

Fraud FlexDetectSM

Scoring and Rules Overview

Fraud FlexDetectSM collects and evaluates data elements sent to First Data on the authorization request by the merchant, as well as elements sent to First Data on the authorization response by the issuer.

Sample Elements for Scoring

- Order ID
- Purchase Amount (\$)
- Tax Amount (\$)
- Transaction Type/Origin
- Credit Card Details
- Customer ID and Name
- Customer E-mail and Phone
- Billing Information
- Shipping Information
- Shipping Type
- AVS and CVV Response Codes
- IP Address

It is highly recommended that merchants pass as many data elements as possible on each transaction in order to maximize the scoring accuracy of the Fraud FlexDetect system. The more information the system collects, the easier it is to calculate and identify fraud, and the higher the chance the merchant has to successfully avoid fraud attempts.

Fraud FlexDetect combines and compares data elements against specific rules and fraud triggers, which are selected during merchant setup. A merchant goes through a brief and simple Fraud Settings Wizard questionnaire to establish these rules. Each transaction is assigned a numerical value based on a weighted point system, and a final score is totaled. Each score is referenced against the merchant's profile to indicate how the merchant wants that transaction handled.

The below are examples of situations that might contribute to a higher fraud score, and when combined together, may result in the review or rejection of a transaction.

- AVS response is negative
- The e-mail address being used has been associated with fraud in the past
- Single IP address has been used with multiple payment cards in the past "x" number of days
- Billing address is more than "x" miles from the shipping address
- Order amount is over "x" dollar amount, and the shopper is using a high-risk shipping method

Below are the three resolutions available to merchants using Fraud FlexDetect. During the configuration of the Fraud Settings Wizard, the merchant can choose which resolutions they would like the system to use for handling scored transactions.

- **Accept.** The transaction will be processed and settled as usual.
- **Reject.** The transaction will not be eligible for settlement and the authorization will be reversed.
- **Review.** The transaction is held in a pending state until the merchant logs into the Fraud FlexDetect interface to manually accept or reject.

For more details about data elements and transaction scoring, please refer the merchant to the Fraud FlexDetect User Guide, which can be accessed within the merchant's Virtual Terminal Administration section.