Oracle® Adaptive Risk Manager Online

Customer Care Administration Guide

Release: 10g (10.1.4.20)

September 2007

Contents

Introduction

Welcome to Adaptive Risk Manager Online, the customer care, reporting and administration section of Oracle Adaptive Access Manager. Adaptive Risk Manager Online provides customer care representatives with a search page to quickly locate any customer or case in the system. Once you locate or create a case, you have the option of performing several different tasks.

Customer Care personnel can access various functionality in Adaptive Risk Manager Online based on the role to which they are assigned. The default, built-in roles include Customer Care Representative-Level 1 and Customer Service Manager-Level 2. As such, it describes how to use all of the available features.

This guide provides information on:

- Viewing a List of Customers and Cases
- Creating a New Customer Case
- Closing Multiple Cases at Once
- Viewing the Details of a Specific Case
- Resetting a Customer's Personal Information
- Adding a Note to a Case
- Enabling a Temporary Allowance
- Changing the Severity Level of a Case
- Viewing a Case's Activity Log
- Viewing a List of a Customer's Logins
- Viewing a List of Users

Viewing a List of Customers and Cases

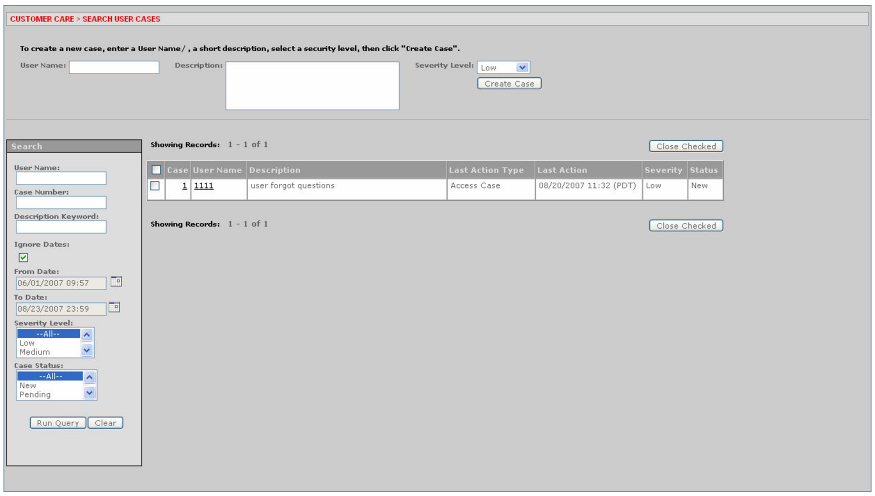
When a customer telephones with an issue related to OAAM functionality, you can open the list of all customer cases and quickly search the list by User Name, case number, keyword, or date range. You can also filter the list of cases by severity level and status.

Once you locate the case you want, you can click the case ID to view the case details.

To view a list of all customer cases

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.



2. **To locate cases for a specific end user, enter the User Name.**
3. **To locate a specific case, enter the case number.**
4. **To locate a case by a keyword that appears in the description, enter the word you want.**
5. **To locate cases by the date in which the last action occurred, click the calendar icons and then click the start and end dates you want.**
6. **To filter the list by case severity level, select the severity level you want.**
7. **To filter the list by case status, select the status you want.**
8. **Click Search.**

Creating a New Customer Case

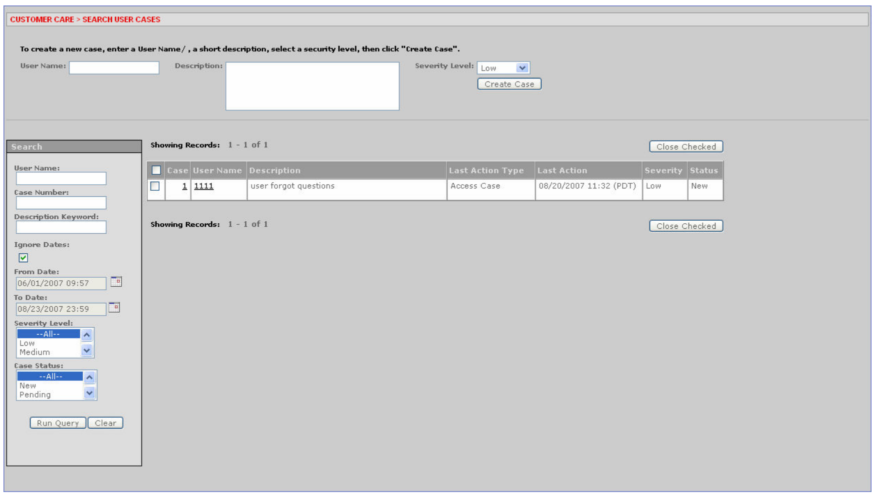
A case is a record of related customer care events and actions for a single customer. Multiple cases also provide a way of segregating unrelated issues and actions for a customer.

Cases are used by the customer care personnel while assisting a customer.

To create a new case

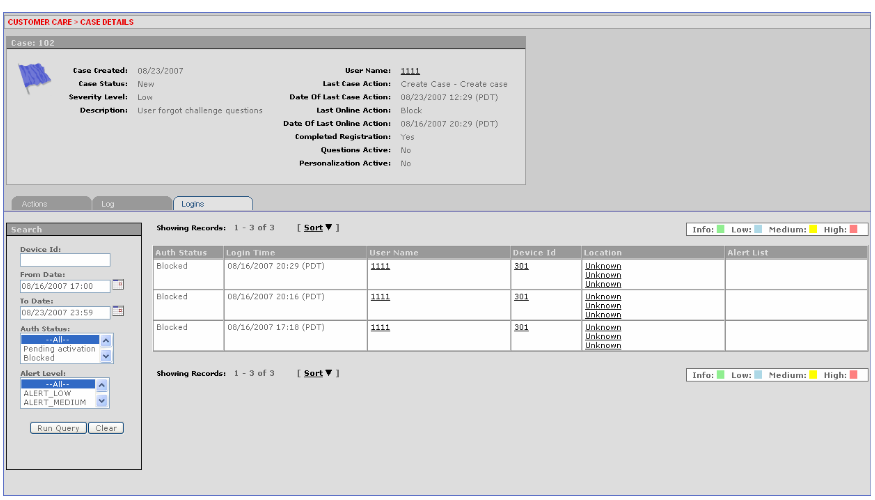
1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.



2. **Enter your User Id or User Name and Application ID (if applicable) at the top of the page.**
3. **Enter a description of the case at the top of the page.**
4. **Select a severity level from the Severity Level list at the top of the page.**
5. **Click Create Case.**

   The Case Details page for appears and displays the logins for that user.



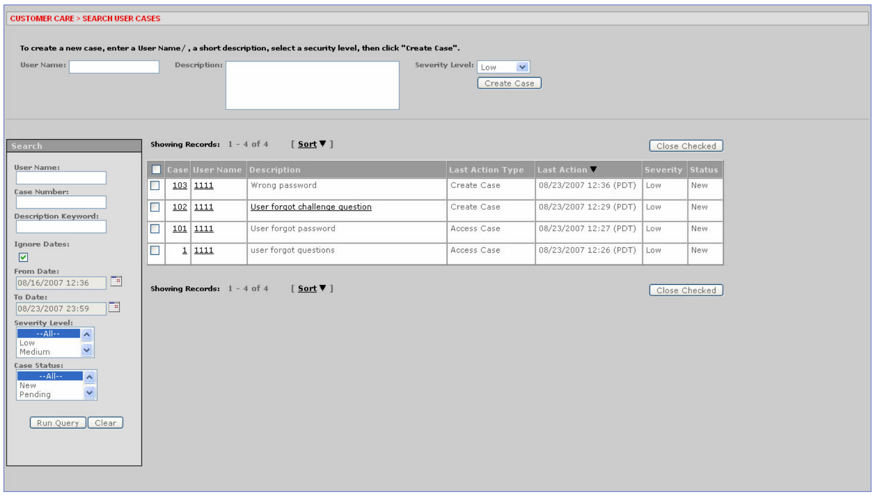
Closing Multiple Cases at Once

The Search User Cases page enables you to close several cases at once—for example, all cases over a year old—by selecting the checkbox next to each case you want to close and then clicking Close Checked.

To close multiple cases at once

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.



2. **Select the checkbox next to each case you want to close.**
3. **Click Close Checked.**

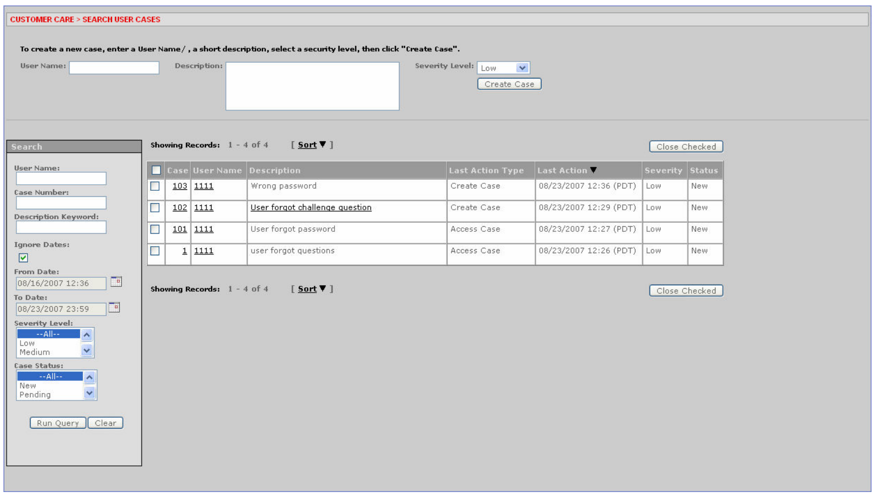
Viewing the Details of a Specific Case

By clicking the case number on the Search User Cases page, you can open an existing case. The case page provides such general details about the case as the customer's User Name, status, severity level, and description. It also provides access to the actions that can be taken, a log of case activity, and a list of customer logins.

To view an existing case

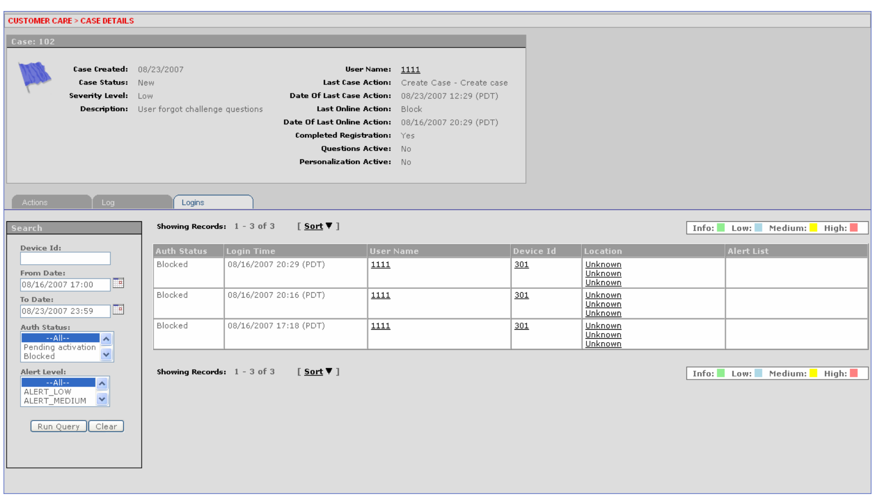
1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.



2. **Click the case number of the case you want to view.**

   The Case Details page appears which displays details about the case at the top and a list of the recent logins at the bottom.



Resetting a Customer's Personal Information

Authenticator uses images and phrases on its virtual authentication devices as part of the personalization to help prevent fraud. During phone contact with a customer you can reset their personal image and/or phrase. Authenticator also uses questions as additional credentials to help prevent fraud. You can reset these questions for the customer when necessary.

The Action tab on the Case page enables you to reset the following personal items for a customer:

- Image—Randomly assigns a new image to the customer.
- Phrase—Randomly assigns a new phrase to the customer.
- Image & Phrase—Randomly assigns a new image and phrase to the customer.
- Customer (All)—Deletes the customer’s image, phrase, answers and question set. The customer will be sent through the registration flow the next time they log in.
- Reset Questions— Deletes the current questions and answers. The customer will need to select new questions and answers form their question set the next time they log in.
- Next Question—Advances the customer to the next challenge question in their list of registered questions. So if they are currently being asked question A they will now be asked question B or C.
- Reset Question Set—Deletes the current questions and answers and generates a new question set for them to register from.
- Unlock Customer—If a customer is locked out of the system as a result of failed challenge questions, Unlock Customer resets the customers failure counter and resets the customer's security questions.
- Ask Question—Displays a challenge question for the CSR to ask the customer and a field to enter customer's response.

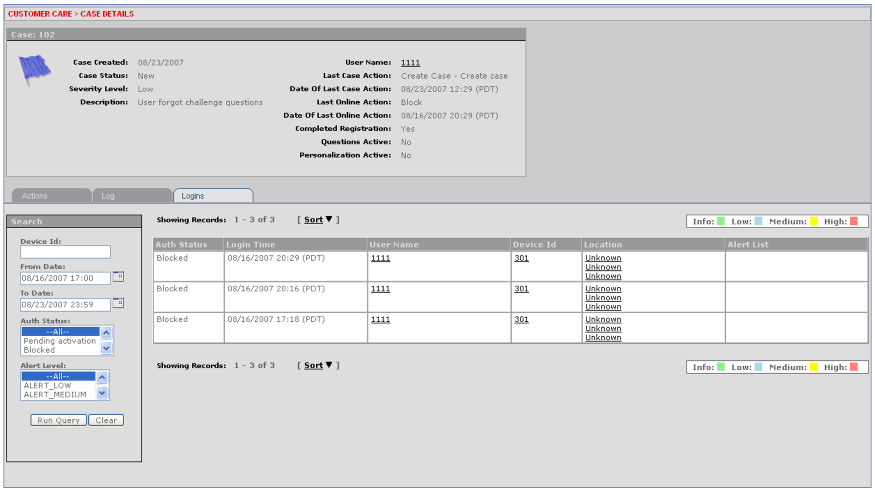
To reset a customer's image

1. **Click Search Cases on the Customer Care menu.**

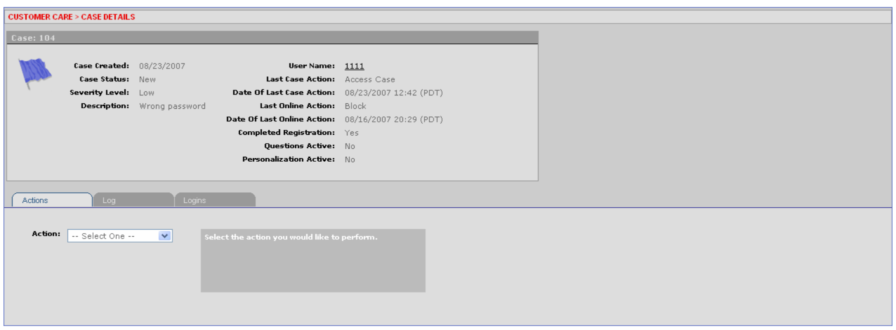
   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.

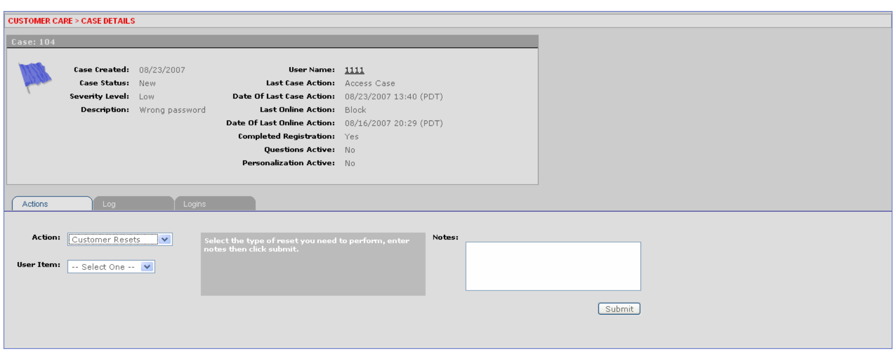


3. Click the Actions tab.



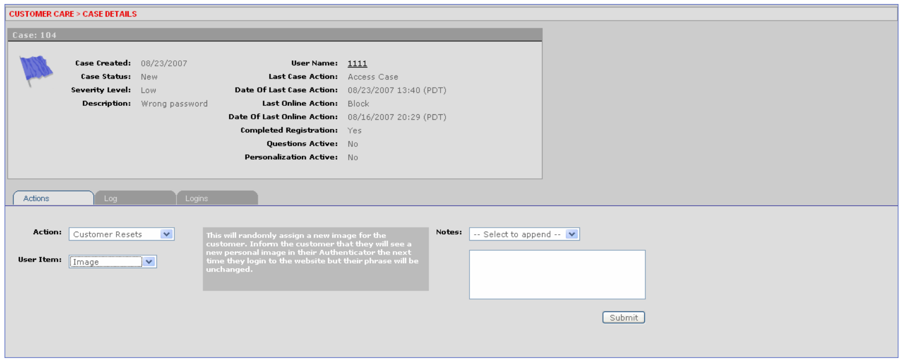
4. In the Action list, click Customer Resets.

The User Item list appears below the Action list.



5. In the User Item list, click Image.

The Notes list appears.



6. **In the Notes list, click the note you want.**
7. **If you select "Other" from the Notes list, enter a note describing why you are taking the action.**
8. **Click Submit.**

   Adaptive Risk Manager Online generates a new image. Inform the customer that they will see a new personal image in their Authenticator the next time they login to the website but their phrase will be unchanged.

To reset a customer's phrase

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.
2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.
3. **Click Actions.**
4. **In the Action list, click Customer Resets.**

   The User Item list appears below the Action list.
5. **In the User Item list, click Phrase.**
6. **In the Notes list, click the note you want.**
7. **If you selected "Other" from the Notes list, enter a note describing why you are taking the action.**
8. **Click Submit.**

   Adaptive Risk Manager Online generates a new phrase. Inform the customer that they will see a new security phrase in their Authenticator the next time they login to the website but their personal image will be unchanged.

To reset a customer's image and phrase

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.
2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.
3. **Click the Actions tab.**

4. **In the Action list, click Customer Resets.**

   The User Item list appears below the Action list.

5. **In the User Item list, click Image & Phrase.**
6. **In the Notes list, click the note you want.**
7. **If you selected "Other" from the Notes list, enter a note describing why you are taking the action.**
8. **Click Submit.**

   Adaptive Risk Manager Online generates a new image and phrase. Inform the customer that they will see a new personal image and security phrase in their Authenticator the next time they login to the website.

To reset a customer's security questions, question set, image, and phrase

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

   The Case Details page appears and defaults to the Logins tab.

3. **Click the Actions tab.**
4. **In the Action list, click Customer Resets.**

   The User Item list appears below the Action list.

5. **In the User Item list, click Customer (All).**
6. **In the Notes list, click the note you want.**
7. **If you selected "Other" from the Notes list, enter a note describing why you are taking the action.**
8. **Click Submit.**

   Adaptive Risk Manager Online resets the customer's security questions, question set, image and phrase. Inform the customer that they will go through security registration the next time they login to the website.

To reset a customer's questions

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.

3. **Click the Actions tab.**
4. **In the Action list, click Challenge Questions.**

   The Item list appears below the Action list.

5. **In the Item list, click Questions.**
6. **In the Notes list, click the note you want.**

7. **If you selected "Other" in the Notes list, enter a note describing why you are taking the action.**
8. **Click Submit.**

   Adaptive Risk Manager Online deletes the existing questions and answers. Inform the customer that they will go through security questions registration the next time they login to the website.

To increment a customer to their next question

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.
2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.
3. **Click the Actions tab.**
4. **In the Action list, click Challenge Questions.**

   The Item list appears below the Action list.
5. **In the Item list, click Next Question.**
6. **In the Notes list, click the note you want.**
7. **If you selected "Other" in the Notes list, enter a note describing why you are taking the action.**
8. **Click Submit.**

   Adaptive Risk Manager Online allows the customer to proceed to the next question. Inform the customer that they will be asked a different security question the next time they login to the website.

To reset a customer's security questions and the set of questions to pick from

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.
2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.
3. **Click the Actions tab.**
4. **In the Action list, click Challenge Questions.**

   The Item list appears below the Action list.
5. **In the Item list, click Reset Question Set.**
6. **In the Notes list, click the note you want.**
7. **If you selected "Other" from the Notes list, enter a note describing why you are taking the action.**
8. **Click Submit.**

   Adaptive Risk Manager Online resets the customer's security questions and the set of questions they may register questions from. Inform the customer that they will go through security questions registration the next time they login to the website.

To unlock a customer

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.

3. **Click the Actions tab.**

4. **In the Action list, click Challenge Questions.**

   The Item list appears below the Action list.

5. **In the Item list, click Unlock Customer.**

6. **In the Notes list, click the note you want.**

7. **If you selected "Other" from the Notes list, enter a note describing why you are taking the action.**

8. **Click Submit.**

   Adaptive Risk Manager Online resets the customer's security questions and the set of questions they may register questions from. Inform the customer that they will go through security questions registration the next time they login to the website.

To use a customer's challenge questions for phone authentication

1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.

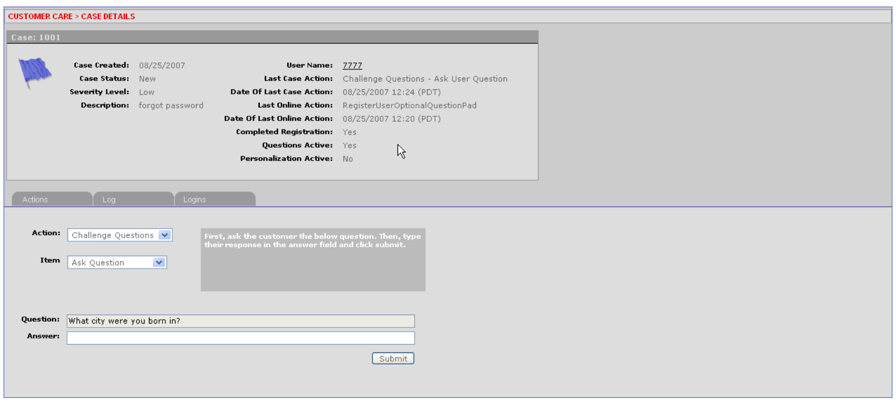
3. **Click the Actions tab.**

4. **In the Action list, click Challenge Questions.**

   The Item list appears below the Action list.

5. **In the Item list, click Ask Question.**

   A challenge question appears in the Question field.



6. **Ask the customer the question.**

7. **Enter the customer's answer in the Answer field.**

8. **In the Notes list, click the note you want.**

9. **If you selected "Other" from the Notes list, enter a note describing why you are taking the action.**

10. **Click Submit.**

    If the customer answers the question correctly, the system automatically takes appropriate action depending on their status such as unlocking the customer if they were locked out.

    If the customer answered the question incorrectly, they will get additional attempts at that question (depending on configuration). If the customer exceeds the maximum number of failures for a questions another question appears in the Question field. If you ask the customer two or more questions in this process, and they answer successfully, their questions are automatically reset.

    If you ask all of the questions and the customer failed all attempts at each question, the customer will be locked out of online access.

Changing a Case's Status

Status refers to the current state of a case, to whether it is new, pending, or closed. Adaptive Risk Manager Online automatically assigns the status of "New" to each case when it is created. You need to change the status to Pending once the case is escalated.

To change the status of a case

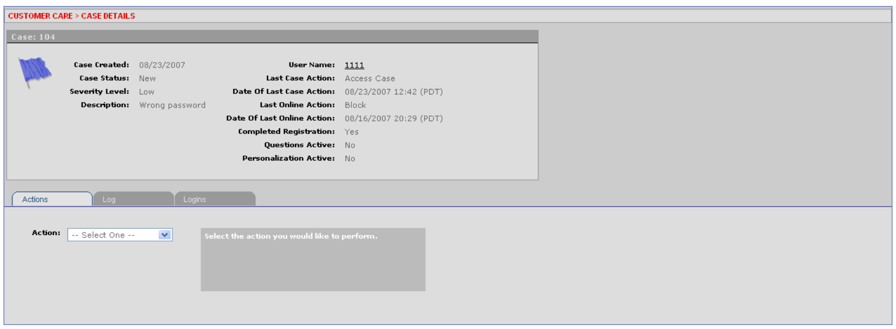
1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

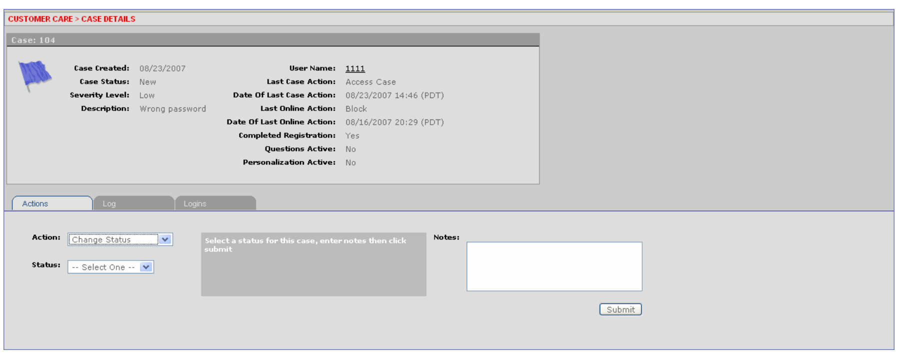
   The Case Details page appears and defaults to the Logins tab.

3. **Click the Actions tab.**



4. **In the Action list, click Change Status.**

   The Status list appears below the Action list with contextual instructions.



5. **In the Status list, click the status you want.**

   You can select New, Pending, or Closed.

6. **Enter a note describing why you are taking the action.**

7. **Click Submit.**

   A confirmation message appears.

Adding a Note to a Case

Each time you take an action in a case you are required to enter a note describing why you are taking the action. You can also select the action "Add Note" with the express purpose of adding a note to a case. In this instance, you can either add a "Standard" note that can be written and read by customer service representatives, managers, and investigators; or you can add a "Restricted" note that can only be written by investigators and read by customer service managers and investigators.

To add a note to a case

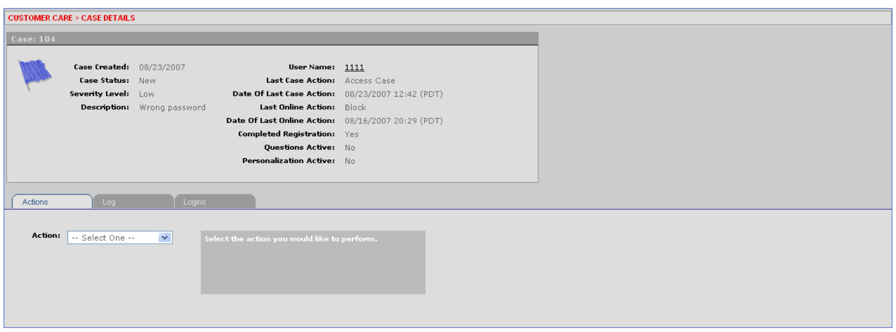
1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

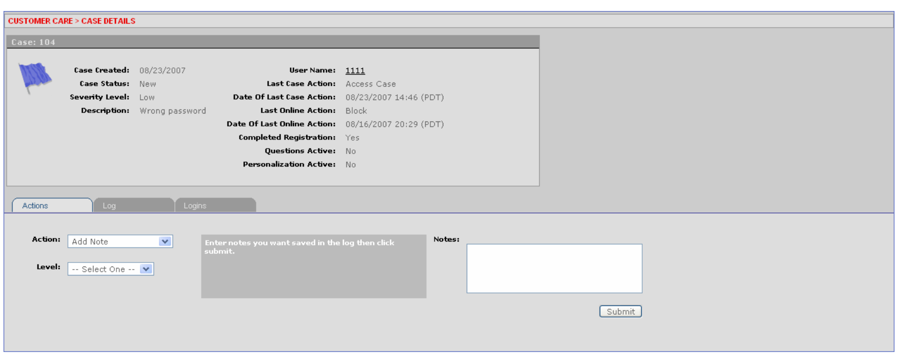
   The Case Details page appears and defaults to the Logins tab.

3. **Click the Actions tab.**



4. **In the Action list, click Add Note.**

   The Level list appears below the Action list.



5. **In the Level list, click Standard or Restricted.**
6. **Enter a note.**
7. **Click Submit.**

   A confirmation message appears.

Enabling a Temporary Allowance

A customer may be blocked from logging in or performing transactions if a security rule is being triggered. For example, they may be traveling on business and attempting to log in from a black listed country and the system has blocked them. You can use the Temporary Allow feature to grant temporary account access to a customer who is being blocked from logging in or performing a transaction.

To allow a blocked customer temporarily

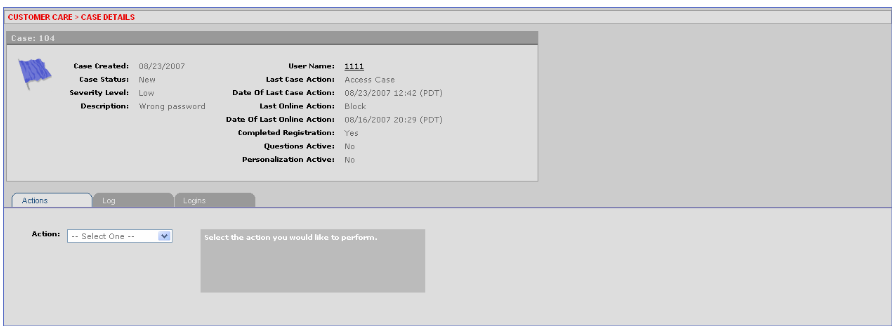
1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

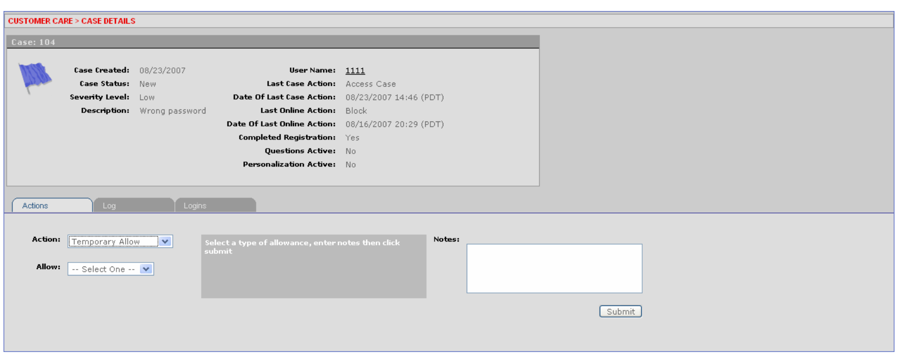
   The Case page appears and defaults to the Logins tab.

3. **Click the Actions tab.**



4. **In the Action list, click Temporary Allow.**

   The Allow list appears below the Action list.



5. **In the Allow list, select the desired temporary allow.**

6. **If you select "Select End Date", click the calendar icon and click the end date you want.**

7. **Click in the Notes box and select the type of note you want.**

   If you want to terminate an active allow for a customer, select Cancel to remove it.

8. **If you selected Other as the note type, enter a note describing why you are taking the action.**

9. **Click Submit.**

Changing the Severity Level of a Case

When a case is created it is assigned a severity level to indicate its importance. The severity level is shown on the Case Details page by means of a colored flag. The available severity levels are High (Red), Medium (Yellow), and Low (Blue). If a customer suspects fraud, then the severity level assigned would be High. If the customer wants a different image, then the severity level assigned would be Low. You can escalate or de-escalate the severity level of a case as necessary.

To escalate or de-escalate the severity level of a case

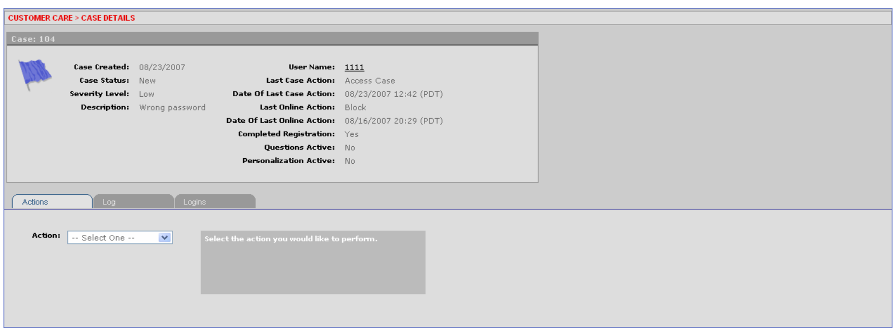
1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

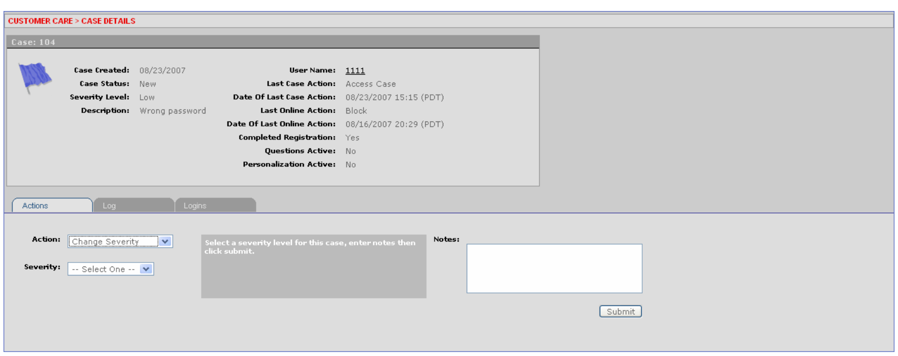
   The Case page appears and defaults to the Logins tab.

3. **Click the Actions tab.**



4. **In the Action list, click Change Severity.**

   The Severity list appears below the Action list.



5. **In the Severity list, click the severity level you want.**
6. **Enter a note describing why you are taking the action.**
7. **Click Submit.**

Viewing a Case's Activity Log

Adaptive Risk Manager Online maintains a unique log of every customer service action taken while working on a case. Each log entry includes the log ID, CSR user ID, log code, and notes. You can use this Log while you are in phone contact with a customer to view the case history.

You can search the log of a case by CSR user ID, notes keyword, date range, or action keyword. You can also filter the log by log code.

To view a log of all activity within a case

1. **Click Search Cases on the Customer Care menu.**

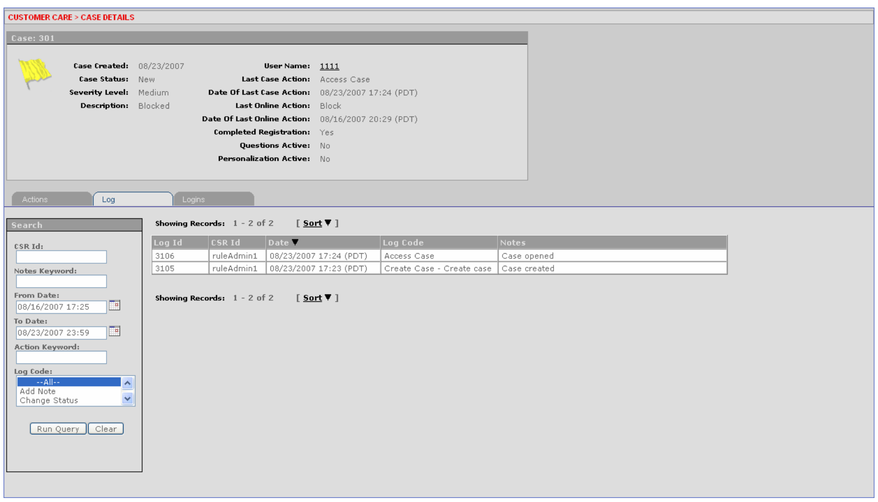
   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.

3. **Click the Log tab.**

   The activity log for that case appears at the bottom of the page.



To search the log of a case

1. **Display the log for the case you want to search.**
2. **Enter search criteria in the fields for CRS ID, Notes Keyword, Action Keyword, or date range.**
3. **Click Search.**

To filter a log by log code

1. **Display the log for the case you want to filter.**
2. **In the Log Code list, select the log code you want.**
3. **Click Search.**

Viewing a List of a Customer's Logins

When you are in telephone contact with a customer you can view a list of that customer's previous logins. The list of logins provides information about authentication status, login time, device ID, location, and alerts.

To view a list of a customer's logins

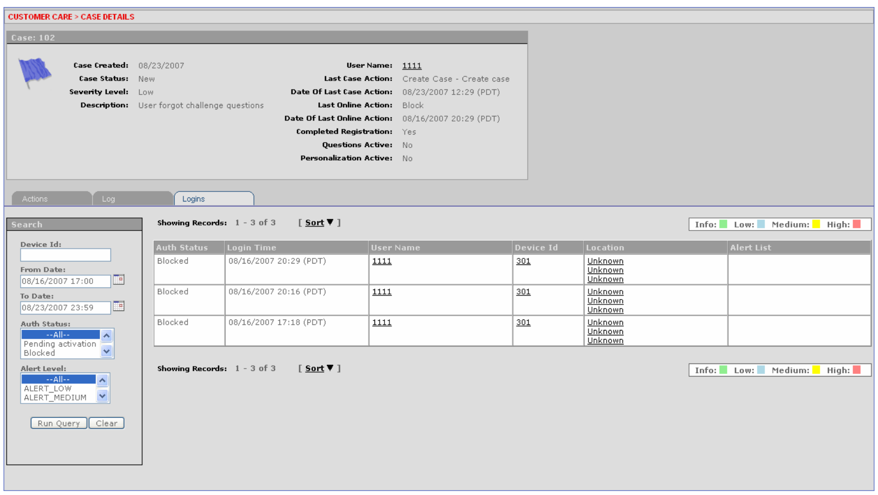
1. **Click Search Cases on the Customer Care menu.**

   The Search User Cases page appears.

2. **Click the case number of the case you want to view.**

   The Case page appears and defaults to the Logins tab.

   The list of past logins for that case appears at the bottom of the page.



To search for a customer's logins by device ID or date range

1. **Display the list of logins for the case.**
2. **To search the log by device ID, enter the ID of the device.**
3. **To search the log by date range, click the calendar icons and select the start date and the end date.**
4. **Click Search.**

To filter the list of customer's logins by authentication status or alert level

1. **Display the list of logins for the case.**
2. **To filter the log by authentication status, select the authentication status you want.**
3. **To filter the log by alert level, select the alert level you want.**
4. **Click Search.**

Viewing a List of Users

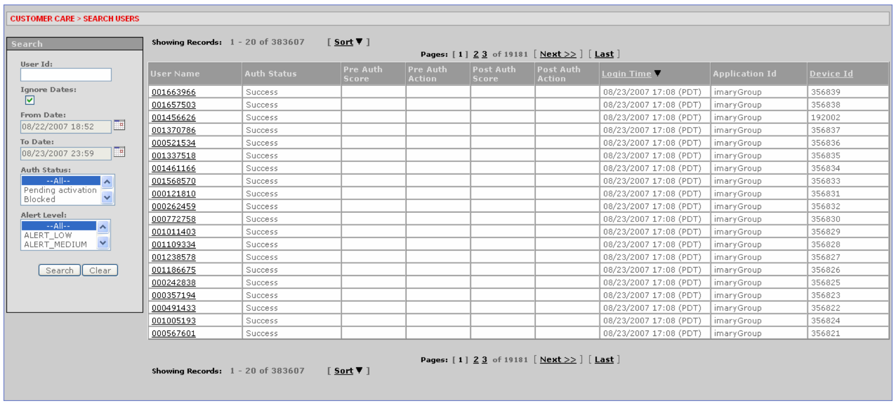
You can open the list of user accesses to the system and quickly search the list by user name, authorization status, pre-authentication and post- authentication score and action, and login time.

The Search Users page allows you to run queries to find users who have accessed the system.

To view a list of user sessions

1. **Click Search Users on the Customer Care menu.**

   The Search Users page appears.



User Name	Auth Status	Pre Auth Score	Pre Auth Action	Post Auth Score	Post Auth Action	Login Time ▼	Application Id	Device Id
001663966	Success					08/23/2007 17:08 (PDT)	imaryGroup	356839
001657503	Success					08/23/2007 17:08 (PDT)	imaryGroup	356838
001456626	Success					08/23/2007 17:08 (PDT)	imaryGroup	192002
001370786	Success					08/23/2007 17:08 (PDT)	imaryGroup	356837
000521534	Success					08/23/2007 17:08 (PDT)	imaryGroup	356836
001337518	Success					08/23/2007 17:08 (PDT)	imaryGroup	356835
001461166	Success					08/23/2007 17:08 (PDT)	imaryGroup	356834
001568570	Success					08/23/2007 17:08 (PDT)	imaryGroup	356833
000121810	Success					08/23/2007 17:08 (PDT)	imaryGroup	356831
000262459	Success					08/23/2007 17:08 (PDT)	imaryGroup	356832
000772758	Success					08/23/2007 17:08 (PDT)	imaryGroup	356830
001011403	Success					08/23/2007 17:08 (PDT)	imaryGroup	356829
001109334	Success					08/23/2007 17:08 (PDT)	imaryGroup	356828
001238578	Success					08/23/2007 17:08 (PDT)	imaryGroup	356827
001186675	Success					08/23/2007 17:08 (PDT)	imaryGroup	356826
000242838	Success					08/23/2007 17:08 (PDT)	imaryGroup	356825
000357194	Success					08/23/2007 17:08 (PDT)	imaryGroup	356823
000491433	Success					08/23/2007 17:08 (PDT)	imaryGroup	356822
001005193	Success					08/23/2007 17:08 (PDT)	imaryGroup	356824
000567601	Success					08/23/2007 17:08 (PDT)	imaryGroup	356821

2. **To locate records for a specific end user, enter the user name or User ID.**
3. **To locate sessions by the date, click the calendar icons and then click the start and end dates you want.**
4. **To filter the list by authorization status, click the status you want.**
5. **To filter the list by alert level, click the level you want.**
6. **Click Search.**

Creating a New Case

To create a new user case

1. **Click Search Users on the Customer Care menu.**

   The Search Users page appears.

2. **Click the User Name of the user you want.**

   The Case Details page appears for the newly created case and defaults to the Logins tab.