

How do I review, release or void a suspected fraudulent transaction?

Version 1.0



LEGAL STATEMENT

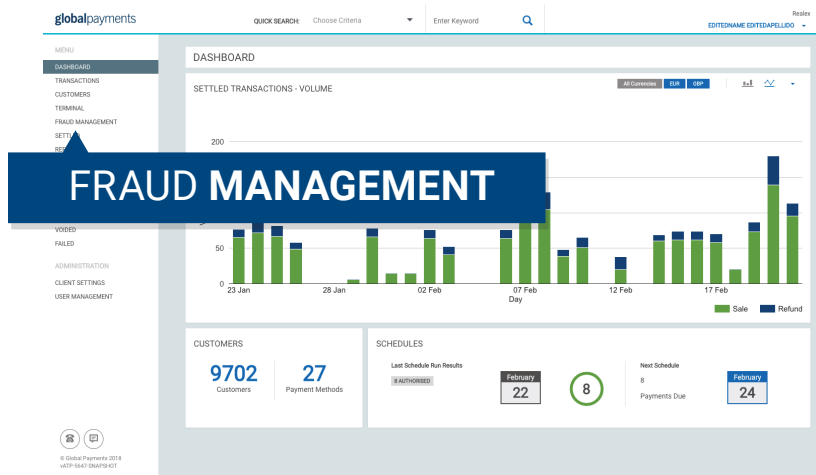
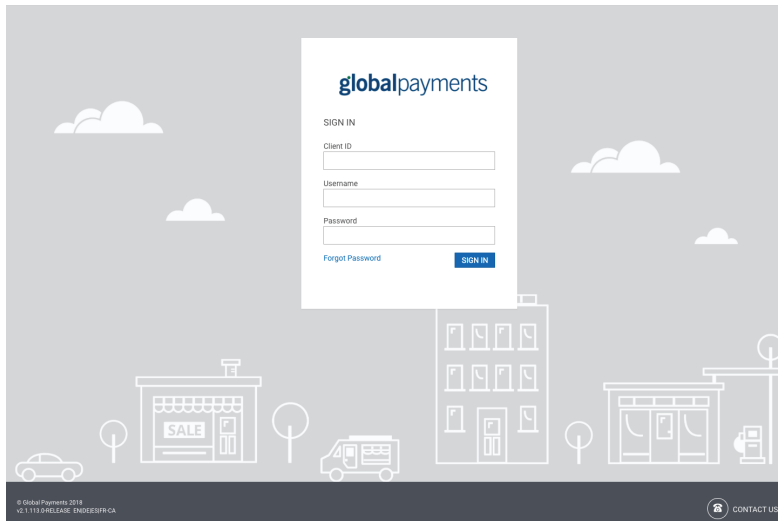
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1

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

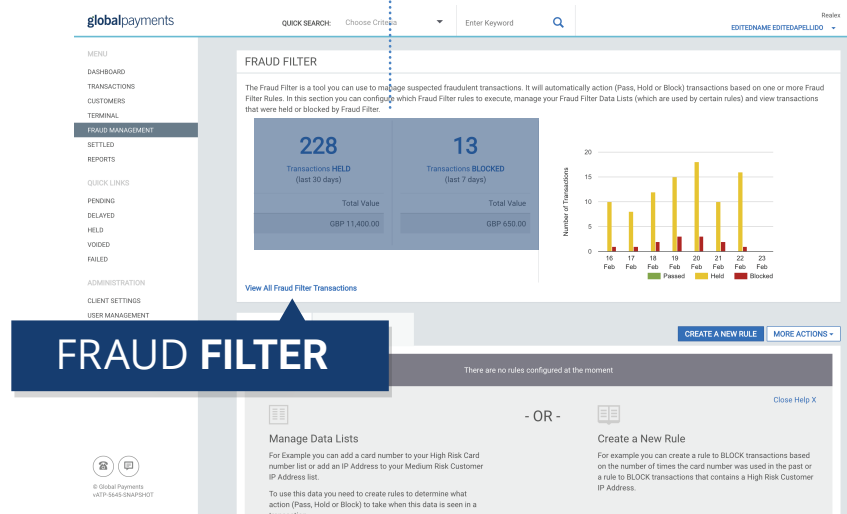
Click on "Fraud Management" on the left hand side menu.



2

From the Fraud Management Dashboard

Transactions recently
held or blocked



Access the Fraud Filter Screen

The first part of this screen gives you an overview of the transactions that have been recently held or blocked and their overall value.

To access the Fraud Filter page, click on the link “View All Fraud Filter Transactions”



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Review, Void or Release from the Fraud Filter

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QUICK SEARCH: Choose Criteria Enter Keyword

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FRAUD FILTER

View All Held Blocked Failed

Sort by MOST RECENT FIRST

2018/02/22 23:37:18	Giorgio Alpaca	c2c2Dw...	alb	Manual	50.00 GBP	HELD
2018/02/22 21:50:57	Giorgio Alpaca	Z34n5E...	alb	Manual	50.00 GBP	HELD
2018/02/22 21:50:33	Giorgio Alpaca	aEtr7Cl...	alb	Manual	50.00 GBP	HELD
2018/02/22 21:50:08	Giorgio Alpaca	cP52jKT...	alb	Manual	50.00 GBP	HELD
2018/02/22 21:49:23	Giorgio Alpaca	xMDTL...	alb	Manual	50.00 GBP	HELD
2018/02/22 19:13:01	Giorgio Alpaca	NBQIDb...	alb	Rule	50.00 GBP	BLOCKED
2018/02/22 19:10:04	Giorgio Alpaca	KCCTW...	alb	Manual	50.00 GBP	HELD
2018/02/22 19:09:33	Giorgio Alpaca	bKaPa...	alb	Manual	50.00 GBP	HELD
2018/02/22 18:56:26	Giorgio Alpaca	cxy46k...	alb	Manual	50.00 GBP	HELD
2018/02/22 09:25:51	Giorgio Alpaca	y7un3n...	alb	Manual	50.00 GBP	HELD
2018/02/22 09:25:28	Giorgio Alpaca	EHNNg...	alb	Manual	50.00 GBP	HELD
2018/02/22 09:25:07	Giorgio Alpaca	zCPex...	alb	Manual	50.00 GBP	HELD
2018/02/22 09:24:27	Giorgio Alpaca	ZOMuR...	alb	Manual	50.00 GBP	HELD

VOID or RELEASE

HELD

Void

Release

HELD

BLOCKED

List of all transactions held or blocked

This screen shows the list of all the transactions that were held or blocked by the Fraud Filter tool as a result of the rules that you have in place.

The "Held" transactions for the last 30 days will be listed. To remove a transaction from this list, you must release or void it. You can do this directly from the Fraud Filter Transaction list on the individual Transaction Details screen.

The "Blocked" transactions from the last seven days will be listed. You cannot remove these but you can review the transaction details and data from the transaction to your data list.

Held transactions needs your attention you must void or release them.

Failed transactions that were flagged as Held by the Fraud Filter but also failed authorisation are listed.

They do not require any action but you might want to review and add transactional data to the data lists.



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Review and Activate

VOID or RELEASE

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QUICK SEARCH: Choose Criteria Enter Keyword

NAME EDITED:PELLDGO

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USER MANAGEMENT

TRANSACTION DETAILS

PRINT RECEIPT VOID TRANSACTION RELEASE TRANSACTION

HELD

Date: Thursday, 22 February 2018 23:37

Order ID: c5C2DewWvF

Account: ab

Amount: \$0.00 GBP

OVERVIEW FRAUD

RESULT

Response: Authorised (00)

Transaction ID: 4897006

Message: AUTH CODE: PP8888

Batch ID: -1

Pos Ref: 151942638633800

Auth Code: PP8888

Recurring Flag: -

Reason for Last Action: Reason not given

PAYMENT METHOD

Card Number: 424242*****4242

Cardholder Name: Giorgio Alpaca

Customer Name: -

Customer Number: 1234

Issuing Bank: -

Payment Method Country: -

Customer Reference: -

PRODUCT

Product ID: 1234

Variable Reference: 1234

Comment: comment 1

HISTORY

Thursday, 22 February 2018 23:37

Thursday, 22 February 2018 23:37

Fraud Panel

In the fraud panel of the Transaction Details screen, you will be able to see the rule (or rules) that caused the transaction to be held or blocked.

At the top of the page, you are given the option to release or void the transaction.

OVERVIEW FRAUD

Security Code: Matched

UCAF (AAV/CAVV): -

ACS URL: -

XID: -

3D Secure: Not 3DSecure

ECI (Ecommerce Indicator): -

AVS Address: Not Checked

AVS Postcode: Not Checked

GEOLOCATION

Originating IP: 192.168.3.161

Customer IP: 0.0.0.0

Payment Method Country: -

FRAUD STATUS: NOT EXECUTED

ADD DATA TO DATA LIST

Customer Number	1234	MEDIUM Risk	EDIT
Product ID	1234	MEDIUM Risk	EDIT
Variable Reference	1234	HIGH Risk	EDIT
Card Number	424242*****4242	HIGH Risk	EDIT
Cardholder Name	Giorgio Alpaca	HIGH Risk	EDIT
IP Address	0.0.0.0	MEDIUM Risk	EDIT





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

The screenshot shows the 'FRAUD FILTER' dashboard. It displays statistics for 'Transactions HELD' (230) and 'Transactions BLOCKED' (14) over the last 30 days. A bar chart shows the number of transactions held or blocked per day. Below the statistics, there are tabs for 'RULES' and 'DATA LISTS'. A 'CREATE A NEW RULE' button is visible. A modal dialog is open, prompting the user to enter a password to switch to 'PASSIVE' mode. The modal contains a text input for the password and two buttons: 'CANCEL' and 'SWITCH TO PASSIVE'. Below the modal, there are two status indicators: 'RULES PASSIVE MODE' and 'RULES OFF MODE'.

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

Password*

CANCEL SWITCH TO PASSIVE

RULES PASSIVE MODE

RULES OFF MODE

What are the PASSIVE and OFF modes used for?

By default, Global 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

Global 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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