

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

Version 1.0

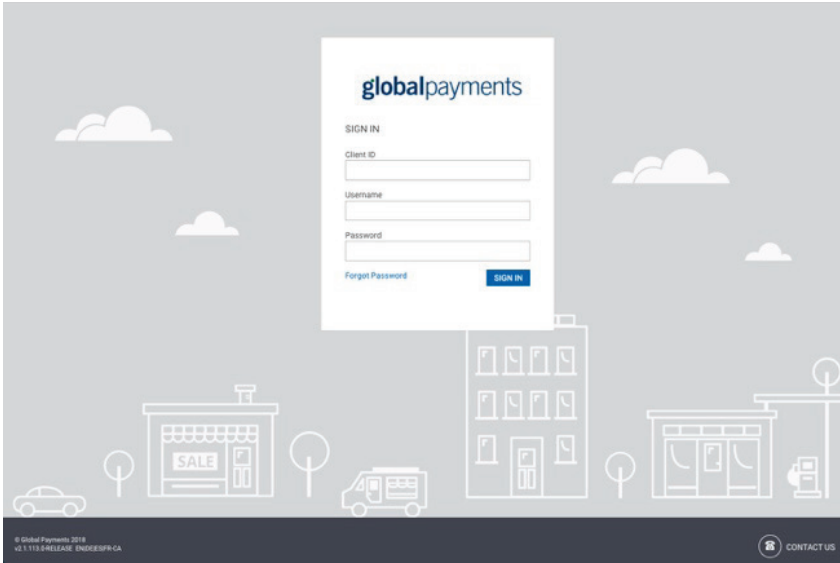
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1 – Login to RealControl

The image shows a login interface for Global Payments RealControl. It features a white login box centered on a gray background with a stylized cityscape illustration. The login box has the 'globalpayments' logo at the top, followed by a 'SIGN IN' heading. Below this are three input fields for 'Client ID', 'Username', and 'Password'. A 'Forgot Password' link is located below the password field. A blue 'SIGN IN' button is positioned to the right of the password field. The background illustration includes clouds, a car, a building with a 'SALE' sign, a delivery truck, and a gas station. At the bottom left, there is small copyright text: '© Global Payments 2019 v2.1.113.6 RELEASE UNDER EULA-CA'. At the bottom right, there is a 'CONTACT US' link with a speech bubble icon.

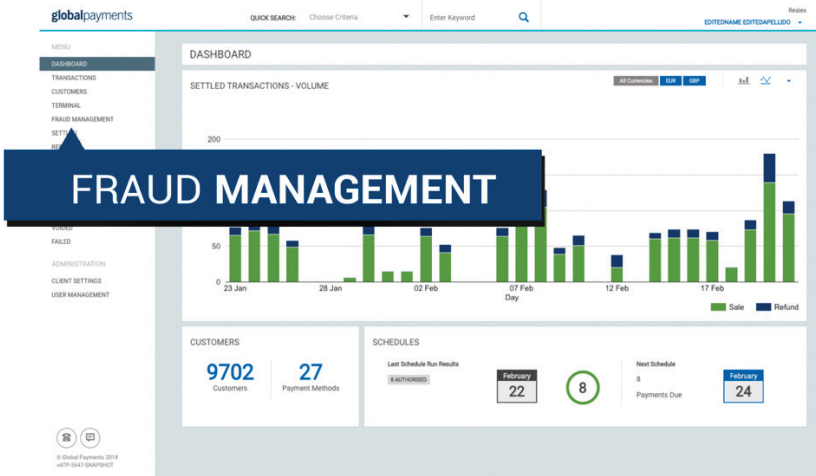
Access your test account

<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

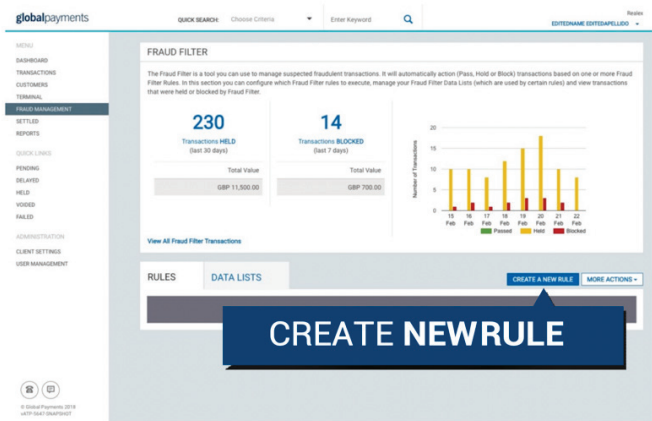
Click on “Fraud Management” on the left-hand side menu.

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”

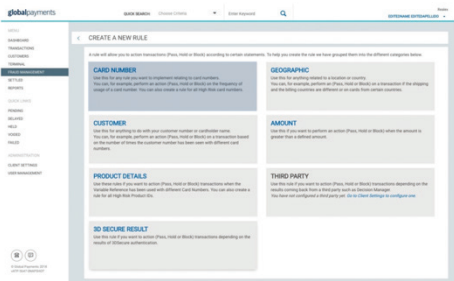


Fraud Management Dashboard

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

Rule name :

Action :

Condition :

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QUICK SEARCH Choose Criteria Enter Keyword

Menu: DASHBOARD, TRANSACTIONS, CUSTOMERS, TERMINAL, FRAUD MANAGEMENT, MY TILES, REPORTS, GROUP LINKS, PENDING, DELAYED, HELD, VOIDED, FAILED, ADMINISTRATION, CLIENT SETTINGS, USER MANAGEMENT

CREATE A NEW RULE // CARD NUMBER

Rule Summary

I want to block transactions when the Card Number is marked as high risk in my Card Number data list or the Card Number is marked as medium risk in my Card Number data list. Otherwise I want to pass Transactions @

Rule Name

Card Number data list

First Statement

I want to Block Transactions @

When the Card Number is marked as high risk in my Card Number data list EDIT LIST

-OR-

When the Card Number is marked as medium risk in my Card Number data list EDIT LIST

ADD STATEMENT

Otherwise I want to Pass Transactions @

CANCEL REVIEW AND ACTIVATE

Statement :

REVIEW AND ACTIVATE

Remove :

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 AND ACTIVATE NEW RULE

Issuing Country Exclude

I want to pass transactions when the issuer country is marked as low risk in my issuer country data list. Otherwise I want to block transactions.

[EDIT](#)

[CANCEL](#) [ACTIVATE RULE](#)

ACTIVATE RULE

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?

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QUICK SEARCH: Choose Criteria Enter Keyword

EDITEDNAME EDITEDAPELLIDO

MENU

DASHBOARD

TRANSACTIONS

CUSTOMERS

TERMINALS

FRAUD MANAGEMENT

SETUP

REPORTS

QUICK LINKS

PENDING

DELAYED

HELD

VOIDED

FAILED

ADMINISTRATION

CLIENT SETTINGS

USER MANAGEMENT

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 which Fraud Filter rules to execute, manage your Fraud Filter Data Lists (which are used by certain rules) and view transactions that were held or blocked by Fraud Filter.

230

Transactions HELD

(last 30 days)

Total Value

GBP 11,500.00

14

Transactions BLOCKED

(last 7 days)

Total Value

GBP 700.00

Number of Transactions

20

15

10

5

0

15

16

17

18

19

20

21

22

Feb

Feb

Feb

Feb

Feb

Feb

Feb

Passed

Held

Blocked

View All Fraud Filter Transactions

RULES

DATA LISTS

CREATE A NEW RULE

MORE ACTIONS

There are no rules configured at the moment

Switch To Passive Mode

Switch Fraud Filter Off

Close Help X

Manage Data Lists

OR

Create a New Rule

For example you can create a rule to BLOCK transactions based on the number of times the card number was used in the past or a rule to BLOCK transactions that contains a High Risk Customer IP Address.

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 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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