

User Defined Fields

A Kount platform feature that delivers custom business and industry information to improve business outcomes

What Are User Defined Fields?

User Defined Fields (UDFs) are a Kount feature that allows businesses to capture additional text, dollar, numerical or date-related details from internal order management systems to help analyze orders and make improved and more automated accept/decline decisions. Up to 500 customizable UDF fields are available and can include information such as customer details, loyalty information, coupon codes, affiliate ID numbers, login details, purchase details, and event or travel dates and times. The additional data can be used post transaction to reduce chargebacks, as information to automate decisioning for known, good customers, and to analyze and improve business operations.

How Kount's UDFs Work

Businesses decide what factors are important to their vertical, industry, or unique needs and then add UDFs to collect the information that is meaningful to them. UDFs can be added in Kount's Agent Web Console at any time. Each UDF has a name, description, and type that can be specified and immediately available for use.

BENEFITS

- Gain additional information for accurate decisions
- Make real-time decisions and adjust policies
- Reduce manual reviews and automate order acceptance
- Identify and accept more good orders

In-Depth



500 Customizable Fields

Capture unique business information



Real-Time Changes

Updates available for immediate use



Connected Data

Aggregate multiple sources for better insights



Industry-Specific Data

Additional industry-specific data for better decisioning

91%

of Kount customers use UDFs

10

UDFs on average per business

\$1B+

transactions one payment processor sent through UDFs

5B+

UDFs used by Kount customers

Business Value

- **Collect additional information to reduce fraud and improve business operations:** Detailed business or industry information can be used in advanced analytics to gain insights to reduce fraud, improve business operations, or automate decisions.
- **Create and edit UDFs for real-time use:** With the control to create or edit UDFs, businesses can make decisions about their business or adjust policies, implementing UDFs as needed.
- **Create VIP Lists to auto accept/decline:** Additional customer information can be used to create “VIP lists” that can be used to automatically accept orders for known, good customers, or hold risky orders for further review.
- **Reduce manual reviews by identifying repeat buyers:** Additional information important to your business such as loyalty information or purchase or delivery details can signal good or bad customers, reducing or eliminating the need for manual review.

Types of UDFs

- **Location** In industries such as retail, travel and ticketing, details about location can be important to collect. For retail, this includes tracking details such as where the order originated. For travel, this includes departure and destination airports, countries, and flight routes. For ticketing, these details may include event location and ID. If the customer can't be in that location at that time because the location doesn't match other device and purchase-related details, this information triggers fraud alerts.
- **Customer and loyalty information** If a business has a loyalty program or members, automated decisioning can give these customers higher priority or preferential treatment to reduce friction and create an improved customer experience. Added customer information such as customer name and address, date of birth for the travel industry, account age, and more is highly valuable in any industry.
- **Purchase and delivery details** Industry-specific purchase details help to determine specialized fraud. Shopping cart data and coupon use is beneficial for retail, first and last purchase information is useful for digital retailers, device and payment type is useful for ticketing, and details such as booking source, payment amount and type, affiliate code, and voucher recipient are examples of useful travel-industry-related information.
- **Dates, times, and numbers** Account creation date, date of last transaction, and last account change date can help pinpoint account takeover fraud. Quantities such as the number of failed and successful login transactions and the quantity of previous transactions help determine good and bad customers, or fraudulent purchase information.
- **Login details** Dates and times of login as well as whether the customer made a purchase as a guest, can be significant fraud indicators.

User Defined Fields

```
CARRIER: FEDEX
LOYALTY_FLAG: 0
RISKIEST_PRODUCT_CAT: PREMIUMAPPAREL
SHIP_TO_STORE: N
USE_CASE: FRAUDRING
```

UDF Examples by Industry

Industries: Financial, Retail, Travel/Entertainment, Gaming, Food & Beverage, and Digital Media

Categories: IT services, Financial Services, eCommerce, Travel & Tourism, Computer Software, Logistics/Transportation, and Consumer Products

The screenshot displays the Kount 'User Defined Fields' management page. The top navigation bar includes 'WORKFLOW', 'REPORTS', 'FRAUD CONTROL', and 'ADMIN'. The main content area shows a table of existing UDFs with columns for 'Label' and 'Description'. A dropdown menu is open over the 'User Defined Fields' section, listing various categories like 'Rules Management', 'VIP Lists', and 'User Defined Fields'. An 'Add UDF' modal form is overlaid on the table, containing fields for 'Label', 'Description', and 'Type' (set to 'Number').

Label	Description	Type
ACCT_AGE	Account Age	NUMERIC
BLACKLIST_PHONE	Phone Numbers on Blacklist	NUMERIC
CARRIER	The shipping carrier used for this order	NUMERIC
CREATION_DATE	Account Creation Date	NUMERIC
E_CHANNELLOC_LOGGEDIN	E_CHANNELLOC_LOGGEDIN	NUMERIC
FRIENDLISTSIZE	Count of users friends.	NUMERIC
FUND_INGAME_AVG_TIME	Average game time in mins of other accounts on same level.	NUMBER
INGAME_AVG_TIME	Average game time in mins of other accounts on same level.	NUMBER
INGAME_TIME	Game time in minutes	ALPHA-NUMERIC
LAST_LOGIN_ISP	ISP for the last login	NUMBER
LOGOUTS_TOTAL	Count of users logouts	ALPHA-NUMERIC
LOYALTY	Loyalty	ALPHA-NUMERIC
LOYALTY_FLAG	The Loyalty Flag	NUMBER
PASS_CREATION_ISP	Account Creation ISP	NUMBER
PAYMENT_ISP	ISP of payment	ALPHA-NUMERIC
PICKUP_IN_STORE	The order will be picked up in store	ALPHA-NUMERIC
RISKIEST_PRODUCT_CAT	The Riskiest Product Category purchased in this order	ALPHA-NUMERIC

Add UDF

Label:

Description:

Type:

Save UDF Cancel

Retail

The increase in retail delivery methods such as purchasing digitally and picking up purchases in the store has been a method of exploitation as stolen credit cards are used to make purchases that can be picked up often without identity verification. Beneficial UDFs for retailers include the collection of additional customer details, loyalty information, and location information to verify customer identity.

Digital

Prioritizing speed of service for digital goods often means that manual review rates are decreased or non-existent. Identifying risky purchases can be done by using UDFs that look at the length of time a person has been a customer, or the first or last time an email has been seen.

Travel

The Travel vertical typically does not have much bandwidth for manual review due to the quick digital fulfillment of the bookings. It also requires flexibility due to different flight routes and add-ons such as hotel accommodations and car rentals. UDFs that capture passenger and hotel details, departure and destination times, locations, and booking information can help determine if a transaction is fraudulent.

Network Marketing

When party hosts take order details for a group of people, a purchase can look atypical and fraudulent transactions can be trickier to catch. Tracking details through UDFs such as the party host and their risk profile, as well as the riskiest products help identify fraud specific to network marketing.

Ticketing

The ticketing industry often has last-minute purchases that require quick decisions. Additional details collected through UDFs such as event location relative to the purchaser help to determine whether the purchase is legitimate.

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ABOUT KOUNT

Kount's award-winning AI-driven digital fraud prevention solution protects 6,500 brands from criminal and friendly fraud while helping them achieve their digital innovation goals. Kount's patented technology combines supervised and unsupervised machine learning, a flexible policy engine, self-service analytics, and a robust case-management and investigation system. www.kount.com