

How do I manually hold a transaction?

Version 1.0



IRL +353 (0) 1 702 2000 - UK +44 (0) 20 3026 9659

support@realexpayments.com

LEGAL STATEMENT

This guide, in addition to the software described within, is under the copyright owned by Pay and Shop Limited, trading as Realex Payments, and subject to license. The included software may contain and utilise third-party software products. The guide and included software, whole or in part, cannot be published, downloaded, stored, reproduced, transmitted, transferred or combined with any other material, or be used for any other purpose without prior written permission from Realex Payments. All software, trademarks, logos, designs, and websites contained within this guide remain the intellectual property of the respective individual owners and companies.

DISCLAIMER

Every effort has been made to ensure the accuracy of information published in this guide. However, Realex Payments cannot accept any responsibility for any errors, inaccuracies, or omissions that may or may not be published in the guide. To the extent permitted by law, Realex Payments is not liable for loss, damage, or liability arising from errors, omissions, inaccuracies, or any misleading or out-of-date information whether published in this guide or from any link in this guide. Realex Payments reserves the right to change this guide and the included software without prior notice or consent.

1

Login to RealControl

Access your Test Account

<https://realcontrol.sandbox.realexpayments.com>

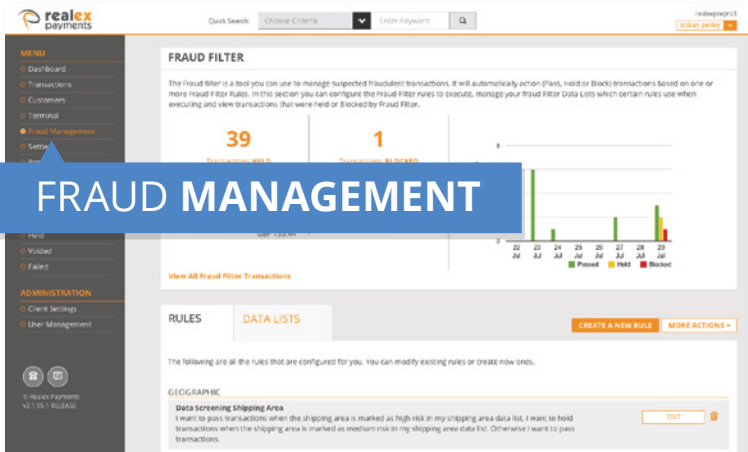
Access your Live Account

<https://realcontrol.realexpayments.com>

Enter your Client ID, Username and Password and click "Sign In".

Access the Fraud Management Screen

Click on "Fraud Management" on the left hand side menu

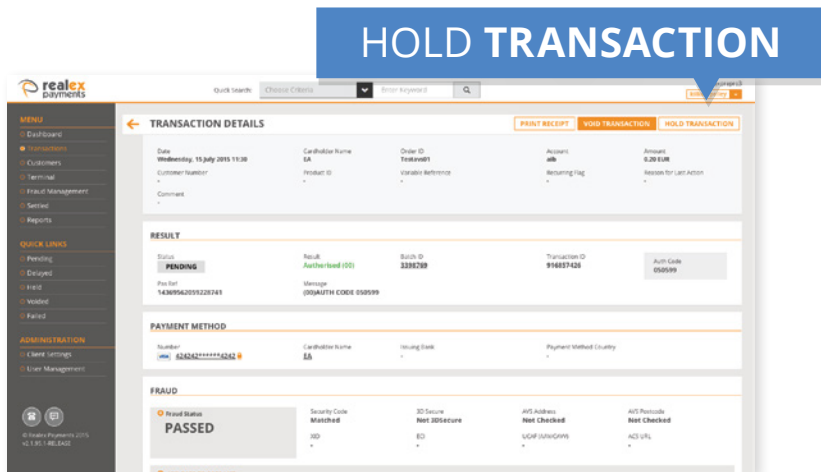


IRL +353 (0) 1 702 2000 - UK +44 (0) 20 3026 9659

support@realexpayments.com

2

Transaction Details Screen



Manually hold a transaction

You have the ability to manually hold a transaction that has not yet settled. Give it a reason of Fraud and this adds the transaction to your Fraud Filter for future review. Please see the user guide “How do I review, release or void transactions?” for more information.

Select a transaction that you want to hold.

Go to the Transaction Details screen and click on the “Hold Transaction” button and give it a reason of “Suspected Fraud”.



IRL +353 (0) 1 702 2000 - UK +44 (0) 20 3026 9659

support@realexpayments.com



What are the PASSIVE and OFF modes used for, and how do I switch between modes?

realx payments

Quick Search: Choose Criteria [v] Enter Keyword [q]

FRAUD FILTER

The Fraud Filter is a tool you can use to manage suspected fraudulent transactions, it will automatically action (Pass, Hold or Block) transactions based on one or more Fraud Filter Rules. In this section you can configure the Fraud Filter rules to execute, manage your Fraud Filter Data Lists which certain rules use when executing and view transactions that were held or blocked by Fraud Filter.

42 Transactions HELD (Last 30 days)	1 Transactions BLOCKED (Last 7 days)
Total value EUR 98,109.02 GBP 135.44	Total value EUR 424.24

VIEW ALL FRAUD FILTER TRANSACTIONS

RULES DATA LISTS CREATE A NEW RULE MORE ACTIONS

The following are all the rules that are configured for you. You can modify existing rules or create new ones.

Switch To Passive Mode
Switch Fraud Off
Help

PASSIVE Mode Will execute the rules and indicate what action (Pass, Hold or Block) your rules would have taken without actually performing that action.

is in my shipping area data list, I want to hold transactions
is not: Otherwise I want to pass transactions.

is in my issuer country data list, I want to hold transactions
is not: Otherwise I want to pass transactions.

is in my billing country data list, I want to hold transactions

Switch To Passive Mode
Switch Fraud Off
Help

Password*

CANCEL SWITCH TO PASSIVE

RULES PASSIVE MODE ⓘ

RULES OFF MODE ⓘ

What are the PASSIVE and OFF modes used for?

By default, RealEx Payments' Fraud Management tool is in ACTIVE mode. This means that as soon as you create your rules, they will be applied to all your transactions on all your subaccounts and the relevant action will be applied.

PASSIVE mode can be used to test your rules before you use them in ACTIVE mode. When the Fraud Filter is in PASSIVE mode, the rules that you have set up will be applied but the actions associated with them (Pass, Hold or Block) will not be executed. However, you will be able to see the action that would have been taken had your Fraud Filter been in ACTIVE mode.

Once you are confident that your rules are working as expected, you can then switch to ACTIVE mode.

When the Fraud Filter is in OFF mode, your rules will be not executed but they will be retained in case you want to change to PASSIVE or ACTIVE mode in the future. For security, you will be required to enter your password in order to set the Fraud Filter mode to OFF.

How do I switch between modes?

You can access the PASSIVE and OFF mode from the "More Actions" button on the top right of the Fraud Dashboard screen.





Fraud Rules

Realex Payments Fraud Management consists of a number of rules made up of actions (Pass, Hold or Block) and one or more conditions.

I want to Pass/Hold or Block transactions when ...

All categories ...the data list data* is marked as high/medium/low risk

Card number ...the card number has been used more than a number of times in the last 24 hours
...the card number has been authorised more than a number of times in the last 24 hours
...the card number has been used more than a number of times in the last week
...the card number has been used more than a number of times with a different cardholder name
...the card number has been used more than a number of times with a different customer number
...the card number has been used more than a number of times with a different variable reference
...the card number has been authorised more than a number of times in the last week
...the card number has been authorised more than a number of times with a different cardholder name
...the card number has been authorised more than a number of times with a different customer number
...the card number has been authorised more than a number of times with a different variable reference

Geographic ...the shipping and the billing country is different or the same or missing one information
...the shipping and the issuing country is different or the same or missing one information
...the shipping and the home country is different or the same or missing one information

Amount ...the amount in a currency is greater than an amount

Customer ...the cardholder name has been used more than a number of times with a different card number
...the customer number has been used more than a number of times with a different card number

Product ...the variable reference has been used more than a number of times with a different card number

Third party ...the Decision Manager response is (accept/reject/review/error).

* The data list allows you to specify values that should trigger an action should they appear within a particular transaction field. The fields for which data can be listed are:

Card number	Product ID	Customer Number	Shipping Area	Billing Area	BIN range
Cardholder name	Variable Reference	Customer IP Address	Shipping Country	Billing Country	Issuing Country

If you have any queries or issues, please do not hesitate to contact our support team

IRL +353 (0)1 702 2000

UK +44 (0) 20 3026 9659

support@realexpayments.com