User Guide Global Payments Ecommerce

Cloud-based solution to integrate payments your way

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global payments Innovation that delivers.



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Introduction

Thank you for considering Global Payments as your payment technology solution provider. We offer a wide range of reliable and innovative payment technology solutions that can help your business thrive. With over 50 years of specialized experience serving Canada and a reputation as one of the world's largest and most respected payment technology solution providers, you can trust us to deliver personalized, comprehensive solutions that meet your specific needs.

At Global Payments, we understand that every business is unique, and that's why we take the time to listen to your requirements and craft customized solutions that fit your business perfectly. We're committed to providing you with the best possible support, and that includes a helpful guide to navigating our Ecommerce platform. If you have any questions or need further assistance, our team of experts is always here to help you.

Below are links to the Ecommerce Portal:

- Access your test account: <u>https://realcontrol.sandbox.realexpayments.com</u>
- Access your live account: <u>https://realcontrol.realexpayments.com</u>

Your account

Learn how to reset your password.

Resetting your password

Navigate to the Ecommerce portal webpage: https://realcontrol.realexpayments.com/

- 1. Click **'Forgot Password'** on the log in screen.
- age: Passord m/ regot Passord

SIGN IN

Client ID

- 2. Enter your details:
 - Client ID The client ID of the account can be found on your Welcome Email.
 - Username The username you log in with and set up when registering.
 - Email Your email address the account is registered with.
- 3. Depending on your password reset

preferences (which can be updated via the **User Management** section in the Ecommerce Portal), you will either receive a password reset email or a password reset email with accompanying verification code. The code will be sent via SMS text message to the mobile phone number you have registered with your account. To navigate to the Password Reset section, go to the User Management section in the Ecommerce Portal, find the user and click on the dropdown arrow. Then click "Edit User".

globa	alpayments
PASSWORD RE	SET
If you have forgott provided us with a enter the details be information below	en your password and you mobile number on registration, alow. If you do not know the please contact support.
Client ID	
Usemame	
Username Email	

globalpayments

SIGN IN

PASSWORD RESET PREFERENCES		
NO YES		
abc can reset their own password		
Email and Verification Code Z Factor Authentication - Recommended	C Email Only @	
		CANCEL UPDATE

4. Once you receive the password reset email from Global Payments, click on the "Reset My Password" button. The route to reset passwords varies depending on the verification mode that was setup for your account. Follow the section below to complete resetting your password.

Email only	Email and verification code
global payments	global payments
PASSWORD RESET HI You have requested to reset your password. RESET MY PASSWORD The link will be wild for 24 hours	PASSWORD RESET HI You have requested to reset your password. RESET MY PASSWORD This firk will be valid for 24 hours
If you did not request for your password to be reset please email support@globalpay.com to let us know. Kind regards, Global Payments Support Team	You will also receive a text message (on the mobile registered with the Ecommerce Porta) with your password teset code. If you did not request for your password to be reset please email <u>support@dobalaoy.com</u> to let us know. Kind regards, Global Payments Support Team
	Okidat Paymene 2016

For "Email only" verification mode

If you are set up for email only password reset, you will be redirected to the below screen. Create a new password and re-type this password to confirm.



For "Email and verification code" verification mode

If you are set up for email and verification code password reset, you will be redirected to the below screen.



You will receive a **6 digit verification code via text message**. Enter the code, then create a new password and re-type this password to confirm. Click **'Reset Password'**, and log in with your new password.

Password criteria

In order to successfully reset your password, the password needs to follow the below criteria:

- 1. You cannot re-use a previously used password
- 2. Passwords are case sensitive
- 3. Passwords must contain at least 10 characters
- 4. Passwords must contain at least 3 of the following:
 - Uppercase letter(s)
 - Lowercase letter(s)
 - Number(s)
 - Symbols(s) e.g. ! * & % @ _ + =

User management

Learn how to add new users, set roles and permissions, view and edit existing users. Find out more about user registration process in this section.

Accessing user management section

To access the user management section, you will need to have the **'Administrator'** or **'User Manager'** role assigned to your User Login. These roles are explained in more detail in the <u>'Setting user Roles and</u> <u>Permissions'</u> of this guide. The '**User Management'** section is located under '**Administration'** within the navigation menu.



Adding new users

- To create a new User, click on 'Add New User' on the 'User Management' screen.
- On the 'Add User' screen you can add the 'Automatic Password Reset' functionality to the user's role by enabling the tick box option. This functionality allows the user to reset their password automatically anytime they wish.
- 3. You only need to provide the email of the user you are setting up. The Username, first name and last name are not mandatory and can be set by the user himself during the registration process.
- 4. The user role can be chosen within the **'Roles'** section. The user roles are explained on the **'Add User'** screen. For more

information on user roles please see the <u>'Setting user Roles and</u> <u>Permissions'</u> section of this guide.

globalpayments	QUICK SEARCH: Choose Criteria T Enter Keyword	Q EDITEDNAME EDITEDNAME EDITEDNAME EDITEDNAME
MENU DASHBOARD	< ADD USER	
TRANSACTIONS CUSTOMERS	Automatic Password Reset	
ERMINAL RAUD MANAGEMENT	USER DETAILS Username	Email *
ETTLED		
UICK LINKS	First Name	Surname
PENDING		
XELAYED HELD	ROLES *	
OIDED	Administrator - Full user access rights	Power User - Process, void, rebate, view and report on transactions
ADMINISTRATION	Sales Agent - Process transactions	User Manager - Add and edit users
CLIENT SETTINGS	Fraud Manager - Edit and view Fraud Management	Read Only - View and report on transactions
JSER MANAGEMENT	Fraud Analyst - Review filtered transactions	
		CANCEL SAVE & SEND EMAIL

Setting user roles and permissions

Users of Global Payments Ecommerce can be assigned multiple roles which define the areas and functionality to which they have access. The following roles can be assigned:

- Administrator
- Power User
- Sales Agent
- Read Only
- Fraud Manager
- User Manager

The table below details the functionality within each user role:

Action	Adminis trator	Power User	Sales Agent	Read Only	Fraud Manager	User Manager
Ability to view transaction details	✓	1	х	1	x	х
Ability to generate, view and download reports	\$	1	x	1	x	x
Ability to process sales	1	1	1	x	x	x
Ability to perform refunds	1	1	x	x	x	x
Ability to perform rebate /void/settle transactions	1	1	x	x	x	x
View the settings general section	1	x	x	x	x	x
Change your existing password	1	1	1	1	1	1
Add new RealControl users	1	x	x	x	x	1
Change the roles of other Users	1	x	x	x	x	1
Request an Automated Password Reset for other Users	\$	x	x	x	x	x
View the Fraud Management section – View/Edit Rules	1	x	x	x	1	x

Note: All users must be assigned at least one role. Assigning multiple roles will cumulate the possible actions for the user. User Managers cannot cumulate multiple roles.

User registration process

Once a user is created a registration email will be sent to the user's email address. Users will receive an email from <u>register.reporting@globalpay.com</u>

Simply click on the registration link in this email to access the registration page as demonstrated on the right.

Enter the fields to complete user registration.

REGISTER USER	
Client Id mikega	Username *
First Name *	Surname *
John	Smith
Password *	Confirm Password *
0	
Mobile Country *	Mobile Number *
Select Country \sim	0

Viewing and editing existing users

In the **'User Management'** screen, you have the ability to search for users that you wish to **View/Edit** by entering their **username,name or email address** in the **'Search for a User'** field.

- 1. The 'Users' tab will show all registered users in the application.
- 2. The **'Pending Registration'** tab will show users who have yet to register on the application and the **'Archived'** tab will show users which have had their user access revoked. Archived users can be re-activated on the application if needed.
- 3. You will also have the option to view 'All Users' or to view 'Locked Users Only'.



4. If you wish to edit a user you can do so by clicking on the dropdown box located on the users details. Click on the **'Edit'** option as shown below.

	Archive
Name: Fraud Analyst Email: jorge.desilvestro@re	Edit
Automatic Deserved Deserve	OFF
Automatic Password Resets	. UFF
AUTOINATIC PASSWORD RESPLS	FRAUD MANAGER
AUTOMATIC PASSWORD RESELS ADMINISTRATOR SALES AGENT POWER USER USER MANAGER	FRAUD MANAGER
AUTOMATIC PASSWORD RESELS ADMINISTRATOR SALES AGENT POWER USER USER MANAGER FRAUD ANALYST	FRAUD MANAGER
AUTOINIATIC PASSWOTO RESELS ADMINISTRATOR SALES AGENT POWER USER USER MANAGER FRAUD ANALYST	(FRAUD MANAGER) READ ONLY

5. Once you have clicked 'Edit', the below screen will appear:

globalpayments	QUICK SEARCH: Choose Criteria Enter Keywor	d Q EDITEDNAME EDITEDAAME EDITEDAAME EDITEDAAME
/ENU	EDIT LOCO	
ASHBOARD	< EDIT USER	ARCHIVELISE
RANSACTIONS		
USTOMERS	Decement Report for this year is currently Disabled - Modify	
ERMINAL		
RAUD MANAGEMENT	USER DETAILS	
ETTLED	Username	Email *
EPORTS	traudAnalyst	jorge.desilvestro@realexpayments.com
	First Name	Surname
	Fraud	Analyst
ENDING		
EDATED	Mobile Country	Mobile Number
VDED	+555 (reland)	× 821721925
NLED		
	ROLES*	
DMINISTRATION		2
LIENT SETTINGS	Administrator - Full user access rights	Power User - Process, void, rebate, view and report on transactions
SER MANAGEMENT		
	Sales Agent - Process transactions	User Manager - Add and edit users
	Fraud Manager - Edit and view Fraud Management	Read Only - View and report on transactions
	Fraud Analyst - Review filtered transactions	
		CANCEL
S Global Payments 2018		

If the user has been set up for automated password resets you will have the option to **'Send Password Reset Email'**. This option allows you to send an email to the Users registered email address containing a link to reset their password.

Processing transactions

In order to process a transaction in Global Payments Ecommerce Portal you will need to go to the **'Terminal'** section. This can be found within the navigation menu to the left of the dashboard.

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TIMAA	Type". Accessed Table V	v Bales M Biteshari D
	PAYMENT DETALS Description Description Amount	SALE TRANSACTION 0.00 2v/dc/01H/ar 17/3H dr
NED CARNETRATION SERVERTETINGE SERVERADATION	Equity Code" Security Code" Security Code"	PROCESS >
	ADOTTORNAL INFORMATION Nodel19 Commun	
	Duritame Munike	
	Garras	
	⊕ SHFWG Serve bit	

The Virtual Terminal can be used to process card transactions including the following: (Click to navigate to the corresponding guides)

- <u>Sales</u>
- Refund
- <u>Card verification</u>

Sale

In order to process a sale, follow the steps below:

- 1. In the 'Type' field, choose 'Sale' from the dropdown menu.
- 2. To select a particular sub-account to process the transaction against, choose the **'Account'** from the dropdown menu.
- 3. If the card you are processing does not have a Security Code, simply tick "Not Available" and the related input field will be disabled.
- 4. If you want to process a pre-authorization (holding funds on a customer's card without immediately capturing them), uncheck the "Automatically settle to the bank" tickbox.
- 5. All fields marked with an * are mandatory and must be completed to process the transaction.
- 6. Once all mandatory fields are complete, click on 'Process'.

globalpayments	BUCK SEARCH. Charles Citaria 👻 Enter Report C	Inder EPTEMARCEPTEMARCE
MUNU BASHISAD INANGACINHA DUTISATINI TERMAN FINIS MANNOMENT BUTLES	TERMINAL ORDER DETAALS Tage Table Table Table	SUMMARY Notes A Biochest D
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CLENT STEPSEI UND MINISTERI	Interiory Settle to the Back 0 ADDITIONAL OF CREATION Product 20 Comment	aldon
	Curtainer Mander Verstähls Reference	
8.0	6 91LMS 6 9147996	er o bling

© 2023 Global Payments Inc. All Rights Reserved. SM212162V2.1EN 7. The transaction result will display and the appropriate message will appear at the top of the **Terminal** screen.

804458238773e28v87) confly Cardie 8627460	100.00 EUR INT Postunie Not Checked	973 Aldinos Hot Dhucked	VEN TRANSACTION PRINT PROPERTY
	Account" Internet		SUMMARY reliasel poarder 58 Merchani (2: 94387345
o generate Order 10 O	Currency*	Ameunt" 0.00	SALE TRANSACTION 0.00 22/00/9018 of 08:58:48
	Becurity Cade*	Not available	PROCESS >
	v premute Delar Ø	Accure Indexed Indexed Indexed Indexed Currency' O Card Nambar' Becardy Cuda'	Annual Annual

Refund

To process a refund you will need to have been assigned the role of **'Administrator'** or **'Power User'** to gain access to this section of the 'Terminal'.

- 1. To process a refund, select '**Refund'** from the '**Type'** dropdown.
- 2. To select a particular sub-account, choose the sub-account from the **'Account'** dropdown.
- 3. All fields marked with an * are mandatory and must be completed to process the transaction.
- 4. You will be required to enter your personal login password as this is a mandatory field.
- 5. Once all mandatory fields are complete, click on **'Process'**. The transaction result will display and the appropriate message will

appear at the top of the 'Terminal' screen as seen in Sale section above.

globalpayments	QAGE MEANER Choice Differie 🔻 Roler Reported 🔍	BRIDMAN DITUMPLUD
NON	TERMINAL.	
Thestal Fires	ORDERDETALS	SUMMARY
HARE MANAGEMENT RETELTS	Tipi ² Annual ² Intend v	Baulos AF Menduarii Di
STOCIONS	INVINENT DETAILS	REPUND TRANSACTION
MINDHE DELL'HED	Older O' Annu personia lister (b) Oursmap' Annumet' Image: Comparison of the compa	21/02/2016 #117/2018
Voldo Anulo	Cardinate Have	PROCESSE)
ADMINISTRUTION QUENT SETTINGS USER MINIMACOMENT	International In	
	REFLIND PALISINGRO	
	Paaevol	
	ADDITIONAL INFORMATION Protect ID Comment	
	Custore Nurber	
8.0	Vende tofesion	
14 1 118 (1997) AND		

NOTE:

Please note that the refund option is not enabled by default on your account. For more information on this please contact the Global Payments Support Team.

You will need the full card number and expiry date to process a refund. If you do not have these details and the transaction is less than 180 days old, you should process a **rebate**. For more information on rebates, please navigate to the <u>Rebating a transaction</u> section of this guide.

Card verification

The card verification transaction type is used to check that a card is valid and active without authorising or holding funds.

- 1. To process a card verification transaction, select **'Card Verification'** from the **'Type'** dropdown.
- 2. To select a particular sub-account, choose the sub-account from the **'Account'** dropdown.
- 3. All fields marked with an * are mandatory and must be completed to process the transaction.
- 4. Once all mandatory fields are complete, click on **'Process'**.
- 5. The transaction result will display and the appropriate message will appear at the top of the **'Terminal'** screen as seen in Sale section above.

giobalpayments	QARX REARCH Chance Offices The Reported Q	DITIONAL DITIONAL DI
INDEX.	TERMINAL	
Therefore Therefore a control of the	ORDER DETAILS	SUMMARY
TURNE MINAGERNT NTTLE	Tend" Assessed" Earl Institution V Entra Laurant V	Taulas 17
REPORTS	INVINENT DETAUS	CARD VERIFICATION TRANSACTION 21/02/01/01 # 10:101
MINORE DELAND	ferder 10° Auto pervende Drahr 10 O	
HELD VOIDED	Dethole New"	PROCESS >
ADMINISTRATION QUENT SETTINGS USBE MANAGEMENT	Eastyleef fearly lob?	
	ADDTIDAKL INFORMATION Poduliti	
	Culture Rotler	
	Yunda Milwise	
	@ OLLING	
1000/74/400 277 10771745345	@\$469963 5eee 27 Million	

Customer management

Learn how to add new customer, add new payment methods and take payments from a saved customer

Add a new customer

1. To create a customer profile, click **"Create New"** and input the customer's details.

CUSTOMERS			CREATE NEW
12 Active Customers	10 Stored Cards	O Expiring Cards (0 have schedules)	2 Expired Cards (1 have schedules)

The **'Customer Ref'** is used to identify the customer's profile and must be unique. All fields marked with an asterisk are mandatory.

2. Click on 'Create Customer' to save the customer profile.

ADD CUSTOMER		
CUSTOMER DETAILS		
Customer Ref*		
Title	First Name -	Sumame -
IVII V		
Date Of Birth	Company	
YYYYY/MM/DD		
CONTACT DETAILS		
	_	
Email	Fax	
Home	Work	Mobile
ADDRESS DETAILS		
Address Line 1	Address Line 2	Address Line 3
City	County/State/Province	Postcode (where applicable)
Country		
Select Country 🗸		
ADDITIONAL DETAILS ■		
		CANCEL CREATE CUSTOMER

Once the customer profile has been created, you can add the customer's card details for taking future payments.

Add a new payment method

To add a card, click on the 'Add Payment Method' Button.

CUSTOMER DETAILS // JOHN	SMITH				VIEW TRANSACTIONS
Customer reference johnsmith01 Phone (Home) - • • Show more Customer Details	Title Mr -	First Name John	Sumame Smith	Email John.smith@email.com Phone (Mobile) -	EDIT CUSTOMER
CUSTOMER CREATED 25 minut	es ago 31/07/2018			LAST TRANSACTION	
PAYMENT METHODS & SCHEDULE AT	TACHED				ADD PAYMENT METHOD
	no p.	ayment method :	for this customer yet		

Once you have added the card details click **'Save Payment Method'** to update the customer's profile.

ADD PAYMENT METHO	DD		
Customer Reference johnsmith01	Title Mr	First Name John	Surname Smith
ADD PAYMENT METHOD			
Card Reference			Cardholder Name *
Card Number *			Expiry Date *
			CANCEL SAVE PAYMENT METHOD

The card details are now securely stored allowing you to process a payment against the customer by clicking 'Take Payment'.

Take recurring payments from a saved customer

To setup a scheduled payment click on '**More**' and choose '**New Schedule**' from the dropdown menu.

Customer reference johnsmith01 Phone (Home) • Show more Customer Details	Title Mr Phone (Wor -	First Name John k)	Sumame Smith	Email john.smith@email.com Phone (Mobile) -	EDIT CUSTOMER
CUSTOMER CREATED	19 hours ago 31/07/2018			LAST TRANSACTION	
					ADD PAYMENT MET
AYMENT METHODS & SCHEDI	ULE ATTACHED				ADD PAYMENT MET
AYMENT METHODS & SCHEDI Card Details Y854 ***************** 4242 (default)	ULE ATTACHED Cardholder name John Smith	Expiry Date 10/20			ADD PAYMENT MET TAKE PAYMENT MORI New Schedule
AYMENT METHODS & SCHEDI Card Details VIGA **** **** 4242 (default)	ULE ATTACHED Cardholder name John Smith No sch	Expiry Date 10/20 edule assigned to t	his card Add Schedule		ADD PAYMENT MET

Set up the schedule to run at the required date and frequency. All fields marked with an asterisk are mandatory. Click **'Save'** to save the schedule.

Customer Reference ohnsmith01	Title Mr	First Name John	Surname Smith			
Card reference Jefault	Cardholder John Smitl	name 1	Card N	lumber *** **** **** 4242	Expiry Da 10/20	ite
HEDULE DETAILS					SUMMARY	
Repeats* Monthly	\checkmark				VISA	**** **** **** 4242 John Smith 10/20
Every					SCHE	DULE DETAILS
1 Month	~				John Smith will be the month until	charged monthly on day 1 o cancelled using payment
1st day of the month First	~	Sunday		~	Upcor 01 Sep 2018, 0	ning Payments 1 Oct 2018, 01 Nov 2018
		,			CANCEL	PROCESS >
Ends Never	~					
		De la com				
Account* Select Account	~	Product ID				
Account* Select Account Currency* Amount*	~	Product ID	er			
Account Select Account Currency* Amount* 0.00	~	Product ID Customer Numb	er			
Account* Select Account Currency* Amount* 0.00 Order ID Stub	~	Product ID Customer Numb	er			
Account* Select Account Currency* Amount* 0.00 Order ID Stub	•	Product ID Customer Numb Variable Referen	er ce			
Account Select Account Currency Amount 0.00 Order ID Stub Comment	~ 0	Product ID Customer Numb Variable Referen	er ce			

The customer profile will be updated with the schedule.

Transaction management

Learn how to rebate, void, and settle transactions.

Viewing a transaction

In order to view transactions in the Ecommerce Portal, click **'Transactions'** located within the main navigation menu.

In the **'Transactions'** section, you have the ability to search for multiple transaction types that have been processed.

- 1. To search for transactions, enter the relevant data in the fields located in the **'Search for Transactions'** section.
- 2. Within the **'Status'** dropdown, you have the option to filter out specific transaction types. For example if you would only like to view **'Pending'** transactions, choose the **'Pending'** option from the dropdown and this will return all transactions that match these criteria.
- 3. The status of the transaction will appear to the right of the transaction line. The below example shows all transactions which were processed on February 3rd 2015 based on the search criteria entered.
- 4. To view more details on the transaction, click on the transaction line.

		Enter Reyword	q		MIKAEL GOARD	ET 🔹
TRANSACTIONS					GENERATE REP	ORT
SEARCH FOR TRANSACTIONS Date 22 Feb 2018 - 22 Feb 2018 Show More Search Criteria	Order ID		Customer Nar	ne Card Number	SEAR	СН
List currently relined by Date 220	22010-220222010-13	aatus 🦗 (Paynent weuroù k	varus T		Expan	nd All 💿
 22/02/2018 08:39:26 22/02/2018 08:21:34 	VISA John Hoga	n	51e5b678204c	473c840 50.00 EUR 4582887 100.00 EUR	PENDING	•
All times are set to GMT. Change						
	TRANSACTIONS Date 22 Feb 2018 - 22 Feb 2018 © Show More Search Criteria List currently refined by Date 22/02/2018 08:39:26 © 22/02/2018 08:29:26 22/02/2018 08:21:34	TRANSACTIONS SEARCH FOR TRANSACTIONS Date 22 Feb 2018 - 22 Feb 2018 © Show More Search Criteria List currently refined by Date 22/02/2018 08:39:2.6 Table 22/02/2018 08:39:2.6 Table 22/02/2018 08:39:2.6 Table 21/02/2018 08:39:2.6 Table 21/02/2018 08:39:2.6 Table 21/02/2018 08:39:2.6 Table Table	TRANSACTIONS Date Order ID 12 Feb 2018 - 22 Feb 2018 Image: Control of the control of t	TRANSACTIONS Date Order ID Cutiomer Name 122 Feb 2018 - 22 Feb 2018 Order ID Cutiomer Name Istic currently refined by Date 22/02/2018 - 22/02/2018 100am All Payment Method Emilie Istic currently refined by Date 22/02/2018 - 22/02/2018 100am All Payment Method Emilie Istic currently refined by Date 22/02/2018 - 22/02/2018 100am All Payment Method Emilie Istic currently refined by Date 22/02/2018 - 22/02/2018 100am All Payment Method Emilie Istic currently refined by Date 22/02/2018 - 22/02/2018 100am All Payment Method Emilie Istic currently refined by Date 22/02/2018 - 22/02/2018 100am All 10	TRANSACTIONS Date 122 Feb 2018 - 22 Feb 2018 © Show More Search Citeria Lat currently refined by Date 22/02/2018 08:39:26 Total Image: Status All Program All Times are set to GMT. Change	TRANSACTIONS Customer Name Card Number Date Customer Name Card Number 12 Z Feb 2018 - 22 Feb 2018 Customer Name Card Number Show More Search Citeria State State 1ut currently refined by Duter 22022/2018 : Status #A Peyment Methods Cards Expan 10 22/02/2018 08:39:26 Tell John Hogan StateSet73204:473:c840 Sto 00 EUR PENDING 10 22/02/2018 08:21:34 Tell John Smith 13d4624306:44582887 100.00 EUR PENDING

Voiding a transaction

'Pending' and **'Delayed'** transaction types can be voided to prevent the transactions from proceeding to settlement. You can search for **'Pending'** or **'Delayed'** transaction types within the **'Transactions'** section.

1. To **'Void'** transactions, click on the drop down box located to the right of the transaction status. Once you have clicked on the drop down you will have the option to **'Void'** as seen below.

۲	22/02/2018 08:39:26	VISA John Hogan	51e5b678204c473c840	50.00 EUR	PENDING	•
۲	22/02/2018 08:21:34	VISA John Smith	f3d4624306e44582887	100.00 EUR	P Void Hold	

2. If you wish to add comments relating to the transaction you can do so in the **'Comments'** section.

VOID				
Date Thursday, 22 February 2018 08:39	Cardholder Name	Order ID 51e5b678204c473c840fe7e59	Account Internet	Amount 50.00 EUR
OID TRANSACTION				
/hy are you voiding this transaction? 🖲				
Reason not given				
comment				
				CANCEL VOID TRANSACTIO

3. When you have entered comments and wish to complete the void, click on the 'Void Transaction' button. Should you wish to view the transaction details before voiding a transaction you can click into the transaction line. This will bring you to the 'Transaction Details' screen and the 'Void Transaction' option will be present above the Transaction Details.



- 4. Click on **'Void Transaction'**.
- 5. Once you have clicked on 'Void Transaction', you will again have the option to add additional comments as detailed on the void screen above before finalizing the 'Void'. Once a transaction has been voided it will not be sent for settlement

Rebating a transaction

After a transaction has been sent for settlement, it can no longer be voided. To return funds to the customer, the transaction may now be rebated. A rebate is a transaction that returns funds to the customer and debits the merchant's bank account. The rebate uses the details from the original authorization transaction; therefore, you do not need to contact the customer for their details to process a rebate.

NOTE:

The Rebate transaction type can only be accessed if you have sufficient permissions. You will need to have been assigned the role of **'Administrator'** or **'Power User'** to gain access to this section. In order to gain access you will need to contact your **'Administrator'** User.

There are two restrictions for rebates which do not apply for refunds:

- There is an upper limit on the amount that you can rebate: you can partially rebate the transaction, rebate the full amount or rebate any amount up to 115% of the original authorization.
- You can only rebate the transaction up to 180 days after it has originally been processed. After 6 months, you will need to process a refund. For more information on refund, navigate to the <u>Refund</u> section.

To process a rebate, follow the steps below:

1. Click on the transaction you wish to rebate. At the top of the transaction details screen, click on **'Rebate Transaction'**.

<	TRANSACTION	DETAILS		PRINT RECE	PT REBATE TRANSACTION
	BATCHED	Date Wednesday, 21 February 2018 10:13	Order ID gxn4dfkNqZ	Account alb	Amount 50.00 GBP

 The screen below appears, allowing you to enter further details before finalizing the rebate. You can add the rebate 'Amount', 'Customer Number', 'Variable Reference', 'Product ID' and any additional comments for reconciliation purposes.

REBATE					
Date Wednesday, 21 February 2018 10:13	Cardholder Name	Order ID gxn4dfkNqZ		Account aib	Amount 50.00 GBP
EBATE TRANSACTION					
Amount*		50.00 GBP			
50.00					
Customer Number		Com	ment		
1234		co	mment 1		
Variable Reference					
1234					
Product ID					
1234					
		Pass	word*		
				CA	NGEL REBATE TRANSACTIO

- 3. Enter your login password to proceed
- 4. Click on **'Rebate Transaction'** to process this transaction. You can then view the rebated transaction in the **'Transactions'** section.

Settling a delayed transaction

A delayed settlement transaction can be located under **'Transactions'**. When you click into **'Transactions'**, you can search for 'Delayed' transactions in the **'Search for Transactions'** section. You will need to choose **'Delayed'** from the **'Status'** field and click on **'Search'**. This will return all delayed transactions that meet your search criteria.

When you locate the transaction you wish to settle, click into the transaction and choose 'Settle Transaction'.

TRANSACTION D	ETAILS	PRINT RECEIPT	VOID TRANSACTION	SETTLE TRANSACTION	HOLD TRANSACTION
DELAYED	Date Thursday, 22 February 2018 08:42	Order ID 65fff841a6b1466b81	a815f4e li	Account	Amount 25.00 EUR

If you wish to add additional information relating to the transaction you can do so on the **'Settle'** screen as below.

SETTLE				
Date Thursday, 22 February 2018 08:42	Cardholder Name	Order ID 65fff841a6b1466b81a815f4e	Account internet	Amount 25.00 EUR
SETTLE TRANSACTION				
Amount*		25.00 EUR		
25.00				
Customer Number		Comment		
Variable Reference				
Product ID				
			C	ANCEL SETTLE TRANSACTION

Click on **'Settle Transaction'** to process this transaction. You can then view this transaction within the **'Pending'** category.

Transaction reporting

Learn more about batched transactions, viewing related transactions, printing receipts, and downloading reports as an Excel file

Batched transactions

When transactions are authorised they are sent to the acquiring bank for settlement at the end of each day (midnight merchant local time). At this stage the transactions are referred to as settled transactions and are processed into daily batches

Note: While batches are closed daily by Global Payments, banks only fund merchant accounts Monday to Friday.

Batch overview

To view settled transactions, click on **'Settled'** from the navigation menu on the left side of the screen.

1. All settled transactions are grouped under a daily batch ID.

lobal payments	QUICK SEARC	H: Choose Crit	eria 👻 Enter Keyword	Q	EDITE	RI INAME EDITEDAPELLIDO
ENU	SETTI ED					
SHBOARD	SETTLED					
ANSACTIONS	0510011500.01701	150				
ISTOMERS	SEARCH FOR BATCH	HES				
RMINAL	Date		Account	Acquirer	Batch ID	
AUD MANAGEMENT	Jan 23 2018 - Feb 2	1 2018	Select Accounts 🗸	Select Accounts		
TTLED						
PORTS						SEARCH
JICK LINKS	the second sector days	0.00 00000	2010 01200001			
NDING	List currently termed by	Date 23/01	12018 - 2170272018			
LAYED	TUESDAY, 20 FEBRUARY 20	018				Expand
LD				_	_	
IDED	224784	21:53:54	AIB Merchant Services - 345345676	50.00 GBP 1	(0.00) GBP 0	50.00 GBP
ILED	② 224783	21:53:23	AIB Merchant Services - 345345676	50.00 GBP 1	(50.00) GBP 1	0.00 GBP
MINISTRATION	224782	18:54:28	AIB Merchant Services - 345345676	550.00 GBP 11	(0.00) GBP 0	550.00 GBP
JENT SETTINGS IFR MANAGEMENT	② 224773	06:13:01	AIB Merchant Services - 345345676	0.00 GBP 0	(250.00) GBP 5	(250.00) GBF
	224772	06:11:50	AIB Merchant Services - 9435345676	250.00 EUR 5	(150.00) EUR 3	100.00 EUF
	② 224760	05:44:02	AIB Merchant Services - 345345676	107.50 GBP 3	(57.50) GBP 2	50.00 GBF
	 224759 	05:43:53	AIB Merchant Services - 345345676	50.00 GBP 1	(0.00) GBP 0	50.00 GBF
	② 224758	05:43:24	AIB Merchant Services - 345345676	50.00 GBP 1	(50.00) GBP 1	0.00 GBF
	② 224755	02:57:58	AIB Merchant Services - 345345676	750.00 GBP 15	(0.00) GBP 0	750.00 GBP
	② 224745	01:35:49	AIB Merchant Services - 345345676	0.00 GBP 0	(0.00) GBP 1	0.00 GBF
(B) (B)	224744	01:32:31	AIB Merchant Services - 345345676	400.00 GBP 8	(0.00) GBP 0	400.00 GBP
0 Global Payments 2018	(*) 224742	01:05:41	Alb Merchant Services - 345345676	1,250.00 GBP 25	(0.00) GBP 0	1,250.00 GBP

2. To view further information on the batch of settled transactions click on the batch line. The Batch Overview screen will then be displayed.

BATCH BREA	KDOWN BY ACCOUNT				
224782	20/02/2018 18:54:28	AIB Merchant Services - 345345676	550.00 GBP 11	(0.00) GBP 0	550.00 GBP 11
aib			550.00 GBP 11	(0.00) GBP 0	550.00 GBP 11

- 3. If you wish to generate a report based on the transactions within that batch, click on **'Generate Report'**.
- To view all transactions within the batch, click on 'View Transactions'. Once you have clicked on 'View Transactions', you will be brought to the screen below:

globalpayments	QUICK SEARCH: Choose	se Criteria 👻 Enter Key	word Q	EDITEDN	Re AME EDITEDAPELLIDO		
IENU	TRANSACTIONS	TRANSACTIONS					
ASHBOARD							
USTOMERS	SEARCH FOR TRANSACTIONS						
ERMINAL	Data	Order ID	Customer Name	Cord Number			
RAUD MANAGEMENT	16 Jan 2018 - 25 Feb 2018	order to	Customer Name	Gard Humber			
TTLED							
PORTS	Show More Search Criteria				SEARCH		
UICK LINKS							
ENDING	List currently refined by Date	16/01/2018 - 25/02/2018 Status Batched F	Payment Method Cards Batch ID 224782				
ELAYED					Concerned of		
LD					Expands		
NDED	20/02/2018 21:53:10	WSA Giorgio Alpaca	EWvDn27meu	50.00 GBP	BATCHED		
JLED							
DMINISTRATION	20/02/2018 21:53/02	Giorgio Alpaca	offine 4wp8zubXZA	50.00 GBP	BATCHED		
LIENT SETTINGS	④ 20/02/2018 21:47:15	WSA Giorgio Alpaca	GCq7b66W2k	50.00 GBP	BATCHED		
SER MANAGEMENT	900020018 21-44-51	Viereio Alexeo	UlivaDLVINU	50 00 CRP	PATCHED		
	20/02/2018 21:48:51	voa Giorgio Alpaca	paubiojon	50.00 GBP	BATCHED		
	20/02/2018 19:14:06	wia Giorgio Alpaca	uDbLkJOnLhMoLtfD4yuN	50.00 GBP	BATCHED		
	20/02/2018 19:13:27	WSA Giorgio Alpaca	JsoGtbHPbwEoZImtltP9F_	50.00 GBP	BATCHED		
		-					
	20/02/2018 19:11:55	visa Giorgio Alpaca	4yuEtU8Md6	50.00 GBP	BATCHED		
	20/02/2018 19:11:36	WIA Giorgio Alpaca	AYgwJd2rGw	50.00 GBP	BATCHED		
		_					
00	20/02/2018 18:57:38	wsa ulorgio Alpaca	the BREmaild	SU.UD GBP	BATCHED		
8 9	20/02/2018 18:54:52	Giorgio Alpaca	3w2nHJ6F8F	50.00 GBP	BATCHED		
D Global Payments 2018							

By selecting the plus sign on the left of the transaction, this will expand the transaction line allowing you to view more information on the transaction as below.

Alternatively you can also click on 'Expand All' which will display the extra details for all transactions in the batch.

You can click on each transaction line to view the individual transactions details for that transaction. The transaction details section gives you a view of the general information about the transaction as below.

globalpayments	QUICK SEARCH	t: Choose Criteri	ia 👻 Ente	er Keyword	Q		Re: EDITEDNAME EDITEDAPELLIDO
MENU	< TRANSACTION D	ETAILS					PRINT RECEIPT
TRANSACTIONS	BATCHED	Date Tuesday, 20 Feb	oruary 2018 21:53	Order ID EWvDn27meu		Account	Amoun 50.00 GBF
CUSTOMERS							
FERMINAL	01/501/1514						
FRAUD MANAGEMENT	OVERVIEW	FRAUD					
REPORTS	RESULT						
QUICK LINKS	Response Authorised (00)	Transaction ID 48995859		Message AUTH CODE: PF	8888	Batch ID 224782	Pas Ref 15191635901641237
PENDING DELAYED	Auth Code PP8888	Recurring Flag		Reason for Last	Action		
VOIDED	PAYMENT METHOD	VISA			CUSTOMER		
ADMINISTRATION	Card Number 424242*****4242		Cardholder Name Giorgio Alpaca		Customer Name	Cus 123-	tomer Number §
CLIENT SETTINGS JSER MANAGEMENT	Issuing Bank -		Payment Method Country		Customer Reference		
	PRODUCT				DCC		
	Product ID 1234		Variable Reference 1234		There is no DCC (Dyna	amic Currency Conversion) s	etup for this account. For further
	Comment comment 1				information around DC	CC, please contact our supp	ort team.
	HISTORY						
(B) (B)	Tuesday, 20 February 3	2018 21:53	Rebate		(50.00) GBP	Authorised (00)	PRINT RECEIPT
0 Global Payments 2018 v2.1.113.0-RELEASE	 Tuesday, 20 February 3 	2018 21:53	Auth		50.00 GBP	Authorised (00)	PRINT RECEIPT

Fraud

In the fraud section of the transaction details screen, you can view the **Fraud Score**, **Security Code** and **3D Secure** information. You can also view the **AVS Address** and **AVS Postcode** results returned for the transaction.

Explanation of details within the Fraud Section of Transaction Details:

Title	Description
UCAF (AAV/CAVV)	This is the Cardholder Authentication Verification Value created during cardholder authentication.
XID	This is a Global Payments generated transaction reference that the merchant sends to the Access Control Server in advance of the cardholder authentication.
ACS URL	This is the address of the Access Control Server, the card issuing banks website.
ECI	This is the E-Commerce Indicator. For more information on this field, please see the below table.

Visa	Mastercard / Switch (UK DMK)	Ecommerce Indicator (ECI)
5	2	Full 3D Secure – cardholder Enrolled and authenticated
6	1	Merchant 3D Secure – cardholder not enrolled or attempt to contact ACS server was used
7	0	Non 3D Secure transaction It is up to the merchant to decide whether or not to proceed with a non-3D Secure transaction. The liability shift no longer applies.

Note that transaction processed on the Virtual Terminal cannot benefit from the 3D Secure liability shift. Only customer initiated ecommerce transactions can benefit from 3D Secure.

History

In the history section of the transaction details screen, you can view the details of the authorization and all subsequent actions that have been carried out against the order. These may include settle, rebate, and void details.

Explanation of fields on Transaction Details screen

Field	Description
Timestamp	The date and time the transaction was processed.
Cardholder Name	The Cardholder name.
Order ID	This is the unique identifier for the transaction.
Account	The sub-account that the transaction was processed under.

Transaction Amount	The value of the transaction.
Customer Number	This displays information sent in the Customer Number field of the authorisation.
Product ID	This displays information sent in the Product ID field of the authorisation.
Variable Reference	This displays information from the Variable Reference field.
Status	This shows the current stage of the transaction process.
Result	The result of the transaction which is passed back by the card holders issuing bank.
Message	This is the result message which is passed back by the card holders issuing bank.
Batch ID	This shows the Batch ID of the batch that the transaction is associated with. If a transaction is declined and therefore not batched, this will display "-1". In this instance the Batch ID will be available in the 'Settled' section of the application.
Pas Ref	This is an internal Global Payments reference, unique to each transaction.
Transaction ID	This is an internal Global Payments reference, unique to each transaction.
Card Number	This shows the card type and the card number masked with X's for security reasons. The first 6 digits and last 4 digits will be the only characters visible.
Card Issuer	This displays the name of the bank that issued the card, if that information is available.
Card Issuer Country	The country the card was issued in.
Originating I.P.	This shows the IP address that the transaction was processed through.
Customer I.P.	This shows the IP address of the customer.
Fraud Score (TSS)	This is the score that the transaction received by the fraud scoring tool.

Security Code	This shows the result of the Security Code check. Please see the Appendix for the possible security code results.
AVS Address	This shows the result of the Address Verification Service (AVS) check on the information supplied by the customer in the billing address field.
AVS Postcode	This shows the result of the Address Verification Service (AVS) on the postcode supplied by the customer.

Viewing related transactions

In the **'Payment Method'** section of the transaction details screen you can view related transactions by clicking on **Number** or **Cardholder Name**. These values will be underlined as below. For example if you click on the card number this will display all transactions processed on this card.

Card Number 424242******4242	Cardholder Name Giorgio Alpaca	
Issuing Bank	Payment Method Country	

View and print receipt

To print a receipt, click on the **'Print Receipt'** button which will appear on the top right of your transaction details screen. This will open up a new tab in your browser, containing the receipt. Then use the onscreen options to save or print the receipt as necessary.



Download reports to Excel

In order to generate reports of all transactions, click on **'Generate Report'**. For example, within the **'Settled'** section, the **'Generate Report'** button is located within the batch overview screen below.

This will produce a report of all transactions within that batch. This functionality can be used throughout multiple sections of the RealControl system wherever the **'Generate Report'** button is located.

Click on **'Generate Report'**, this will schedule the batch report in the **'Reports'** section of the application.

BATCH 22	4782 OVERVIEW			GENERATE REPORT 👻	VIEW TRANSACTIONS
BATCH BREA	AKDOWN BY ACCOUNT				
224782	20/02/2018 18:54:28	AIB Merchant Services - 345345676	550.00 GBP 11	(0.00) GBP 0	550.00 GBP 11
aib			550.00 GBP 11	(0.00) GBP 0	550.00 GBP 11

To view reports click on the **'Reports'** section of the main navigation menu. Click the **'Download'** icon to the right of the report line to open or save the file.

If you choose to save the file, you can save it as a .csv file on your local device.

global payments	c	UICK SEARCH: Choose Criteria	 Enter Keyword 	Q	Reale			
MENU DASHBOARD	REPORT	S						
TRANSACTIONS CUSTOMERS	This section	This section contains all reports generated for download in the last 7 days.						
TERMINAL FRAUD MANAGEMENT	WEDNESDAY, 2	1 FEBRUARY 2018						
SETTLED REPORTS	10:27	Legacy Report	Complete	Records Generated: 158	L Download			
QUICK LINKS PENDING	10:26	Legacy Report	Complete	Records Generated: 157	ی Download			
DELAYED	TUESDAY, 20 FE	EBRUARY 2018						
HELD VOIDED	19:33	Transaction Report	Complete	Records Generated: 7	Download			
ADMINISTRATION	19:32	Transaction Report	Complete	Records Generated: 224	a Download			
DUENT SETTINGS JSER MANAGEMENT	19:31	Legacy Report	Complete	Records Generated: 155	Download			
	19:30	Extended Legacy Report	Complete	Records Generated: 6	≜ Download			
	19:30	Transaction Report	Complete	Records Generated: 81	at Download			
	19:29	Transaction Report	Complete	Records Generated: 223	at Download			
80	19:29	Batch Report	Complete	Records Generated: 4	d Download			
© Global Payments 2018 v2.1.113.0-RELEASE	19:28	Legacy Batch Report	Complete	Records Generated: 4	2 Download			

Fraud management

Learn how to set up rules, add transaction data, review, release or void suspicious transactions. Find out how to block/hold or restrict a transaction, and more.

Selling online enables you to grow and scale your business substantially. However you need to be aware that when selling online a fraud risk exists that can result in goods being shipped that you may not get paid for.

This risk can be mitigated by:

- Executing 3D Secure for all online transactions. This shifts most fraud liability from you, to your customer or your customer's bank. It is usually mandated by your acquiring bank to use 3D Secure for all online transactions.
- Checking the **Security Code** and **Address Verification (AVS)** results for transactions. Ensure you are sending in the correct data to properly use these features and are also interpreting the results of these checks.
- Using Global Payments Fraud Management to automatically **Pass**, **Hold** or **Block** transactions.

What rules can I set up to get started with Fraud management?

This guide recommends an initial set of Fraud Management rules new merchants can configure who have little experience of selling online and managing fraud risk. Configuring these rules ensures an additional layer of protection on top of 3D Secure, Security Code and AVS and gives you a better understanding of the Global Payments Fraud Management product. This understanding will enable you to cater the rules to best suit your own business needs.

Please note that this guide is a recommendation only. You must take ownership of your own Fraud Management rules. Take a look at the other available rules to see if you feel any other rules would help you mitigate fraud.

Fraud Management Rule Creation

Fraud Management is a Global Payments product that executes a series of rules, configured by you, at the time the transaction is authorized that can PASS, HOLD or BLOCK transactions automatically. It helps you identify suspected fraudulent transactions. It may be difficult for you to know what rules to configure, before you commence processing online transactions for the first time, so here are some recommendations to get started with.

Please note that all the recommended rules result in a HOLD or PASS result. These rules will not automatically BLOCK transactions. Using HOLD ensures you never lose a sale automatically. A PASS result means the transaction is accepted, while BLOCK means that the transaction is stopped and will never be processed. A HOLD result means that if the transaction is authorised, you will not receive funds for that transaction until the transaction is reviewed and released by you. Please do not ship goods until a held transaction is reviewed by you and released.

If you are uncomfortable with Fraud Management automatically holding transactions that you subsequently need to review, you can set Fraud Management to PASSIVE MODE. Passive mode means that the Fraud Management result is for information only and no automatic action, such as holding the transaction, is taken. See "What are PASSIVE and OFF modes used for?" section later in this document.

Here are 7 rules we would recommend that you enable before you start processing transactions.

To configure these rules log in to RealControl and go to **Fraud** Management -> Create A New Rule.

You can give each rule a name that means something to you. Your rule names appear in RealControl when you view detailed information about a transaction.

Amount

"I want to hold transactions when the amount is greater than £x. Otherwise I want to pass transactions."

You need to determine the amount, once exceeded, for which transactions will be held. We recommend to look at your average sale

amount and then choose a larger amount where, if seen, you would want to review before accepting.

Customer

"I want to hold transactions when the cardholder name is marked as medium risk in my cardholder name data list. Otherwise I want to pass transactions."

You need to add cardholder names to your data list as Medium risk for this rule to trigger. It's unlikely you will have any cardholder names when you first start processing transactions. Over time you can easily add names from previous transactions via RealControl. This should be done if you ever get a transaction that results in a fraud chargeback.

See "How do I block/hold transactions based on the data in my data list?" Fraud Management Guide.

Geographic

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

You will need to add countries to your payment method country list that you want to accept.

See "How do I restrict transactions to a set list of countries?" Fraud Management Guide. Alternatively you can reverse this rule to HOLD transactions for a known list of countries and PASS for all other countries.

Note: Holding transactions where the Billing and Shipping Countries or Billing and Issuing Countries do not match are also popular. To use

these rules please ensure you are submitting Shipping and Billing Countries to Global Payments in your transactions.

Card Number

"I want to hold transactions when the card number has been used more than x times with a different cardholder name. Otherwise I want to pass transactions."

You need to replace x with a number indicating how many times you are comfortable with a card number being used with a different name before you want to hold the transaction for review

See "How do I block/hold transactions based on a particular pattern?" Fraud Management Guide.

"I want to hold transactions when the card number is marked as medium risk in my card number data list. Otherwise I want to pass transactions."

You need to add card numbers to your data list as Medium risk for this rule to trigger. It's unlikely you will have any card numbers when you first start processing transactions but over time you can add them securely from previous transactions via RealControl, especially if you ever get a chargeback.

See "How do I block/hold transactions based on the data in my data list?" Fraud Management Guide.

"I want to hold transactions when the card number has been authorised more than x times in the last 24 hours. Otherwise I want to pass transactions." "I want to hold transactions when the card number has been authorised more than x times in the last week. Otherwise I want to pass transactions."

You need to decide how many times you want to see a card number authorised in the past 24 hours and in the past week, before holding it.

See "How do I block/hold transactions based on recurrent use of a card number within a defined period?" Fraud Management Guide.

The above rules are a recommendation only. Enabling these rules will give you a good sense of how to use Fraud Management. You can easily configure additional rules based on the data you send to Global Payments. For example, if you are submitting a customer number unique to your business, customer IP address or email address you can build useful rules relating to this data.

Full list of fraud rules

"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 authorised 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 authorised more than a number of times with a different variable reference the card number has been authorised more than a number of times with a different has been authorised more than a number of times with a different has been authorised more than a number of times in the last week the card number has been authorised more than a number of times in the last week the card number has been authorised more than a number of times in the last week the card number has been authorised more than a number of times with a different cardholder name the card number has been authorised more than a number of times with a different cardholder name

	times with a different customer number the card number has been authorised 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	Shipping Area
Cardholder name	Shipping Country
Product ID	Billing Area
Variable Reference	Billing Country
Customer Number	BIN range
Customer IP Address	Issuing Country

How to log in and create a new rule?

 Access the Fraud Management Page by clicking on "Fraud Management" on the left hand side menu and click Create New Rule button.

globalpayments	QUICK	SEARCH: Choose Criteria	•	Enter Keyword	Q	Re EDITEDNAME EDITEDAPELLIDO
MENU DASHBOARD	FRAUD FILT	ER				
TRANSACTIONS CUSTOMERS TERMINAL	The Fraud Filter is Filter Rules. In thi that were held or	a tool you can use to manage s section you can configure wi blocked by Fraud Filter.	suspected fra nich Fraud Filt	audulent transactions. It w er rules to execute, manaç	ill automatica e your Fraud	ally action (Pass, Hold or Block) transactions based on one or more Fraud Filter Data Lists (which are used by certain rules) and view transactions
FRAUD MANAGEMENT SETTLED REPORTS		230		14		20
QUICK LINKS	Trans (la	sactions HELD st 30 days)	Transa (I	ctions BLOCKED ast 7 days)	nsactions	15
PENDING DELAYED		Total Value GBP 11,500.00		Total Value GBP 700.00	mber of Tra	5
VOIDED FAILED					ź	0 15 16 17 18 19 20 21 22
ADMINISTRATION	View All Fraud Filt	ter Transactions				Feb Feb Feb Feb Feb Feb Feb Feb Feb
USER MANAGEMENT	RULES	DATA LISTS				CREATE A NEW RULE MORE ACTIONS
				There are no rules co	nfigured at the	e moment
				- (DR -	Close Help X
	Manag	e Data Lists				Create a New Rule
(B) (B)	For Examp number lis IP Address	For Example you can add a card number to your High Risk Card number list or add an IP Address to your Medium Risk Customer IP Address Ist. an leto BLOCK transactions that containe a High Risk Customer			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	
© Global Payments 2018 vATP-5647-SNAPSHOT	To use this action (Pa transaction	s data you need to create rules ss, Hold or Block) to take when n.	to determine h this data is s	what een in a		IP Address.

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.

2. Select the relevant category.



© 2023 Global Payments Inc. All Rights Reserved. SM212162V2.1EN 23 3. Give the rule a name. This is a name that will be re-used throughout the application. In our example type in "card-holder name and card number".

Create statement – each rule is made up of one or more statements, and each statement has an action and one or more conditions.

global payments	QUICK SEARCH:	Choose Criteria 👻	Enter Keyword	Q	Realex
MENU DASHBOARD TRANSACTIONS CUSTOMERS TERMINAL CONTO MANAGEMENT	CREATE A NEW RULE // C Rule Summary I want to block transactions when the o transactions.	ARD NUMBER	ny card number data list or th	e card number is marked as medium risk	in my card number data list. Otherwise I want to pass
SETTLED REPORTS QUICK LINKS PENDING DELAYED	Rule Name Card Number data list First Statement				
HELD VOIDED FAILED ADMINISTRATION CLIENT SETTINGS USER MANAGEMENT	Block When the Card Number	✓ Transactions 0 ✓ is marked as	∼ hi	igh risk 🗸 🗸	in my Card number data list - EDIT LIST O
	OR- When the Card Number	 is marked as 	~ "	nedium risk V	in my Card number data list - EDIT LIST ()
	ADD STATEMENT Otherwise I want to				8
Global Payments 2018 vATP-S647-SNAPSHOT	Pass	✓ Transactions ⊕			CANCEL REVIEW AND ACTIVATE

4. Click Review and Activate button. Review the rule that you have just created and edit or activate it.

REVIEW AND ACTIVATE NEW RULE		
Card number last 24 hours		EDIT
I want to block transactions when the card number has been used more than 5 times in the last 24 hours. Otherwise I want to pass transactions.		
	CANCEL	ACTIVATE RULE

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 <u>API</u> or via the <u>Hosted</u> <u>Payment Page</u>. 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.

What do I do once I have my rules configured?

Firstly, send in a few test transactions to trigger the rules you have set up to hold the transactions. Then look at those test transactions in RealControl and understand how to review, release and void transactions.

When you start processing real transactions you must monitor them in RealControl.

Go to the **Fraud Management -> Fraud Filter** in RealControl to ensure the transactions that are Held are reviewed and either released or voided.

See "How do I review, release or void a suspected fraudulent transaction?" Fraud Management Guide.

Over time if you feel you are spending too much time reviewing transactions you can tweak the rules to let more transactions Pass or Block automatically.

If you find you are getting fraudulent transactions, for example via the chargeback process, then look at those transactions and identify rules which can be added or modified to Hold or Block similar transactions. Add card numbers, cardholder names or other data from chargebacked transactions in RealControl to your fraud data lists. Future transactions with that card number, cardholder name or other data will be actioned automatically once the corresponding rule for that data is active.

See "How do I add transaction data to my data list?" Fraud Management Guide.

See "How do I block/hold transactions based on the data in my data list?" Fraud Management Guide.

global payments	QUICK SEARCH:	Choose Criteria	▼ Enter	Keyword	Q		Realex
MENU CASHBOARD TRANSACTIONS	FRAUD FILTER	ked Failed 0					Sort by MOST RECENT FIRST +
CUSTOMERS TERMINAL FRAUD MANAGEMENT	2018/02/22 23:37:18	Giorgio Alpaca	cZc2Dw	aib	Manual	50.00 GBP	HELD 👻
SETTLED REPORTS	2018/02/22 21:50:57	VISA Giorgio Alpaca	Z34n5E	aib	Manual	50.00 GBP	HELD +
QUICK LINKS	2018/02/22 21:50:33	VISA Giorgio Alpaca	aEtr7Ct	aib	Manual	50.00 GBP	HELD +
DELAYED	2018/02/22 21:50:08	VISA Giorgio Alpaca	cP52jkT	aib	Manual	50.00 GBP	HELD +
VOIDED	2018/02/22 21:49:23	VISA Giorgio Alpaca	xMDTJ	aib	Manual	50.00 GBP	HELD +
ADMINISTRATION	2018/02/22 19:13:01	VISA Giorgio Alpaca	NBGtDb	aib	Rule	50.00 GBP	BLOCKED
CLIENT SETTINGS USER MANAGEMENT	2018/02/22 19:10:04	VISA Giorgio Alpaca	KCCTW	aib	Manual	50.00 GBP	HELD +
	2018/02/22 19:09:33	VISA Giorgio Alpaca	bKaPa	aib	Manual	50.00 GBP	HELD +
	2018/02/22 18:56:26	VISA Giorgio Alpaca	cxy46kk	aib	Manual	50.00 GBP	HELD +
	2018/02/22 09:25:51	VISA Giorgio Alpaca	y7unj3n	aib	Manual	50.00 GBP	HELD +
	2018/02/22 09:25:28	VISA Giorgio Alpaca	EHNNg	aib	Manual	50.00 GBP	HELD +
2 (2018/02/22 09:25:07	VISA Giorgio Alpaca	zCPrex	aib	Manual	50.00 GBP	HELD +
© Global Payments vATP-5645-SNAPSHOT	2018/02/22 09:24:27	VISA Giorgio Alpaca	ZQMujR	aib	Manual	50.00 GBP	HELD +
HEL	D						
Void							
Release		_					

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 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 not be 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.



PASSIVE Mode Will execute the rules and indicate what action (Pass, Hold or Block) your rules would have taken without actually performing that action.



Note: The password to provide is your login password.

How do I add transaction data to my data list?

What is a data list?

The data list allows you to specify values that should trigger an action if they appear within a particular transaction field. For example, you can use your data list to block transactions from a particular country or a specific card number.

Note: You will need to set up a rule in order to define the action that should take place for a listed value.

The data list includes the following list types:

Card number	Shipping Area
Cardholder name	Shipping Country
Product ID	Billing Area
Variable Reference	Billing Country
Customer Number	BIN range
Customer IP Address	Issuing Country

To modify your data list you

de la ella au una a mito

- Access the Fraud Management Page by clicking on "Fraud Management" on the left hand side menu.
- 2. Add Data to Data List Panel. There are two ways to add some data to a data list:
 - a. **From the Transaction Details page** This panel shows the data collected from this transaction. You can review that data and add or edit its risk by clicking on "add" or "edit".

giobalpayments		QUICK SEARCH:	Choose Criteria	•	Enter Keyword	Q	EDIT	EDNAME EDITEDAPELLIDO 👻
MENU	1	TRANSACTION DE	TAILS				PRINT RECEIPT VOID TRANSACTION	HOLD TRANSACTION
DASHBOARD	-	The area to the the te						
TRANSACTIONS		PENDING	Date Thursday, 22 Febr	uary 2018 09:31	Order ID dRYV5E5Dz3		Account alb	Amount 50.00 GBP
CUSTOMERS								
TERMINAL								
FRAUD MANAGEMENT		OVERVIEW	FRAUD					
SETTLED								
REPORTS		Security Code Matched	UCAF (AAV/CAVV)	ACS URL		XID -	
QUICK LINKS								
PENDING		3D Secure Not 3D Secure	ECI (Ecommerce II	ndicator)	AVS Address Not Checked		AVS Postcode Not Checked	
DELAYED		Notoboldare			Hot oncered		Hor oncored	
HELD		GEOLOCATION						
VOIDED		Origination IP	Customer IP		Payment Met	hod Country		
FAILED		192.168.3.138	0.0.0.0		-			
ADMINISTRATION		FRAUD STATUS NOT E	RECUTED					
CLIENT SETTINGS								
USER MANAGEMENT		ADD DATA TO DATA LI	ST					
		Customer Number	1	234	HIGH RISK			EDIT
		Product ID	1	234	HIGH RISK			EDIT
		Variable Reference	1	234	LOW Risk			EDIT
		Card Number	4	24242*****424	Z HIGH Risk			EDIT
		Cardholder Name	G	Siorgio Alpaca	LOW Risk			EDIT
		IP Address	0	1.0.0.0	MEDIUM RIS	sk		EDIT
		HISTORY						
		• Thursday, 22 February 2	018 09:31	Se	ttie	50.00 GBP	Authorised (00)	PRINT RECEIPT
Global Payments 2018		 Thursday, 22 February 2 	018 09:31	AL	nth	50.00 GBP	Authorised (00)	PRINT RECEIPT
vATP-5647-SNAPSHOT								

 b. From the Data List tab – If you know the data that you want to add, select the "Data List" tab from the Fraud Filter screen © 2023 Global Payments Inc. All Rights Reserved.

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and select the relevant list type. On the list type page, input the data that you want to add to the list. If that data does not already exist in this list type, it will be added straight away. You must assign a level of risk to the item (low, medium or high). If the data already exists, it will be highlighted in the list and you can edit its risk level if required.

global payments	QUICK SEARCH:	Choose Criteria	•	Enter Keyword	Q	EDITEDNAME EDITEDAPELLIDO 👻
MENU DASHBOARD	FRAUD FILTER					
TRANSACTIONS CUSTOMERS TERMINAL	The Fraud Filter is a tool yo Filter Rules. In this section that were held or blocked b	u can use to manage sus you can configure which y Fraud Filter.	spected frau Fraud Filter	dulent transactions. It w rules to execute, manag	ill automatical e your Fraud F	ly action (Pass, Hold or Block) transactions based on one or more Fraud ilter Data Lists (which are used by certain rules) and view transactions
FRAUD MANAGEMENT						
SETTLED	230)		14		20
REPORTS	Transactions H	HELD	Transact	ons BLOCKED	suo	15
QUICK LINKS	(idst 30 day	5)	(ia:	(/ uays)	nsect	
PENDING		Total Value		Total Value	of Tra	10
DELAYED	G	BP 11,500.00		GBP 700.00	mber	5
HELD					2	
FAILED						0
ADMINISTRATION CLIENT SETTINGS	View All Fraud Filter Transa	ictions				Feb
USER MANAGEMENT	RULES DA	TA LISTS				CREATE A NEW RULE MORE ACTIONS -
				There are no rules cor	nfigured at the	moment
				- (DR -	Close Help X
	Manage Data	Lists				Create a New Rule
	For Example you ca number list or add a IP Address list.	n add a card number to y in IP Address to your Mee	our High Ri dium Risk C	k Card Istomer		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
vATP-5647 SNAPSHOT	To use this data you action (Pass, Hold o transaction.	need to create rules to o r Block) to take when thi	determine w s data is se	hat en in a		IF AUURSS.

RULES	DATA LISTS		CF	REATE A NEW RULE MORE ACTIONS
From this section For example you determine what	n you can manage the data that is I can add a card number to your Hi action (Pass, Hold or Block) to tak	used with certain rules. gh Risk Card Number list or a e against this data.	dd an IP Address to your Med Risk Customer IP Addre:	ss list. You can then create rules to
GEOGRAPHIC				
Payment Metho	od Country	no data	No rule attached to this data	CREATE LIST
Shipping Count	try	no data	No rule attached to this data	CREATE LIST
Shipping Area		no data	No rule attached to this data	CREATE LIST
Billing Country		no data	No rule attached to this data	CREATE LIST
Billing Area		no data	No rule attached to this data	CREATE LIST
IP Address		1	No rule attached to this data	EDIT LIST
CARD NUMBE	R			
Card Number		1	No rule attached to this data	EDIT LIST
BIN Range		no data	No rule attached to this data	CREATE LIST
CUSTOMER				
Cardholder Nar	ne	1	No rule attached to this data	EDIT LIST
Customer Num	ber	1	No rule attached to this data	EDIT LIST
PRODUCT DET	TAILS			
Product ID		1	No rule attached to this data	EDIT LIST

How do I block/hold transactions based on the data in my data list?

Note: Instruction here assumes that you have already added a card number to your data list. Please see the user guide "How do I add transaction data to my data list?" for more information.

- Access the Fraud Management Page by clicking on "Fraud Management" on the left hand side menu.
- 2. Add Data to Data List Panel
- Create new rule by clicking "Create A New Rule" button on the Fraud Management Dashboard screen.

global payments	QUICH	SEARCH: Choose Criteria	•	Enter Keyword	Q			EDITEDNAME EDITEDAPE	Realex
MENU DASHBOARD	FRAUD FIL	ΓER							
TRANSACTIONS CUSTOMERS TERMINAL	The Fraud Filter Filter Rules. In th that were held o	is a tool you can use to manage ils section you can configure wi r blocked by Fraud Filter.	a suspected fra hich Fraud Filte	udulent transactions. It r rules to execute, mana	will automat Ige your Frai	tically action (Pass, Ho ud Filter Data Lists (wh	d or Block) transa ich are used by ce	ictions based on one or more irtain rules) and view transac	Fraud tions
FRAUD MANAGEMENT SETTLED REPORTS		230		14		20			
QUICK LINKS	Trar (I	sactions HELD ast 30 days)	Transact (la:	tions BLOCKED st 7 days)	nsactions	15			
PENDING DELAYED		Total Value GBP 11,500.00		Total Value GBP 700.00	mber of Tra	10		11	
HELD VOIDED					Nur	0 15 16	17 18 19	20 21 22	
ADMINISTRATION CLIENT SETTINGS	View All Fraud F	ilter Transactions				Feb Feb F	eb Feb Feb	Feb Feb Feb Held Blocked	
USER MANAGEMENT	RULES	DATA LISTS					CREAT	E A NEW RULE MORE AC	TIONS -
				There are no rules co	infigured at	the moment			
© Global Payments 2018									
8 0 9 0:0:0:41 Parsents 2719 9:0:0:42 Parsents 2719 0				There are no rules co	nfigured at	the moment			

4. Select the relevant category, for example "Card Number".

globalpayments		QUICK SEARCH: Choose Criteria	 Enter Keyword 	Q	Realex EDITEDNAME EDITEDAPELLIDO
MENU DASHBOARD TRANSACTIONS	<	CREATE A NEW RULE			
CUSTOMERS		A rule will allow you to action transactions (Pass, Hold or Bloc	k) according to certain statement	s. To help you create t	the rule we have grouped them into the different categories below.
TERMINAL FRAUD MANAGEMENT SETTLED REPORTS QUICK LINKS PENDING	1	CARD NUMBER Use this for any rule you want to implement relating to card You can, for example, perform an action (Pass, Hold or Bloc usage of a card number. You can also create a rule for all H	numbers. k) on the frequency of gh Risk card numbers.	GEOGRAPH Use this for anyth You can, for exan and the billing co	IIC ing related to a location or country. Injo, perform an (Pasa, Hold or Block) on a transaction if the shipping untries are different or on cards from certain countries.
DELAYED HELD VOIDED FAILED ADMINISTRATION		CUSTOMER Use this for anything to do with your customer number or ci You can, for example, perform an action (Pass, Hold or Bloc on the number of times the customer number has been see numbers.	ardholder name. k) on a transaction based n with different card	AMOUNT Use this if you wa greater than a der	int to perform an action (Pass, Hold or Block) when the amount is fined amount.
CLIENT SETTINGS		PRODUCT DETAILS Use these rules if you want to action (Pass, Hold or Block) I Variable Reference has been used with different Card Numb rule for all High Risk Product IDs.	ransactions when the sers. You can also create a	THIRD PAR Use this rule if yo results coming by You have not com	TY
© Global Payments 2018 vaTh-5647-50429910T		3D SECURE RESULT Use this rule if you want to action (Pass, Hold or Block) tran results of 3DSecure authentication.	sactions depending on the		

5. Give the rule a name. This is a name that will be re-used throughout the application. In our example type in "Card number data list".

globalpayments	QUICK SEARCH:	Choose Criteria 👻	Enter Keyword	٩		Realex
MENU DASHBOARD TRANSACTIONS CUSTOMERS TERMINAL	CREATE A NEW RULE // CA Rule Summary I want to block transactions when the ca transactions.	RD NUMBER rd number is marked as high risk in	my card number data list of	the card number is marke	d as medium risk in my card numbe	r data list. Otherwise I want to pass
SETTLED REPORTS QUICK LINKS	Rule Name Card Number data list					
PENDING DELAYED HELD VOIDED	First Statement	✓ Transactions ∅				
ADMINISTRATION CLIENT SETTINGS USER MANAGEMENT	When the Card Number	✓ is marked as		high risk	in my Card nu	mber data list - EDIT LIST ()
	-OR-					
	When the Card Number	V is marked as		medium risk	∼ in my Card nu	mber data list - EDIT LIST ()
	ADD STATEMENT					
© Global Payments 2018 vATP 5647 SNAPSHOT	Otherwise I want to Pass	V Transactions 0				CANCEL REVIEW AND ACTIVATE

Create your statements. Each rule is made up of one or more 6. statements, and each statement has an action and one or more conditions.

In this case:

I want to block transactions (action) When the card number is marked as high risk (condition)

You can add another condition by clicking on the plus icon.

For example, if you also want to block the transaction when the card number is marked as medium risk, you can add the condition:

When the card number is marked as medium risk

You can add another statement to the rule by clicking on the button. For example:

I want to pass transactions When the card number is marked as low risk

- 7. Click on the "Review and Activate" button.
- 8. 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.

How do I review, release or void suspected fraudulent transactions?

- Access the Fraud Management Page by clicking on "Fraud Management" on the left hand side menu.
- 2. Access the **Fraud Filter** screen. The first part of this screen gives you an overview of the transactions that have been recently held or blocked and their overall value. To access the **Fraud Filter** page, click on the link "**View All Fraud Filter Transactions**"

globalpayments	QUICK SI	EARCH: Choose Criteria	•	Enter Keyword	Q	Realex EDITEDNAME EDITEDAPELLIDO 🗢
MENU DASHBOARD	FRAUD FILTE	R				
TRANSACTIONS CUSTOMERS TERMINAL	The Fraud Filter is a Filter Rules. In this that were held or bl	a tool you can use to manage section you can configure wh ocked by Fraud Filter.	suspected fra iich Fraud Filte	udulent transactions. It w r rules to execute, manag	rill automatic je your Fraud	ally action (Pass, Hold or Block) transactions based on one or more Fraud Filter Data Lists (which are used by certain rules) and view transactions
FRAUD MANAGEMENT SETTLED REPORTS	2 Transa	228 ctions HELD	Transac	13 tions BLOCKED	su	20
QUICK LINKS PENDING	(las:	t 30 days) Total Value	(la	st 7 days) Total Value	r of Transactio	10
HELD VOIDED		GBP 11,400.00		GBP 650.00	Number	5
	View All Fraud Filte	r Transactions				Feb
USER MANAGEMENT	RULES	DATA LISTS				CREATE A NEW RULE MORE ACTIONS +
				There are no rules co	nfigured at th	ie moment
				- (DR -	Close Help X
	Manage	Data Lists				Create a New Rule
© Global Payments vxTP-5645 SNAPSHOT	For Example number list IP Address I To use this o	you can add a card number or add an IP Address to your ist. data you need to create rules	to your High R Medium Risk (to determine v	isk Card Customer vhat		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.
	action (Pass transaction.	i, Hold or Block) to take wher	this data is se	en in a		

 Review, Void or Release from the Fraud Filter > List of all transactions held or blocked. This screen shows the list of all the transactions that were held or blocked by the Fraud Filter tool as a result of the rules that you have in place.

globalpayments		QUICK SEARCH:	Choose Criteria	•	Enter Keyword	Q		Realex EDITEDNAME EDITEDAPELLIDO 👻
MENU. DASHBOARD	<	FRAUD FILTER						
TRANSACTIONS CUSTOMERS		View Al Held Block	ked Failed					Sort by MOST RECENT FIRST +
TERMINAL FRAUD MANAGEMENT		2018/02/22 23:37:18	VISA Giorgio Alpaca	cZc2E)w aib	Manual	50.00 GBP	HELD +
SETTLED REPORTS		2018/02/22 21:50:57	VISA Giorgio Alpaca	Z34n5	iE aib	Manual	50.00 GBP	HELD +
QUICK LINKS		2018/02/22 21:50:33	VISA Giorgio Alpaca	aEtr70	Ct aib	Manual	50.00 GBP	HELD +
PENDING DELAYED		2018/02/22 21:50:08	VISA Giorgio Alpaca	cP52j	kT aib	Manual	50.00 GBP	HELD +
VOIDED		2018/02/22 21:49:23	VISA Giorgio Alpaca	xMDT	J aib	Manual	50.00 GBP	HELD +
ADMINISTRATION		2018/02/22 19:13:01	VISA Giorgio Alpaca	NBGt	Db aib	Rule	50.00 GBP	BLOCKED
CLIENT SETTINGS USER MANAGEMENT		2018/02/22 19:10:04	VISA Giorgio Alpaca	kCCT!	W aib	Manual	50.00 GBP	HELD +
		2018/02/22 19:09:33	VISA Giorgio Alpaca	bKaPa	a aib	Manual	50.00 GBP	HELD 👻
		2018/02/22 18:56:26	VISA Giorgio Alpaca	cxy46	kk aib	Manual	50.00 GBP	HELD +
		2018/02/22 09:25:51	VISA Giorgio Alpaca	y7unj:	3n aib	Manual	50.00 GBP	HELD +
		2018/02/22 09:25:28	VISA Giorgio Alpaca	EHNN	lg aib	Manual	50.00 GBP	HELD +
(2)(3)		2018/02/22 09:25:07	VISA Giorgio Alpaca	zCPre	x aib	Manual	50.00 GBP	HELD +
© Global Payments vATP-5645-SNAPSHOT		2018/02/22 09:24:27	VISA Giorgio Alpaca	ZQML	ijR aib	Manual	50.00 GBP	HELD +

The "Held" transactions for the last 30 days will be listed. To remove a transaction from this list, you must release or void it. You can do this directly from the Fraud Filter Transaction list or on the individual Transaction Details screen.

The "Blocked" transactions from the last seven days will be listed. You cannot remove these but you can review the transaction details and data from the transaction to your data list.

Held transactions needs your attention you must void or release them.



Failed transactions that were flagged as Held by the Fraud Filter but also failed authorisation are listed.

They do not require any action but you might want to review and add transactional data to the data lists.

4. **Fraud Panel** – In the fraud panel of the Transaction Details screen, you will be able to see the rule (or rules) that caused the transaction to be held or blocked. At the top of the page, you are given the option to release or void the transaction.

global payments	QUICK SEARCH:	Choose Criteria 🗸 👻	Enter Keyword	Q		Realex
MENU	< TRANSACTION DE	TAILS		PRIN	IT RECEIPT VOID TRANSACTION	N RELEASE TRANSACTION
TRANSACTIONS CUSTOMERS	HELD	Date Thursday, 22 February 2018 23:3	7 order ID 7 cZc2DwwVz	rF	Account alb	Amount 50.00 GBP
TERMINAL FRAUD MANAGEMENT	OVERVIEW	FRAUD				
REPORTS	RESULT					
QUICK LINKS	Response Authorised (00)	Transaction ID 48997006	Message AUTH CODE	: PP8888	Batch ID	Pas Ref 15193426386635800
PENDING DELAYED	Auth Code PP8888	Recurring Flag	Reason for L Reason not g	ast Action given		
VOIDED FAILED	PAYMENT METHOD	75A		CUSTOMER		
ADMINISTRATION	Card Number 424242*****4242	Cardholder Nam Giorgio Alpaca	e	Customer Name	Customer <u>1234</u>	Number
CLIENT SETTINGS USER MANAGEMENT	Issuing Bank -	Payment Methor -	i Country	Customer Reference	•	
	PRODUCT			DCC		
	Product ID 1234	Variable Referen 1234	ce	There is no DCC (Dynamic Currency Conversion) setu	o for this account. For further
	Comment comment 1			information aroun	d DCC, please contact our support t	eam.
	HISTORY					
	 Thursday, 22 February 2 	2018 23:37	Held		Authorised (00)	PRINT RECEIPT
© Global Payments vATP-5645-SNAPSHOT	Thursday, 22 February 2	2018 23:37	Auth	50.00 GBP	Authorised (00)	PRINT RECEIPT

OVERVIEW	FRAUD			
Security Code Matched	UCAF (AAV/CAVV)	ACS URL -	XID -	
3D Secure Not 3DSecure	ECI (Ecommerce Indicator) -	AVS Address Not Checked	AVS Postcode Not Checked	
GEOLOCATION				
Originating IP 192.168.3.161	Customer IP 0.0.0.0	Payment Method Country		
FRAUD STATUS NOT E	XECUTED			
ADD DATA TO DATA LI	ST			
Customer Number	1234	MEDIUM Risk		EDIT
Product ID	1234	MEDIUM Risk		EDIT
Variable Reference	1234	HIGH Risk		EDIT
Card Number	424242******4242	HIGH Risk		EDIT
Cardholder Name	Giorgio Alpaca	HIGH Risk		EDIT
IP Address	0.0.0.0	MEDIUM Risk		EDIT

How do I block/hold transactions based on a particular pattern?

- Access the Fraud Management Page by clicking on "Fraud Management" on the left hand side menu.
- 2. Create new rule by clicking "Create A New Rule" button on the Fraud Management Dashboard Screen.

global payments	QUICK	SEARCH: Choose Criteria	 Enter Keywor 	d Q		EDITEDNAME EDITEDAPELLIDO +
MENU DASHBOARD	FRAUD FILT	ER				
TRANSACTIONS CUSTOMERS TERMINAL	The Fraud Filter I Fraud Filter Rule: transactions tha	s a tool you can use to manag s. In this section you can confi were held or blocked by Frau	e suspected fraudulent transac gure which Fraud Filter rules to d Filter.	tions. It will auton execute, manage	natically action (Pass, Hold or Block) transa your Fraud Filter Data Lists (which are used	ictions based on one or more I by certain rules) and view
FRAUD MANAGEMENT						
SETTLED		230	14		20	
REPORTS	Tran	actions HELD	Transactions BLOCKED			
QUICK LINKS	(la	ast 30 days)	(last 7 days)	sactions	15	
PENDING		Total Value	Total V	alue E	10	100 million (100 million)
DELAYED				Der of		
HELD		GBP 11,500.00	GBP 70	0.00 Eng	5	
VOIDED						
FAILED					15 16 17 18 19 2 Feb Feb Feb Feb Feb F	20 21 22 eb Feb Feb
ADMINISTRATION	View All Fraud Fi	ter Transactions			Passed He	ld Blocked
CLIENT SETTINGS						
USER MANAGEMENT						
	RULES	DATA LISTS			CREATE A	NEW RULE MORE ACTIONS -
		A				Switch To Passive Mode
						Switch Fraud Filter Off
						Close Help X
				- OR -		
	Manag	e Data Lists			Create a New Rule	
8	For Exam number li Customer	ple you can add a card numbe st or add an IP Address to you IP Address list.	r to your High Risk Card r Medium Risk		For example you can create a rule t on the number of times the card nu or a rule to BLOCK transactions tha	to BLOCK transactions based umber was used in the past at contains a High Risk
III Global Paymenta 2018 vATP-5647-SNAPSHOT	To use th action (Pa transactio	s data you need to create rule iss, Hold or Block) to take whe in.	s to determine what en this data is seen in a		Customer IP Address.	

3. Select the relevant category, in our example select "Customer".

global payments		QUICK SEARCH:	Choose Criteria	•	Enter Keyword	Q	Realex EDITEDNAME EDITEDAPELLIDO 👻
MENU. DASHBOARD	<	CREATE A NEW RULE					
TRANSACTIONS CUSTOMERS		A rule will allow you to action transa	ctions (Pass, Hold or Bloc	k) accordin	ng to certain statement	s. To help you creat	e the rule we have grouped them into the different categories below.
TERMINAL FRAUD MANAGEMENT SETTLED REPORTS QUICK LINKS	1	CARD NUMBER Use this for any rule you want to I You can, for example, perform an usage of a card number. You can	mplement relating to card action (Pass, Hold or Blo also create a rule for all H	numbers. :k) on the fr igh Risk cai	requency of rd numbers.	GEOGRAP Use this for any You can, for ex and the billing of	HIC thing related to a location or country. angle, perform an (Plass, Hold or Block) on a transaction if the shipping countries are different or on cards from certain countries.
PEROING DELAYED HELD VOIDED FAILED ADMINISTRATION		CUSTOMER Use this for anything to do with yo You can, for example, perform an on the number of times the custo numbers.	our customer number or c action (Pass, Hold or Blo mer number has been see	ardholder n :k) on a trar n with diffe	ame. nsaction based rrent card	AMOUNT Use this if you greater than a e	want to perform an action (Pass, Hold or Block) when the amount is befined amount.
CLIENT SETTINGS USER MANAGEMENT		PRODUCT DETAILS Use these rules if you want to act Variable Reference has been user rule for all High Risk Product IDs.	ion (Pass, Hold or Block) : I with different Card Num	ransaction: bers. You ci	s when the an also create a	THIRD PA Use this rule if y results coming You have not co	RTY you want to action (Pass, Hold or Block) transactions depending on the back from a third party such a Decision Manager. andiguered a third party yet. Go to Client Settings to configure one.
© Good Payments 2018 vidTr:5647-504/2910T		3D SECURE RESULT Use this rule if you want to action results of 3DSecure authenticatio	(Pass, Hold or Block) tran n.	isactions di	epending on the		

4. Give the Rule a Name. This is a name that will be re-used throughout the application. In our example type in "card-holder name and card number".

g

lobalpayments	QUICK SEARCH:	Choose Criteria 👻	Enter Keyword	Q		mikael goardet MIKAEL GOARDET 👻
ENU SHBOARD ANSACTIONS ISTOMERS RININAL AUD MANAGEMENT	CREATE A NEW RU Rule Summary I want to block transactions	LE // CUSTOMER	een used more than 5 tir	nes with a different ca	ard number. Otherwise I want to pass	transactions.
TTLED PORTS	Rule Name cardholder name and card	number				
NONG VARD LATO LD HOED LED MINISTRATION HENT SETTINGS ER MANAGEMENT	First Statement I want to Block When the Cartholder Name ADD STATEMENT Otherwise I want to Pass	Transactions 0 has been us Transactions 0 V	ed V	more than	5	times with a different Card Number
3 Gobal Payments 2018 ATP-5445 SNUPSHOT					CAN	CEL REVIEW AND ACTIVATE

5. 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 block transactions (action) When the card number is marked as high risk (condition)

For this condition, the number of times the card has been used can be changed if you require.

You can add another statement to the rule by clicking on the button. For example, for a lesser number of reoccurrences, you may choose to hold the transaction rather than blocking it:

I want to hold transactions when the cardholder name has been used more than 3 times with a different card number.

In this case, the number of times the card is used should be lower than in the previous statement.

- 6. Click on the "Review and Activate" button.
- 7. 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.

How do I restrict transactions to a set list of countries?

- 1. Access the Fraud Management Page by clicking on "Fraud Management" on the left hand side menu.
- 2. Create new rule by clicking "Create A New Rule" button on the Fraud Management Dashboard Screen.

global payments	QUICK S	EARCH: Choose Criteria	•	Enter Keyword	Q	Realex
MENU DASHBOARD	FRAUD FILT	ER				
TRANSACTIONS CUSTOMERS	The Fraud Filter is Filter Rules. In this	a tool you can use to manage section you can configure with	e suspected frau hich Fraud Filter	idulent transactions. It w rules to execute, manag	vill automati ge your Frau	cally action (Pass, Hold or Block) transactions based on one or more Fraud d Filter Data Lists (which are used by certain rules) and view transactions
TERMINAL FRAUD MANAGEMENT	unat were neid of t	Noticed by Hadd Hitel.				
SETTLED REPORTS	Trans	230 actions HELD	Transact	0 A BLOCKED	2	20
QUICK LINKS	(la:	st 30 days)	(las	t 7 days)	ansaction	15
DELAYED		GBP 11,500.00		GBP 700.00	umber of T	5
VOIDED					z	0 15 16 17 18 19 20 21 22
ADMINISTRATION CLIENT SETTINGS	View All Fraud Filt	er Transactions				Feb
USER MANAGEMENT	RULES	DATA LISTS				CREATE A NEW RULE MORE ACTIONS -
				There are no rules cor	nfigured at ti	ne moment
© Global Payments 2018 vATP-5647:SNAPSHOT						

3. Select the relevant category, in our example select "Geographic".

globalpayments	QUICK SEARCH: Choose Criteria 👻 Enter Keyword Q	Realex EDITEDNAME EDITEDAPELLIDO 👻
MENU DASHBOARD TRANSACTIONS	CREATE A NEW RULE Ande will allow you to action transactions (Pass Hold or Block) according to certain statements. To help you create the null	s we have arouned them into the different categories below.
CUSTOMERS TERMINAL FRAID MANAGEMENT SETTLED REPORTS QUICK LINKS EPINING	CARD NUMBER Use this for any rule you want to implement relating to card numbers. You can for example, perform an action (Pass, Hold or Biock) on the frequency of usage of a card number. You can also create a rule for all High Risk card numbers.	ated to a location or country. rform an (Pass, Hold or Block) on a transaction if the shipping are different or on cards from certain countries.
PENDING DELAYED HELD FRIED ADMIRESTRATION CLIENT SETTINGS USER MANAGEMENT	CUSTOMER Vision for example, performs in action (Pran, Held or Block) on a transaction based on the number of times the customer number has been seen with different card numbers.	verform an action (Pass, Hold or Block) when the amount is mount.
	PRODUCT DETAILS Like these rules if you want to action (Pass, Hold or Block) transactions when the Vanable Reference has been used with different Card Numbers, You can alloc oreate a rule for all High Risk Product IDs.	t to action (Pass, Hold or Block) transactions depending on the to action the second s
C CODAI Payments 2018 ATP-S647 SNAPSHOT	3D SECURE RESULT Use this rule if you want to action (Pass, Hold or Block) transactions depending on the results of 3DSecure authentication.	

4. 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".

global payments	QUICK SEARCH: Choose	Driteria 👻	Enter Keyword	Q	mikael goardet MIKAEL GOARDET 🛛 🛩
MENU	CREATE A NEW RULE // G	FOGRAPHIC			
DASHBOARD	one next to term to term o	2001011110			
TRANSACTIONS	Rule Summary				
CUSTOMERS	I want to pass transactions when the is	suer country is marked as I	low risk in my issuer cou	untry data list	t. Otherwise I want to block transactions.
FRAUD MANAGEMENT					
SETTLED					
REPORTS	Rule Name				
	Issuing Country Exclude				
QUICK LINKS					
PENDING	First Statement				
DELAYED	I want to				
HELD	Page	Transactions @			
VOIDED	1 400				
FAILED	When the				
ADMINISTRATION	Payment Method Country	 is marked as 		low risk	
CLIENT SETTINGS					
USED MANAGEMENT	in my Issuer Country data list - ED	T LIST 0			
	-				
	ADD STATEMENT				
	Otherwise I want to				
	Block	Transactions ()			
					CANCEL REVIEW AND ACTIVATE
© Global Payments 2018 vATP-5645-SNAPSHOT					

5. 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 cardholder name has been used more than 5 times with a different card number (condition) 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

- 6. Click on the "Review and Activate" button.
- 7. Review the rule that you have just created and edit or activate it.

REVIEW AND ACTIVATE NEW RULE		
Issuing Country Exclude		EDIT
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.		
	CANCEL	ACTIVATE RULE

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.

How do I block/hold transactions based on recurrent use of a card number within a defined period?

- 1. Access the Fraud Management Page by clicking on "Fraud Management" on the left hand side menu.
- 2. Create new rule by clicking "Create A New Rule" button on the Fraud Management Dashboard Screen.

globalpayments	QUICH	SEARCH: Choose Criteria	•	Enter Keyword	Q	EDITEDNAME EDITEDAPELLIDO
MENU DASHBOARD	FRAUD FIL	ĒR				
TRANSACTIONS CUSTOMERS TERMINAL	The Fraud Filter Filter Rules. In th that were held o	s a tool you can use to manag is section you can configure w blocked by Fraud Filter.	e suspected fi hich Fraud Fil	audulent transactions. It er rules to execute, mana	will automa ige your Fra	tically action (Pass, Hold or Block) transactions based on one or more Fraud ud Filter Data Lists (which are used by certain rules) and view transactions
FRAUD MANAGEMENT SETTLED		230		14		20
REPORTS QUICK LINKS	Trar (I	sactions HELD ast 30 days)	Transa (I	ctions BLOCKED ast 7 days)	sactions	15
PENDING		Total Value		Total Value	of Trans	10
DELAYED HELD		GBP 11,500.00		GBP 700.00	Jumber o	8
VOIDED						
FAILED						15 16 17 18 19 20 21 22 Feb Feb Feb Feb Feb Feb Feb Feb
ADMINISTRATION	View All Fraud F	Iter Transactions				Passed Held Blocked
CLIENT SETTINGS						
USER MANAGEMENT	RULES	DATA LISTS				CREATE A NEW RULE MORE ACTIONS -
				There are no rules co	infigured at	the moment
© Global Payments 2018 vATP-5647-SNAPSHOT						

3. Select the relevant category, in our example select "Card Number".



4. Give the rule a name. This is a name that will be re-used throughout the application. In our example type in "Card number last 24 hours".

global payments	QUICK SEARCH:	Choose Criteria	 Enter Keyword 	Q		Realex
MENU						
DASHBOARD	GREATE A NEW RO	LE // CARD NON	IDER			
TRANSACTIONS	Rule Summary					
CUSTOMERS	I want to block transactions	when the card number h	as been used more than 5 time	es in the last 24 hours.	Otherwise I want to pass transactions.	
TERMINAL						
FRAUD MANAGEMENT						
REPORTS	Rule Name					
	Card number last 24 hours					
QUICK LINKS						
PENDING	First Statement					
DELAYED	1					
HELD	I want to					
VOIDED	BIOCK	V Transa	cuons o			
FAILED	When the					
	Card Number	 ✓ has 	been used \sim	more than	5	times
OUR CONTRACTOR						
USED MANAGEMENT	in the last 24 hrs					
USER MANAGEMENT						
	ADD STATEMENT					
	ABD OTATEMENT					
	Otherwise I want to					
	Page	Transa	ctions			
	1 455					
					CANC	EL REVIEW AND ACTIVATE
© Global Payments 2018 vATP-5647-SNAPSHOT						

5. 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 cardholder name has been used more than 5 times with a different card number (condition)

When the card number has been used more than 5 times in the last 24 hours (condition)

For this condition, the number of times the card has been used and the time period can be changed if you require.

You can add another statement by clicking on the "Add Statement" button For example,

I want to hold transactions When the card number has been used more than 3 times in the last 24 hours

- 6. Click on the "Review and Activate" button.
- 7. 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.

Ecommerce Portal FAQs

What are your office hours?

Monday to Friday, 9.00am to 5.00pm EST

Can I get a receipt for each transaction?

Yes. Transaction receipts are available from our Ecommerce Portal (see <u>Transaction reporting section</u>).

Will you send our customer an email after each transaction?

No. The Ecommerce portal can generate a receipt for you, but does not automatically send the receipt to your customers. You can however download the receipt and sent it through your own emailing system.

Do you transfer the money into my business account?

We send the instruction or settlement file to your merchant bank to advise them to debit the customer's card-issuing bank. Your merchant bank is then responsible for the transfer of funds.

How long does it take for funds to settle into my account?

The process of settling funds is handled by your merchant bank. Typically you can expect to receive the funds between 1–5 working days after the authorisation. For more information please contact your merchant bank.

Can I process transactions without a merchant ID?

No. A merchant ID is required to process transactions. Please contact a Global Payments Sales Representative to obtain one.

How do I take payments over the phone?

Our Virtual Terminal and Ecommerce Portal applications allow you to securely accept payments from all major credit and debit cards over the phone. With our Virtual Terminal, you can automatically check the validity of a card and instantly find a historical transaction while on the phone to a customer.

How do I process a rebate?

Rebates can be processed through our Ecommerce Portal application or via remote XML. Simply locate the original transaction in the "Transactions" section in Ecommerce Portal. Once located, click "Rebate Transaction" button at the top right hand corner of the screen. You will then be asked for your Ecommerce Portal password in order to submit the rebate.

My customer has not received their rebate yet. What can I do?

The length of time it takes for a rebate to process depends on the customer's card-issuing bank. In most cases, the customer receives their rebate within 5-10 working days. Some issuing banks may accept rebate receipts from a merchant in an attempt to expedite the settlement process.

Do you provide a plugin for my shopping cart?

We provide plugins for most of the world's leading shopping carts and Ecommerce platforms. We've worked closely with leading developers who are experts in each shopping cart to ensure that every Global Payments plugin is feature-rich and of the highest standard. Our plugins can be found on the respective add-on stores and marketplaces for each cart. Check out our list on Developer Portal for more information.

Do I get email notification of failed/declined transactions?

No. When processing transactions on the Virtual Terminal, the transaction result is displayed in real-time in front of you.

I've lost or forgotten my Ecommerce Portal password. How can I reset it?

You can reset your password by clicking the "Forgot Password" link on the Ecommerce Portal login screen. https://realcontrol.realexpayments.com For help, download instructions for resetting your password here. Visit the resetting your password section of this guide for detailed instructions.

What is 3D Secure?

3D Secure is a customer authentication service introduced by Visa, Mastercard and American Express. The service is individually branded as Verified by Visa, MasterCard SecureCode and Amex Safekey. It is a service designed to protect both the merchant and cardholder from fraudulent e-commerce transactions by adding an extra layer of security for online credit and debit card transactions. Consumers are prompted to enter a personal passcode after their card details have been entered.

What is the URL for Ecommerce Portal? https://realcontrol.realexpayments.com

Where can I get some test card details? What do I enter for expiry date, name and CVN?

Test card details are available from our **Developer Portal**. You will be required to use any future expiry date, any name and any random 3-digit CVN number to process a test transaction. When testing, please ensure you use our dedicated sandbox environments. Please contact a member of Support at ca.ecomsupport@globalpay.com for further information.

Where can I find developer documentation?

All developer documentation and resources are available from our <u>Developer Portal</u>.

Call-in support

Contact Global Payments Customer Care Centre at: **1.888.366.5110** 9.00am – 5.00pm EST, Mon – Fri excluding public holidays.