

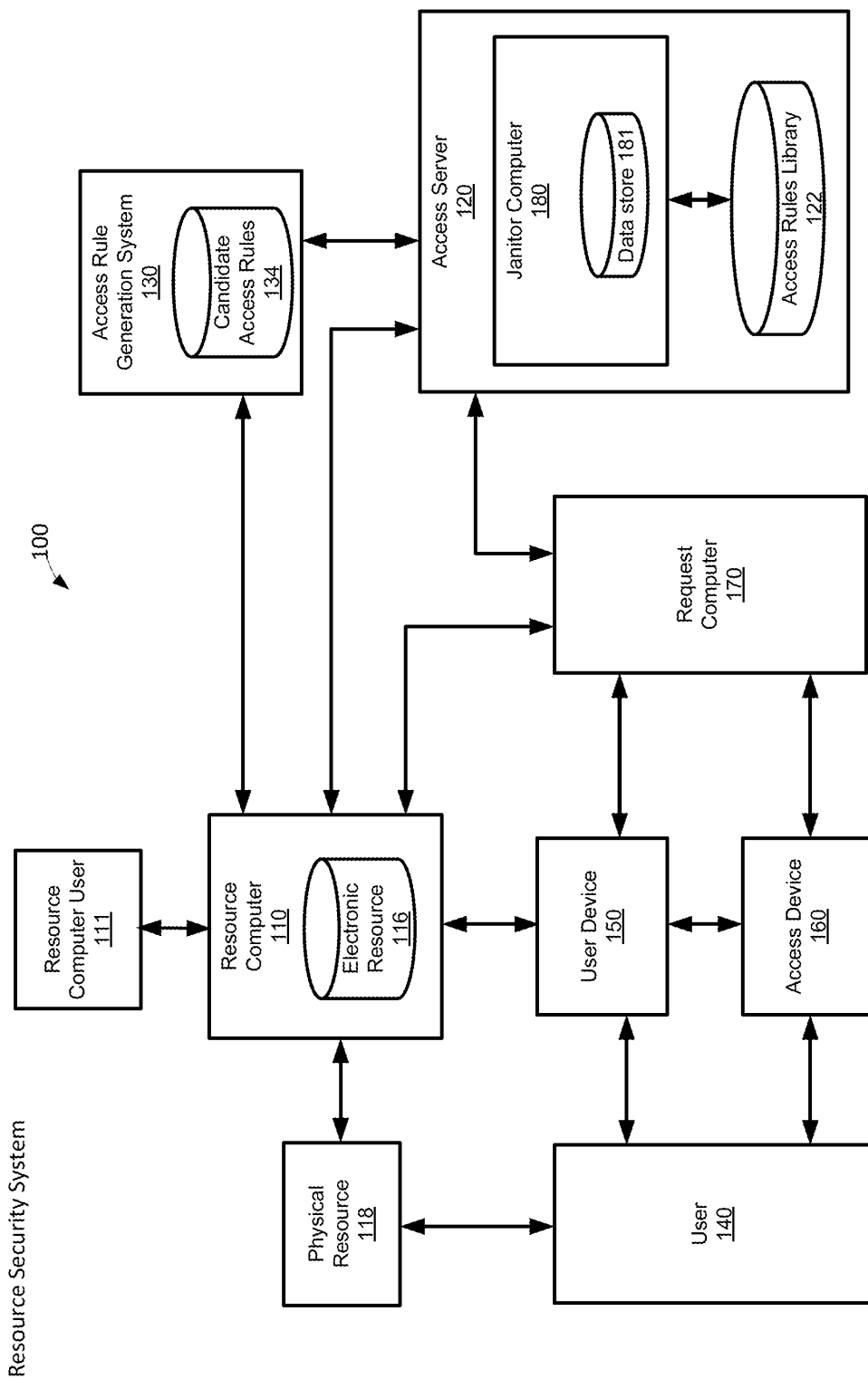


FIG. 1A

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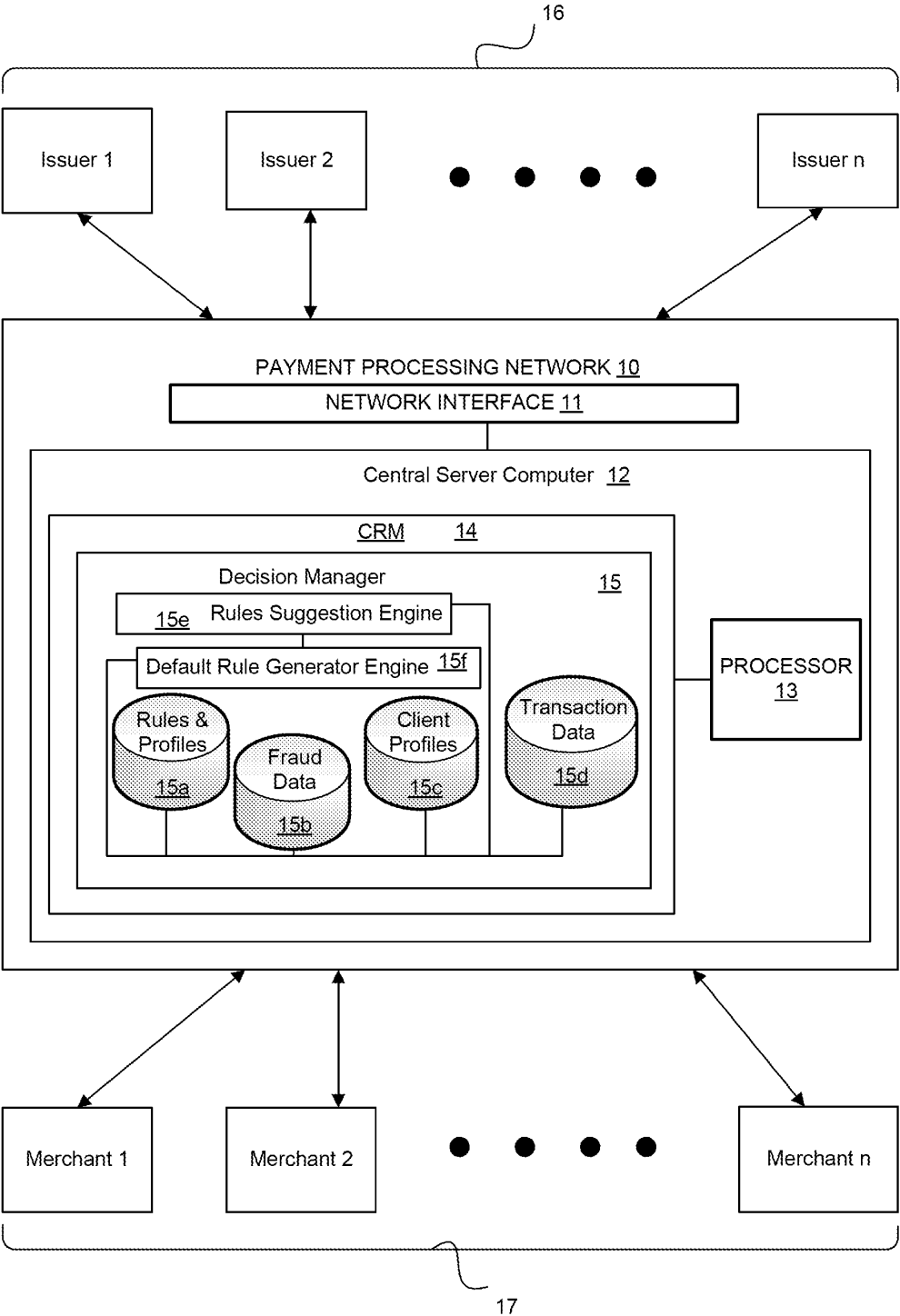


FIG. 1B

200
↙

PROFILE SCORING (24 of 34 applied)

Monitor ☐ 214	Accept ☐ 218	Review ☐ 220	Reject ☐ 225	Score 210	Priority	Execution Timing	Rule 205
☒	☐	☐	☐	50		After Auth	Auto-kill user agent
☒	☐	☐	☐	15		After Auth	Browser Language Anomaly
☒	☐	☐	☐	15		After Auth	Browser Location Anomaly
☒	☐	☐	☐	15		After Auth	Browser User Agent
☒	☐	☐	☐	15		After Auth	Cookies Disabled
☒	☐	☐	☐	15		After Auth	Device Confirmed Proxy
☒	☐	☐	☐	25		After Auth	Flash & Images Disabled, Proxy Device Close Latency
☒	☐	☐	☐	10		After Auth	Image Anomaly
☒	☐	☐	☐	25		After Auth	IP Address from Anonymous Proxy
☒	☐	☐	☐	25		After Auth	IP Address from Proxy Server
☒	☐	☐	☐	30		After Auth	IP Anomaly with Proxy State
☒	☐	☐	☐	25		After Auth	Javascript Disabled
☒	☐	☐	☐	15		After Auth	Language Anomaly
☒	☐	☐	☐	10		After Auth	New Device
☒	☐	☐	☐	15		After Auth	Operating System Anomaly
☒	☐	☐	☐	5		After Auth	Risky device interaction
☒	☐	☐	☐	25		After Auth	Risky email domain by IP address
☒	☐	☐	☐	20		After Auth	Risky local time of billing address
☒	☐	☐	☐	25		After Auth	Risky payment info anomaly
☒	☐	☐	☐	25		After Auth	Screen resolution anomaly
☒	☐	☐	☐	25		After Auth	Suspicious true IP address activities
☒	☐	☐	☐	25		After Auth	Suspicious true IP address activities
☒	☐	☐	☐	25		After Auth	Time zone offset anomaly
☒	☐	☐	☐	25		After Auth	Unresolvable Address

FIG. 2A

PROFILE SCORE RULES (7 of 8 applied)

Monitor	Accept	Review	Reject	Priority	Execution Timing	Rule
☐ 244	☐ 250	☐ 240	☐ 255			
☐	☐	☒	☐		Final Evaluation	AVS no match_BAC>SA_Profile Score > 75 242
☒	☐	☐	☐		Final Evaluation	Amount > \$1,000_Profile Score > 50 246
☐	☐	☒	☐		Final Evaluation	Identify Morphing on Ship_Profile Score > 100
☒	☐	☐	☐		Final Evaluation	Profile Score > 125_Amount > \$200
☒	☐	☐	☐		Final Evaluation	Profile Score > 50_Amount > \$200_Identify Morphing
☒	☐	☐	☐		Final Evaluation	Profile score > 50_Amount > \$200_Morph IP > 53
☒	☐	☐	☐		Final Evaluation	Profile score > 50_Amount > \$200_Morphing > Zip

FIG. 2B

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260



Rules <u>265</u>	<u>270</u> Point Value in the Standard Profile	<u>275</u> Rule Action
.edu, .mil, .gov, .org	-50	Monitor
Browser Language Anomaly <u>280</u>	15	Monitor
Browser Session Anomaly <u>285</u>	15	Monitor
Browser String Anomaly	15	Monitor
Cookies Disabled <u>290</u>	15	Monitor
Device Confirmed Risky	15	Monitor
Flash & Images Disabled, Risky Device Char, Unveri	25	Monitor
Image Anomaly	10	Monitor
IP Address from Anonymous Proxy	25	Monitor
IP Address from Risky Source	25	Monitor
IP Inconsistent with Billing State	25	Monitor
JavaScript Disabled	25	Monitor
Language Anomaly	15	Monitor
New Device	10	Monitor
Operating System Anomaly	15	Monitor
Risky Device Characteristics	5	Monitor
Risky Email Domain - by AFS Score	25	Monitor
Risky Local Time of Billing Address	25	Monitor
Screen Aspect Ratio Anomaly	25	Monitor
Screen Resolution Anomaly	25	Monitor
Suspicious True IP Address Activities	25	Monitor
Suspicious True IP Address Attributes	25	Monitor
Time Zone Offset Anomaly	25	Monitor
Unverifiable Address	25	Monitor

FIG. 2C

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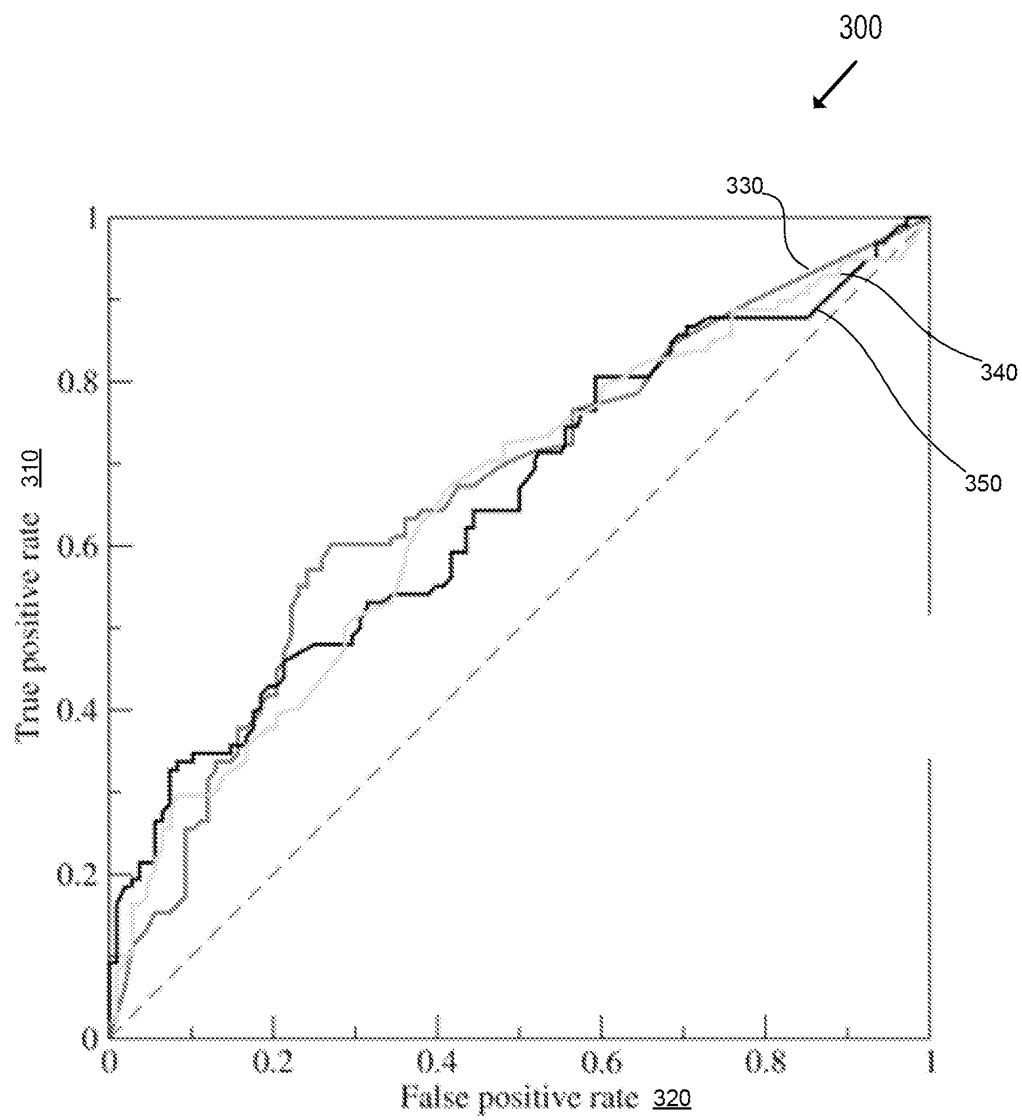


FIG. 3

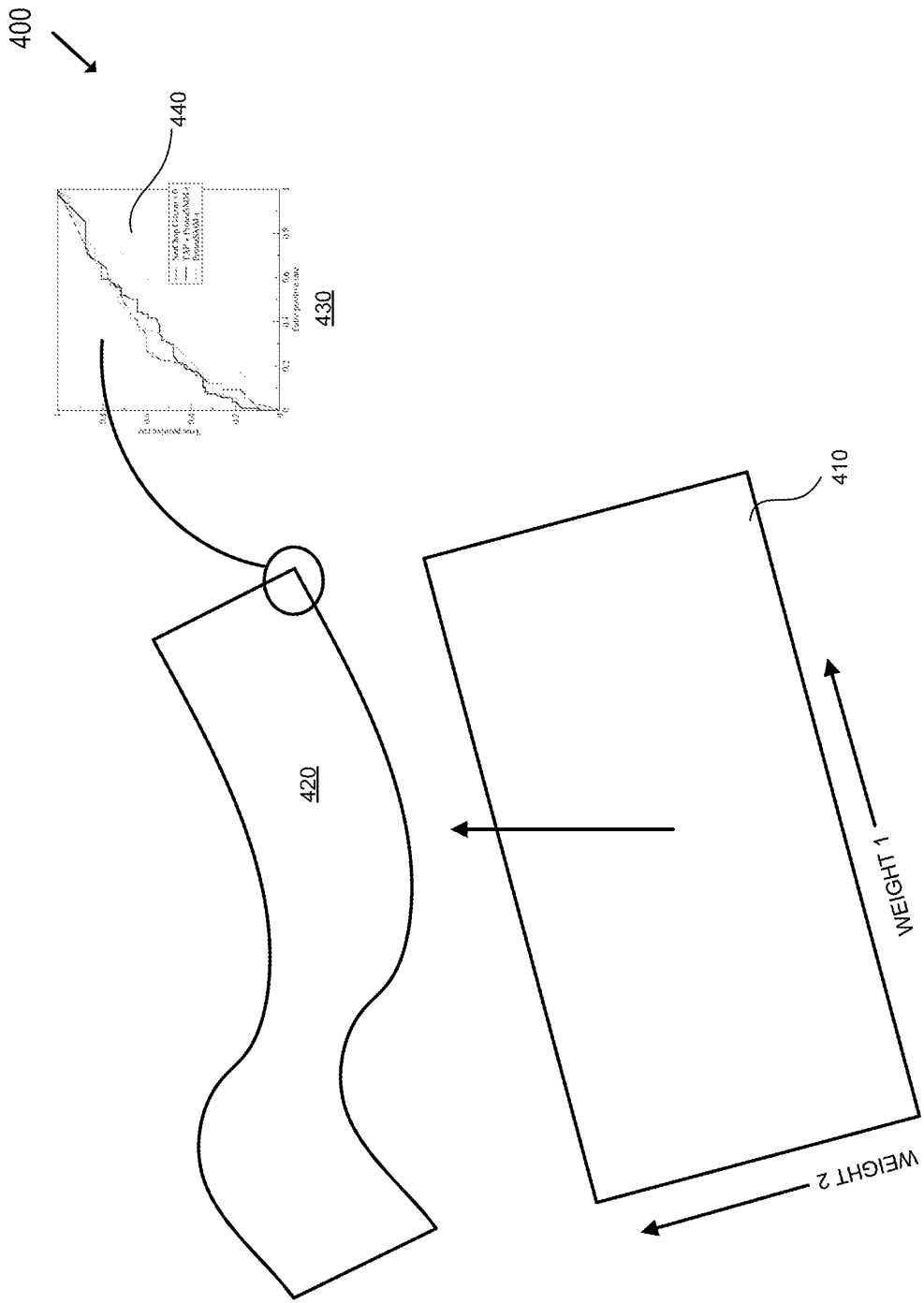


FIG. 4

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500
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520	505	510	515
Significance	Rule Number	Coefficients	Importance Index
1	NRule480	1.32	33%
2	NRule353	3.94	100%
3	VAR1	0.05	1%
4	NRule165	3.57	91%
5	NRule471	1.24	31%
6	VAR2	0.0005	0%
7	NRule64	3.09	78%
8	NRule139	2.50	63%
9	NRule169	-0.63	-16%
10	NRule207	2.73	69%
11	NRule475	-1.92	-49%
12	NRule469	1.04	26%
13	NRule286	2.13	54%
14	NRule467	-0.93	-24%
15	NRule306	0.76	19%
16	NRule464	1.14	29%
17	NRule377	2.06	52%
18	NRule259	-2.59	-66%
19	NRule319	3.51	89%
20	NRule322	1.57	40%
21	NRule441	3.48	88%
22	NRule367	0.42	11%
23	NRule158	1.55	39%
24	NRule302	-2.91	-74%

FIG. 5

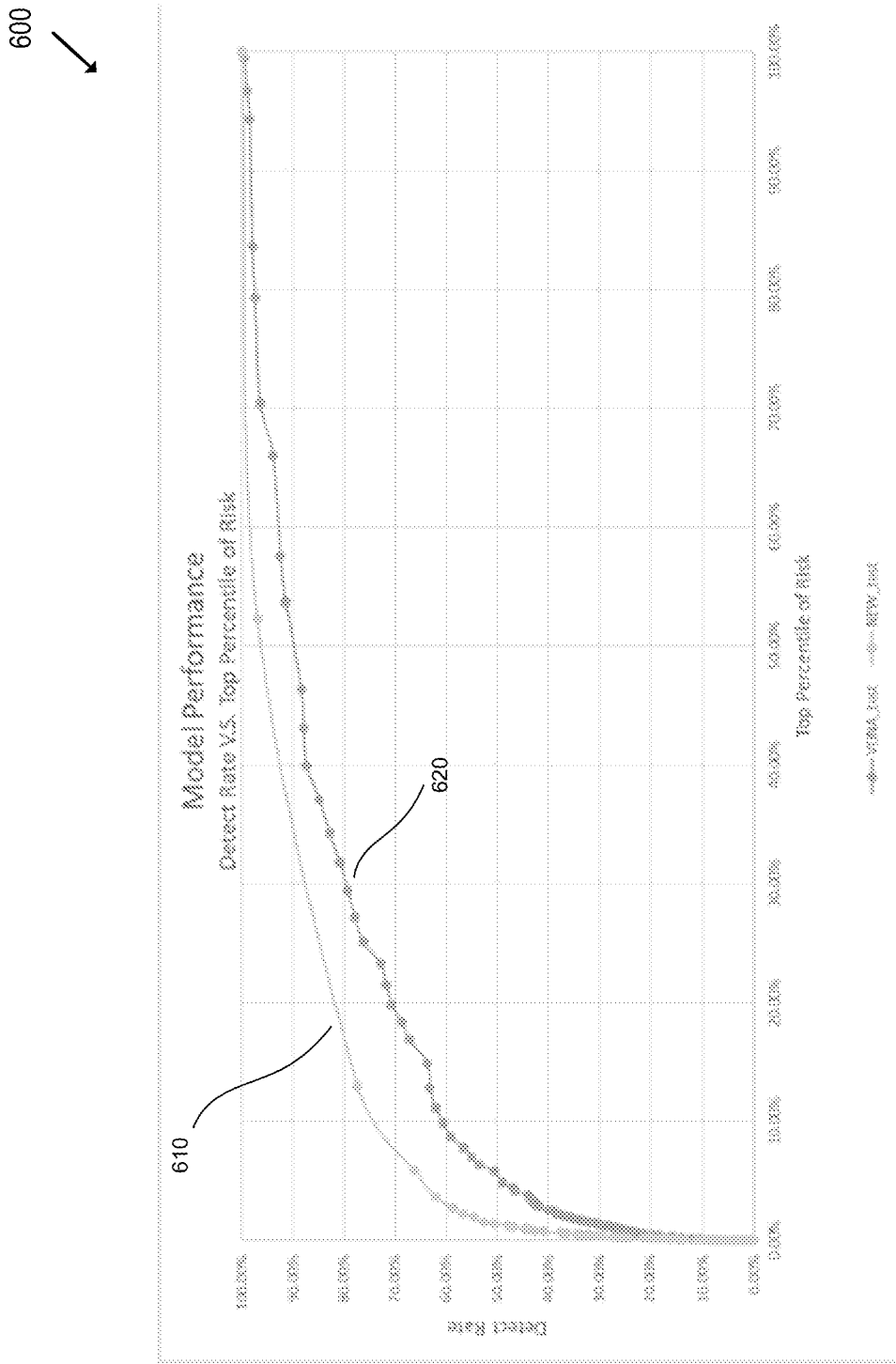


FIG. 6

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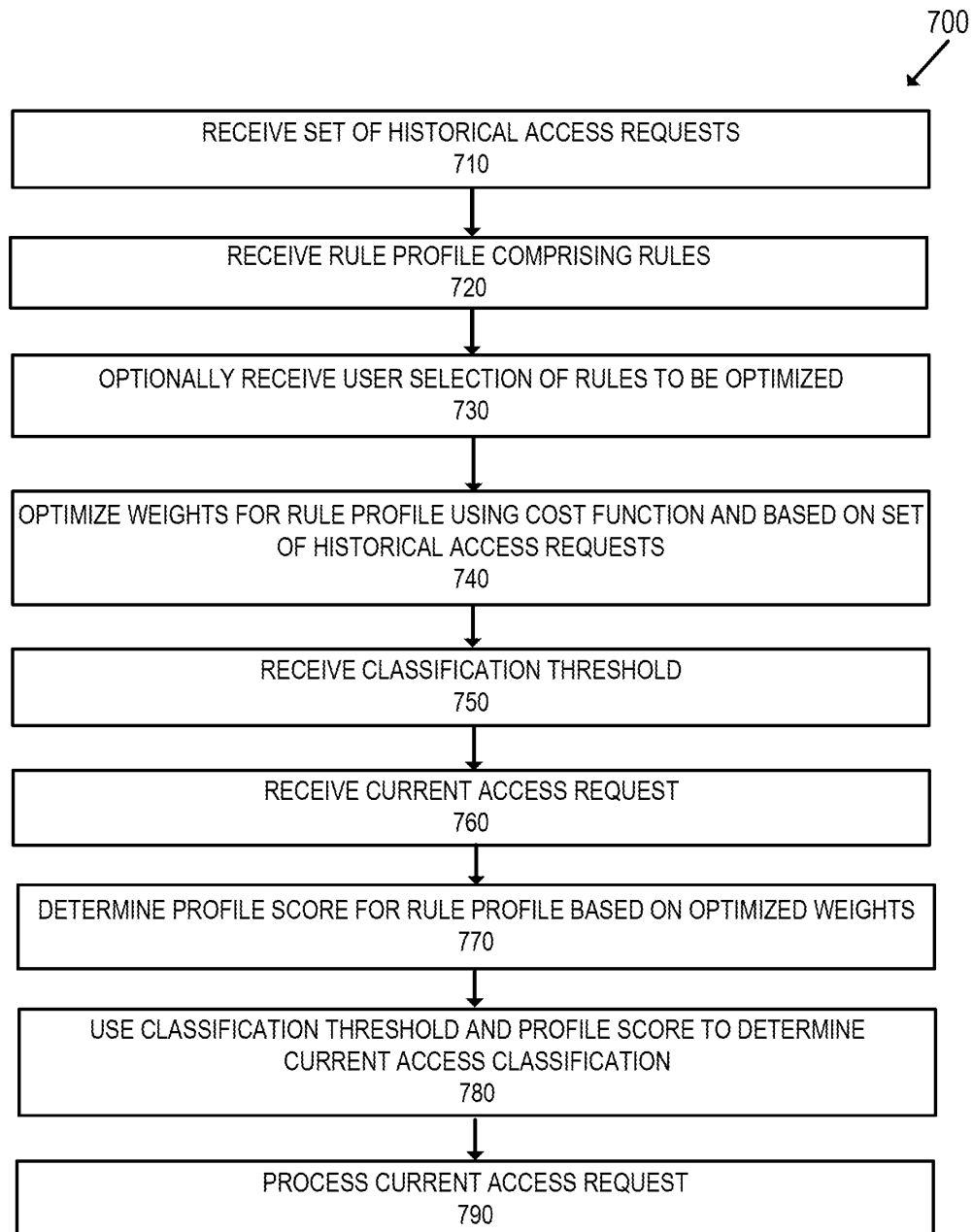
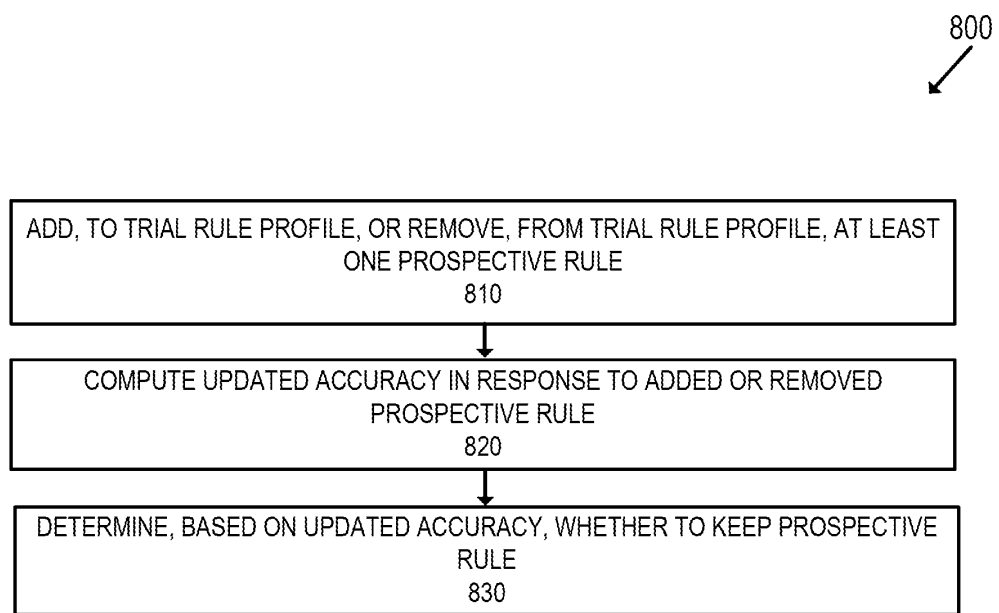
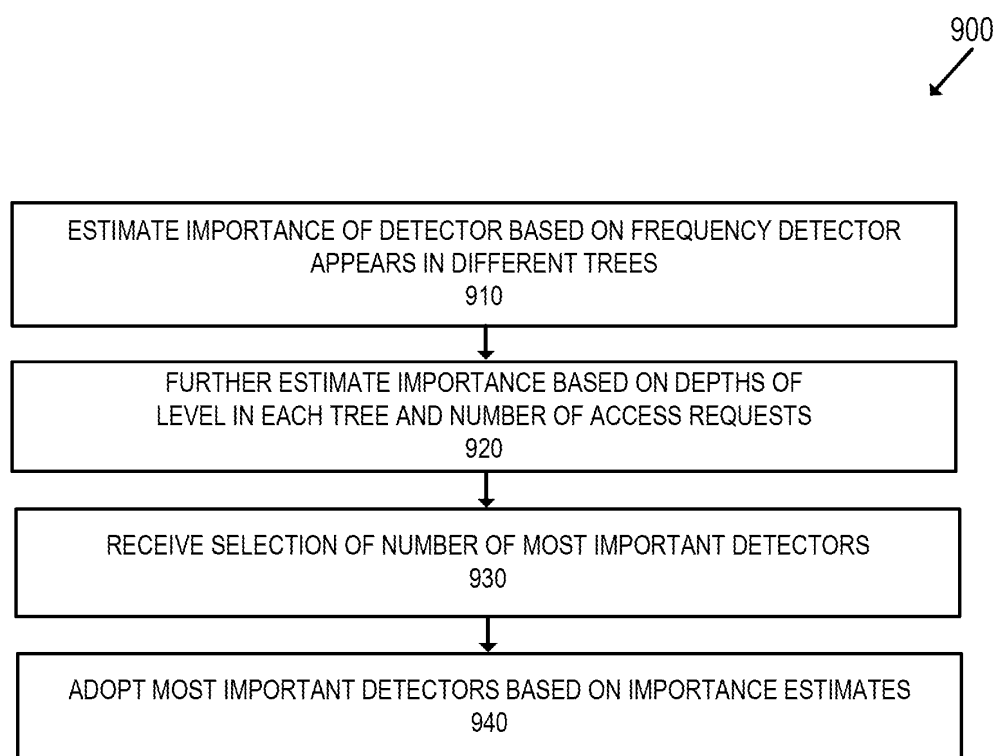


FIG. 7

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**FIG. 8**

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**FIG. 9**

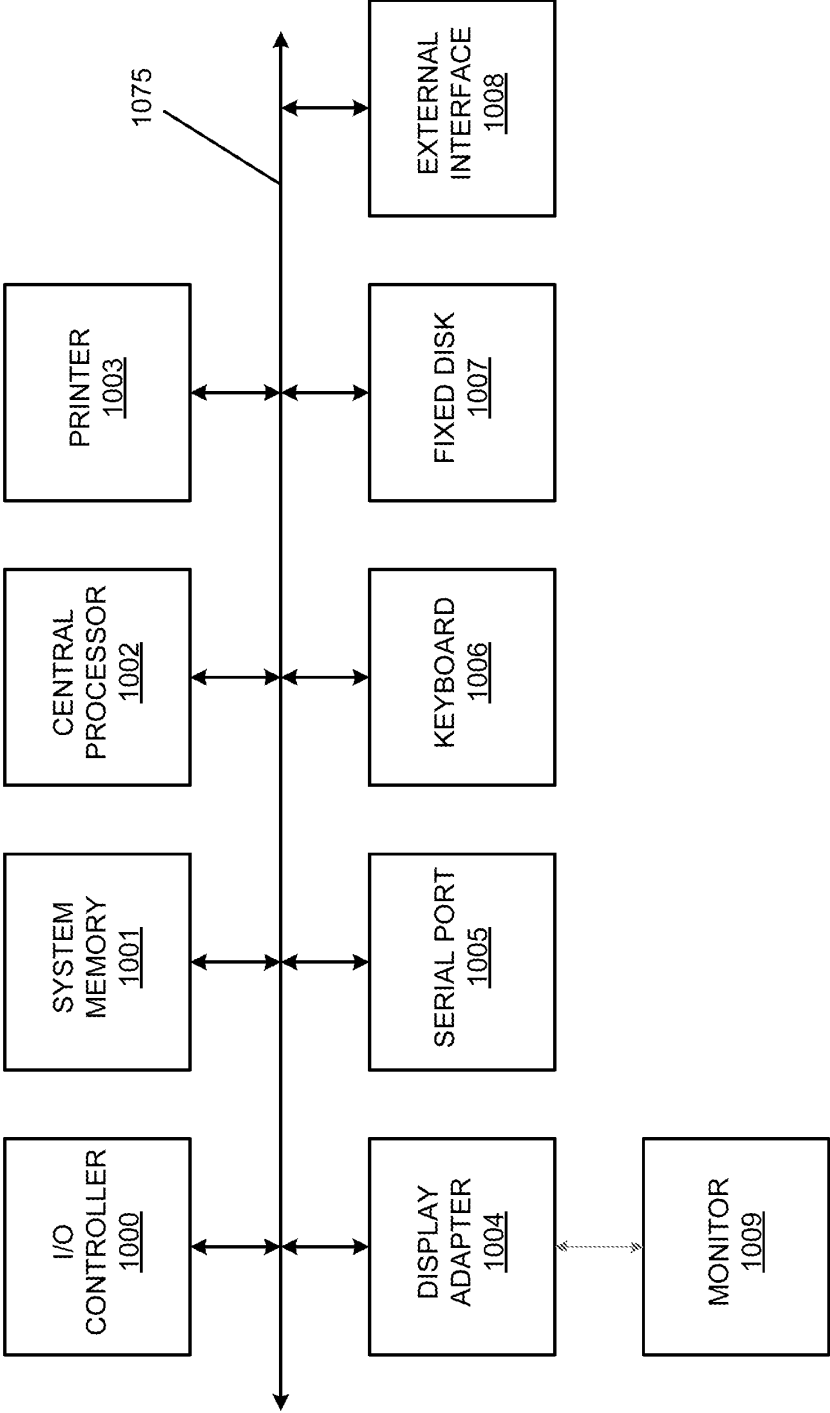


FIG. 10