



Ecompayment Filter Manual

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This document describes usage of Ecompayment's Management Filters Services.

Management Filters

Transaction Management Filters (TMF) are the proprietary online service that combines our filter technology with other in-house developed order variable checks. Filters check for payment characteristics that merchant set as blocked and stop transaction before it goes to an acquiring bank to reduce charge backs.

Filters provide the tightest possible control over payments. Merchant can create and setup rules on demand to deny payments that are likely to result in fraudulent transactions. Ecompayment offers an ability to block transactions before they reach an acquiring bank. Merchant can set what particular information he wants to block. Filter rules can be set from Merchant portal site and became active immediately.

Filter Types

- Velocity Monitoring Filter
- Amount Filter
- BIN/IIN Filter
- Country Filter
- IP Address Filter
- Name Filters
- Aggregation Detection Filter
- Card Number Filter

Filter Name	Description
Amount Filter	Block transaction that Amount greater than a particular amount
BIN / IIN Filter	Block any transaction that contains a particular BIN Number.
Country Filter	Block any transaction that contains any BIN issued in a particular country
IP Address Filter	Block any transaction that contains a particular IP or IP Range Address
Name Filters	Block any transaction that contains particular Last and First Name
Velocity Monitoring Filter	Block transaction for the same credit card that occurs within a configured time limit
Card Number Filter	Block any transaction that contains a particular Credit Card Number.

Name Block Filter

This Filter can block individual by Name. The Merchant can enter single or multiple Cardholders' Names and any transaction will be denied if it contains that particular Name. This Filter provides additional protection to merchants, when they face "False" charge back, when fraudulent customer made a purchase and then claim the return.

Credit Card Block Filter

This Filter can block individual Card Number. A Merchant can enter single or multiple Credit Card numbers and the transaction will be denied if it contains that particular blocked Credit Card number. This Filter provides additional protection to the merchants, particularly when they face charge back, when fraudulent customers make a purchase and then claim the return. In most cases merchants will provide a receipt or other proof of purchase, but if this customer is a repeat, it can provide an additional burden to the merchant.

IP Address Block Filter

Ecompayment allows you to put single or multiple IP Addresses or IP Range into the IP Block Filter, so that you decline transactions coming from those IPs. In some cases, competitors can organize attacks on a Merchant site, by making "sale" using generated Credit Card numbers. The site will process those transactions by sending them to the acquiring bank, where they will be declined. If too many declines happen in short period of time, the Merchant can lose its Merchant ID from the acquiring bank. Setting this Filter to block transactions from an attacked IP address can save the Merchant time and money.

BIN Block Filter

The first six digits of the credit card number (including the initial MII digit) are known as the Issuer Identification Number (IIN). These identify the institution that issued the card to the card holder. The rest of the number is allocated by the issuer. Cards are issued through an issuing network. The Bin Filter allows a merchant or Payment Gateway to block single or multiple particular BINs, during a transaction. If Merchant does not want to accept a particular Issuing BIN, then, the Merchant can enter single or multiple BIN numbers (such as first 6 Numbers of VISA or MasterCard) to the BIN list on their Blacklisted BIN Setting, and if a transaction contains that particular BIN, it will be denied by the Filter Engine, before it passes the transaction to the bank. This filter is useful,

when either the Merchant want to block a particular Issuing Bank, but does not want to block the Issuing Country.

Amount Limit Filter

Floor limit is the amount above which credit card transactions must be authorized before being processed. The floor limit can vary from business to business and is specified in the merchant processing agreement. All card transactions conducted in a non-face-to-face environment have a zero floor limit, which means that all of them must be authorized, regardless of the amount. Non-face-to-face transactions include e-commerce and MO / TO (mail order and telephone order) payments and refunds, but exclude transactions at cardholder-activated terminals (CATs). The Merchant can set the Amount Filter to any appropriate value related to his sale, and any transactions that exceed the limit will be declined at the Filter level, before going to the acquiring bank. This provides additional security for the Merchant and reduces chargebacks.

Velocity Filter

Velocity Filter allows Merchant to block particular transaction, which occurs before certain amount of time passed from previous transaction. For example if Merchant set this Filter to X amount of hours, the transaction that contains the same credit card number occurs before that amount will be passed, it will be denied. It is important to understand that setting up transaction velocity limits and controls is not a one-time event, but a continuous process. Use your risk experience with specific products, shipping locations and customer purchasing patterns and modify your transaction controls and velocity limits to reflect it.!

Country Block

This Filter can block an Issuing Country, by checking BIN / IIN against the Issuing Country Database. If a Merchant or Payment Gateway wants to blacklist a particular country or several countries, he can enter the country in Country Settings. Ecompayment Filter will check BIN / IIN number against BIN - Country Database and upon matching will deny any transaction. This Filter is particularly useful for Online Casino where regulation prohibits Merchant from accept.

Administration Reporting Filter setting

FILTER SETTING

Add New Filter

Merchant M0000077

Filter Type	Filter Value
-	-
<input type="text" value="CC"/> <ul style="list-style-type: none"> CC BIN Country Limit IP Name Velocity 	<input type="text"/> <input type="button" value="Add"/>

Credit Card (e.g. 1111222233334444) 15-17 digits

Administration Reporting Filter setting

FILTER SETTING

Add New Filter

Merchant M0000077

Filter Type	Filter Value	
BIN	445672	Edit <input type="checkbox"/>
CC	4216455500000002	Edit <input type="checkbox"/>
Country	Anguilla	Edit <input type="checkbox"/>
Name	<input type="text"/>	<input type="button" value="Add"/>

First name and Last name (e.g. James Bond)