CONFIGURING FRAUD DETECTION

Authorize.net has a reference document explaining each option, found here:

https://account.authorize.net/help/Tools/Fraud Detection Suite/Fraud Detection Suite Main.htm

IMPORTANT NOTE: The filter setting 'Authorize and hold for review' is not compatible with IndieCommerce websites and should not be selected.

- 1. **Suspicious Transaction Reports:** This report allows you to view and either approve or void transactions currently in the Authorized/Pending Review state.
- 2. Daily Velocity Filter: This filter allows you to limit the total number of transactions received per day. Transactions received in excess of your established threshold will be processed according to the filter action you set. We do not use this filter as our account is shared amongst many, however, you may use it if you choose to.
- 3. **Hourly Velocity Filter:** Same concept as Daily Velocity Filter, but applied per hour.
- 4. **Suspicious Transaction Filter:** This filter flags suspicious transactions based on Authorize.net information. We recommend you enable this filter and set it to 'Do not authorize, but hold for review'.
- 5. Transaction IP Velocity Filter: Same as Daily and Hourly, but based on the computer's IP address.

Fraud Detection Suite

Click on a filter or tool name below to configure settings. Click on a number next to a filter or tool to transactions.



COMMON QUESTION: WHAT SHOULD I SET THESE TO?

- We can't make official and definitive recommendations on most of these filters. Our best recommendation is to read about each filter on authorize.net, and adjust these as you go until you find a combination that works for you.
- Just remember: : The filter setting 'Authorize and hold for review' is not compatible with IndieCommerce websites and should not be selected



6. Enhanced AVS Handling Filter:

• Click the link to open the detailed settings. They should be set as per the below images.

Allow	Allow, Report Triggered Filter(s)	Authorize and Hold For Review	Decline		
0	0	0	•	В	Transaction was submitted without a billing address.
0	0	0	•	E	AVS data provided is invalid or AVS is not allowed for the card type that was used.
0	0	0	•	R	The AVS system was unavailable at the time of processing.
0	0	0	•	G	The card issuing bank is of non-U.S. origin and does not support AVS
0	•	0	0	U	The address information for the cardholder is unavailable.
0	•	0	0	S	The U.S. card issuing bank does not support AVS.

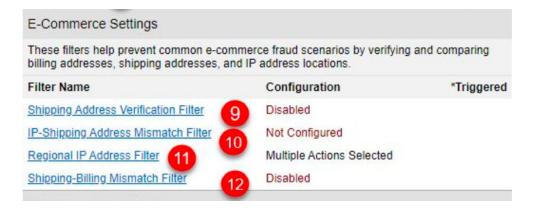
Allow	Allow, Report Triggered Filter(s)	Authorize and Hold For Review	Decline		Street Address	ZIP Code	Extended ZIP
0	0	0	•	N	No Match	No Match	No Match
0	0	0	•	Α	Matched	No Match	No Match
0	•	0	0	Z	No Match	Matched	No Match
0	•	0	0	W	No Match	Matched	Matched
•	0	0	0	Y	Matched	Matched	No Match

7. Enhanced CCV Handling Filter:

• Click the link to open the detailed settings. They should be set as per the below image.

Allow	Allow, Report Triggered Filter(s)	Authorize And Hold For Review	Decline	If Card Code value
0	0	0	•	N Does NOT Match
•	0	0	0	P Is NOT Processed
•	0	0	0	\$ Should be on card, but is not indicated
0	0	0	•	U Issuer is not certified or has not provided encryption key

8. Amount Filter: This filter allows you to specify a lower and/or upper limit for transactions. Our ABA account does not set a lower limit and our upper limit is \$150, however you may adjust that accordingly to the average business of your store. We recommend the filter action be set to 'Process as normal and report filter(s) triggered'.



- **9. Shipping Address Verification Filter:** This should remain disabled, as it causes conflicts with store pick-up orders.
- 10. IP-Shipping Address Mismatch Filter: This should remain disabled, as it causes conflicts with store pick-up orders.
- 11. **Regional IP Address Filter**: This filter selects in which countries a computer may be located when placing an order. Our ABA account **does not accept** orders from any region within:
 - Africa
 - Artic/Antartica
 - Middle East.

For Asia we only accept orders from:

- Hong Kong
- Japan
- Singapore

• Taiwan.

We place no restrictions upon:

- Central America/Caribbean
- Europe
- North America
- Oceania
- Unsolved Region.

12. Shipping-Billing Mismatch Filter: This should remain disabled, as it causes conflicts with store pick-up orders.



- 13. **Authorized API IP Addresses**: This filter should be **disabled or not configured**. We handle this automatically in the IndieCommerce system.
- 14. **IP Address Blocking:** In the past we utilized this feature, however we now block known suspicious IP addresses on IndieCommerce itself. Therefore we no longer recommend IP blocking in authorize.net.

If at any time during the setup of your Fraud Detection Suite you have questions please contact us by email at staff@bookweb.org