUNT Client Collector SDK data collection process is triggered by a load data event in the <body> tag.

To tie this data in with the Authorization data, a session id is required. This is something the Merchant must generate and pass to the Data Collection URL also added to the checkout page.

Practical Example

In this example we are using JQuery/JavaScript to implement the client side requirements. On the server-side, PHP is used. The server side code could just as easily be done in JSP or .NET code behind.

There are several terms you will need to understand the meaning of:

Name	Size	Description	Example
KOUNT_SERVER_URL	N/A	HTTPS URL Path to Kount servers	https://tst.kaptcha.com (Staging Platform) https://ssl.kaptcha.com (Production)
MERCHANT_ID	6	Six digit Merchant Identifier issued by Kount	240000
SESSION_ID	1-32	**Unique** Session ID created by Merchant.	BDB721BA17E4A4BB58B21A54
MERCHANT_URL	N/A	Merchant's Website URL	https://somemerchant.com/

Client Side:

In any page prior or on the payment page, you must create the session id, and pass this together with your merchant id to the DATA COLLECTOR URL used on the checkout page. The variable "MERCHANT_ID" is the KOUNT ID provided by FAC and the "SESSION_ID" is generated and supplied by the website application.

Creating a Session ID

Example Script that can be used to generate a session id:

```
<script>
    var uuid = 'xxxxxxxxxxxx4xxxyxxxxxxxxxxxxxx'.replace(/[xy]/g, function(c) {
        var r = Math.random()*16|0, v = c == 'x' ? r : (r&0x3|0x8);
        return v.toString(16);
    });
 </script>
```

This has the advantage of not requiring you to pass in values to an already existing element. The element is created with the parameters in place.

You could also use PHP for creating the session id on the payment form. Here is an example that uses the built in session_id() function.

```
<?php
$sess = session_id();
if ?>
 (!$sess) {
// If the session hasn't already been started, start it now and look up the id
session_start();
$sess = session_id();
}
// The session id is now available for use in the variable $sess
// For more details and examples on working with sessions in PHP, see:
// http://us2.php.net/manual/en/book.session.php
// http://us2.php.net/session_start
// http://us2.php.net/session_id
```

IMPORTANT: The same Session ID must be passed to the KOUNT Data Collection and the FAC Payment Gateway in the AuthorizeRequest.

This is required to match up the data retrieved from the cardholder by Kount with the data passed to Kount from the transaction processed through FAC.

IMPORTANT: All authorizations must be sent with a Session ID.

DATA Collection Code

The Kount Client Collector SDK data collection process is triggered by the load data event.

1. Add the following specified class and attribute to the BODY tag in your Checkout page

```
<body class="kaxsdc" data-event="load">
```

2. Include these scripts to the bottom of the <body></body> element in the Checkout page:

```
<script type='text/javascript'
src='https://KOUNT_SERVER_URL/collect/sdk?m=merchantId&s=sessionId'></script>
```

Input parameters:

- KOUNT_SERVER_URL- tst.kaptcha.com (staging) or ssl.kaptcha.com (production)
- merchantId - Kount ClientId
- sessionId - Kount SessionId

Add script

```
<script type='text/javascript'>
     var client=new ka.ClientSDK();
     client.autoLoadEvents();
</script>
```

Once the Kount script is finished, it then does another re-direct back to the checkout page on the Merchant's Server.

Kount Risk Assessment

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

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/360045236312-FAQ-What-is-a-Persona-and-How-is-a-Persona-Score-Calculated-

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

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/360045236732-Omniscore-FAQ

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

Kount Risk Assessment Response

When the KOUNT Service is enabled transactions processed through the FAC Gateway will pass transaction information to KOUNT through the Authorize transaction and the Data Collection code on the checkout page. KOUNT then returns Risk Assessment Response Code and Reason Code, which FAC passes back to the website application in the AuthorizeResponse FraudControlResults section.

Example:

```
<FraudControlResults>
 <FraudControlId>31C407RGDVSR</FraudControlId>
<FraudResponseCode>A</FraudResponseCode>
<ResponseCode>1</ResponseCode>
<Score>29</Score>
</FraudControlResults>
```

Fraud Response Code: A –Approved, R – Review, D – Deny, E – Escalate
ResponseCode (Persona Score): On a scale of 1 – 99 where 99 is the highest risk score

IMPORTANT: An authorization will not proceed when a 'D' Decline fraud response is received from KOUNT. For these transactions a decline response code of '34' Suspected fraud' will be returned in the authorization response.

Accessing the Kount Portal

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

Staging Platform	https://portal.test.Kount.net
Production Platform	https://portal.Kount.net

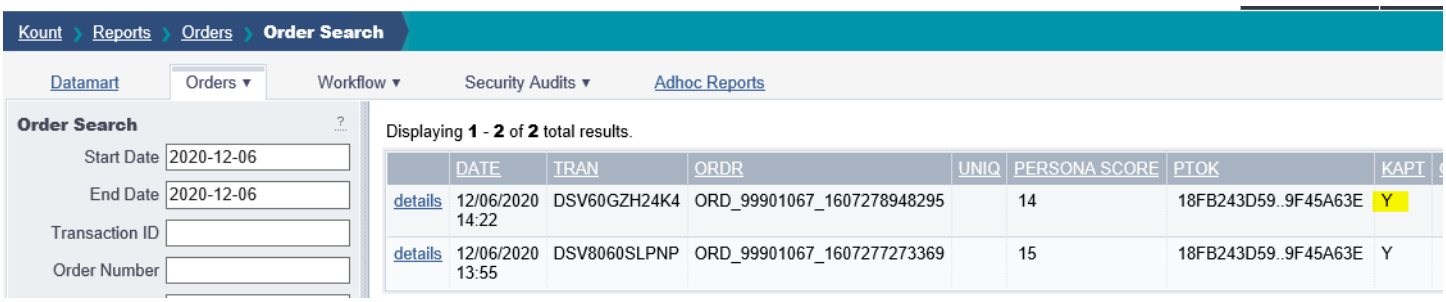
When FAC provides your KOUNT ID they will also request that you provide an email address that can be configured to access the KOUNT portal for your account. Once the userid is created an automated email will be sent to you with the temporary password for first time login.

Verifying Kount support is working successfully

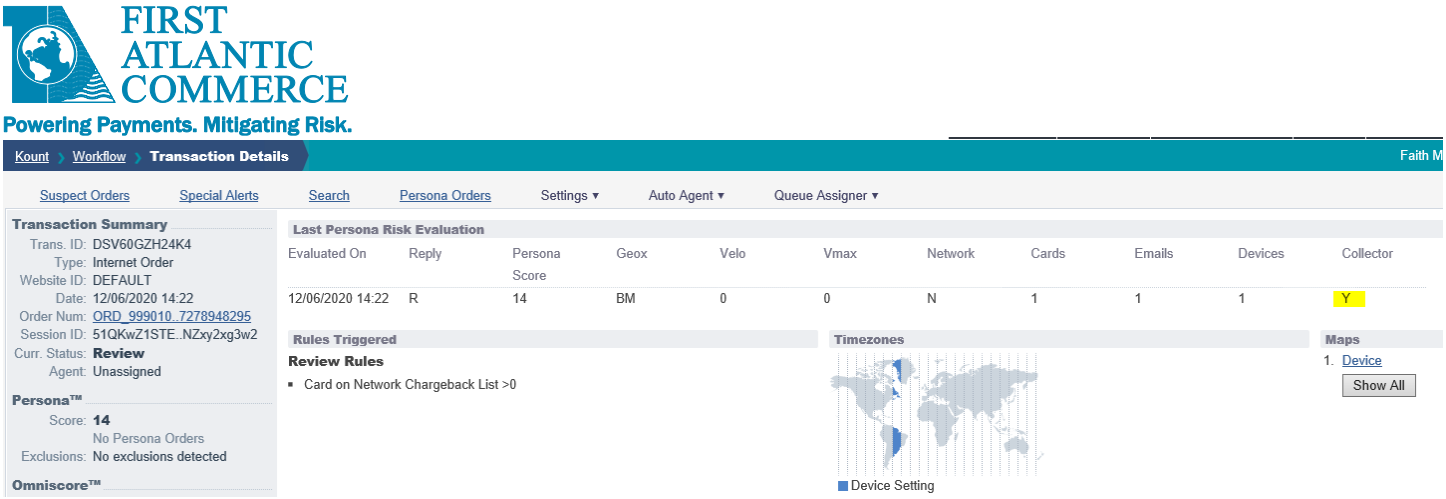
1. **Verifying RIS (Risk Inquiry Service) support is working**

   Confirm FraudControlResults are returned in the Authorize or Authorize3DS Response

2. **Verifying the Data Collection is working**
   a. Log into the KOUNT Portal and run an Order search for the most recent transactions. Confirm that a 'Y' value appears in the KAPT column. This is the 8th column in the Transaction Record.



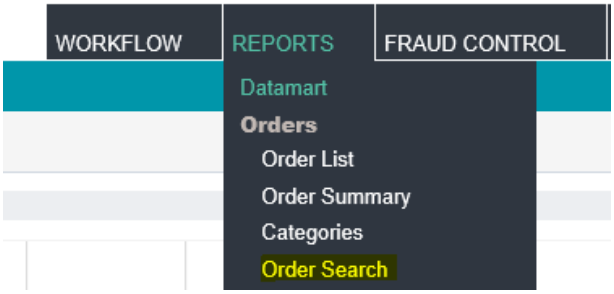
   a. Open the Transaction details using the details link in the first column of the transaction record. Confirm 'Y' is present in the Collector field of the" Last Persona Risk Evaluation" section.



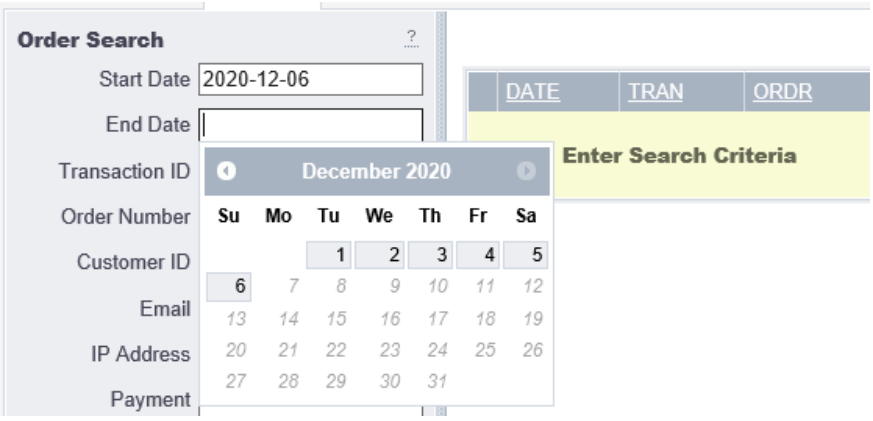
Reviewing transactions in the Kount Portal.

Transaction Lookup

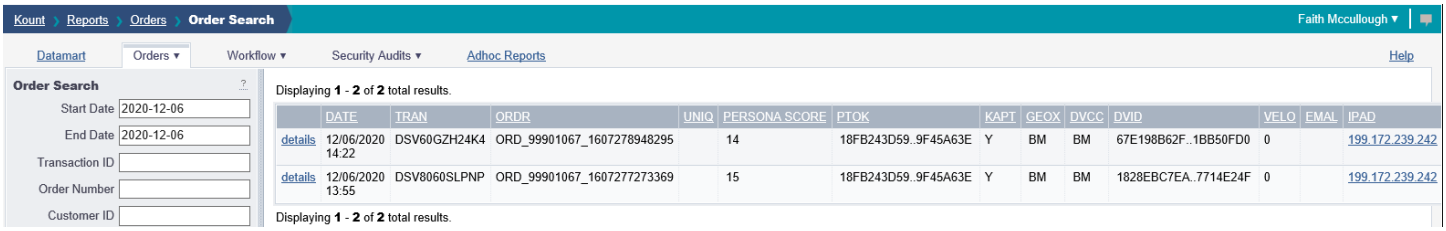
1. Log into the Kount portal select the REPORTS->Order Search menu option



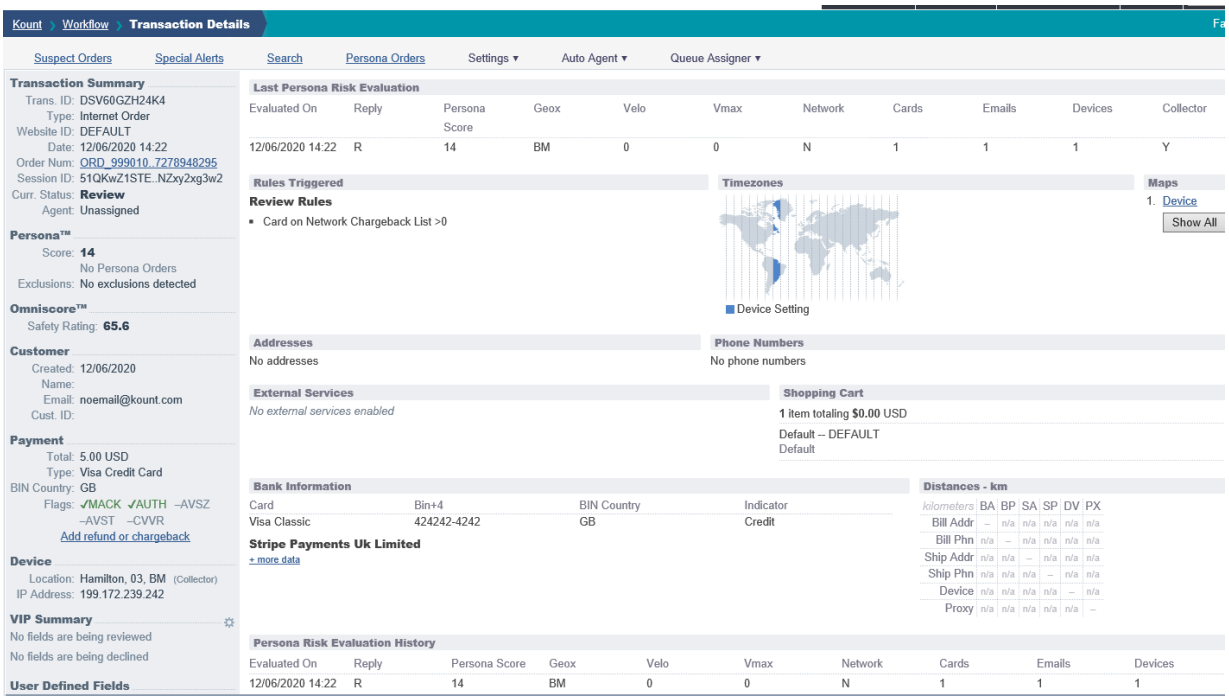
2. Enter a date range that includes the transactions you wish to view.



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



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



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 the risk assessment. Rule Sets are accessed under the FRAUD CONTROL->Rules Management-> Rule Sets menu option.

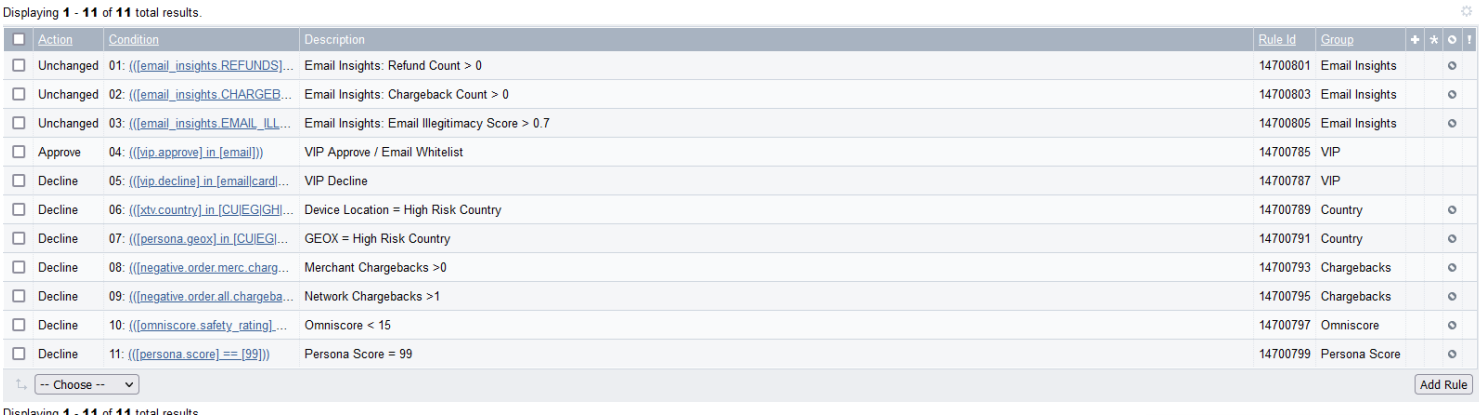
To view Rules within a Rule Set select the blue Rule Set link from the list.

Description	Id	Author	Date Created	Last Active Date	
Omniscore_Digital	14290185	System User	2021-11-04 12:00:06	2022-02-02 06:59:38	view

Compare

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

By default the VIP and Chargeback rules are enabled and the remaining rules are disabled and should be reviewed and enabled where appropriate.



Displaying **1** - **11** of **11** total results.

Action	Condition	Description	Rule Id	Group
Unchanged	01: (([email_insights.REFUNDS]...	Email Insights: Refund Count > 0	14700801	Email Insights
Unchanged	02: (([email_insights.CHARGEB...	Email Insights: Chargeback Count > 0	14700803	Email Insights
Unchanged	03: (([email_insights.EMAIL_ILL...	Email Insights: Email Illegitimacy Score > 0.7	14700805	Email Insights
Approve	04: (([vip.approve] in [email]))	VIP Approve / Email Whitelist	14700785	VIP
Decline	05: (([vip.decline] in [email|card|...	VIP Decline	14700787	VIP
Decline	06: (([xtv.country] in [CU|EG|GH|...	Device Location = High Risk Country	14700789	Country
Decline	07: (([persona.geox] in [CU|EG|...	GEOX = High Risk Country	14700791	Country
Decline	08: (([negative.order.merc.charg...	Merchant Chargebacks >0	14700793	Chargebacks
Decline	09: (([negative.order.all.chargeba...	Network Chargebacks >1	14700795	Chargebacks
Decline	10: (([omniscore.safety_rating]...	Omniscore < 15	14700797	Omniscore
Decline	11: (([persona.score] == [99]))	Persona Score = 99	14700799	Persona Score

-- Choose --
Add Rule

Displaying **1** - **11** of **11** total results.

Rule Description

Email Insights: Refund Count > 0

- Identifies if an email address has been associated with refunds.

Email Insights: Chargeback Count > 0

- Identifies if an email address is associated with Chargebacks

Email Insights: Email Illegitimacy Score > 0.7

- Determines the legitimacy of an email address
- Scale = 0.0 (Legitimate) – 1.0 (Less legitimate)

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.

Device Location = High Risk Country

- Checks the location of device used to process the transaction. If the location is deemed high risk, the transaction will be declined. High Risk Countries can be configured as needed

GEOX = High Risk Country

- Checks the Persona (email address, billing address, card number) information to determine the location of where the card was issued. If the location is considered high risk, the transaction will be declined. High Risk Countries can be configured as needed.

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 submitted to Kount.

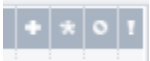
Omniscore < 15

- If the transaction has an Omniscore that is less than 15 the transaction will be declined. This value can be edited to a score that you are comfortable with.
- Safety Score
- https://support.kount.com/hc/en-us/articles/360045236712-Omniscore-Overview

Persona Score = 99

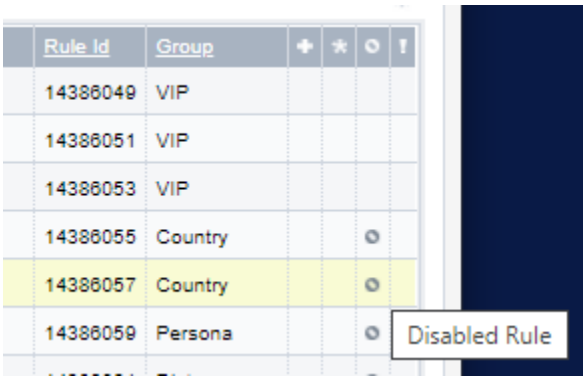
- If the transaction has a Persona Score = 99 the transaction will be declined. This value can be edited to a score that you are comfortable with.
- Risk Score
- https://support.kount.com/hc/en-us/articles/360045237952-Persona-Technology-and-Persona-Score-Usage

Enabling a Rule

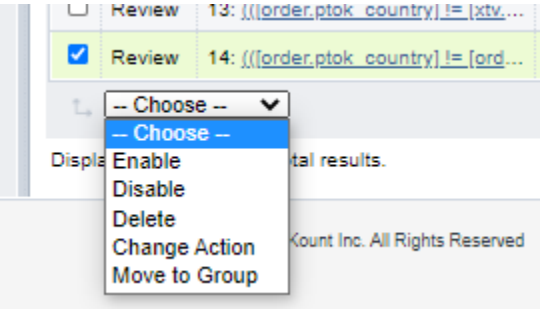


+ New Rules
* Changed Rules
o Disabled Rules
! Important rules

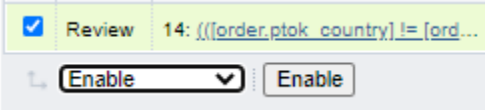
The default Ruleset provided by KOUNT will have most of the rules disabled.



To enable a rule select the checkbox in the first column beside the rule and use the pull down menu in the lower left hand corner to display the menu. Select 'Enable' and an Enable button will be visible.



Select the Enable button to enable the rule.



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.

Omniscore_Digital

Displaying **1** - **11** of **11** total results.

	Action	Condition	Description
	Unchanged	01: (([email_insights.REFUNDS]...	Email Insights: Refund Count > 0
	Unchanged	02: (([email_insights.CHARGEB...	Email Insights: Chargeback Count > 0
	Unchanged	03: (([email_insights.EMAIL_ILL...	Email Insights: Email Illegitimacy Score > 0.7
	Approve	04: (([vip.approve] in [email]))	VIP Approve / Email Whitelist
	Decline	05: (([vip.decline] in [email|card|...	VIP Decline
	Decline	06: (([xtv.country] in [CU|EG|GH|...	Device Location = High Risk Country
	Decline	07: (([persona.geox] in [CU|EG|...	GEOX = High Risk Country
	Decline	08: (([negative.order.merc.charg...	Merchant Chargebacks >0
	Decline	09: (([negative.order.all.chargeba...	Network Chargebacks >1
	Decline	10: (([omniscore.safety_rating]_...	Omniscore < 15
	Decline	11: (([persona.score] == [99]))	Persona Score = 99

-- Choose --

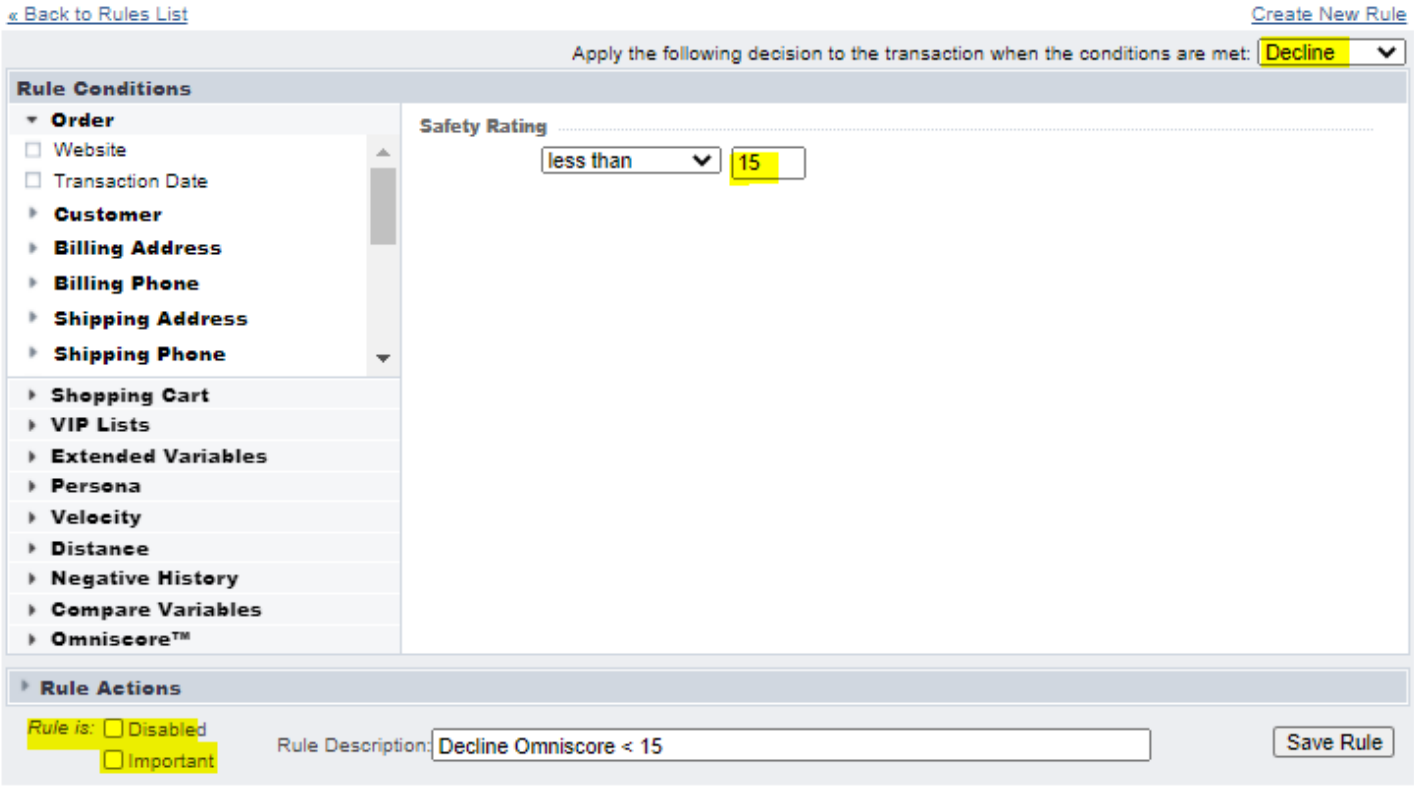
Displaying **1** - **11** of **11** total results.

Updating a Rule

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

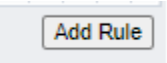
	Decline	10: (([omniscore.safety_rating]_...	Omniscore < 15

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

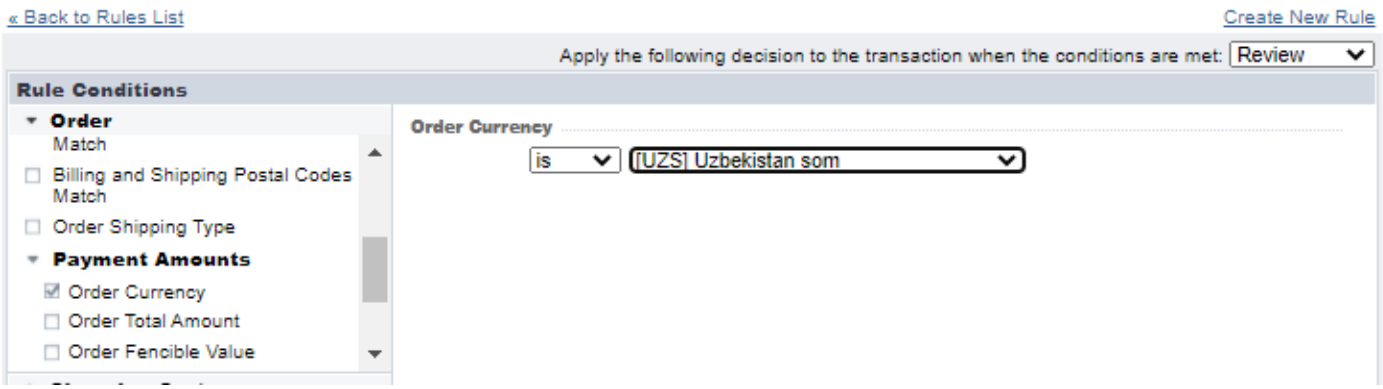


Adding a New Rule

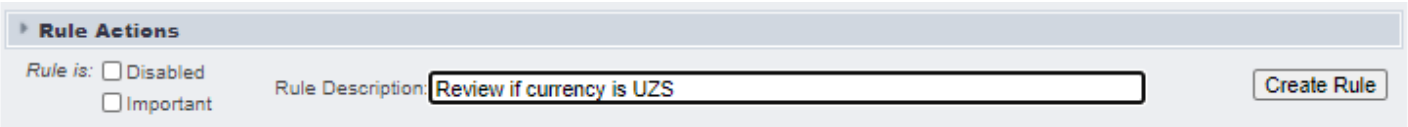
From the Rules List page select the 'Add Rule' button in the lower right corner of the screen.



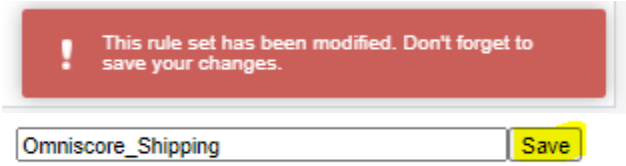
Select the desired Rule Condition from the left hand menu list and the action to take in the upper left pull down menu. This sets the Response Action to be returned when the rule is triggered.



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 rul.



Once new rule is added or a rule updated the Rule Set must be saved.

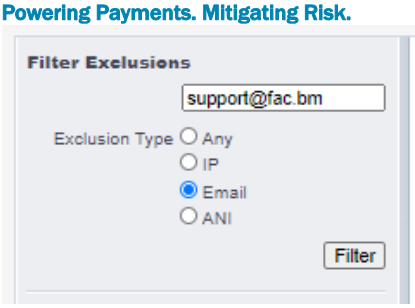


The Rule Set must be activated after it has been saved.

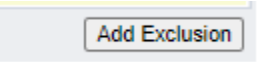
Persona Exclusions

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.

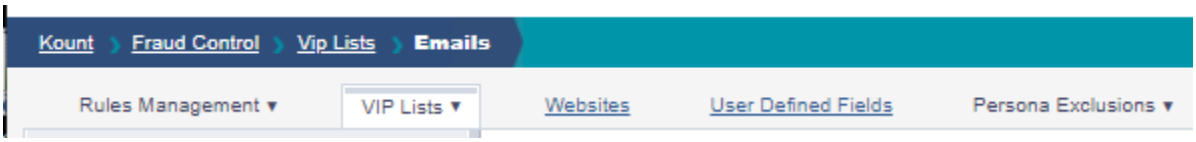


Once exclusion entry is created select 'Add Exclusion' to complete the process.

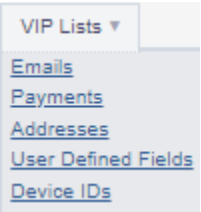


VIP Lists

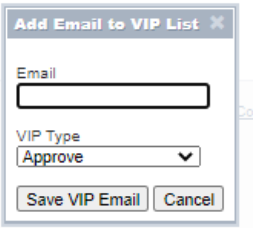
VIP Lists can be used to whitelist or blacklist using transaction specific information e.g. email addresses or device IDs.



Select appropriate information to be used to filter on.



Enter information value and action to be taken when identified.



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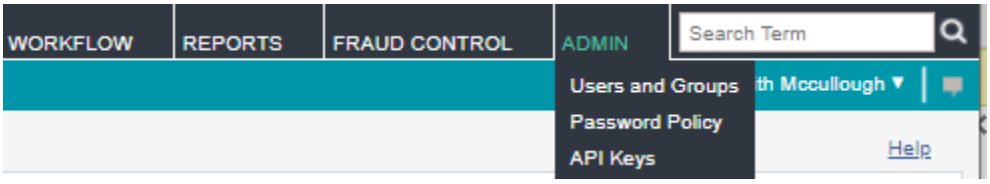
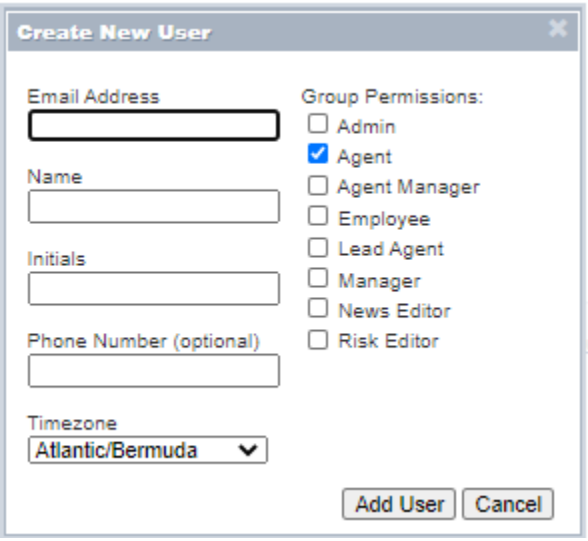
Adding Users for the Kount Portal Access

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.



Appendix

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/EBo8dvlEYtvy7U8AaWuz70zH1ZvF9e5K3QxV9nt8KfE

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

Kount Support Resource Website

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