

How do I block/hold transactions based on recurrent use of a card number within a defined period?

Version 1.0



LEGAL STATEMENT

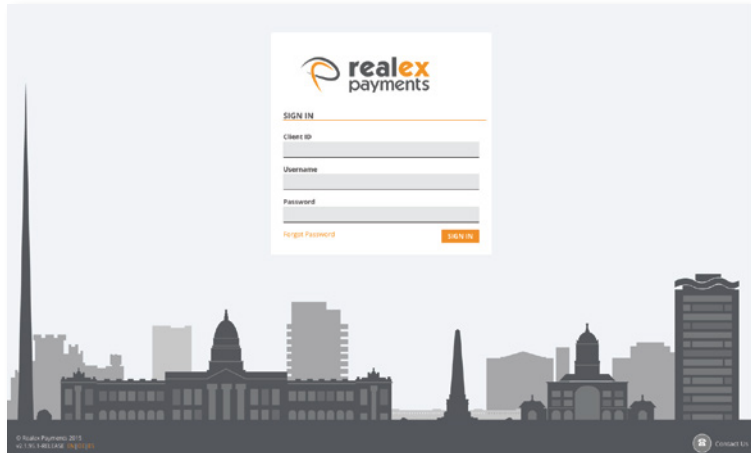
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Login to RealControl



Access your test account

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

Access your live account

<https://realcontrol.realexpayments.com>

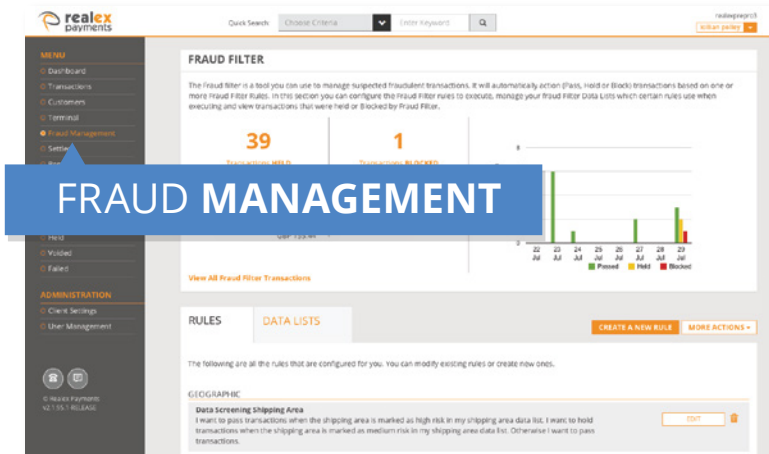
Enter your Client ID, Username and Password and click "Sign In".

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.



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Click on “Create a New Rule”

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.

39 Transactions **HOLD** (last 30 days)
Total Value: EUR 58,034.48, GBP 135.44

1 Transactions **BLOCKED** (last 7 days)
Total Value: EUR 424.24

CREATE NEW RULE

Fraud Management Dashboard

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

CREATE A NEW RULE

A rule will allow you to action transactions (HOLD, BLOCK or PASS) according to certain statements. To help you create the rule we have grouped them into the different categories below.

- CARD NUMBER**: Use this for any rule you want to implement relating to card numbers. You can, for example, perform an action (Pass, Hold or Block) on the frequency of usage of a card number. You can also create a rule for all high risk card numbers.
- CUSTOMER**: Use this for anything to do with your customer number or cardholder name. You can, for example, perform an action (Pass, Hold or Block) on a transaction based on the number of times the customer number has been seen with different card numbers.
- PRODUCT DETAILS**: Use these rules if you want to action (Pass, Hold or Block) transactions when the Suitable Reference has been used with different Card Numbers. You can also create a rule for all High Risk Product IDs.
- GEOGRAPHIC**: Use this for anything related to a location or country. You can, for example, perform an (Pass, Hold or Block) on a transaction if the shipping and the billing countries are different or on cards from certain countries.
- AMOUNT**: Use this if you want to perform an action (Pass, Hold or Block) when the amount is greater than a defined amount.
- THIRD PARTY**: Use these rules if you want to action (Pass, Hold or Block) transactions depending on the results coming back from a third party such as Decision Manager.

Category Selection Screen

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



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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 "Card number last 24 hours".

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 card number has been used more than 5 times in the last 24 hours (condition)

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

You can add another statement by clicking on the "Add Statement" button

For example,

I want to hold transactions

When the card number has been used more than 3 times in the last 24 hours

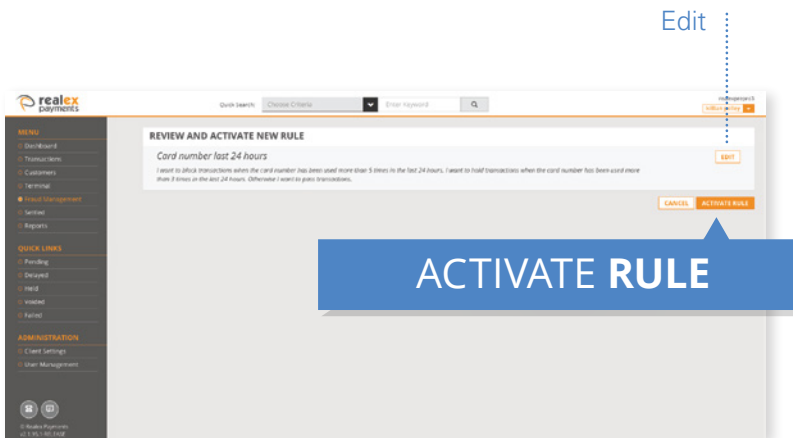
Once done

Click on the "Review and Activate" button.



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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.



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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 list:

- In my shipping area data list, I want to hold transactions but otherwise I want to pass transactions.
- In my issuer country data list, I want to hold transactions but otherwise I want to pass transactions.
- In my billing country data list, I want to hold transactions

Buttons: CANCEL, SWITCH TO PASSIVE

Legend: RULES PASSIVE MODE (blue), RULES OFF MODE (yellow)

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

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