

## How do I block/hold transactions based on a particular pattern?

Version 1.0



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

[support@realexpayments.com](mailto: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 However, Realex Payments cannot accept any responsibility for any errors, inaccuracies, or omissions that may or may not be published in the guide.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is not liable for loss, damage, or liability arising from errors, omissions, inaccuracies, or any misleading or out-of-date information whether published in this guide or from any link in this guide.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



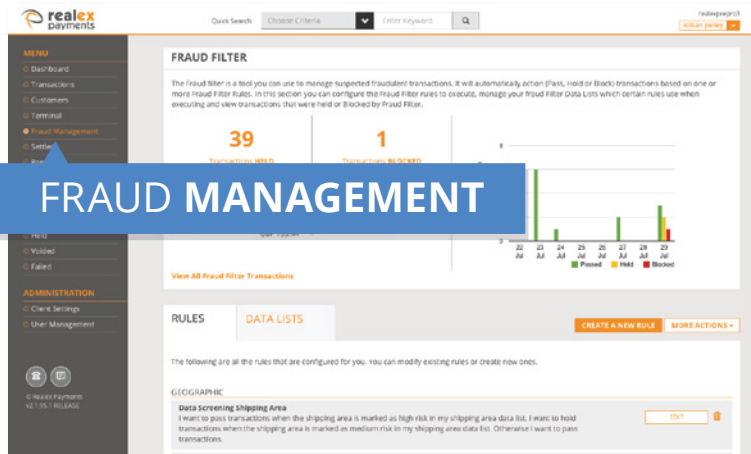
## Access your test account

<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 Page

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



Note: You must have sufficient privileges to access this functionality. You must be a Fraud Manager or an Administrator. Fraud Analysts can review and manage Fraud Filter transactions but not change rules.

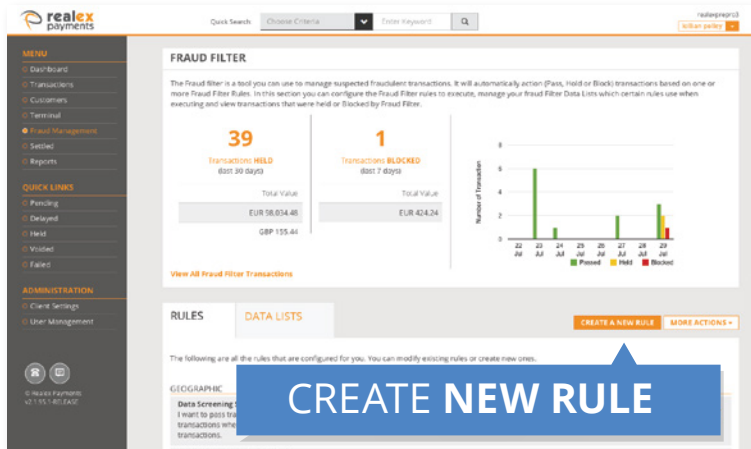


IRL +353 (0) 1 702 2000 - UK +44 (0) 20 3026 9659

[support@realexpayments.com](mailto:support@realexpayments.com)

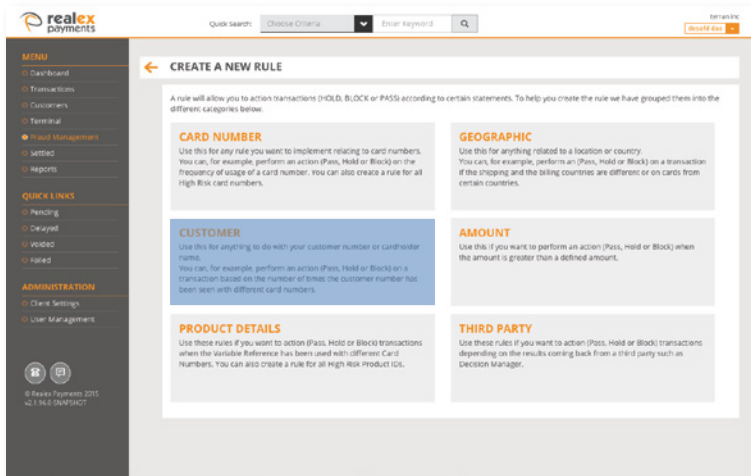
2

# Click on “Create a New Rule”



## Fraud Management Dashboard

On the Fraud Management Dashboard Screen, click on the “Create A New Rule” button.



## Category Selection Screen

Select the relevant category, in our example select “Customer”.



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

support@realexpayments.com

# 3

## Create Your Rule

Rule name

Action

Condition

Statement

Remove

**REVIEW AND ACTIVATE**

### Give the Rule a Name

This is a name that will be re-used throughout the application. In our example type in “cardholder name and card number”.

### Create your statements

Each rule is made up of one or more statements, and each statement has an action and one or more conditions.

In this case:

I want to block transactions (action)

When the cardholder name has been used more than 5 times with a different card number (condition)

For this condition, the number of times the card has been used can be changed if you require.

You can add another statement by clicking on the

**ADD STATEMENT**

button. For example, for a lesser number of reoccurrences, you may choose to hold the transaction rather than blocking it:

I want to hold transactions when the cardholder name has been used more than 3 times with a different card number.

In this case, the number of times the card is used should be lower than in the previous statement.

### Once done

Click on the “Review and Activate” button.

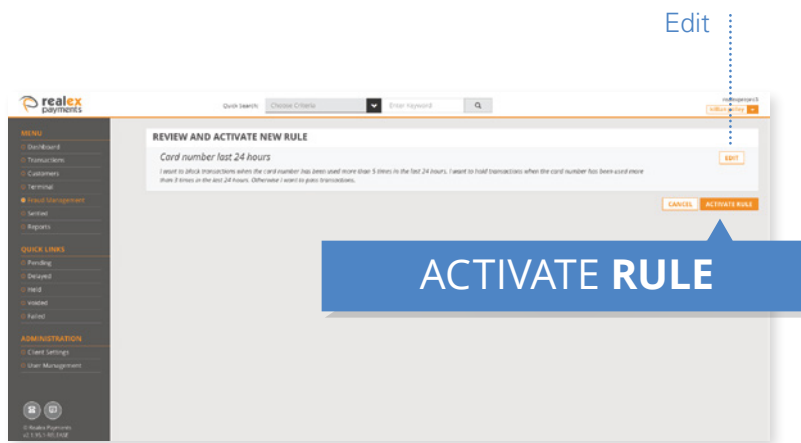


IRL +353 (0) 1 702 2000 - UK +44 (0) 20 3026 9659

support@realexpaysments.com

# 4

## Review and Activate



### Review your rule

Review the rule that you have just created and edit or activate it.

It is important to note that activating, deleting or editing Fraud Filter Rules, will result in a change to the transaction response that is returned by Realex Payments to your system, either via XML or via the Hosted Payment Page. Please ensure your system is capable of handling changes to the Fraud Filter response from Realex Payments to prevent any impact to your transaction processing. For full details of the changes see the Fraud Management Developer Guides.



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?

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

**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](mailto:support@realexpayments.com)