

Fraud process Guidelines





Content

1.	What	is Fraud			°.	<u>k</u>	3
2.0	Fraud	Reasons		Š			3
3.	Frauc	l assessment star	ndards	Š.		. Č	4
	3.1.	Visa Fraud Moni	itoring Prograr	n			4
	3.2.	Visa Digital Goo	ds Merchant F	raud Monitori	ng Program		4
5	3.3.	MasterCard dou	cments:Policie	es and rules			5
4.	Frauc	Process	<u> </u>	<u>§</u>		, je na se na s	5
	4.1.	Search		S	S. S.		6
	4.2.	Export		0	<u>8</u>	S	7
	4.3.	Accept refunds .	<u> </u>	<u> </u>		Š	. 8
	4.4.	Risk Control Info	ormation		Č		8
	4.5.	Unresolved Rem	ninder	<u> </u>	<u>y</u>		9
			o o o o o o o o o o o o o o o o o o o				

Fraud process guidelines

1. What is Fraud

Each issuer will report consumer fraud to the corresponding agency (TC40 or SAFE). Based on the reports issued by these agencies, the acquiring bank and the issuers will understand the fraud risk of the transaction and adjust the risk control strategy timely to ensure that the fraud is eliminated. Transactions are controlled within reasonable limits. Visa's fraud reporting is TC40; MasterCard's fraud reporting is SAFE. We call the transactions covered by these reports Fraud.

- > TC40- Transactions reported by issuers for VISA transactions
- SAFE(System to Avoid Fraud Effectively) Transactions reported by issuers for MasterCard transactions

2. Fraud Reasons



3. Fraud assessment standards

3.1.Visa Fraud Monitoring Program

According to the regulations of the International Card Organization, the monthly fraud rate (referred to as FTR) of each merchant's transactions must not exceed the required standards. The calculation rules of FTR are as follows: For specific assessment requirements, please check the link:

Visa: https://usa.visa.com/

MasterCard: https://www.mastercard.us/en-us.html

Visa Fraud Monitoring Program (VFMP)

level	VFMP new standards	
Level 1 (Early Warning)	0.65% and USD50000	
Level 2(Standard Program)	0.9% and USD75000	
Level 3(Excessive Program)	1.8% and USD250000	
Visa Fraud Rate: Visa Fraud Rate	Visa Fraud amount of current month	a ess int rent th

3.2.Visa Digital Goods Merchant Fraud Monitoring

Program

The Visa Digital Goods Merchant Fraud Monitoring Program will take effect on April 1, 2023. Digital Goods merchants are as follows:

- MCC 5735 Record/Video store
- MCC 5815 Digital Commodity Media books, films, digital

artwork/images, music



- MCC 5816 -- Digital Goods -- Games
- MCC 5817 Digital Goods Applications (excluding games)
- > MCC 5818 Digital Goods Large digital goods merchant

Туре	Digital Goods VFMP Assessment standards
1	USD 25,000 Fraud Amount; and
Standard	> 300 Fraud Count; and
0°	> 0.9% fraud-dollar-to-sales-dollar ratio
	USD 15,000 Fraud Amount; and
Early warning	> 150 Fraud Count; and
	> 0.45% fraud-dollar-to-sales-dollar ratio

3.3.MasterCard doucments :Policies and rules

MasterCard Card scheme link: https://www.mastercard.us/en-us.html

4. Fraud Process

After logging in to the account background, click [Issue Management - Fraud], you can enter the Fraud processing section.

7			2 1
	Good morning, keep happy and relax yourself.	ODPM 👻 Glob	al Site/English 🗸 🚺 🕞 Logout
	Home / Issue Management / Fraud		
	Filter		
	Fraud Time	to 2024-01-30 23:59:59	C QSearch
	Account Order No./OP Payment ID	▪ Terminal Number	▼ Email
	no Payment Method	Ŧ	
	Order Information		
🕼 Issue Management	📥 Export		Search
	OP Payment ID ♥ Account Order Email ♥ No ♥	Fraud Status Transaction Amount	Chargeback or Fraud Time Payment not \$ \$ Method \$
		Fraud	Credit Card
	· · · · · · · · · · · · · · · · · · ·	Fraud	Credit Card
Fraud 2	2 Result(s) found		
			Copyright Oceanpayment © 2014-2024

4.1.Search

1. Time: Fraud time as default

Trading time: The time when this transaction takes place

Fraud time: The time when this transaction was tag as Fraud

Но	me Issue Manageme	ent / Fraud							
	Filter								
	Fraud Time	-		2024-01-23 00:00:00	m	to	2024-01-30 23:59:59	611	QSearch
	Transaction Time		+	Un-refund	-		Terminal Number	-	Email
	Fraud Time	•		Payment Method					
				*					

2. Account order number/Payment ID: You can enter the account order number or payment ID for query

You can use [red box +] to enter multiple account order numbers, or multiple payment ids

either enter the account order number or payment ID at the same time; Do
not enter the account order number and payment ID at the same time
Multiple account order numbers (or multiple payment ids) must be
separated by commas

Home / Issue Managemer	nt / Fraud					
Filter						
Fraud Time	•	2024-01-23 00:00:00	m	to	2024-01-30 23:59:59	Ĩ
Account Order No./OP P	ayment ID 🗣	Un-refund	•		Terminal Number	
no	•	Payment Method	Ŧ			
Account Order No./O	P Payment ID				- 2	×
Supports input of	multiple account orde	er number and payment IDs, s	eparated by co	mmas	s, up to 100.	
Account Order No./ OP Payment ID:						
3. Refund status: R	Refunded, Un	-refund	Reset		Support of the second	
apple of the state	Refund Status	5		-		
	Un-refund					
Ő	Refunded				Cer .	
L.			,			
1. Terminal number	r: Option to se	elect multiple termi	inal numl	bers	s at the same time	

- 5. Mail: Case sensitive, accurate query
- 6. Chargeback or not: Optional Yes or No
- 7. Payment method: Option to select multiple payment methods at the same time

4.2.Export

1. Click [Export] to download the query result

S Export							Search	
P Payment ID 🗢	Account Order No 🗢	Email 🕈	Frau Amo	d Stat unt \$ \$	tus Transacti Time 🗘	on Chargebao not \$	k or Fraud Time	Payment Method 🗘
				Fra	aud	no	2024-01-25 00:00:00	Credit Car
	ovine	een contraction of the second		5	en,	^h ool	ő	
3.Accep	ot Refu	nd						
e / Issue Manageme	ent / Fraud							
lter								
Fraud Time	•	2024-01-23 00:00:00	Ê	to 2024-0	11-30 23:59:59	m	QSearch	
Account Order No./OP F	Payment ID 🖕	Un-refund	Ŧ	Termir	al Number	•	Email	
Account Order No./OP I	Payment ID 🗣	Un-refund Payment Method	· ·	Termir	nal Number	•	Email	
Account Order No./OP f yes der Information	Payment ID	Un-refund Payment Method	•	Termir	ial Number	•	Email	
Account Order No./OP I yes der Information	Payment ID	Un-refund Payment Method	*	Termir	nal Number	¥	Email	
Account Order No./OP I yes der Information & Export DP Payment ID \$	Payment ID •	Un-refund Payment Method	Frau Arm	Termin Id Sta bunt \$ \$	hal Number Number Transact Time ♥	• ion Chargeba not \$	Email Search ck or Fraud Time	Payment Method ≎

- Accept Refund: Click [Accept Refund] to accept this fraudulent transaction and prevent this transaction from escalating to a chargeback by issuing a refund.
- If you do not [Accept Refund] in time after receiving the fraud notification, there may be more than an 88% chance of chargeback. When a chargeback occurs, in addition to deducting the transaction amount, the bank will also need to charge an additional chargeback processing fee.
- > To avoid chargebacks, you need to deal with fraud in time to avoid losses.

4.4. Risk Control Information

1. Click "Risk Control Information" to view the transaction and risk control details of this transaction.

Export	Order Information										
OP Payment ID ? Account Order No ? Email ? Fraud Amount ? Status ? Transaction free ? Chargeback of no ? Fraud Time ? Payment Method ? More Actions: Account Order No ? @Bick Control Info: Image no 2024-01-25 00:00:00 Credit Card 00:00:00 More Actions: Account Order No.00 Payment I/ Fraud Image No 2024-01-25 00:00:00 Image	🛓 Export								Sear	rch	C
Frad no 202401-25 Credit Card More Actions: Accept Refund Risk Control Info	OP Payment ID 🗢	Account Order No 🗢	Email 🗢		Fraud Amount 🗢	Status 🗢	Transactio	on Charg not 🗢	eback or	Fraud Time \$	Payment Method 🗢
More Actions: AcceptRefund Bisse Control Inflo Inflormation Fired Default Payment ID * Account Order Email * Fraud Transaction Chargeback r Fault Time Payment ID * Account Order Email * Fraud Time * Calculation Fraud Time * Email * Fraud Time * Payment ID * Account Order Email * Fraud Time * Fraud Time * Payment ID * Fraud Time * Time * Fraud Time * Calculation Concolder Acceleration Concolder	~					Fraud		no		2024-01-25 00:00:00	Credit Card
S. Unresolved Reminder NNSTRATION CENTER NNSTRATION CENTER Version devices Vers	More Actions: Accept R	efund	fo.								
S.Unresolved Reminder	Ľ.	00	S			10		22		0	~
INISTRATION CENTER Filer Faud Time 2024-01-23 00:0000 0 2024-01-23 00:0000 0 2024-01-23 00:0000 0 2024-01-23 00:0000 0	5.Unres	olved R	emin	der							
Home / Issue Management / Fraud Filter Fraud Time 202401-23 000000 Account Order No/OP Payment ID Un-refund Payment Method Terminal Number Corder Information Status Fraud 20 Payment ID P Account Order Email Status Time P Status Time P Time P Method P Fraud Status Transaction Chargeback or Fraud Time Payment Method Payment ID P Account Order Mov P Fraud Status Transaction Chargeback or Fraud Time Payment Mov P Fraud Payment ID P Account Order Email Payment Payment ID P Account Order Fraud Im o 2024-01-23 Credit Card 0000000 Payment Payment	Le C	S ,		NE -							
INISTRATION CENTER Fraud Time Payment ID Unrefund Payment Method Order Information Fraud Corder Information Status Transaction Chargeback or Payment ID Account Order Email Fraud Image: Content information Status Transaction Chargeback or Payment Method Image: Content information Status Transaction Content information Status Transaction Chargeback or Payment Method Image: Content information Status Transaction Chargeback or Payment Method Image: Content information Status Transaction Chargeback or Payment Method Image: Content information Status Transaction Chargeback or Payment Method Image: Content information Image: Content information <	· · · · · · · · · · · · · · · · · · ·	Home / Issue Manageme	ent / Fraud								
Fraud Time		Filter									
Fraud 2 Account Order No/OP Payment ID Payment Method Payment Method Order Information Search Corder Information Search Search OP Payment ID Account Order Email Payment ID Account Order Email Corder Information Search Search OP Payment ID Account Order Email Fraud Status Transaction Chargeback or Fraud No \u0off Email Fraud Status Transaction No \u0off Email \u0off Fraud No \u0off Fraud Terred No \u0off Fraud Fraud No \u0off <	<	Fraud Time	•	2024-01-23 00	:00:00	to to	2024-01-30 23	:59:59	8	QSearch	
Issue Management no Payment Method Order Information Search No Praud Status Transaction not Praud Praud	<	Account Order No./OP	Payment ID 🔶	Un-refund		*	Terminal Num	ber	-	Email	
Fraud 2 Account Order Email P Fraud Status Transaction Chargeback or Fraud Time Payment ID P Account Order Email P Fraud Amount P Status Transaction Chargeback or Payment ID P Account Order Email P Fraud Fraud no 2024-01-25 Credit Card 2 Fraud 2 Email P Fraud no 2024-01-25 2 Fraud no 2024-01-25 2 Email P Fraud no 2024-01-25 2 Email P Fraud no 2024-01-25 2 Email P Fraud No P 2024-01-25	Issue Management	no	•	Payment Meth	nod	•					
Fraud Status Transaction Chargeback or Method Fraud Time Payment No \$ Payment No \$ Payment Status Transaction Chargeback or not \$ Fraud Time Payment Method \$ > -											
Fraud 2 • Account Order • No • • No • • •		Order Information									
Fraud OP Payment ID + Account Order Email + Fraud Status Transaction Chargeback or Fraud Imageback or Payment / / / / / / / / / / / //		🛓 Export								Search	٩
Fraud no 2024-01-25 Credit Card > Fraud no 2024-01-23 Credit Card 2 Bacultici Found 00:00:00 Credit Card		OP Payment ID 🗘	Account Orde No ≑	r Email 🗘		Fraud Amount \$	Status	Transaction Time 🗘	Chargebac not 🕈	k or Fraud Time	Payment Method 🗘
Fraud no 2024-01-23 Credit Card 00:00:00	Fraud 2	>	_				Fraud		no	2024-01-25	Credit Card
2 Republic found	<pre></pre>	>					Fraud		no	2024-01-23	Credit Card
		2 Pacult/c) found								00:00:00	

- 1. Click on the above picture [Fraud, or the red word] to view [Fraud] recent 90 days of [Un-refund], [Chargeback: NO] fraud orders.
- 2. After re-selecting the [Conditional Filter], click [Search] to find the data according to the updated search conditions.



Simplify the Global Payment



+86 4006 290 296

www.oceanpayment.com

info@oceanpayment.com.cn