# [ODPM Digital Platform]

# Manual for High Fraud Risk Alert

Department: Operation Center

April 10, 2025

# Content

# Manual for High Fraud Risk Alert in ODPM

## 1. What is High Fraud Risk Alert Notification

### 1.1. Alert Push

1. Database: Scan all transaction data on the Oceanpayment platform within the past 720 hours prior to the scan time.
2. Alert Scan Time: Scan once every hour.
3. High-Risk Fraud Alerts: Successful transactions (with successful status or pending credit card pre-authorization) that have not been refunded, disputed, or identified as fraudulent within the past 168 hours prior to the current alert scan will be displayed in the high-risk fraud alert list. Orders already notified in the alert list will not be notified again.

### 1.2. Alert Scan Rules

1. If merchants need to add additional alert scan rules, they can contact their dedicated Oceanpayment operations support manager. Oceanpayment supports custom alert scan rule settings.

### 1.3. Alert Receiving Email

1. Merchants can set up their alert receiving email addresses in the platform.

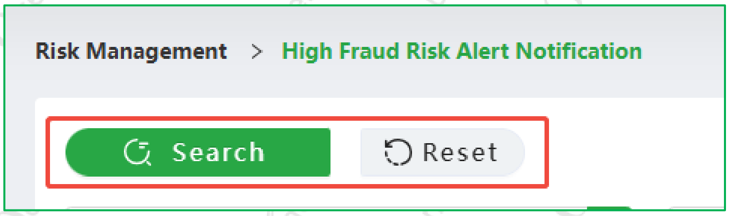
## 2. High Fraud Risk Alert Function

**Path:** Log in ODPM - Administration Center - Risk Management - High Fraud Risk Alert Notification

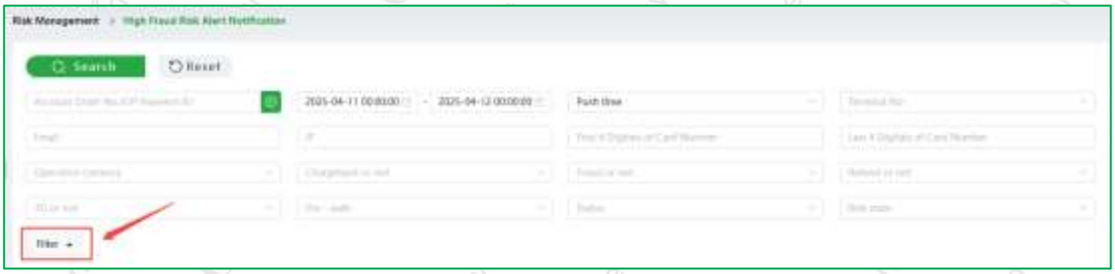
## 2.1.Search

1. Search: retrieve results based on filter criteria;

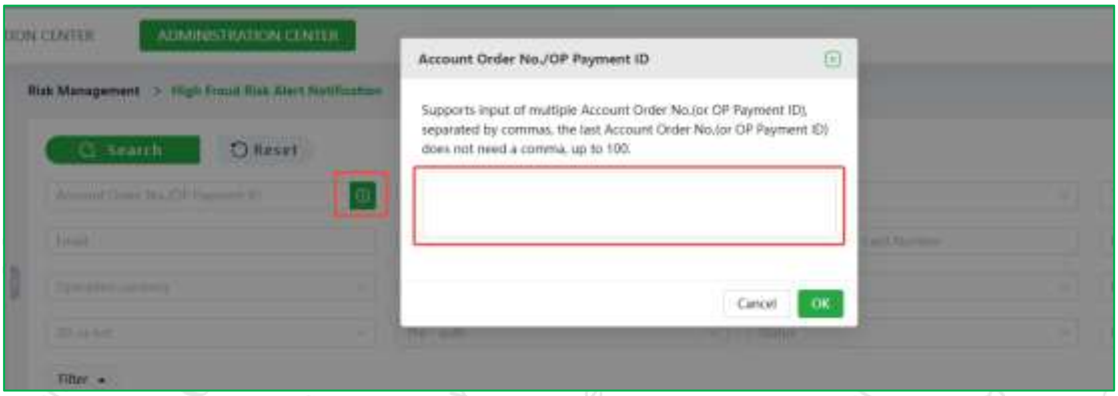
   Reset:clear the contents of the filter criteria.



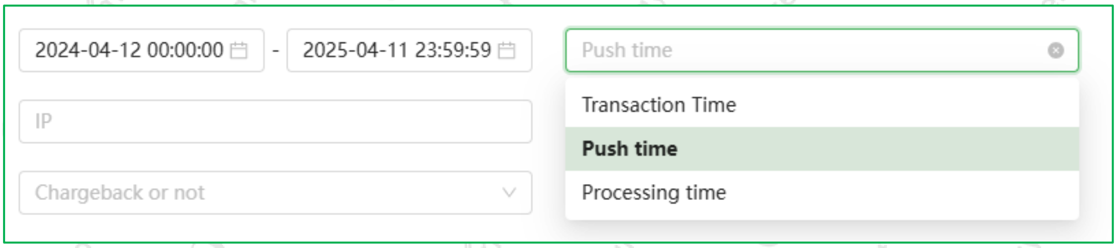

2. Filter: click to unfold or collapse the options



3. Account Order No./OP Payment ID: Merchant can enter Account Order No. or OP Payment ID to conduct a query.
   - Supports input of multiple Account Order No.(or OP Payment ID) by using [+].
   - Please either input the Account Order No.(s) or OP Payment ID(s); do not input both the Account Order No.(s) and OP Payment ID(s) at the same time.
   - Please separate orders by commas, the last Account Order No.(or OP Payment ID) does not need a comma.




4. The default time type is **[Push Time]**: This refers to the time when high-risk orders are pushed after an alert scan.
   - Transaction Time: The time when the alerted order was paid.
   - Processing Time: The time when the merchant performs a refund on an alerted order.

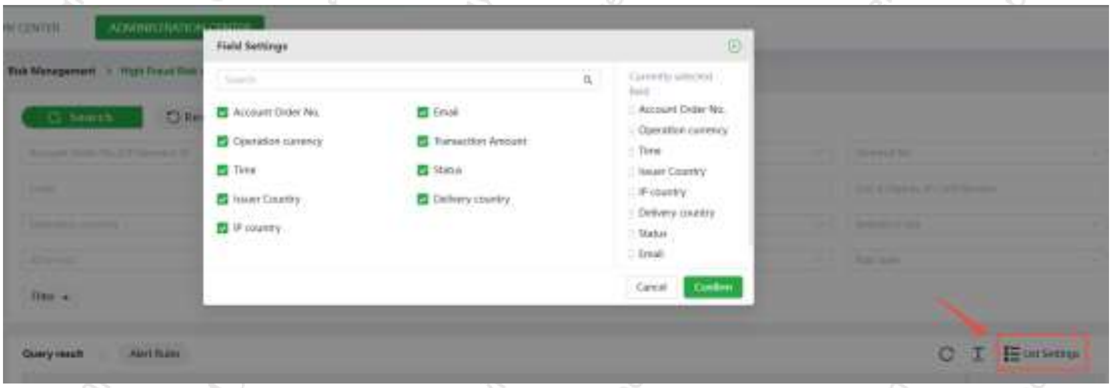



5. Terminal No: Merchants can select multiple terminals at the same time.
6. Email: The system performs a case-sensitive and precise query.
7. IP address/ First 6 digits of Card Number/ Last 4 digits of Card Number/ Operation currency: precise query.
8. Chargeback or not: "Yes" if the order has been initiated a chargeback, otherwise "No".
9. Fraud or not: "Yes" if the order has been identified as fraudulent, otherwise "No".
10. Refund or not: "Yes" if the order has been refunded, otherwise "No".
11. 3D or not: "Yes" if the transaction is a 3D Secure transaction, otherwise "No".
12. Pre - auth: "Yes" if the transaction is a pre-authorization transaction, otherwise "No".
13. Status: For orders under the [High Fraud Risk Alert Notification], regardless of whether they are automatically authorized or voided via Alert Rules, manually

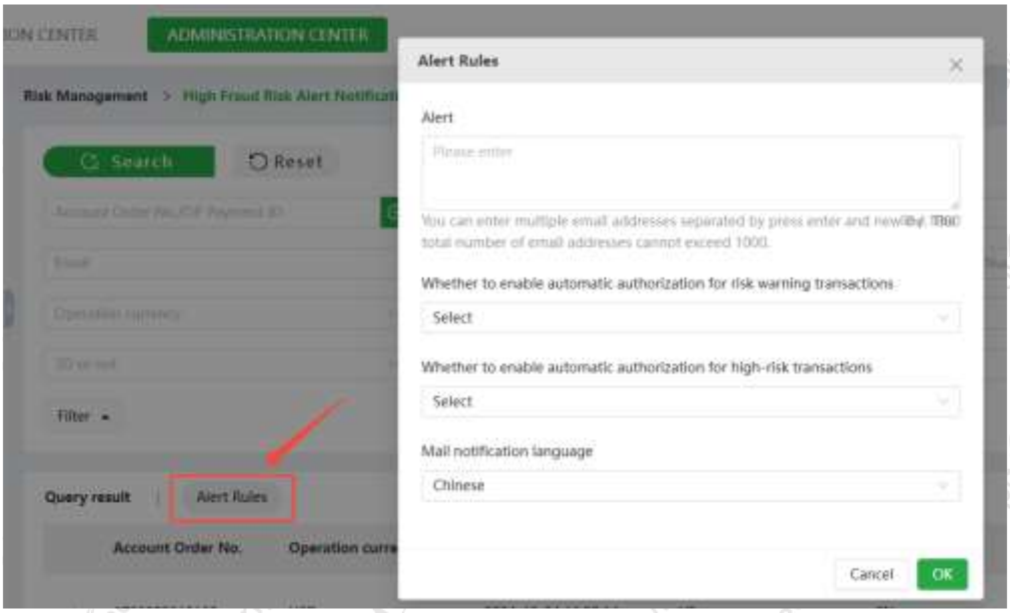
authorized or voided, or if a refund has been submitted, the processing status will be marked as "Yes". If none of these conditions are met, the status will be marked as "No".

14. Risk status: Risk warning transactions/ High-risk transactions
    - High-risk transactions: Blacklisted Transactions: The information of this order has been entered into the blacklist database due to reasons such as "credit card stolen, fraudulent chargeback, counterfeit, or bulk multi-card transactions". Transactions involving multiple cards from the same user: The information of this order exhibits characteristics of "bulk multi-card transactions", such as "using multiple different credit cards with the same email address for transactions".
    - Risk warning transactions: High-Value Orders: Alerts for high-value orders (e.g., orders with amounts of 900 USD or above). Designated Risk Transaction Alerts: Customized transaction risk alerts set by merchants.

15. Merchants can customize the list-setting
    - Update
    - Full Screen
    - List Settings



## 2.2.Alert Rules



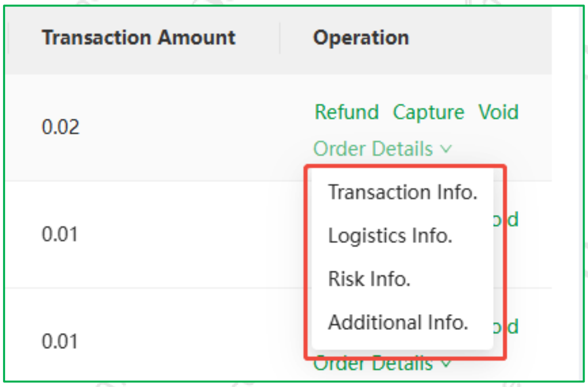

1. Alert：Merchants can configure email addresses to additionally receive high-risk alert orders via email. It is optional to configure email addresses, and merchants can configure multiple email addresses if needed.
2. Whether to enable automatic authorization for risk warning transactions:
   - Void: For credit card pre-authorization transactions where the [Risk Status = Risk warning transaction], the system will automatically [Void], resulting in a failed transaction.
   - Capture: For credit card pre-authorization transactions where the [Risk Status = Risk warning transaction], the system will automatically [Capture], resulting in a successful transaction.
3. Whether to enable automatic authorization for high-risk alert transactions:
   - Void: For credit card pre-authorization transactions where the [Risk Status = High-risk transactions], the system will automatically [Void], resulting in a failed transaction.
   - Capture: For credit card pre-authorization transactions where the [Risk Status = High-risk transactions], the system will automatically [Capture], resulting in a successful transaction.

## 2.3.Refund

1. **Refund:** click to process refunds for orders with high fraud risk.


## 2.4.Order Details

1. Order Details: click to check further information of orders with high fraud risk.
   - ➢ Transaction Info.
   - ➢ Logistics Info.
   - ➢ Risk Info.
   - ➢ Additional Info.



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