

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 view transactions.

Suspicious Transaction Reports		
Authorized/Pending Review: 0	1	Pending Review: 0
Card Testing Settings		
These filters help protect your account from abuse by fraudsters who are testing credit cards, and let you identify high-volume fraud attacks.		
Filter Name	Configuration	*Triggered
Daily Velocity Filter	2 Not Configured	
Hourly Velocity Filter	3 Disabled	
Suspicious Transaction Filter	4 Review	
Transaction IP Velocity Filter	5 Disabled	

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

Transaction Settings		
These filters let you identify high risk transactions through Address Verification, Card Code Verification, and setting a maximum order amount.		
Filter Name	Configuration	*Triggered
Enhanced AVS Handling Filter 6	Multiple Actions Selected	
Enhanced CCV Handling Filter 7	Multiple Actions Selected	
Amount Filter 8	Report Only	

6. Enhanced AVS Handling Filter:

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

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

Address and ZIP Code Responses							
Allow	Allow, Report Triggered Filter(s)	Authorize and Hold For Review	Decline		Street Address	ZIP Code	Extended ZIP
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	N	No Match	No Match	No Match
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	A	Matched	No Match	No Match
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Z	No Match	Matched	No Match
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	W	No Match	Matched	Matched
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	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
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	N Does NOT Match
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	P Is NOT Processed
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	S Should be on card, but is not indicated
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	U Issuer is not certified or has not provided encryption key

- 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'.

E-Commerce Settings		
These filters help prevent common e-commerce fraud scenarios by verifying and comparing billing addresses, shipping addresses, and IP address locations.		
Filter Name	Configuration	*Triggered
Shipping Address Verification Filter	Disabled	
IP-Shipping Address Mismatch Filter	Not Configured	
Regional IP Address Filter	Multiple Actions Selected	
Shipping-Billing Mismatch Filter	Disabled	

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.

The screenshot shows the 'IP Address Administration' section. It includes a header, a descriptive paragraph, and a table with two columns: 'Tool Name' and 'Configuration'. Two red circles with white numbers '13' and '14' are overlaid on the table. Circle 13 points to the 'Authorized API IP Addresses' link, and circle 14 points to the 'IP Address Blocking' link.

Tool Name	Configuration
Authorized API IP Addresses	Not Configured
IP Address Blocking	Enabled

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