Payments

How Do I Restrict Transactions to a Set List of Countries?

Version 1.0

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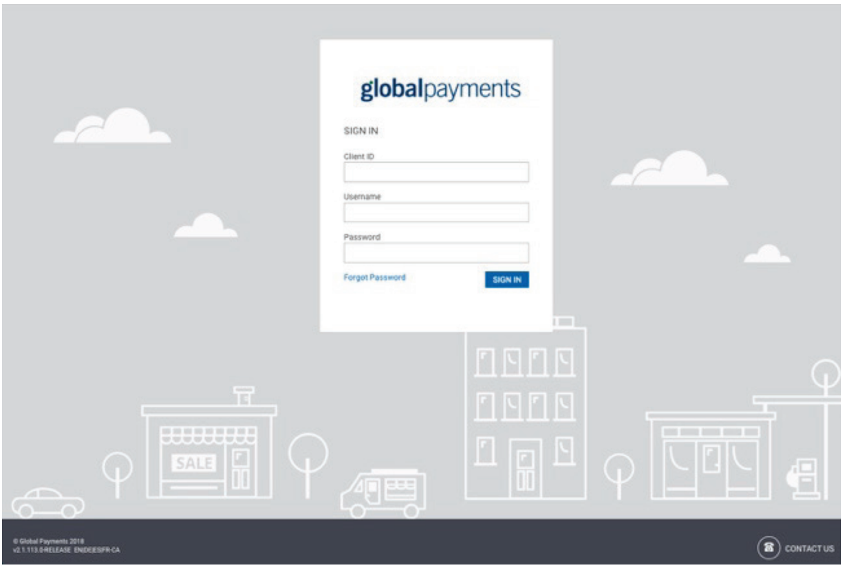
1 – Login to RealControl



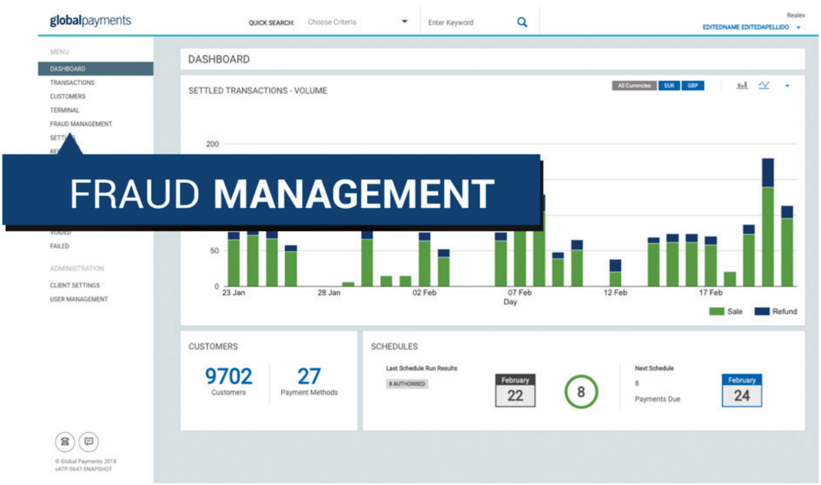
Access your test account

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

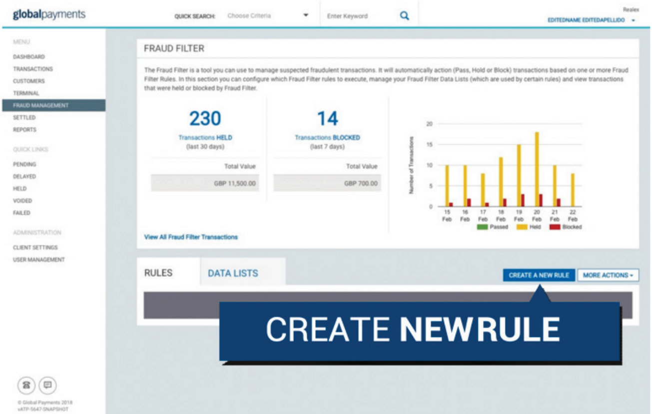
Click on "Fraud Management" on the left-hand side menu.

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.

This user guide assumes that you have added countries in your "Payment Method Country" data list and flagged them as "Low Risk". Please see the user guide "How do I add transaction data to my data list?".

2 – A Click on “Create a New Rule”

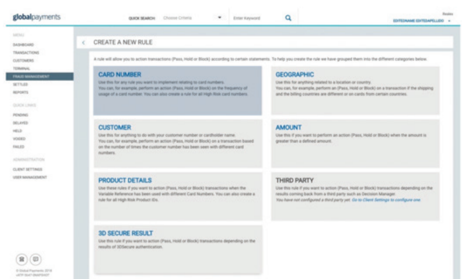


Fraud Management Dashboard

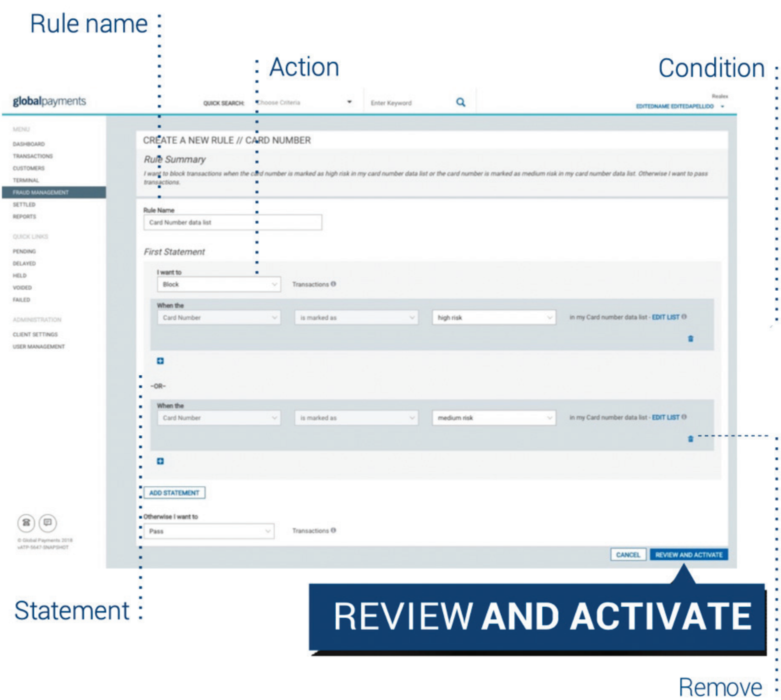
On the Fraud Management Dashboard Screen, click on the “Create A New Rule” button.

Category Selection Screen

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



3 – Create Your Rule



Give the Rule a Name

This is a name that will be re-used throughout the application. In our example type in “Issuing Country Exclude”.

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 pass transactions (action)
When the issuing country is marked as low risk (condition)

Set the default statement

The default statement determines what will happen if none of the other statements apply for this rule.

In this case, we would set the default statement to: Otherwise I want to block transactions

Once Done

Click on the “Review and Activate” button.

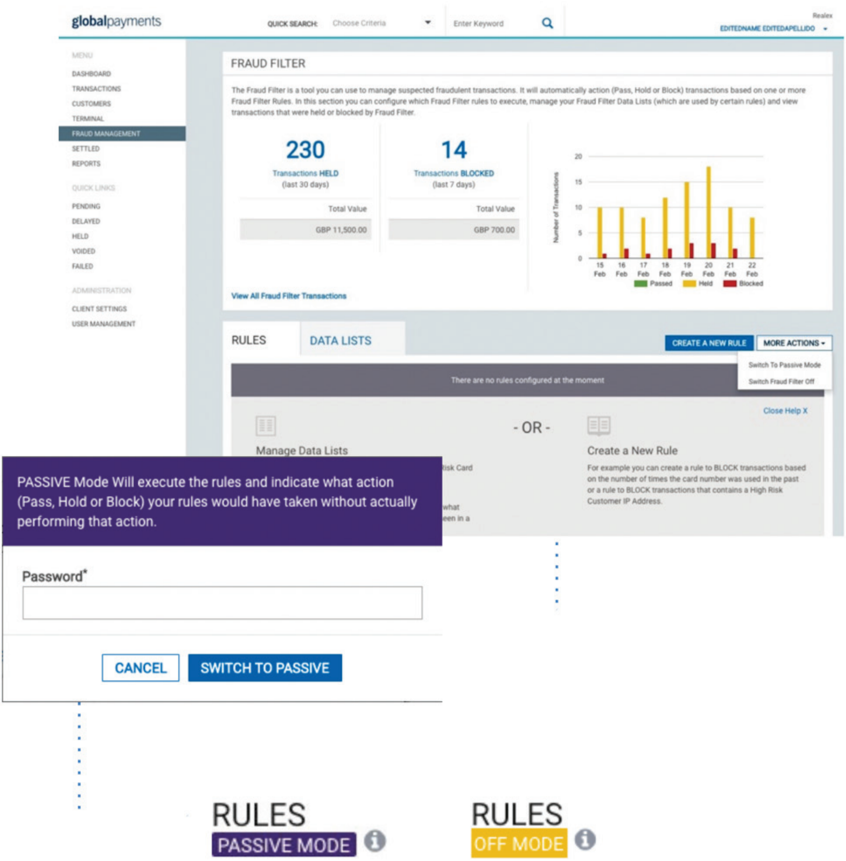
4 – Review and Activate

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 Global 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 Global Payments to prevent any impact to your transaction processing. For full details of the changes see the Fraud Management Developer Guides.

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



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 authorized 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 authorized more than a number of times in the last week
	the card number has been authorized more than a number of times with a different cardholder name
	the card number has been authorized more than a number of times with a different customer number
	the card number has been authorized 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	Cardholder name	Product ID	Variable Reference
Customer Number	Customer IP Address	Shipping Area	Shipping Country
Billing Area	Billing Country	BIN range	Issuing Country

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

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